ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

FIRST SESSION OF THE FIFTIETH CONGRESS

OF

THE UNITED STATES.

DECEMBER 1, 1887.

IN TWO VOLUMES.

VOLUME I.

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TREASURY DEPARTMENT,
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Comptroller of the Currency.

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REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

TREASURY DEPARTMENT,
OFFICE OF COMPTROLLER OF THE CURRENCY,
Washington, December 1, 1887.

SIR: In obedience to law, I have the honor to submit a report for the year ending October 31, 1887, exhibiting—

First. A summary of the state and condition of every association from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract of the whole amount of banking capital returned by them, of the whole amount of their debts and liabilities, the amount of circulating notes outstanding, and the total amount of means and resources, specifying the amount of lawful money held by them at the times of their several returns.

Second. A statement of the associations whose business has been closed during the year, with the amount of their circulation redeemed and the amount outstanding.

Third. Suggestions as to amendments to the laws relative to banking by which it is thought the system may be improved.

Fourth. A statement exhibiting under appropriate heads the resources and liabilities and condition of the banks, banking companies, and savings banks organized under the laws of the several States and Territories, such information being obtained by the Comptroller from the reports made by such banks, banking companies, and savings banks, to the legislatures or officers of the different States and Territories, and where such reports could not be obtained, the deficiency has been supplied from such other authentic sources as were available.

Fifth. The names and compensation of the clerks employed in the office of the Comptroller of the Currency, and the whole amount of the expenses of the banking department during the year.

This is the twenty-fifth annual report of the Comptroller of the Currency.

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FIRST.

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDING OCTOBER 31, 1887.

	December 25.	March 4.	May 13.	August 1.	October 5.
	2,875 banks.	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.
RESOURCES.					
Loans and discounts	$1,464,360,246.61	$1,509,261,355.97	$1,553,768,029.65	$1,553,751,437.12	$1,580,045,647.14
Overdrafts	5,997,434.52	6,273,318.70	6,523,781.08	6,620,303.93	7,503,486.62
U. S. bonds to secure circulation	228,184,350.00	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00
U. S. bonds to secure deposits	21,040,900.00	22,976,900.00	24,890,500.00	26,402,000.00	27,757,000.00
U. S. bonds on hand	10,576,200.00	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00
Other stocks, bonds, and mortgages	81,431,000.66	87,441,034.86	88,031,124.15	88,374,837.99	88,831,039.96
Due from approved reserve agents	142,117,979.28	163,161,181.37	148,067,874.43	140,270,155.75	140,873,587.98
Due from other national banks	88,271,697.96	86,460,829.09	105,576,841.99	99,487,767.80	93,362,413.94
Due from State banks and bankers	21,465,427.08	21,725,805.99	22,746,190.43	20,952,187.86	22,163,677.18
Real estate, furniture, and fixtures	54,763,530.37	55,128,660.78	55,729,098.76	56,954,622.58	57,968,159.71
Current expenses and taxes paid	10,283,097.79	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72
Premiums paid	15,160,621.67	15,537,721.22	16,866,451.83	17,353,130.17	17,288,771.35
Checks and other cash items	13,218,973.44	13,308,520.04	13,065,663.79	13,914,070.02	14,691,373.38
Exchanges for clearing-house	70,525,126.92	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99
Bills of other banks	26,132,330.00	22,235,206.00	25,188,137.00	22,962,737.00	21,937,881.00
Fractional currency	447,833.09	577,878.03	556,186.75	564,266.72	540,594.50
Trade dollars	1,827,364.20	1,803,661.40	184,203.08	63,671.97	509.25
*Specie, viz:					
Gold coin	72,855,405.48	73,593,961.60	73,864,674.63	74,093,439.47	73,782,489.62
Gold Treasury certificates	55,259,260.00	59,245,100.00	56,387,010.00	54,274,940.00	53,961,690.00
Gold clearing-house cert's	24,926,000.00	24,590,000.00	21,489,000.00	24,044,000.00	23,981,000.00
Silver coin, dollars	7,463,152.00	7,517,343.00	7,139,180.00	6,343,213.00	6,683,368.00
Silver coin, fractional	2,789,513.53	3,154,893.55	3,314,612.99	2,813,138.81	2,715,526.76
Silver Treasury certificates	3,690,225.00	3,667,608.00	5,121,188.00	3,535,479.00	3,961,380.00
Legal-tender notes	67,739,828.00	66,228,158.00	79,595,088.00	74,477,312.00	73,751,255.00
U. S. certificates of deposit for legal-tender notes	6,195,000.00	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00
Five per cent. redemption fund with Treasurer	10,056,128.39	9,289,755.33	8,810,585.35	8,341,988.77	8,310,442.35
Due from Treasurer other than redemption fund	975,376.96	1,856,195.13	1,113,554.81	660,818.42	985,410.14
Aggregate	2,507,753,912.95	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59
*Total specie	166,983,556.01	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38
LIABILITIES.					
Capital stock paid in	$550,698,675.00	$555,351,765.00	$565,629,068.45	$571,648,811.00	$578,462,765.00
Surplus fund	159,573,479.21	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97
Other undivided profits	79,298,286.13	67,248,949.16	70,153,368.11	62,294,634.02	71,451,167.02
National-bank circulation outstanding	202,078,287.00	186,231,498.00	176,771,539.00	166,625,658.00	167,283,343.00
State-bank notes outstanding	115,352.00	106,100.00	98,716.00	98,697.00	98,699.00
Dividends unpaid	1,590,345.06	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83
Individual deposits	1,169,716,413.13	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95
U. S. deposits	13,705,700.73	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03
Deposits of U. S. disbursing officers	4,276,257.85	4,277,187.61	3,779,735.14	4,074,903.62	4,821,666.14
Due to other national banks	223,842,279.46	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15
Due to State banks and bankers	91,254,533.23	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68
Notes and bills rediscounted	9,159,345.79	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39
Bills payable	2,444,958.36	2,082,374.21	2,567,953.30	2,985,987.60	4,888,439.43
Aggregate	2,507,753,912.95	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59

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SECOND.

STATEMENT OF NATIONAL BANKS CLOSED DURING THE YEAR.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed	Outstanding.
National Bank of Kingwood, W. Va	Nov. 14, 1865	Oct. 21, 1886	$125,000	$96,140	$20,230	$75,910
Commercial National Bank, Marshalltown, Iowa	June 9, 1883	Oct. 25, 1886	100,000	22,500	4,200	18,300
First National Bank, Indianapolis, Ind	Sept. 1, 1881	Nov. 11, 1886	500,000	162,325	30,295	132,030
First National Bank, Pine Bluff, Ark	Sept. 18, 1882	Nov. 15, 1886	50,000	26,280	7,305	18,975
First National Bank, Concord, Mich	Sept. 15, 1884	Nov. 27, 1886	50,000	11,250	2,700	8,550
Jamestown National Bank, Jamestown, Dak	Apr. 10, 1885	Nov. 29, 1886	50,000	11,250	1,500	9,750
First National Bank, Berea, Ohio	June 27, 1872	Dec. 1, 1886	50,000	45,000	9,909	35,091
First National Bank, Allerton, Iowa	Sept. 29, 1874	Dec. 6, 1886	50,000	11,250	3,380	7,870
Second National Bank, Hillsdale, Mich	July 20, 1865	Dec. 18, 1886	50,000	13,892	3,228	10,664
Topton National Bank, Topton, Pa	June 26, 1885	Dec. 28, 1886	50,000	18,000	2,960	15,040
First National Bank, Warsaw, Ill.	Aug. 16, 1864	Dec. 31, 1886	50,000	38,250	3,470	34,780
First National Bank, Hamburgh, Iowa	June 28, 1877	Dec. 31, 1886	50,000	13,500	3,425	10,075
Darlington National Bank, Darlington, S. C	Mar. 26, 1881	Feb. 10, 1887	100,000	22,500	5,940	16,560
Union National Bank, Cincinnati, Ohio	Aug. 6, 1881	Feb. 14, 1887	500,000	237,230	49,052	188,178
Roberts National Bank, Titusville, Pa	Dec. 12, 1882	Feb. 28, 1887	100,000	75,610	12,300	63,310
National Bank of Rahway, N. J	Mar. 16, 1865	Mar. 9, 1887	100,000	42,500	6,184	36,316
Olney National Bank, Olney, Ill	Feb. 14, 1882	Mar. 11, 1887	60,000	27,000	4,630	22,370
Metropolitan National Bank, Leavenworth, Kans	May 26, 1884	Mar. 15, 1887	100,000	22,500	2,590	19,910
Ontario County National Bank, Canandaigua, N. Y	Aug. 11, 1882	Mar. 23, 1887	50,000	11,250	1,100	10,150
Winsted National Bank, Winsted, Conn	Mar. 15, 1879	Apr. 12, 1887	50,000	11,250	2,120	9,130
Council Bluffs National Bank, Council Bluffs, Iowa	Dec. 30, 1885	May 5, 1887	100,000	22,500	1,130	21,370
Palatka National Bank, Palatka, Fla	Nov. 20, 1884	May 30, 1887	50,000	19,210	1,595	17,615
Fidelity National Bank, Cincinnati, Ohio	Feb. 27, 1886	June 20, 1887	1,000,000	90,000	2,235	87,765
First National Bank, Homer, Ill.	June 2, 1883	June 22, 1887	50,000	11,250	5,130	6,120
First National Bank, Beloit, Wis.	Aug. 4, 1874	June 30, 1887	50,000	11,250	1,350	9,900
Mystic National Bank, Mystic, Conn	June 14, 1865	July 7, 1887	52,450	47,205	3,166	44,039
Exchange National Bank, Louisiana, Mo	Jan. 7, 1884	July 12, 1887	50,000	11,250	1,130	10,120
Henrietta National Bank, Henrietta, Tex	Aug. 8, 1883	July 25, 1887	50,000	11,250	.....	11,250
Exchange National Bank, Downs, Kans	Sept. 30, 1886	Aug. 1, 1887	50,000	11,250	550	10,700
National Bank of Sumter, S. C	Nov. 20, 1883	Aug. 22, 1887	50,000	11,250	.....	11,250
First National Bank, Dansville, N. Y	Sept. 4, 1863	Aug. 25, 1887	50,000	11,250	.....	11,250
First National Bank, Corry, Pa	Dec. 6, 1884	Sept. 16, 1887	100,000	44,450	.....	44,450
Stafford National Bank, Stafford Springs, Conn	Jan. 7, 1865	Oct. 12, 1887	200,000	94,048	.....	94,048
Total	.....	.....	4,087,450	1,315,640	192,804	1,122,836

Of the above banks, twenty-five went into voluntary liquidation and eight failed.

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THIRD.

SUGGESTIONS AS TO AMENDMENTS TO THE LAWS RELATING TO BANKING BY WHICH THE SYSTEM MAY BE IMPROVED AND THE SECURITY OF THE HOLDERS OF ITS NOTES AND OTHER CREDITORS MAY BE INCREASED.

The views expressed in the Report of 1886 as to the sufficiency of the security now provided for the circulating notes of national banks are respectfully reaffirmed, and the suggestions then made for improving the general features of the national banking system are renewed. These suggestions, with others drawn from enlarged experience, have been embodied in a bill for a national-bank code, incorporated herewith, and respectfully commended to the early attention of Congress. Every material change proposed to be made by the adoption of this code, and the reasons for it, will appear in the statement appended to it. In order that due preparation may be made for the early consideration of this important measure, the explanatory statement, the bill, and a codification of all existing laws, arranged in sections parallel with those of the bill, have been sent in advance to the Senators, Representatives, and Delegates in Congress, in order that each may satisfy himself of the fidelity and accuracy of the codification of the laws now in force, and by means of this medium of comparison may conveniently compare with those laws the provisions of the proposed code.

Upon scrutiny it will be found that the proposed code conforms to the existing law, with some variation in phraseology and some unimportant modification of import, except in the following instances:

Sections 4, 5, and 6 increase the salary of the Deputy Comptroller of the Currency, enlarge his duties, and state in a more comprehensive manner the prohibition against the Comptroller or Deputy Comptroller having any interests inconsistent with their official positions.

Section 33 provides against such a constitution of the board of directors as makes the officers of the bank a majority of the board.

Section 42 incorporates into the oath which directors are required to take an obligation to inform themselves at all times as to the business and condition of the association. This addition to the law is, in my judgment, necessary, because in a recent case submitted to the courts it has been decided that directors who do not keep themselves informed as to the business of their association can not be held responsible for the mismanagement of its affairs.

Sections 44 and 45 are new matter. They provide a formal method by which directors may resign their positions and be discharged from further accountability.

Section 51 forbids the organization of national banks with branches. When the system was first established there were some State banks with branches, and as it was desired that these should be induced to become national banks, provision was made for their retaining their branches after conversion. This reason no longer exists, and it would appear to be in the line of public policy to take precaution in advance against any future development of the national banking system in the direction of combination and agglomeration similar to the development among railroad and other corporations controlling interests upon which the business and convenience of whole communities depend. In section 127 of the proposed code provision is made for national banks having more than one office under certain conditions.

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Section 59 supplements existing law as to the extension of the corporate existence of national banks, by providing adequate relief to shareholders who do not assent to the extension of the bank, and who do not concur with the directors as to the appraisement of its stock.

Section 62 states in more precise language, and with some modification, the existing restrictions upon national banks as to holding real estate.

Sections 67 to 71, inclusive, provide a method by which the stockholders of national banks may substitute for their contingent liability a surplus fund to be held by the bank. In this connection I respectfully refer to the recommendations presented to Congress in the Comptroller's Report for 1886, and to what is said on the subject in the appropriate place in the Report of this year.

Section 75 makes an important change in the amount of bonds required to be deposited by the banks.

The acts of 1863 and 1864 required a deposit of bonds not less in amount than one-third of the capital; the act of 1874 made $50,000 the minimum for banks of which the capital exceeded $150,000; the act of 1882 fixed the amount at one-fourth the capital in cases where the capital does not exceed $150,000, and at $50,000 for all banks of which the capital exceeds $150,000.

The proposed code divides the banks into two classes, those with a capital of $250,000 and less, and those of which the capital exceeds $250,000, and reduces the amount to be deposited by the smaller banks from one-fourth to one-tenth of their capital, and that to be deposited by the larger banks from $50,000 to $25,000.

The reason for the change is, that the bond requirement is a serious impediment to the absorption into the national-bank system of the State banks, which are still numerous in those sections which were more or less excluded from early participation in the privileges of the acts of 1863 and 1864; and it is also an impediment to the formation of new banks of large capital. While the change may induce some banks to withdraw a portion of their bonds, it may reasonably be expected that the deposit of bonds made by new banks and by banks increasing their capital will offset such withdrawals to some extent.

The danger of a spasmodic contraction of the national-bank circulation is obviated by the retention of the clause in section 9 of the act of July 12, 1882, which provides that not more than $3,000,000 of lawful money shall be deposited in any one calendar month for the purpose of withdrawing such circulation; but there seems no reason to retain the other clause of that section, which prohibits banks that have reduced circulation from again increasing it until after an interval of six months. Among all the objections that have been made to the national-bank currency, none seems so well founded, and at the same time so serious, as the charge that it is inelastic in volume, and therefore devoid of one of the prime requisites of a bank currency. The clause referred to manifestly tends to aggravate this defect, and it should, therefore, be discarded from the law.

Sections 89 to 94, inclusive, provide for the custody and periodical examination of the plates and dies used in the printing of national-bank notes and for the destruction of material no longer in use. Under the existing law, the Comptroller of the Currency is responsible for the safe-keeping and proper use of these plates and dies, but since the enactment of that provision the Bureau of Engraving and Printing has been removed from the Treasury building, and it is now a physical impossibility for the Comptroller of the Currency to have any knowledge

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of or supervision over the keeping or the handling of these plates and dies.

Section 97 modifies the existing law as to national-bank notes, so as to permit them to be counted as a part of the cash reserve of the banks. This feature is introduced rather to settle a doubt than to make a change, because there seems to be good reason to believe that these notes may be so counted under the existing law.

Section 98 provides that the cashier's signature to the circulating notes of the bank may be affixed by an agent appointed with due formality. This provision, it is believed, will relieve many banks from an inconvenience which at times is quite serious.

Section 114 repeals the requirement that banks extending their corporate existence shall after three years deposit lawful money to the amount of their outstanding circulation.

Section 115 extends to the entire national-bank circulation the provision in section 6, act of July 12, 1882, which reserves to the United States whatever profit arises from the failure to redeem the notes of banks extending their corporate existence; and in this connection it should be observed that the other provisions in section 6 of that act are omitted from this code. The omitted clauses provide that the circulating notes of extended banks shall be retired, and that notes of a different and readily distinguishable design shall be issued in place of them.

The purpose of the provision now omitted is not obvious, especially as the act declares that the bank after extension "shall continue to be in all respects the identical association it was before the extension of its period of succession."

The debate on the bill (see Congressional Record, pages 2534 to 5878, volume 13, parts 3 to 6, inclusive, Forty-seventh Congress, first session) shows that the change in the design of the notes was connected with the provision reserving to the United States any profit arising from the non-presentation for redemption of the old issue of notes.*

It seems to have been intended that the notes of new design, now known as the series of 1882, should be issued only to banks extending their period of succession, whereas it appears that all banks that have been organized since the passage of the act in question have received notes of the series of 1882, and therefore the distinction has now been lost, which was presumably intended to be preserved, between the circulation of extended banks and of those still operated under their original certificates of organization. It is impracticable at this late day to re-establish this distinction, because of 2,263 banks issuing notes of the series of 1882 only 1,217 have been extended.

While the act of 1882 contains the only express provision in the statutes reserving to the Treasury the profit arising from the non-presentation of national-bank notes, yet under the operation of the act of June 20, 1874, all profits from that source must necessarily remain in the

* The bill was reported from committee by Mr. Crapo, of Massachusetts, who, in the course of his remarks, May 13, 1882, while it was under discussion in the House, said:

"There can be no doubt, while all the burdens attending the issue and circulation of bank notes fall upon the banks, that all the gain from loss of bank notes inures to the Government. To avoid any delay in receiving this gain the sixth section of the bill provides for a new issue of bank notes, and a redemption of the present issue, as summarily and effectually as is possible by the liquidation of the banks. The bill under consideration disposes of all doubts, if any exist, as to who shall receive the profits resulting from lost bank notes." (Page 3904, vol. 13, part 4, Cong. Record.)

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Treasury, because the Treasury is the depositary of the ultimate redemption fund of every bank, and it is certain that the moment will never come within the period of succession of any bank when it can be determined whether or not at some time thereafter its still outstanding notes may not be presented for redemption at the Treasury.

For these reasons it is considered no departure from existing law, and no infringement upon the rights which any bank can establish or enjoy, to embody in a code framed for continuous application to a permanent system the distinct provision that all uncalled-for moneys in the various redemption funds shall ultimately belong to the United States, while it is a distinct gain to get rid of the obligation to keep up an unnecessary and confusing distinction between circulating notes issued by banks organized prior to July 12, 1882, but not yet extended, and those issued by banks organized or extended after that date.

If these views prevail with Congress, it will, no doubt, also seem expedient to adopt the series of 1882 as a uniform design for the entire national-bank currency, and in that case it will be no more than just to provide by an appropriation from the Treasury for the expense of preparing new plates for the 797 banks now entitled to the notes of the old design.

Section 127 is that to which allusion is made in explaining section 51. There seems to be in some large cities, especially where the banks are concentrated in one part of the city, out of the reach of many of their customers, a growing need for some such provision as is made in this section.

Sections 134 and 135 preserve all existing provisions as to reserve, except that which allows the 5 per cent. fund in the hands of the Treasurer of the United States for the redemption of circulating notes to be counted as a part of the lawful-money reserve against deposits.

It seems barely possible that the intent of section 3, act of June 20, 1874, in this regard may have been misapprehended, but in any case it is anomalous in law and misleading in practice to count as a part of the reserve against deposits a fund wholly devoted to the redemption of circulation and not to any, even the least, extent available for paying depositors.

Except in the cases of some few banks of which the circulation is large and the deposits small, no material inconvenience is likely to be caused by the omission of the redemption fund from the items of reserve, especially if the recommendation is adopted to count national-bank notes on hand as part of the lawful-money reserve against deposits. On October 5, 1887, the banks held in the aggregate in their cash $21,937,884 national-bank notes, while the total amount on deposit in the redemption fund was only $8,310,442.25.

Section 136 relieves banks of the obligation of keeping a cash reserve against Government deposits. The existing statute requires a reserve on all deposits, and its language admits of no exception, but it is probable that this was not meant to include deposits of public money, because the Secretary of the Treasury is authorized by law to determine, in his own discretion, the security for, and the regulations applicable to, such deposits. It is believed that the proposed amendment will facilitate the operations of the Treasury. It will certainly relieve the depositary banks of a needless and an expensive requirement.

Section 146 is intended to remedy an inconsistency in the present law, which gives the Comptroller of the Currency power to place a

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receiver in charge of a bank of which any impairment of capital is not made up within three months after notice from him, while under the same circumstances the directors can not enforce assessments against stockholders until four months after such notice.

Sections 147 to 150, inclusive, contain what is believed to be a very salutary check upon the managers of national banks in respect to investments in real-estate securities. Since the liabilities of banks are payable on demand, the fundamental principle of good banking is that the assets should be readily convertible into money. Real estate and real-estate securities are hardly ever readily convertible, while under conditions often arising they become inconvertible and remain so for long periods of time. Experience teaches that these conditions are sure to arise just when the exigencies of the community demand from banks the largest and readiest money accommodation.

Dealing in real estate and in bonds and debentures secured by real estate is of course an entirely legitimate employment for private or corporate capital, and there seems no lack of capital seeking such employment; it is generally safe, and often profitable; but commercial banks should be restrained from investing their deposits in such forms, lest their depositors should be exposed to the danger of finding that the cash upon which they depend for their current transactions has become locked up in investments, which, however safe and profitable for the bank, can not be made to reproduce the cash at the moment at which it is most urgently needed. Statistics presented in the Report of this year show that real-estate investments are responsible wholly or in part for the failure of 16 out of the 100 national banks of which the causes of failure have been ascertained.

While the general principle here stated is indisputable, and admits of but few exceptions in its application to settled communities where real-estate investments constantly tend to increased permanence, yet it should not be overlooked that in some sections of the country a very large amount of active capital is always seeking employment in real-estate securities, which tends to make such securities exceptionally convertible, and it is no doubt difficult for the banks situated in those localities to keep themselves entirely free from this business. To meet these cases, section 148 has been framed in such a way as to afford to such banks an opportunity to accommodate their customers and promote the general business around them without too much risk of becoming embarrassed with locked-up funds.

Sections 151 and 152 are designed to give more elasticity to the present provision of law which limits to one-tenth of the capital of the bank, loans of money to any individual, firm, or corporation. This is a perplexing subject, and it is difficult to regulate it by statute satisfactorily; yet experience proves that existing restraints have been on the whole salutary in their character, for in many cases disaster has followed the disregard of them.

The statistics of failures already referred to show that excessive loans (which are generally made to officers and directors of the banks, or to firms or companies in which they are interested) have caused wholly or in part 18 out of 100 failures.

Section 153 provides a penalty for making loans contrary to law. Heretofore the only penalty attaching to a violation of such restraints was the forfeiture of the franchise of the bank and the dissolution of the corporation, a punishment quite out of proportion to the offense, except under circumstances of concealment and aggravation rarely occurring,

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and still more rarely discovered before the failure of the bank renders the penalty superfluous.

Sections 155 to 160, inclusive, are intended to throw some additional safeguards around the administration of the banks, and to impress upon the directors a more definite sense of responsibility by indicating to them practical methods for discharging their trusts.

Section 161 embodies, with slight modifications, the prohibition contained in section 5208 of the Revised Statutes, against certifying checks not drawn against actual money. I respectfully submit that it would be well to strike this provision out of the law altogether, because experience shows that it has failed to prevent the practice of certifying checks representing stock operations, against which it is understood to have been aimed, while it has excluded national banks from very valuable business which State institutions, which are not subject to the same prohibition, carry on free from the wholesome supervision to which national banks are subjected.

If, however, the provision is to be retained in the law, I earnestly recommend the adoption of the modification herein submitted, so as to relieve from its operation legitimate and well-recognized methods of accommodation that materially facilitate the commercial business of the country.

Section 163 embodies the present usury law, except that it permits of special contracts as to rate of interest in the States and Territories where no usury law exists.

In this connection I make bold to say that, in my judgment, it would be a decided step toward emancipating industry from the trammels of antiquated notions of governmental guidance to omit from this code all reference to usury and to leave only a provision fixing the rate of interest in the absence of special stipulation between lender and borrower. No one of experience can doubt that money would be cheaper and more accessible to all borrowers if there were no usury laws in force anywhere in the United States.

Section 172 reduces the penalty from $100 a day to $10 a day in cases where the banks fail to transmit reports within the period prescribed in the statutes. The present law has never been fully enforced, and probably can not be; the penalty is excessive.

Sections 174 to 176, inclusive, enlarge the provisions of law applying to examiners of national banks and define their duties and responsibilities. The effect of these sections is mainly to incorporate into the statute what has heretofore been practiced by the best examiners.

Section 177 establishes a new scale for reckoning the assessment of examination fees upon national banks.

From many points of view it would be expedient for the examiners to be paid out of the tax upon the national banks, and not by fees. The present system establishes relations between the bank and the examiner which are inconsistent with the functions of that officer and with what ought to be his attitude toward the bank.

Sections 179 and 180 relieve banks of the obligation to pay fees for preliminary examination, and provide for these fees and the expenses of special examinations being paid out of such appropriation as Congress may make for that purpose.

In the Report for 1886 I recommended the employment of supervising examiners, to be paid by the Government, and the views then entertained as to the value of such an addition to the inspection machinery of the system have been confirmed in the highest degree by the additional experience and observation of the last twelve months.

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The advantages to be secured may be briefly stated as follows:

1. That banks may be specially examined at any point of time between the dates of ordinary examination without exciting alarm in the community and without reflecting upon the management of the bank.

Such intermediate examinations are often very desirable in order to clear up doubtful inferences from reports of examiners and reports of condition, and to set at rest apprehensions excited by communications reaching the Comptroller's office. Banks are sometimes clandestinely assailed by local enemies, and sometimes a truthful warning comes from an obscure or a doubtful source. It is impossible for the Comptroller to discriminate between the true and the false in such charges, while their simple existence places him under a responsibility from which the present system of examination provides no method of relief. If he orders a special examination and the charges prove to be false, the mere examination, by discrediting the bank, inflicts upon it unmerited and often irreparable injury. If the apprehension of these consequences should deter the Comptroller from ordering an examination in a case where the charges afterward turn out to have been true, he will find it difficult to escape censure from the community which has apparently had its losses aggravated by what seems to be indifference or something worse.

2. The visits of a supervising examiner will afford to the banks, especially those in remote localities, a protection which they can not now receive against arbitrary or otherwise improper conduct on the part of the local examiner, and will also protect both the banks and the public against injury in case the local examiner proves to be inattentive, incompetent, or corrupt.

3. Supervising examiners will carry with them all over the Union a knowledge of correct and uniform methods of business, and, if properly selected, will possess the capacity of instructing both the local examiners and the officials of the banks in respect to these matters. Statistics show that out of 100 failures of national banks, 27 are due wholly to bad management, and in 36 other cases bad management contributed to the failure. Sixty-three per cent. of failures thus appear attributable in whole or in part to ignorance and to loose methods of business.

4. Supervising examiners will have circuits beginning and ending with the office of the Comptroller, and they will supply a means by which this officer can obtain definite and comprehensive information about banking interests in remote sections and about the local examiners. Such information is very important to a proper administration of the office at Washington; but it is still more important to the banks that the Comptroller should understand their circumstances and their needs, varying, as these do, according to the peculiarities of different sections, and that he should have trustworthy information as to the character, methods, and personal bias of the local examiners.

Sections 185 and 186 give to the Comptroller of the Currency a reasonable degree of supervision over national banks that have gone into voluntary liquidation. It appears to have been held in former years that after associations had, in accordance with law, made some progress in voluntary liquidation, the Comptroller might lawfully interpose and appoint a receiver to wind up their affairs. As the law now stands, it does not appear to me to justify action in accordance with these precedents, and, if this is the case, there is obviously a gap in the completeness of the protection which the law aims to extend to the creditors and stockholders of national banks.

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Sections 188 and 189 prescribe the duties of the directors and officers of national banks that are in a position of insolvency. They embody existing provisions and the decisions of the courts in respect to matters not now provided for by statute.

Sections 195 to 197, inclusive, provide for the discharge of receivers of national banks in cases not provided for in the existing law. Justice seems to require some such enactments as are here proposed, and without them it may reasonably be expected that the difficulty now experienced of obtaining the best men for receivers will constantly increase.

Sections 198 and 199 supplement the present law for the selection of an agent of stockholders by supplying certain details now required by the Comptroller but which should have statutory force.

Section 206 affords to agents of stockholders the means of obtaining their discharge, no such means now existing.

Sections 207 to 209, inclusive, provide for the case of a bank which has been restored to solvency during the receivership, and which the stockholders desire to revive under its old name. Such a case was lately presented when, within thirty days of the appointment of a receiver for the Abington National Bank, of Abington, Mass., the creditors were paid in full, with interest, and sufficient assets remained to justify resumption of business upon a capital above the minimum limited to the locality. The name and reputation of this bank were regarded by its stockholders as of material value, and, being desirous that that value should not be lost to them by a change of name, they made application to be allowed to resume business. After careful examination of the laws, I could find nothing either permitting or forbidding compliance with this application; it appeared to be a matter not provided for either way, and therefore I could reply only that if the stockholders unanimously agreed to resume, I would recognize the bank as again in operation.

Section 213 re-enacts section 380 of the Revised Statutes, with a proviso which is intended to obviate the claim made by some district attorneys that the statute permits them to force upon receivers of national banks services which are neither required nor desired. I assume that it was not the intention of Congress to confer upon these officers a statutory right to act as counsel to receivers of national banks, irrespective of their qualifications or of their local interests and connections.

Section 217 amends the provision as to a semi-annual tax upon circulation by relieving banks from the tax on so much of their circulation as is predicated upon the minimum deposit of bonds required by law. While for more than one reason it may be well to tax circulation voluntarily taken out or maintained, neither reason nor justice appears to justify a tax on circulation represented by a compulsory deposit of bonds.

Section 223 re-enacts section 5219 of the Revised Statutes, with a change of phraseology aimed at securing to national banks adequate protection against such State and municipal assessment and taxation as places them at a disadvantage in competition with corporations which are doing the same business but which call their operations by special names.

It is only reasonable to believe that there was no intention on the part of Congress to make the discrimination, which has in some cases been inferred from the language of the present statute, between moneyed capital in the hands of individuals and moneyed capital managed by corporations.

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Sections 227, 228, and 229 re-enact the provisions of section 5209 of the Revised Statutes, with some changes suggested by experience, others prompted by precaution, and some additions applying to persons appointed to be examiners of national banks.

Section 232 extends the general provisions for the punishment of forgers and other like offenders to persons who, without authority of law, affix signatures to the blank circulating notes printed for national banks, or who issue or circulate such notes knowing that they have not been duly signed by the proper officers of the association for which they were printed. The present law contains no provision for this offense, which is a manifest omission.

Section 235 re-enacts section 5243 of the Revised Statutes, and provides for its enforcement. In the last Report of the Comptroller of the Currency the attention of Congress was called to several instances of violation of section 5243 which have been of long standing, and of which no judicial notice has been taken, either before that report was made or since.

An act relating to national-banking associations.

Be it enacted by the Senate and House of Representatives of the United States of America, in Congres assembled, as follows:

CHAPTER I.—THE BUREAU OF THE CURRENCY.

SECTION 1. There shall be in the Department of the Treasury a bureau charged with the execution of all laws passed by Congress relating to national banking associations; the chief officer of which bureau shall be called the Comptroller of the Currency, and shall perform his duties under the general direction of the Secretary of the Treasury. (Sec. 324, R. S.)

SEC. 2. The Comptroller of the Currency shall be appointed by the President, on the recommendation of the Secretary of the Treasury, by and with the advice and consent of the Senate, and shall hold his office for the term of five years unless sooner removed by the President, upon reasons to be communicated by him to the Senate; and he shall be entitled to a salary of five thousand dollars a year. (Sec. 325, R. S.)

SEC. 3. The Comptroller of the Currency shall, within fifteen days from the time of notice of his appointment, take and subscribe the oath of office, and he shall give to the United States a bond in the penalty of one hundred thousand dollars, with not less than two responsible sureties, to be approved by the Secretary of the Treasury, conditioned for the faithful discharge of the duties of his office. (Sec. 326, R. S.)

SEC. 4. There shall be in the Bureau of the Comptroller of the Currency a Deputy Comptroller of the Currency, to be appointed by the Secretary, who shall be entitled to a salary of three thousand five hundred dollars a year, and who shall possess the power and perform the duties attached by law to the office of Comptroller during a vacancy in the office or during the absence or inability of the Comptroller. The Deputy Comptroller shall also take the oath of office prescribed by the Constitution and laws of the United States, and shall give a like bond in the penalty of fifty thousand dollars. (Sec. 327, R. S.)

SEC. 5. The Comptroller of the Currency, when present and acting, may delegate to the Deputy Comptroller of the Currency such part of the powers and duties pertaining to the office of the Comptroller of the Currency as he may consider proper and expedient for the speedy and systematic performance of public business.

SEC. 6. It shall not be lawful for the Comptroller or for the Deputy Comptroller, of the Currency, either directly or indirectly, to be a stockholder or otherwise pecuniarily interested in any national banking association, or in any other institution, corporation, or firm engaged in any banking operations. (Sec. 329, R. S.)

SEC. 7. The seal devised by the Comptroller of the Currency for his office, and approved by the Secretary of the Treasury, shall continue to be the seal of office of the Comptroller, and may be renewed when necessary. A description of the seal, with an impression thereof, and a certificate of approval of the Secretary shall be filed in the office of the Secretary of State. (Sec. 330, R. S., as amended by an Act February 18, 1875.)

SEC. 8. There shall be assigned from time to time to the Comptroller of the Currency by the Secretary of the Treasury suitable rooms in the Treasury building for conducting the business of the Currency Bureau, containing safe and secure fire-

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proof vaults, in which the Comptroller shall deposit and safely keep all valuable things belonging to his office; and the Comptroller shall from time to time furnish the necessary furniture, stationery, fuel, lights, and other proper conveniences for the transaction of the business of his office. (Sec. 331, R. S.)

SEC. 9. The Comptroller of the Currency shall employ from time to time the necessary clerks, to be appointed and classified by the Secretary of the Treasury, to discharge such duties as the Comptroller shall direct. (Sec. 328, R. S.)

SEC. 10. The Comptroller of the Currency shall make an annual report to Congress at the commencement of its session, exhibiting—

(1) A summary of the state and condition of all the associations from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract showing the whole amount of banking capital returned by them, the whole amount of their debts and liabilities, the amount of circulating notes outstanding, and the total amount of their means and resources, specifying the amount of lawful money held by them at the times of their several returns, and such other information in relation to such associations as, in his judgment, may be useful.

(2) A statement of the associations which have withdrawn from business during the year, with the amount of their circulation redeemed and the amount outstanding

(3) A statement of the associations which have failed during the year, or which for any other reason have been placed in the hands of a receiver, together with a special report in each case as to the cause of failure, and the liabilities, assets, and so forth.

(4) A statement exhibiting under appropriate heads the resources and liabilities and the condition of the banks, banking companies, and savings banks, organized under the laws of the several States and Territories, which information shall be obtained by the Comptroller from the reports made by such banks, banking companies, and savings banks to the legislatures or officers of the different States and Territories, and, where such reports cannot be obtained, the deficiency shall be supplied from such other authentic sources as may be available.

(5) The names and compensation of the clerks employed by him, and the whole amount of the expenses of the Bureau of the Currency during the year.

(6) Such suggestions as he may deem proper for the amendment and improvement of the laws relating to national banking associations. (Sec. 333, R. S.)

SEC. 11. The expenses necessarily incurred in executing the laws respecting the procuring of circulating notes, and all other expenses of the Bureau of the Currency, except as otherwise provided, shall be paid out of the proceeds of the taxes or duties assessed and collected on the circulation of national banking associations under this act. (Sec. 5173, R. S.)

CHAPTER II.—ORGANIZATION OF ASSOCIATIONS.

SEC. 12. Associations for carrying on the business of banking under this act may be formed by any number of natural persons, not less in any case than five. (Sec. 5133, R. S.)

SEC. 13. The persons forming the associations shall enter into articles of association, which shall specify in general terms the object for which the association is formed, and may contain any other provisions, not inconsistent with law, which the association may see fit to adopt for the regulation of its business and the conduct of its affairs. These articles shall be signed by the persons uniting to form the association, and a copy of them shall be forwarded to the Comptroller of the Currency, to be filed and preserved in his office. (Sec. 5133, R. S.

SEC. 14. The persons uniting to form such association shall, under their hands make an organization certificate, which shall specifically state—

(1) The name assumed by such association, which name shall be subject to the approval of the Comptroller of the Currency.

(2) The place where its operations of discount and deposit are to be carried on, designating the State, Territory, or District, and the particular county, and the city, town or village.

(3) The amount of capital stock, and the number of shares into which the same is to be divided.

(4) The names and places of residence of the shareholders, and the number of shares held by each of them.

(5) The fact that the certificate is made to enable such persons to avail themselves of the advantages of this act. (Sec. 5134, R. S.)

SEC. 15. The organization certificate shall be acknowledged before a judge of some court of record, or notary public, and, together with the acknowledgment thereof, authenticated by the seal of such court or notary, shall be transmitted to the Comp-

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troller of the Currency, who shall record and carefully preserve the same in his office. (Sec. 5135, R. S.)

SEC. 16. Upon duly making and filing articles of association and an organization certificate, the association shall become, as from the date of the execution of its organization certificate, a body corporate. (Sec. 5136, R. S.)

SEC. 17. The capital stock of associations organized under this act shall not be less than the amounts following:

(1) Every association in a city having more than fifty thousand inhabitants, two hundred thousand dollars.

(2) Every other association, one hundred thousand dollars, except that, with the approval of the Secretary of the Treasury, associations with a capital stock of not less than fifty thousand dollars each may be organized in any place having not more than six thousand inhabitants. (Sec. 5138, R. S.)

SEC. 18. The capital stock of each association shall be divided into shares of one hundred dollars each and be deemed personal property, and shall be transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association. Every person becoming a shareholder by such transfer shall, in respect to the shares thus acquired, succeed to all the rights and liabilities of the prior holder of such shares. (Sec. 5139, R. S.)

SEC. 19. At least fifty per centum of the capital stock of every association shall be paid in money within thirty days from the execution of the organization certificate and before the association shall be authorized to commence business; and the remainder of the capital stock shall be paid in installments of at least ten per centum each on the whole amount of the capital as frequently as one installment at the end of each succeeding month from the time the association shall be authorized by the Comptroller of the Currency to commence business. The payment of each installment shall be certified to the Comptroller, under oath, by the president or cashier of the association. (Sec. 5140, R. S.)

SEC. 20. Whenever any shareholder, or his assignee, fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such association may sell the stock of such delinquent shareholder at public auction to any person who will pay the highest price therefor, to be not less than the amount then due thereon, with the expenses of advertisement and sale; and the excess, if any, shall be paid to the delinquent shareholder. Three weeks' previous notice of such sale shall be given in a newspaper of general circulation published in the city or county where the association is located. (Sec. 5141, R. S.)

SEC. 21. If no bidder can be found who will pay for such stock the amount due thereon to the association, and the cost of advertisement and sale, the amount previously paid shall be forfeited to the association, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be canceled and deducted from the capital stock of the association. (Sec. 5141, R. S.)

SEC. 22. If such cancellation and reduction shall reduce the capital of the association below the minimum of capital required by law, the capital stock shall, within thirty days from the date of such cancellation, be increased to the required amount; in default of which a receiver may be appointed by the Comptroller of the Currency to close up the business of the association. (Sec. 5141, R. S.)

SEC. 23. Whenever a certificate is transmitted to the Comptroller of the Currency, as provided in this act, and the association transmitting the same notifies the Comptroller that at least fifty per centum of its capital stock has been duly paid in, and that such association has complied with all the provisions of this act required to be complied with before an association shall be authorized to commence the business of banking, the Comptroller shall examine into the condition of such association, ascertain especially the amount of money paid in on account of its capital, the name and place of residence of each of its directors, the amount of the capital stock of which each is the owner in good faith, and generally whether such association has complied with all the provisions of this act required to entitle it to engage in the business of banking; and he shall cause to be made and attested by the oaths of a majority of the directors, and by the president or cashier of the association, a statement of all the facts necessary to enable him to determine whether the association is lawfully entitled to commence the business of banking. (Sec. 5168, R. S.)

SEC. 24. If, upon a careful examination of the facts so reported, and of any other facts which may come to his knowledge, whether by means of a special commission appointed by him for the purpose of inquiring into the condition of such association or otherwise, it appears that such association is lawfully entitled to commence the business of banking, the Comptroller of the Currency shall give to such association a certificate, under his hand and official seal, that such association has complied with all the provisions required to be complied with before commencing the business of banking, and that such association is authorized to commence such business. But the Comptroller may withhold from any association his certificate author-

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izing the commencement of business, whenever he has reason to suppose that the shareholders have formed the same for any other than the legitimate objects contemplated by this act. (Sec. 5169, R. S.)

SEC. 25. The association shall cause the certificate issued under the preceding section to be published for at least sixty days next after the receipt thereof in some newspaper published in the city or county where the association is located. (Sec. 5170, R. S.)

SEC. 26. Any association, after filing notice in the office of the Comptroller of the Currency, may, by the vote of shareholders owning two-thirds of the shares, increase its capital stock, in accordance with the provisions of this act, to any sum, notwithstanding the limit fixed in its original articles of association and determined by the Comptroller. No increase of capital shall be valid until the whole amount of such increase is paid in, and notice thereof has been transmitted to the Comptroller of the Currency, and his certificate obtained specifying the amount of such increase of capital stock, and that it has been duly paid in as part of the capital of such association; but failure to notify the Comptroller and to obtain his certificate shall not exempt subscribers to such increase of capital from any obligation or responsibility undertaken by them or arising out of such subscription. No increase of the capital stock of any association, either within or beyond the limit fixed in its original articles of association, shall be made except in the manner herein provided. (Act May 1, 1885, sec. 1, and sec. 5142, R. S.)

SEC. 27. Any association, by the vote of shareholders owning two-thirds of the stock may reduce its capital stock to any sum not below the amount required by section seventeen of this act, and not below the amount required for its outstanding circulation. But no such reduction shall take effect and no payments shall be made on account thereof until the action of the shareholders has been duly certified to the Comptroller of the Currency, and his approval has been obtained. (Sec. 5143, R. S.)

SEC. 28. Any association, with the approval of the Comptroller of the Currency, may change its title by vote of shareholders owning two-thirds of the stock. (Act May 1, 1886.)

SEC. 29. Any association, by a vote of shareholders owning two-thirds of the stock, and with the approval of the Comptroller of the Currency, may change its location to any place within the same State not more than thirty miles distant. But if the capital stock of the association is less than the amount prescribed for associations to be established in the place to which the association is to remove, it must be increased to the required amount before such removal; and if the increase of capital involves an increase in the amount of bonds to be deposited with the Treasurer of the United States, the additional bonds shall be deposited before the removal. (Act May 1, 1886.)

SEC. 30. A duly authenticated notice of the new title or location selected, and of the vote authorizing the change, shall be sent to the office of the Comptroller of the Currency; and no change of title or location shall be made or claimed until the Comptroller shall have issued his certificate of approval of the same. (Act May 1, 1886.)

SEC. 31. All rights, privileges, and powers, and all debts and liabilities of the association under its old title or at its old location shall devolve upon and inure to the association under its new title and at its new location. No change of title or location shall release any association from any liability incurred previous to such change, or affect any action or proceeding in law to which it is a party, or in which it is interested. (Act May 1, 1886.)

SEC. 32. No association shall make any change in its articles of association by which the rights, remedies, or security of existing creditors of the association shall be impaired. (Sec. 5139, R. S.)

SEC. 33. The affairs of each association shall be managed by a board of directors, not less than five in number, exclusive of the vice-president, cashier, assistant cashier, or any other officer, except the president, who may be a member of the board. (Sec. 5145, R. S.)

SEC. 34. The directors shall be elected by the shareholders at a meeting to be held at any time before the association is authorized by the Comptroller of the Currency to commence the business of banking, and afterward at meetings to be held on such day in January of each year as is specified in the articles of association. They shall hold office for one year, and until their successors are elected and have qualified. (Sec. 5145, R. S.)

SEC. 35. If the articles of association do not fix the day on which the election shall be held, the day for the election shall be designated by the board of directors in their by-laws, or otherwise; or if the directors fail to fix the day, shareholders representing two-thirds of the shares may do so. (Sec. 5149, R. S.)

SEC. 36. If, from any cause, an election of directors is not made at the time appointed, the association shall not be dissolved on that account, but an election may be held on any subsequent day. Thirty days' notice of such election shall be

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given in all cases in a newspaper published in the city, town, or county in which the association is located. (Sec. 5149, R. S.)

SEC. 37. In all elections of directors, and in deciding all questions at meetings of shareholders, each shareholder shall be entitled to one vote on each share of stock held by him. Shareholders may vote by proxies duly authorized in writing; but no officer or employee of such association shall act as proxy. No vote shall be allowed on any share of which the certificate is held by or for the association as collateral security, or otherwise, or on which there is any installment or assessment due and unpaid, in whole or in part. (Sec. 5144, R. S.)

SEC. 38. Any vacancy in the board shall be filled by appointment by the remaining directors, and any director so appointed shall hold his place until the next election. (Sec. 5148, R. S.)

SEC. 39. The directors shall choose one of their number to be the president of the board. (Sec. 5150, R. S.)

SEC. 40. Every director must, during his whole term of service, be a citizen of the United States, and at least three-fourths of the directors must have resided in the State, Territory, or District in which the association is located, for at least one year immediately preceding their election, and three-fourths of every board must at all times consist of permanent residents in such State, Territory, or District. Every director during his continuance in office must own in his own right, free from any lien, at least ten shares of the capital stock of the association of which he is a director. (Sec. 5146, R. S.)

SEC. 41. Any director who ceases to be the owner of ten shares of the capital stock of the association, or who becomes in any other manner disqualified, shall thereby vacate his place. Notice of any vacancy so arising shall at once be given to the Comptroller of the Currency by the president or cashier. (Sec. 5146, R. S.)

SEC. 42. Each director, when appointed or elected, shall take an oath that he will at all times inform himself as to the business and condition of such association, and so far as the duty devolves on him will diligently and honestly administer its affairs; that he will not knowingly violate, or willingly permit to be violated, any of the laws relating to national banking associations; and that he is the owner, in good faith and in his own right, of the number of shares of stock required by this act, subscribed by him, or standing in his name on the books of the association, and that the same is not hypothecated, or in any way pledged as security for any loan or debt. Such oath, subscribed by the director making it and certified by the officer before whom it is taken, shall be immediately transmitted to the Comptroller of the Currency, and shall be filed and preserved in his office. (Sec. 5147, R. S.)

SEC. 43. If any person elected or appointed a director shall fail to qualify, by taking the prescribed oath, within thirty days from the date of such election or appointment, his place in the board shall be deemed to be vacant and shall be filled as in other cases of vacancy.

SEC. 44. Any director may resign from the board upon serving upon the president, vice-president, or cashier written notice of his intention so to do. But such resignation shall not take effect until an acknowledgment or proof of such service shall have been filed with the Comptroller of the Currency, and his certificate to that effect shall have been obtained, and shall have been published for at least thirty days in every issue of the newspaper in which the association is accustomed to publish its statements of condition. A like certificate must be obtained by the association and similarly published whenever a vacancy occurs in the board by the death, removal, or disqualification of a director.

SEC. 45. Any director may request the Comptroller of the Currency at any time, upon a written statement of his reasons therefor, to cause an examination to be made into the affairs of the association; and the Comptroller, if he is satisfied that the request is made in good faith and upon reasonable grounds, may order such examination to be made. But the Comptroller may require the director making the request to enter into a stipulation to pay the cost of such examination, if it shall prove to have been unnecessary, and to deposit beforehand a sufficient sum of money for that purpose.

SEC. 46. If the directors of any national banking association shall knowingly violate or knowingly permit any of the officers, agents, or servants of the association to violate any of the provisions of this act, all the rights, privileges, and franchises of the association shall be thereby forfeited. But before the association shall be declared dissolved such violation shall be determined and adjudged by a proper circuit, district, or Territorial court of the United States, in a suit brought for that purpose by the Comptroller of the Currency, in his own name. In case of such violation, every director who participated in or assented to the same shall be held liable in his personal and individual capacity for all damages which the association, its shareholders, or any other person shall have sustained in consequence thereof. (Sec. 5239, R. S.)

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SEC. 47. Any bank incorporated by special law, or any banking institution organized under a general law of any State, may become a national banking association under this act by the name prescribed in its organization certificate; and in such case the articles of association and the organization certificate may be executed by a majority of the directors of the bank or banking institution; and the certificate shall declare that the owners of two-thirds of the capital stock have authorized the directors to make such certificate and to change and convert the bank or banking institution into a national banking association. A majority of the directors, after executing the articles of association and organization certificate, shall have power to execute all other papers, and to do whatever may be required to make the organization perfect and complete as a national banking association. (Sec. 5154, R. S.)

SEC. 48. The shares of any such association may continue to be for the same amount each as they were before the conversion; and any State bank which is a stockholder in any other bank by authority of State laws, may continue to hold its stock, although either bank, or both, may be organized under, and may have accepted the provisions of this act. (Sec. 5154, R. S.)

SEC. 49. When the Comptroller of the Currency has given to such association a certificate, under his hand and official seal, that the provisions of this act have been complied with, and that it is authorized to commence the business of banking, the association shall have the same powers and privileges and shall be subject to the same duties, responsibilities, and rules, in all respects, as are prescribed for other associations originally organized as national banking associations, and shall be held and regarded as such an association. But no such association shall have a less capital than the amount prescribed for associations organized under this act. (Sec. 5154, R. S.)

SEC. 50. The directors at the time of the conversion may continue to be the directors of the association until others are elected or appointed in accordance with the provisions of this chapter. (Sec. 5154, R. S.)

SEC. 51. No bank having branches shall continue to operate such branches after being converted into a national banking association.

SEC. 52. Associations may be organized under this act for the purpose of issuing notes payable in gold; and, except as specially provided, such associations shall be subject to all the provisions of law to which the other associations organized under this act are subject. (Sec. 5185, R.S.)

SEC. 53. Any association organized for the purpose of issuing notes payable in gold may be converted into an association with the same powers and obligations in all respects as the other associations organized under this act. Such conversion shall be effected in the same manner in which banks organized under State laws are converted into national banking associations. But the organization certificate shall bear the date of the original organization of the association. (Act February 14, 1880.)

SEC. 54. Nothing in this act shall affect any appointments made, acts done, or proceedings had or commenced in or toward the organization of any national banking association under any laws previously in force; but all associations which were organized or in process of organization under any such law, shall enjoy all the rights and privileges granted, and be subject to all the duties, liabilities, and restrictions imposed by this act. (Sec. 5156, R. S.)

CHAPTER III.—EXTENSION OF PERIOD OF SUCCESSION.

SEC. 55. Any association at any time within two years next previous to the date of the expiration of its original period of corporate existence, and with the approval of the Comptroller of the Currency, may, by amending its articles of association, extend its period of succession for a term of not more than twenty years from the expiration of the period of succession named in the articles of association, and shall have succession for such extended period. But such amended articles of association shall not be valid until the Comptroller shall have given to the association a certificate as hereinafter provided. (Act July 12, 1882, secs. 1 and 2.)

SEC. 56. Such amendment of the articles of association shall be authorized by the consent in writing of shareholders owning not less than two-thirds of the capital stock of the association; and the board of directors shall cause such consent to be certified under the seal of the association, by its president or cashier, to the Comptroller of the Currency, accompanied by an application made by the president or cashier for the approval of the amended articles of association by the Comptroller. (Act July 12, 1882, sec. 2.)

SEC. 57. Upon the receipt of the certificate and application provided for in the preceding section, the Comptroller of the Currency shall cause a special examination to be made, at the expense of the association, to determine its condition, and if after such examination, or otherwise, the condition of the association shall appear to him to be satisfactory, he shall give to such association a certificate under his hand and seal that the association has complied with all the provisions required to be complied with, and is authorized to have succession for the extended period named in the

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amended articles of association; but if the condition of the association appears to be unsatisfactory, he shall withhold such certificate of approval. (Act July 12, 1882, secs. 2 and 3.)

SEC. 58. Any association so extending the period of its succession shall continue to enjoy all the rights, privileges, and immunities granted to, and shall continue to be subject to all the duties, liabilities, and restrictions imposed upon national banking associations; and it shall continue to be in all respects the identical association it was before the extension of its period of succession. (Act July 12, 1882, sec. 4.)

SEC. 59. If any shareholder not assenting to the amendment extending the period of succession shall, within thirty days from the date of the Comptroller's certificate of approval, give to the directors notice in writing of his desire to withdraw from the association, he shall be entitled to receive from the association the value of the shares so held by him. Such value shall be ascertained by an appraisal made by a committee of three persons, one to be selected by the dissenting shareholder, one by the directors, and the third by these two. If the directors refuse or unnecessarily delay to appoint an appraiser to act for them, the Comptroller of the Currency may make the appointment. In case the value fixed by the committee shall not be satisfactory to the shareholder or to the association, either may appeal to the Comptroller, who shall cause a reappraisal to be made, which shall be final and binding; and if the reappraisal shall change the value fixed by the committee, the expense of reappraisal shall be paid by the party against whom such change is made. The value so ascertained and determined shall be deemed to be a debt due to the shareholder from the association, and shall be forthwith paid by it; and the shares so surrendered and appraised shall be sold at public sale, after due notice, within thirty days after the final appraisal provided for in this section. (Act July 12, 1882, sec. 5.)

SEC. 60. In the organization of any association intended to replace another association, and retaining the name thereof, the holders of stock in the expiring association, in proportion to their shares, respectively, shall be entitled to preference in the allotment of the shares of the new association. (Act July 12, 1882, sec. 5.)

CHAPTER IV.—POWERS AND OBLIGATION

SEC. 61. Every national banking association, in the name designated in its organization certificate, shall have power—

(1) To adopt and use a corporate seal.

(2) To have succession for the period of twenty years from its organization, unless it is sooner dissolved according to the provisions of its articles of association, or by the act of its shareholders owning two-thirds of its stock, or unless its franchise becomes forfeited by some violation of law.

(3) To make contracts.

(4) To sue and be sued, complain and defend, in any court of law or equity, as fully as natural persons.

(5) To elect or appoint directors, and by its board of directors to appoint a president, vice-president, cashier, and other officers, define their duties, require bonds of them and fix the penalty thereof, dismiss such officers or any of them at pleasure, and appoint others to fill their places.

(6) To prescribe, by its board of directors, by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors elected or appointed, its officers appointed, its property transferred, its general business conducted, and the privileges granted to it by law exercised and enjoyed.

(7) To exercise, by its board of directors, or duly authorized officers or agents, subject to law, all such incidental powers as shall be necessary to carry on the business of banking; by discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debt; by receiving deposits; by buying and selling exchange, coin, and bullion; by lending money on personal security; and by obtaining and issuing circulating notes according to the provisions of this act.

But 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. (Sec. 5136, R. S.)

SEC. 62. A national banking association may purchase, hold, and convey real estate for the following purposes, and for no others:

(1) Such as shall be necessary for its adequate accommodation and protection in the transaction of its business.

(2) Such as shall be mortgaged to it as security for debts previously contracted.

(3) Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its dealings.

(4) Such as it shall purchase at sales under judgments, decrees, or mortgages held by the association, or shall purchase in order to secure debts due to it.

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But no loan shall be made upon any understanding that the association is afterward to receive a mortgage or lien upon real estate as security therefor, or to take any conveyance of real estate in payment thereof, in whole or in part. And no association shall hold for a longer period than five years the possession of any real estate upon which there is any mortgage or lien, or the title and possession of any real estate or any interest therein, otherwise than for the purpose specified in subdivision one of this section. (Sec. 5137, R. S.)

SEC. 63. All associations designated for that purpose by the Secretary of the Treasury shall be depositaries of public money, under such regulations as may be prescribed by the Secretary; and they may also be employed as financial agents of the Government; and they shall perform all such reasonable duties, as depositaries of public moneys and financial agents of the Government, as may be required of them. The Secretary shall require the associations thus designated to give satisfactory security, by the deposit of United States bonds and otherwise, for the safe keeping and prompt payment of the public money deposited with them, and for the faithful performance of their duties as financial agents of the Government. Every association so designated as receiver or depositary of the public money shall take and receive at par all of the national currency bills, by whatever association issued, which may form part of the public money deposited with it. (Sec. 5153, R. S.)

SEC. 64. The president and cashier of every association shall cause to be kept at all times in the office where its business is transacted a full and correct list of the names and residences of all the shareholders in the association, and the number of shares held by each. Such list shall be subject to the inspection of all the shareholders and creditors of the association, and of the officers authorized to assess taxes under State authority, during business hours of each day in which business may be legally transacted. A copy of such list, as the same shall be on the first Monday of July of each year, verified by the oath of the president or cashier, shall be transmitted to the Comptroller of the Currency within five days from that date, under penalty of ten dollars for each day of delay thereafter. (Sec. 5210, R. S.)

SEC. 65. The shareholders of every association shall be held individually responsible, equally and ratably, and not one for another, for all contracts, debts, and engagements of such association, to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. (Sec. 5151, R. S.)

SEC. 66. The provisions of the preceding section shall not apply to shareholders of any banking association now existing under State laws, having not less than five millions of dollars of capital actually paid in, and a surplus of twenty per centum on hand, both to be determined by the Comptroller of the Currency; but such shareholders shall be liable only to the amount invested in their shares. Such surplus of twenty per centum shall be kept undiminished and be in addition to the surplus provided for in this act, and if at any time there is a deficiency in such surplus of twenty per centum, the association shall not pay any dividends to its shareholders until the deficiency is made good, and in case of such deficiency the Comptroller of the Currency may compel the association to close its business and wind up its affairs under the provisions of chapter VIII. of this act. (Sec. 5151, R. S.)

SEC. 67. Whenever the surplus fund of any association shall exceed by twenty per centum the amount of its capital stock, the shareholders of such association may be relieved of the individual liability imposed by section sixty-six of this act; and the shareholders of every association may be relieved of such liability in the proportion which the surplus, after deducting an amount equal to twenty per centum of the capital, bears to the whole amount of the capital stock. But no exemption from individual liability shall be obtained through any process by which any portion of the capital stock of an association may be, or may have been, converted into surplus, and in no case shall the shareholders of any association be relieved of any proportion of their individual liability until all the conditions of the two succeeding sections are complied with.

SEC. 68. Whenever the shareholders of an association shall become entitled to any exemption from individual liability, the directors of such association, if they deem advisable, and at such times as shall seem to them proper, may cause the president or cashier to certify to the Comptroller of the Currency the amount of the surplus fund accumulated by the association; and upon the receipt of such certificate the Comptroller shall cause to be made, at the expense of the association, a special examination of its affairs; and if, after such examination had, the Comptroller shall be satisfied that the association is solvent, and that its capital and surplus are represented by good and adequate assets, he shall give to the association a certificate, under his hand and seal, setting forth that the association has complied with all the provisions required to be complied with by this and the preceding section, and specifying the proportion of the exemption from liability on each share of the capital stock.

SEC. 69. The association shall cause the certificate of the Comptroller of the Currency issued under the preceding section to be printed in each issue of a newspaper

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published in the city or county where the association is located for at least sixty days next after the issuing thereof.

SEC. 70. If any association, of which the shareholders have become exempt from any portion of their individual liability, shall have its surplus reduced, by losses or otherwise, below the amount required for such exemption, such association, within three months after receiving notice thereof from the Comptroller of the Currency, shall make good the deficiency in the surplus by assessment upon the shareholders pro rata for the amount of capital stock held by each; and, upon notice from the Comptroller, the Treasurer of the United States shall withhold the interest upon all bonds which the association has on deposit with him until otherwise notified by the Comptroller. If any association shall not make good its surplus as herein required, and shall fail to go into liquidation within three months after receiving notice from the Comptroller, a receiver may be appointed by the Comptroller to close up the business of the association.

SEC. 71. If any shareholder shall neglect or refuse to pay within two months any assessment made by the directors for the purpose of restoring reduced surplus, the directors shall cause a sufficient amount of the capital stock of such shareholder to be sold at public auction to make good the deficiency, and the balance, if any, shall be returned to such delinquent shareholder or shareholders. Ten days' notice of such sale shall be posted in the office of the association and shall be published in a newspaper of the city or town where the association is located.

SEC. 72. Persons holding stock as executors, administrators, guardians, or trustees shall not be personally subject to any liabilities as stockholders; but the estates and funds in their hands shall be liable in like manner and to the same extent as the testator, intestate, ward, or person interested in such trust-funds would be, if living and competent to act and hold the stock in his own name. (Sec. 5152, R. S.)

SEC. 73. All savings banks or other banks now organized, or which shall hereafter be organized in the District of Columbia, under any act of Congress, shall be subject to all the laws of the United States applicable to national banking associations, so far as those laws may be applicable to such savings banks or other banks. But no savings bank now established and which has a capital stock paid up in whole or in part shall be required to have a paid-in capital exceeding one hundred thousand dollars. (Act June 30, 1876, sec. 6.)

CHAPTER V.—ISSUE AND REDEMPTION OF CIRCULATING NOTES.

SEC. 74. The term "United States bonds," as used throughout this chapter, shall be construed to mean registered bonds of the United States bearing interest; and any reference to the value of such bonds shall be construed to mean the par value, unless the market value is specified. (Sec. 5158, R. S.)

SEC. 75. Every association, before it shall be authorized to commence banking business, shall transfer and deliver to the Treasurer of the United States United States registered bonds, bearing interest, in the amounts following:

(1) Every association having a capital not exceeding two hundred and fifty thousand dollars, an amount equal to not less than one-tenth of the capital stock.

(2) Every association having a capital in excess of two hundred and fifty thousand dollars, an amount not less than twenty-five thousand dollars.

The deposit of bonds made by each association shall be increased as its capital may be increased, so that every association shall at all times have on deposit with the Treasurer United States bonds to the amount herein prescribed. (Secs. 5159 and 5160, R. S.; Act July 12, 1882, sec. 8, and Act June 20, 1874, sec. 4. Sec. 5160, R. S.)

SEC. 76. The bonds transferred to the Treasurer of the United States under the requirements of the preceding section shall be received by him upon deposit, and shall be by him safely kept in his office, until they shall be otherwise disposed of, in pursuance of the provisions of this act; and such bonds shall be held exclusively as security for the circulating notes of the association by which they were transferred, until such notes are redeemed, except as otherwise provided. (Secs. 5159 and 5167, R. S.)

SEC. 77. To facilitate a compliance with section seventy-five of this act, the Secretary of the Treasury is authorized to receive from any association, and cancel, any United States coupon bonds, and to issue in lieu thereof registered bonds of like amount, bearing a like rate of interest, and having the same time to run. (Sec. 5161, R. S.)

SEC. 78. All transfers of United States bonds made by any association under the provisions of this act shall be made to the Treasurer of the United States in trust for the association, with a memorandum written or printed on each bond, and signed by the cashier, or some other officer of the association making the deposit. A receipt shall be given to the association by the Comptroller of the Currency, or by a clerk appointed by him for that purpose, stating that the bond is held in trust for the association on behalf of which the transfer is made, and as security for the redemption and

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payment of any circulating notes that have been or may be delivered to such association. (Sec. 5162, R. S.)

SEC. 79. No assignment or transfer by the Treasurer of the United States of any bond deposited with him under the provisions of this act shall be valid unless countersigned by the Comptroller of the Currency. Every such transfer or assignment, immediately after it is so countersigned, shall be entered in a book to be kept by the Comptroller in his office for that purpose. The Comptroller shall state in such entry the name of the association from the account of which the transfer is made, the name of the party to whom it is made, the par value, and the numerical designation and the denomination of each bond transferred. (Secs. 5162 and 5163, R. S.)

SEC. 80. The Comptroller of the Currency, immediately upon countersigning and entering any transfer or assignment by the Treasurer of the United States of any bonds belonging to a national banking association, shall advise by mail the association from the account of which the transfer is made of the kind and numerical designation of the bonds and the amount thereof so transferred. (Sec. 5164, R. S.)

SEC. 81. The Comptroller of the Currency shall have at all times, during office hours, access to the books of the Treasurer of the United States for the purpose of ascertaining the correctness of any transfer or assignment of bonds presented for his countersignature; and the Treasurer shall have the like access to the book mentioned in section seventy-nine of this act, to ascertain the correctness of the entries in the same. The Comptroller shall also have like access to the bonds on deposit with the Treasurer, to ascertain their amount and condition. (Sec. 5165, R. S.)

SEC. 82. Every association having bonds deposited in the office of the Treasurer of the United States shall, once or oftener in each fiscal year, examine and compare the bonds pledged by the association with the books of the Comptroller of the Currency and with the accounts of the association, and, if they are found correct, shall execute to the Treasurer a certificate setting forth the different kinds and the amounts thereof, and that the same are in the possession and custody of the Treasurer at the date of the certificate. Such examination shall be made at such time or times, during the ordinary business hours, as the Treasurer and the Comptroller, respectively, may select. It may be made by an officer or agent of such association, duly appointed in writing for that purpose; and the certificate before mentioned, when made by such officer or agent, shall be of the same force and validity as if executed by the president or cashier. A duplicate of such certificate, signed by the Treasurer, shall be retained by the association. (Sec. 5166, R. S.)

SEC. 83. If any association fail to appoint one of its officers or an agent to make the examination required by the preceding section, or if such officer or agent fail to attend at the time designated, or to make the examination, or to execute the certificate specified, the examination may be made and the certificate may be executed by some person designated for the purpose by the Secretary of the Treasury. And such person, upon a faithful performance of such duties, shall be entitled to recover from the association reasonable compensation therefor, to be fixed by the Comptroller of the Currency.

SEC. 84. The Comptroller of the Currency shall give to each association powers of attorney to receive and appropriate to its own use the interest on the bonds which it has so transferred to the Treasurer. But such powers of attorney shall not apply to any portion of such interest withheld in pursuance of any provision of this act; and they shall become wholly inoperative whenever such association fails to redeem its circulating notes, or is placed in the hands of a receiver or other agent of the Comptroller in accordance with law. (Sec. 5167, R. S.)

SEC. 85. Whenever the market or cash value of any bonds deposited with the Treasurer by any association is reduced below the rate of one hundred dollars for ninety dollars of the circulation issued for the same, the Comptroller of the Currency may demand of the association and receive from it the amount of such depreciation in other United States bonds at cash value, or in money, to be deposited with the Treasurer as long as such depreciation continues. (Sec. 5167, R. S.)

SEC. 86. The Comptroller of the Currency, upon the terms prescribed by the Secretary of the Treasury, may permit an exchange to be made of any bonds deposited with the Treasurer by any association for other bonds of the United States authorized to be received as security for circulating notes, if he is of the opinion that such an exchange can be made without prejudice to the United States. (Sec. 5167, R. S.)

SEC. 87. Upon a deposit of bonds as prescribed by section seventy-five of this act, the association making the same shall be entitled to receive from the Comptroller of the Currency circulating notes of different denominations, in blank, registered and countersigned as hereinafter provided, equal in amount to ninety per centum of the current market value, not exceeding par, of the United States bonds so transferred and delivered; but at no time shall the total amount of circulating notes supplied to any association exceed ninety per centum of its capital stock at such time actually paid in. (Sec. 5171, R. S., and Act July 12, 1882, sec. 10.)

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SEC. 88. In order to furnish suitable notes for circulation, the Comptroller of the Currency, under the direction of the Secretary of the Treasury, shall cause plates and dies to be engraved, in the best manner to guard against counterfeiting and fraudulent alterations, and shall have printed therefrom and numbered, such quantity of circulating notes, in blank, of the denominations of five dollars, ten dollars, twenty dollars, fifty dollars, one hundred dollars, five hundred dollars, and one thousand dollars, as may be required to supply the associations entitled to receive the same. Such notes shall bear upon their face the statement that they are secured by United States bonds deposited with the Treasurer of the United States, which statement shall be attested by the written or engraved signatures of the Treasurer and Register and by the imprint of the seal of the Treasury. They shall likewise express upon their face the promise of the association to which they are supplied to pay the amount thereof on demand; and for the proper attestation of this promise blank spaces shall be left for the signatures of the president or vice-president and the cashier. There shall also be printed upon such notes, under such regulations as the Secretary shall prescribe, the charter number of the association to which they are supplied; and they shall bear such devices and statements other than those herein specified, and shall be in such form as the Secretary shall, by regulation, direct. (Sec. 5172, R. S., and Act June 20, 1874, sec. 5.)

SEC. 89. The plates, dies, bed-pieces, and other appliances prepared for the printing of the national-bank notes, together with the original engraved plates, the cylinders and other material used in the preparation thereof, shall be kept in suitable vaults in the building of the Bureau of Engraving and Printing. They shall be at all times, when not in actual use, under the control and direction of the Comptroller of the Currency, but in the special charge of a custodian, who shall be responsible for the safe keeping of such appliances as come into his charge, and for the proper issue and due return, the same day, of every piece taken out for use. The custodian shall keep an accurate record of every such issue and return, and at the end of each calendar month he shall transmit to the Comptroller of the Currency a report in such form as that officer may prescribe. (Secs. 5173 and 5174, R. S.)

SEC. 90. The custodian shall be appointed by the Secretary of the Treasury, and shall be entitled to a salary of three thousand dollars a year. He shall give to the United States a bond in the penalty of twenty-five thousand dollars, with not less than two responsible sureties to be approved by the Secretary, conditioned for the faithful discharge of his duties.

SEC. 91. Once in each year the Secretary of the Treasury shall cause to be examined all the plates, dies, bed-pieces, cylinders, and other appliances used in the preparation of the national-bank notes, and a correct list to be taken thereof, and such list to be compared with the list made the previous year, and all differences to be noted and accounted for, and a full report made to him of such examination and the results.

SEC. 92. All material prepared for or used in the printing of the notes of associations which are in liquidation, or have closed business, and all other material not required for present or future use, shall be destroyed, under such regulations as shall be prescribed by the Comptroller of the Currency and approved by the Secretary of the Treasury.

SEC. 93. The examination and destruction provided for by the two preceding sections shall be conducted by a committee of three persons, one to be selected by the Comptroller of the Currency, one by the Treasurer of the United States, and one by the Register of the Treasury, all subject to the approval of the Secretary of the Treasury. Such committee shall perform its duties under regulations to be established by the Secretary, and each member thereof shall be entitled to such compensation as may be provided by such regulations. But no person appointed for this duty shall hold any position or office under either of the officers charged with the selection of the committee, nor shall the same person be twice appointed upon the committee.

SEC. 94. The expenses of such examinations and destructions shall be paid out of any appropriation made by Congress for the special examination of national banking associations and bank-note plates.

SEC. 95. Every association shall reimburse the Treasury the cost of engraving the plates required for printing its circulating notes. (Act June 20, 1874, sec 3, and Act June 12, 1882, sec. 6.)

SEC. 96. Upon deposit with the Treasurer of the United States of any United States bonds, bearing interest, payable in gold, in the manner prescribed for other associations, it shall be lawful for the Comptroller of the Currency to furnish to any association organized under section fifty-two of this act circulating notes of different denominations, but none of them of less than five dollars, and not exceeding in amount ninety per centum of the par value of the bonds deposited, which notes shall express the promise of the association to pay them, upon presentation at the office at which they are issued, in gold coin of the United States, and they shall be so redeemable. (Sec. 5185, R. S.)

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SEC. 97. After any association receiving circulating notes under this act has caused its promise to pay such notes on demand to be signed by its president or vice-president and cashier, in such manner as to make them obligatory promissory notes payable on demand, at its place of business, such association may issue and circulate the same as money. And the same shall be received at par in all parts of the United States in payment of taxes, excises, public lands, and all other dues to the United States, except duties on imports; and also for all salaries and other debts and demands owing by the United States to individuals, corporations, and associations within the United States, except interest on the public debt, and in redemption of the national currency. They may also be counted as a part of the lawful-money reserve which any association is required to keep on hand against its deposits; but they shall not be available for deposit with the Treasurer of the United States in the redemption fund of five per centum upon circulation. (Sec. 5182, R. S.)

SEC. 98. The cashier, with the approval of the board of directors, which approval shall be entered upon the directors' minutes, and certified to the Comptroller of the Currency, may appoint a deputy to affix the cashier's signature to the circulating notes of the association. But such notes shall not be signed by any assistant or acting cashier.

SEC. 99. No national banking association shall issue any notes or other obligations to circulate as money, except the circulating notes authorized by this act. (Sec. 5183, R. S.)

SEC. 100. The Comptroller of the Currency shall receive, when delivered to him in sums of one hundred dollars or any multiple thereof, worn or mutilated circulating notes issued by any association, and shall furnish to the association other blank circulating notes to an equal amount in place thereof; and, also, upon due proof of the destruction of any circulating notes, he shall deliver to the association by which such notes were issued other blank circulating notes to an equal amount. (Sec. 1584, R. S.)

SEC. 101. The Comptroller of the Currency shall establish regulations for registering in proper books all worn or mutilated notes received by him and all notes which have been redeemed or surrendered to be canceled, and he shall cause all such notes, after identification and registration, to be destroyed by maceration, under regulations to be prescribed by the Secretary of the Treasury, and in the presence of four persons, one to be appointed by the Secretary of the Treasury, one by the Comptroller of the Currency, one by the Treasurer of the United States, and one by the association interested in such destruction. A certificate of such destruction, signed by the parties witnessing the same, shall be made in the books of the Comptroller, and a duplicate thereof shall be by him forwarded to the association the notes of which are thus destroyed. If any association shall fail to appoint some person to witness the destruction of its notes, the Comptroller may designate some person to act as witness for it; and the person so appointed shall be entitled to reasonable compensation for such services. (Sec. 5184, R. S., and Act June 23, 1874.)

SEC. 102. The Comptroller of the Currency may direct any bonds to be returned, in sums of not less than one thousand dollars, to the association which transferred the same, upon the surrender to him and the cancellation of a proportionate amount of its circulating notes. But no such return of bonds shall be made if thereby the remaining bonds which the association has on deposit would be reduced below the amount required by section seventy-five of this act, or below the amount required, either at par or in cash value, to secure the unsurrendered circulating notes of the association. (Sec. 5167, R. S.)

SEC. 103. Any association may take up the bonds deposited by it with the Treasurer of the United States, in excess of the amount it is required to keep on deposit, if no circulating notes have been issued thereon, or when notes have been issued thereon, if a proportionate amount of such notes are surrendered to the Comptroller of the Currency for cancellation without replacement. Any association closing up its business and dissolving its organization may take up, in sums of not less than one thousand dollars, the bonds deposited by it, upon surrendering to the Comptroller a proportionate amount of its circulating notes; and in like manner any association which reduces its capital stock may take up the bonds it has on deposit in excess of the amount required by section seventy-five of this act. (Sec. 5160, R. S.)

SEC. 104. Every association shall at all times keep and have on deposit in the Treasury of the United States, in lawful money of the United States, a sum equal to five per centum of its circulating notes, to be held and used for the redemption of such notes. And when the circulating notes of any associations, assorted or unassorted, shall be presented for redemption to the Treasurer of the United States, in sums of one thousand dollars or any multiple thereof, the same shall be redeemed in United States notes, or, at the option of the Treasurer, in coin of equal current value with such United States notes. Upon the request of the person presenting any national-bank notes for redemption, the Treasurer may, if convenient, pay the same in gold or silver coin certificates. (Act June 20, 1874, sec. 3.)

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SEC. 105. All notes redeemed by the Treasurer of the United States under the preceding section shall be charged by him to the respective associations issuing the same, and he shall notify them severally, on the first day of each month, or oftener, at his discretion, of the amount of such redemptions; and whenever such redemptions for any association shall amount to the sum of five hundred dollars, such association so notified shall forthwith deposit with the Treasurer in United States notes, or in such coin or coin certificates as the Treasurer may accept as equivalent thereto, a sum equal to the amount of its circulating notes so redeemed. (Act June 20, 1874, sec. 3.)

SEC. 106. When such redemptions have been reimbursed as required, the circulating notes redeemed shall be forwarded to the respective associations by which they were issued; but if any of such notes are worn, mutilated, defaced, or otherwise unfit for use, they shall be forwarded to the Comptroller of the Currency to be destroyed and replaced. (Act June 20, 1874, sec. 3.)

SEC. 107. Any association desiring to withdraw any of its circulating notes, may, upon the deposit of lawful money with the Treasurer of the United States, in sums of not less than four thousand five hundred dollars, take up the bonds which it has transferred to the Treasurer for the security of such circulating notes, in the order in which it makes such deposit of lawful money; and the outstanding notes of such association, to an amount equal to the lawful money deposited, shall be redeemed at the Treasury of the United States, and destroyed, as prescribed in this chapter. But the bonds on deposit to secure the circulating notes of such association shall not be reduced below the amount required by section seventy-five of this act. (Act June 20, 1874, sec. 4, and Act July 12, 1882, sec. 8.)

SEC. 108. Not more than three millions of dollars of lawful money shall be deposited during any calendar month for the purpose of withdrawing circulating notes as provided in the preceding section. But this provision shall not apply where bonds on deposit with the Treasurer are called by the Secretary of the Treasury for redemption. (Act July 12, 1882, sec. 9.)

SEC. 109. Every association which shall go into voluntary liquidation shall, within six months from the date of the vote to liquidate its affairs, deposit with the Treasurer of the United States lawful money of the United States sufficient to redeem all its outstanding circulation. The Treasurer shall execute duplicate receipts for money thus deposited, stating the amount received by him and the purpose for which it has been received, and shall deliver one to the association and the other to the Comptroller of the Currency; and the money shall be paid into the Treasury of the United States and placed to the credit of such association upon redemption account. (Sec. 5222, R. S.)

SEC. 110. Whenever a sufficient deposit of lawful money to redeem the outstanding circulation of an association proposing to close its business has been made, the bonds deposited by the association to secure payment of its notes shall be reassigned to it. And thereafter the association and its shareholders shall stand discharged from all liabilities upon the circulating notes, and those notes shall be redeemed at the Treasury of the United States. If any such association shall fail to make the deposit and take up its bonds for thirty days after the expiration of the time specified, the Comptroller of the Currency shall have power to sell, at public auction in New York City, the bonds pledged to secure the circulating notes of such association, and, after providing for the redemption and cancellation of such notes, and the necessary expenses of the sale, to pay over any balance remaining to the association or its legal representative. (Sec. 5224, R. S., as amended by Act February 18, 1875.)

SEC. 111. Whenever the Treasurer of the United States has redeemed any of the notes of an association which has commenced to close its affairs, he shall cause the notes to be mutilated and charged to the redemption account of the association; and all notes so redeemed by the Treasurer shall, every three months, be certified to and destroyed by maceration, in the manner prescribed in section one hundred and one of this act. (Sec. 5225, R. S.)

SEC. 112. The provisions of the three preceding sections shall apply also to associations of which the corporate existence expires, and which do not extend their succession, the deposit of lawful money to be made within six months from the expiration of such corporate existence. (Act July 12, 1882, sec. 7.)

SEC. 113. An association which is in good faith winding up its business for the purpose of consolidating with another association shall not be required to deposit lawful money for its outstanding circulation; but its bonds on deposit and its outstanding circulating notes shall be reported by the association with which it is in process of consolidation. (Sec. 5223, R. S.)

SEC. 114. When any association shall extend the period of its succession, the circulating notes issued to it prior to such extension shall be redeemed at the Treasury of the United States, as provided in section one hundred and four of this act; and such notes when redeemed shall be forwarded to the Comptroller of the Currency and de-

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stroyed. From time to time as such notes are redeemed new circulating notes shall be supplied to the association. (Act July 12, 1882, sec. 6.)

SEC. 115. Any gain that may arise from the failure to present for redemption the circulating notes of any association shall inure to the benefit of the United States. (Act July 12, 1882, sec. 6.)

SEC. 116. All notes of national banking associations redeemed at the Treasury of the United States shall be canceled, except when returned to the association by which they were issued, as provided by section one hundred and six of this act. (Sec. 5223, R. S.)

SEC. 117. All notes of national banking associations, worn, defaced, mutilated, or otherwise unfit for circulation, when received by an assistant treasurer, or by any designated depositary of the United States, shall be forwarded to the Treasurer of the United States for redemption as provided in section one hundred and four of this act. (Act June 20, 1874, sec. 3.)

SEC. 118. Whenever any association fails to redeem in the lawful money of the United States any of its circulating notes, upon demand of payment duly made during the usual hours of business, at the office of such association, the holder may cause the same to be protested, in one package, by a notary public, unless the president or cashier of the association offers to waive demand and notice of the protest, and, in pursuance of such offer, makes, signs, and delivers to the party making such demand an admission in writing, stating the time of the demand, the amount demanded, and the fact of the non-payment thereof. The notary public, on making such protest, or upon receiving such admission, shall forthwith forward such admission or notice of protest to the Comptroller of the Currency, retaining a copy thereof. If, however, satisfactory proof is produced to the notary public that the payment of the notes demanded is restrained by order of any court of competent jurisdiction, he shall not protest the same. (Sec. 5226, R. S.)

SEC. 119. All fees for protesting the notes of any association shall be paid by the person procuring the protest to be made, and such association shall be liable therefor; but no part of the proceeds of any bonds deposited by such association shall be applied to the payment of such fees, nor shall such fees be preferred to other claims against an insolvent association. When the holder of any notes causes more than one note or package to be protested on the same day he shall not acquire a claim for more than one protest fee; and no fees shall in any case be allowed for protesting the notes of any association after it has closed its doors in consequence of insolvency. (Secs. 5526 and 5238, R. S.)

SEC. 120. On receiving notice that any national banking association has failed to redeem any of its circulating notes the Comptroller of the Currency, with the concurrence of the Secretary of the Treasury, may appoint a special agent, of whose appointment immediate notice shall be given to such association, who shall immediately proceed to ascertain whether it has refused to pay its circulating notes in the lawful money of the United States, when demanded, and shall report to the Comptroller the fact so ascertained. (Sec. 5227, R. S.)

SEC. 121. If from the protest, and from the report made by the agent appointed under the preceding section the Comptroller of the Currency is satisfied that such association has refused to pay its circulating notes and is in default, he shall, within thirty days after he has received such report, declare the bonds deposited by such association forfeited to the United States, and they shall thereupon be so forfeited. (Sec. 5227, R. S.)

SEC. 122. Immediately upon declaring the bonds of an association forfeited for nonpayment of its notes the Comptroller of the Currency shall give notice, in such manner as the Secretary of the Treasury, by general rules or otherwise, shall direct, to the holders of the circulating notes of such association to present them for payment at the Treasury of the United States, and the same when presented shall be paid in lawful money of the United States; whereupon the Comptroller shall cause the bonds pledged by such association, or so much of them as may be necessary to redeem its outstanding notes, to be sold at public auction in the city of New York, after giving thirty days' notice of such sale to the association. (Secs. 5229 and 5230, R. S.)

SEC. 123. When all the bonds of an association have been sold, as provided in the preceding section, and the proceeds thereof are insufficient for the payment of the outstanding notes of the association, the United States shall have a paramount lien upon all the assets of the association for the amount of the deficiency; and such deficiency shall be made good out of such assets in preference to any and all claims whatsoever, except the necessary costs and expenses of administering the same. (Sec. 5230, R. S.)

SEC. 124. The Comptroller of the Currency, if he deems it for the interest of the United States, may sell at private sale any of the bonds of an association shown to have made default in paying its notes, and receive therefor either money or the circulating notes of the association. But no such bonds shall be sold by private sale for less than par, nor for less than the market value thereof at the time of sale; and no sales of any such bonds, either public or private, shall be complete until the transfer

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of the bonds shall have been made with the formalities prescribed by section seventy-nine of this act. (Sec. 5231, R. S.)

SEC. 125. Every association the circulating notes of which shall be redeemed by the Treasurer of the United States, as provided in section one hundred and four of this act, and every association making any deposit of lawful money with the Treasurer for reducing its circulation, shall be assessed the cost of transporting and assorting its notes, and such assessment shall be in proportion to the circulating notes redeemed, and shall be charged to the fund deposited with the Treasurer under the requirement of said section one hundred and four, and every association which shall make a deposit of lawful money for retiring its circulation in full shall, at the time of such deposit, be assessed, for the cost of transporting and redeeming its notes then outstanding, a sum equal to the average cost of the redemption of national-bank notes during the preceding year, and shall thereupon pay such assessment. (Act June 20, 1874, sec. 3, and Act July 12, 1882, sec. 8.)

SEC. 126. The Secretary of the Treasury may from time to time make such regulations respecting the perpetuation of the evidence of the payment of circulating notes presented at the Treasury of the United States for redemption as may seem to him proper. (Sec. 5232, R. S.)

CHAPTER VI.—THE BANKING BUSINESS.

SEC. 127. The usual business of each association shall be transacted at an office or banking house located in the place specified in its organization certificate. But, with the approval of the Comptroller of the Currency first obtained, any association may have in such place more than one office for receiving deposits, paying checks, and buying and selling exchange; and in every such case the association shall conform to the requirements of the Comptroller as to the clerical force to be employed and the accounts to be kept at and for each such office, and as to the extra compensation for examinations thereof. (Sec. 5190, R. S.)

SEC. 128. For the purposes of this act the cities of Albany, Baltimore, Boston, Cincinnati, Cleveland, Detroit, Kansas City, Louisville, Milwaukee, New Orleans, Omaha, Philadelphia, Pittsburgh, Saint Joseph, San Francisco, and Washington shall be known as reserve cities; and the cities of Chicago, New York, and Saint Louis shall be known as central reserve cities. (Sec. 5191, R. S.)

SEC. 129. Upon the application, in writing, of three-fourths in number of the associations located in any city of the United States having fifty thousand inhabitants, the Comptroller of the Currency shall have authority to designate such city a reserve city. (Act March 3, 1887.)

SEC. 130. Upon the application, in writing, of three-fourths in number of the associations located in any city of the United States having two hundred thousand inhabitants, the Comptroller of the Currency shall have authority, with the approval of the Secretary of the Treasury, to designate such city a central reserve city. But if any city named in section one hundred and twenty-eight of this act as a reserve city shall be designated a central reserve city, it shall thereafter be known only as a central reserve city. (Act March 3, 1887.)

SEC. 131. Every association in a reserve city, or in a central reserve city, shall at all times have on hand lawful money of the United States equal to at least twenty-five per centum of its deposits and other liabilities payable on demand, and every other association shall at all times have on hand lawful money of the United States equal to at least fifteen per centum of its deposits and its liabilities so payable. But no association is required to keep on hand lawful money on account of Government deposits, except as provided in section one hundred and thirty-six of this act. (Sec. 5191, R. S., and Act March 3, 1887.)

SEC. 132. Whenever the lawful money of any association shall be below the amount required by the preceding section, such association shall not impair its cash resources by making any new loans or discounts, otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, nor make any dividend of its profits until the required proportion between its deposits and its lawful money of the United States has been restored. (Sec. 5191, R. S.)

SEC. 133. Whenever the lawful-money reserve of any association is found to be below the amount required, the Comptroller of the Currency may notify the association to make good its reserve; and if the association shall fail so to do for thirty days after such notice, the Comptroller, with the concurrence of the Secretary of the Treasury, may appoint a receiver to wind up its business. (Sec. 5191, R. S.)

SEC. 134. Three-fifths of the reserve of fifteen per centum required by section one hundred and thirty-one of this act may consist of cash balances due from associations in reserve cities or in central reserve cities; and one-half of the lawful money reserve of associations in reserve cities may consist of cash balances due from associations in central reserve cities. But every association with which any part of the lawful-money reserve of any other association is kept shall first be approved for that purpose

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by the Comptroller of the Currency. (Secs. 5192 and 5195, R. S.; Act June 20, 1874, and Act March 3, 1887, sec. 2.)

SEC. 135. Certificates representing specie or lawful money specially deposited by the members of any clearing-house association for the purpose of settling balances between them shall, when owned and held by any association which is a member of such clearing-house, be deemed to be lawful money within the meaning of section one hundred and thirty-one of this act. (Sec. 5192, R. S.)

SEC. 136. Any association designated by the Secretary of the Treasury as a depositary of public money may be required by the Secretary to keep on hand on account of such deposits such reserve fund as he may deem expedient. But such deposits shall not be counted in estimating the reserve required under section one hundred and thirty-one of this act.

SEC. 137. The Secretary of the Treasury may receive, at the Treasury or at any sub-treasury, from any national banking association United States notes on deposit, without interest, in sums of not less than ten thousand dollars, and issue certificates therefor in such form as he may prescribe, in denominations of not less than five thousand dollars, payable on demand in United States notes at the place where the deposits were made. The notes so deposited shall not be counted as part of the lawful-money reserve of the association; but the certificates issued therefor may be counted as such, and may be deposited with the Treasurer of the United States as a part of the five per cent. fund for the redemption of the circulating notes of the association. (Sec. 5193, R. S.)

SEC. 138. The power conferred on the Secretary of the Treasury by the preceding section shall not be exercised so as to create any expansion or contraction of the currency. And United States notes for which the certificates are issued under that section, or other United States notes of like amount, shall be held as special deposits in the Treasury and used only for the redemption of such certificates. (Sec. 5194, R. S.)

SEC. 139. No association shall be a member of any clearing-house in which gold certificates issued under the authority of the act of July twelfth, eighteen hundred and eighty-two, and silver certificates shall not be receivable in the settlement of clearing-house balances. (Act July 12, 1882, sec. 12.)

SEC. 140. Every association shall take and receive at par, for any debt or liability to it, any and all notes or bills issued by any lawfully organized national banking association. This provision shall not apply to any association organized for the purpose of issuing notes payable in gold; but every such association shall receive at par in the payment of debts the gold notes of every other such association which at the time of such payment is redeeming its circulating notes in gold coin of the United States. (Secs. 5186 and 5196, R. S.)

SEC. 141. No association shall at any time, or for any purpose, pay out or put in circulation the notes of any bank or banking association which are not at such time receivable, at par, on deposit, and in payment of debts by the association so paying out or circulating them; nor shall any association knowingly pay out or put in circulation any notes issued by any bank or banking association which at the time of such paying out or putting in circulation is not redeeming its circulating notes in lawful money of the United States. (Sec. 5206, R. S.)

SEC. 142. No association shall, either directly or indirectly, pledge or hypothecate any of its notes of circulation, for the purpose of procuring money to be paid in on its capital stock, or to be used in its banking operations, or otherwise; nor shall any association use its circulating notes, or any part thereof, in any manner or form, to create or increase its capital stock. (Sec. 5203, R. S.)

SEC. 143. No association shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall be sold at public or private sale within six months from the time of such purchase or acquisition or, in default thereof, a receiver may be appointed by the Comptroller of the Currency to close up the business of the association. (Sec. 5201, R. S.)

SEC. 144. No association shall, during the time it shall continue its banking operations, withdraw, or permit to be withdrawn, either in the form of dividends or otherwise, any portion of its capital stock. But nothing herein shall prevent the reduction of the capital stock of the association under section twenty-seven of this act. (Sec. 5204, R. S.)

SEC. 145. Every association of which the capital stock is not paid up as required by law, and every association of which the capital stock may become impaired by losses or otherwise, shall, within three months after receiving notice thereof from the Comptroller of the Currency, pay the deficiency in the capital stock, by assessment upon the shareholders in proportion to the shares held by each; and the Treasurer of the United States, upon notice from the Comptroller, shall withhold the interest upon all bonds held by him in trust for any such association until otherwise notified by the Comptroller. If any such association shall fail to pay up its capital stock and

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shall refuse to go into liquidation, for three months after receiving notice from him, the Comptroller may appoint a receiver to close up its business. (Sec. 5205, R. S.)

SEC. 146. If any shareholder shall neglect or refuse to pay within two months any assessment made by the directors for the purpose of restoring impaired capital, the directors shall cause a sufficient amount of the capital stock of such shareholder to be sold at public auction to make good the deficiency, and the balance, if any, shall be returned to such delinquent shareholder. Ten days' notice of such sale shall be posted in the office of the association, and shall be published in a newspaper of the city or town where the association is located. (Act June 30, 1876.)

SEC. 147. No association shall take, either in its own name, or in the name of any person or corporation for its benefit, any mortgage or lien upon real estate as security for a contemporaneous loan or for future advances made or to be made by it; nor shall any association purchase or hold any bond, note, or evidence of debt so secured, or the shares or debentures of any company or corporation dealing in real-estate securities.

SEC. 148. The provisions of the preceding section shall not apply in either of the following cases:

(1) The discount for an indorser in the ordinary course of business of a bona fide bill of exchange or negotiable promissory note having not more than four months to run, which is deemed by the board of directors a good asset without reference to any mortgage or lien collateral thereto.

(2) The taking of a bill or note so secured which has not more than four months to run, when the same is assigned to the association, in good faith, for the purpose of procuring the extension of a debt previously incurred.

(3) The taking of a mortgage or lien on real estate, or any obligation secured thereby, for the purpose of securing a debt previously contracted in good faith.

But in all the cases specified in this section a full record of the transaction, and of the reasons therefor, shall be entered upon the directors' minutes, and shall be attested by the signatures of a majority of the board.

SEC. 149. Nothing in this act shall be held to invalidate the title of any association to any bonds, debentures, or stocks acquired by it, or to any bill, note, or evidence of debt discounted by it, nor to render any mortgage or lien upon real estate invalid, nor to deprive any association or its assigns of the title to or possession of any real estate, or of any of the remedies to which mortgagees or persons holding liens upon real estate are entitled by the laws of the State, Territory, or District in which the property is situated.

SEC. 150. Every association offending against the provisions of section one hundred and forty-seven of this act shall be liable to a penalty for each infraction at the rate of one per centum per month upon the amount involved therein during the entire period that such obligations or securities are held by it, or by any person or corporation for its benefit.

SEC. 151. The total liabilities to any association, of any person, firm, company, or corporation, for money borrowed, including in the liabilities of a firm or company the liabilities of the several members thereof, shall at no time exceed one-tenth part of the capital stock actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values, shall not be considered as money borrowed by the drawers or indorsers thereof; nor shall the discount of commercial paper actually owned by the persons for whom such discount is made be regarded as money borrowed by the makers of such paper; but in all such cases the limitation herein specified shall apply to the person, firm, company, or corporation, for whose use or benefit, directly or indirectly, any such loans or discounts are made. (Sec. 5200, R. S.)

SEC. 152. The prohibition of the preceding section shall not apply to loans made upon convertible collateral security, of which the cash market value is not less than the amount borrowed thereon, if neither the value nor the convertibility of the security is dependent upon the solvency or the success of any party to the loan. But the total liabilities of any person, firm, or corporation to an association, including loans on collaterals, shall at no time exceed twenty per centum upon the aggregate of its paid-in capital stock and surplus fund.

SEC. 153. Any association which shall make any loan contrary to the provisions of section one hundred and fifty-one of this act shall be subject to a penalty at the rate of one per centum per month on the entire amount of such loan for the period for which it shall have been made, and during which it shall continue.

SEC. 154. No association shall at any time be indebted, or in any way liable, to an amount exceeding the amount of its capital stock at such time actually paid in and remaining undiminished by losses or otherwise, except on account of demands of the nature following:

(1) Notes of circulation.

(2) Moneys deposited with or collected by the association.

(3) Bills of exchange or drafts drawn against money actually on deposit to the credit of the association or due thereto.

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(4) Liabilities to the stockholders of the association for dividends and reserved profits. (Sec. 5202 R. S.)

SEC. 155. All losses sustained by any association shall be promptly charged against its undivided profits, and like charge shall be made of all bad debts; and no association shall at any time make or publish any statement of its condition which does not reflect the deduction from its undivided profits of all losses incurred up to that time, and of all bad debts.

SEC. 156. The directors of any association, at stated periods, to be fixed by the by-laws and reported to the Comptroller of the Currency, may declare dividends out of its net earnings, or any portion thereof, except the portion required by section one hundred and fifty-eight of this act to be passed to surplus account; but no dividend shall be made by any association, while it continues its banking operations, to an amount greater than its net profits then on hand, after deducting all losses and bad debts.

SEC. 157. In all cases before any dividend is declared or paid the directors shall ascertain by personal examination that all losses and bad debts have been charged off and that the association otherwise is in a good condition to make such distribution of net earnings; and every director shall be held to have assented to any dividend declared by the board, unless he shall at once notify the Comptroller of the Currency of his dissent.

SEC. 158. Every association shall accumulate a surplus fund equal to at least twenty per centum of its capital stock, by appropriating thereto ten per centum or more of its net profits as ascertained by deducting from the gross earnings and profits all bad debts as defined in section one hundred and sixty-six of this act, and all losses, expenses, and taxes.

SEC. 159. The ascertainment of net profits shall be made by the officers and accountants of the association, under the supervision of the board of directors, at half-yearly intervals, and every time a dividend is to be declared. And whenever the surplus fund of any association is less than twenty per centum of its capital stock, the association shall not declare or pay any dividend until after the ascertainment herein required shall have been made, and until at least ten per centum of the net profits of the last half year or shorter period, if dividends are oftener paid, has been carried to the credit of surplus-fund account.

SEC. 160. No part of the surplus fund shall be withdrawn, in the form of dividends or otherwise, except so much thereof as may be in excess of the amount specified in section one hundred and fifty-eight of this act.

SEC. 161. It shall be unlawful for any officer, clerk, or agent of any national banking association to certify, accept, or otherwise render the bank liable for any check drawn upon the association, unless the person or company drawing the check has on deposit with the association, at the time such check is certified, an amount of money equal to the amount specified therein. Any check so certified by a duly authorized officer shall be a good and valid obligation against the association; but for any act of any officer, clerk, or agent, in violation of this section, the Comptroller of the Currency may assess a penalty upon such association not exceeding one per centum of the amount so unlawfully certified. (Sec. 5208, R. S.)

SEC. 162. The prohibition of the preceding section shall not apply to the certification of checks drawn by regular customers of an association to meet drafts upon them to which bills of lading or transportation receipts for produce or marketable commodities or securities are attached, if these, or other securities equally valuable and convertible, are held by the certifying bank until the overdraft is made good.

SEC. 163. Any association may take, receive, reserve, and charge, on any loan or discount made, or upon any note, bill of exchange, or other evidence of debt, interest at the rate allowed by the laws of the State, Territory, or District where the bank is located, and no more, except that where by the laws 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 or existing in any such State under this act. When no rate is fixed by the laws of the State, Territory, or District, and no agreement is made in advance with the borrower, an association may take, receive, reserve, or charge a rate not exceeding seven per centum, and such interest may be taken in advance, reckoning the days for which the note, bill, or other evidence of debt has to run. The purchase, discount, or sale of a bona fide bill of exchange, payable at another place than the place of such purchase, discount, or sale, at not more than the current rate of exchange for sight drafts in addition to the interest, shall not be considered as taking or receiving a greater rate of interest. (Sec. 5197, R. S.)

SEC. 164. The taking, receiving, reserving, or charging a rate of interest greater than is allowed by the preceding section, when knowingly done, shall be deemed a forfeiture of the entire interest which the note, bill, or other evidence of the debt carries with it, or which has been agreed to be paid thereon. (Sec. 5198, R. S.)

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SEC. 165. In case a rate of interest greater than is allowed by this act has been paid, the person by whom it has been paid, or his legal representatives, may recover back from the association taking or receiving the same, in an action in the nature of an action of debt, twice the amount of the interest thus paid. But such action must be commenced within two years from the time the usurious transaction occurred. (Sec. 5198, R. S.)

SEC. 166. All debts due to any association, on which interest is past due and unpaid for a period of six months, shall be considered bad debts within the meaning of this act, unless the same are well secured or are in process of collection.

SEC. 167. The penalties authorized to be imposed by sections one hundred and fifty, one hundred and fifty-three, and one hundred and sixty-one of this act shall be assessed against the offending association by the Comptroller of the Currency, subject to an appeal to the Secretary of the Treasury; and in default of payment, the amount thereof shall be withheld by the Treasurer from the interest on the United States bonds deposited by such association to secure its circulating notes. In case any penalty in default shall amount to more than the interest due to such association at the next quarterly payment of interest on such bonds, the excess thereof, and the amount of other penalties in default, may be recovered from the association by suit instituted by the Comptroller, in his own name in the United States district court for the district in which the association is located.

CHAPTER VII.—REPORTS AND EXAMINATIONS.

SEC. 168. Every association shall make to the Comptroller of the Currency, according to the form which may be prescribed by him, not less than five reports during each year, each verified by the oath or affirmation of the president, vice-president, or cashier of such association, and attested by the signatures of at least three other directors. Each such report shall exhibit, in detail and under appropriate heads, th resources and liabilities of the association making the same at the close of business on any past day specified by the Comptroller; and it shall be transmitted to the Comptroller within five days after the receipt of a request or requisition therefor from him. (Sec. 5211, R. S.)

SEC. 169. Each report made to the Comptroller of the Currency under the requirements of the preceding section shall, in the same form in which it is made to the Comptroller, be published, at the expense of the association by which it was made, in a newspaper published in the place where such association is established; and such proof of publication shall be furnished as may be required by the Comptroller. (Sec. 5211, R. S.)

SEC. 170. The Comptroller of the Currency shall have power to call for special reports from any particular association whenever, in his judgment, the same are necessary in order to a full and complete knowledge of its condition. (Sec. 5211, R. S.)

SEC. 171. In addition to the other reports required by this act each association shall report to the Comptroller of the Currency, within ten days after declaring any dividend, the amount of such dividend, the amount of net earnings in excess thereof, and such other facts touching the declaration of such dividend as the Comptroller shall prescribe. Such reports shall be attested by the oath of the president, vice-president, or cashier of the association. (Sec. 5212, R. S.)

SEC. 172. Any association failing to make and transmit any report required by this chapter shall be subject to a penalty of ten dollars for each day it delays so to do after the periods respectively mentioned, which penalty shall be assessed by the Comptroller of the Currency. Whenever any association delays or refuses to pay the penalty so assessed, the amount thereof shall be retained by the Treasurer of the United States, upon the order of the Comptroller, out of the interest, as it may become due to the association, on the bonds deposited to secure circulation. (Sec. 5213, R. S.)

SEC. 173. All savings banks or savings and trust companies organized under authority of any act of Congress shall make to the Comptroller of the Currency, and shall publish all the reports which national banking associations are required to make and publish under the provisions of this chapter, and shall be subject to the same penalties for failure to make or publish such reports as are herein provided; which penalties may be collected by suit before any court of the United States in the district in which such savings banks or savings and trust companies may be located. (Act June 30, 1876, sec. 6.)

SEC. 174. The Comptroller of the Currency, with the approval of the Secretary of the Treasury, shall, as often as shall be deemed necessary or proper, appoint a suitable person or persons to make an examination of the affairs of every national banking association and of every savings bank or savings and trust company organized under authority of any act of Congress. Such persons shall be known as examiners of national banks, and each such examiner shall have power to make a

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thorough examination into all the affairs of the association, and, in doing so, to examine any of the officers and agents thereof, on oath, and shall make to the Comptroller a full and detailed report of the condition of the association. But no person shall be appointed to examine the affairs of any association in which, or adversely to which, he has any interest, personal or pecuniary. (Sec. 5240, R. S.)

SEC. 175. The Comptroller of the Currency may from time to time assign examiners of national banks to certain cities or districts, and require them to reside at some convenient place therein, or at a point readily accessible thereto, and to exercise a general inspection over all national banking associations therein. But no examiner shall visit or examine any bank except by direction, either general or special, of the Comptroller.

SEC. 176. Every person appointed an examiner of national banks shall take an oath that he will perform faithfully all the duties of his office, and preserve inviolate all confidences reposed in him by the Comptroller of the Currency, or by the officers or agents of any association; and that he will not divulge any information obtained by examination of any bank, except in his official reports or when called to testify in some competent court, nor use, directly or indirectly, such information or his official position or opportunities in any manner not authorized by this act.

SEC. 177. The compensation of persons appointed to examine associations not located in a reserve city or in a central reserve city, or in either of the States of Colorado, Oregon, California, and Nevada, or in any Territory, shall be an annual salary equal to two cents on every thousand dollars of aggregate liabilities of the associations examined during the year, and for each examination an additional sum as follows:

(1) For examining an association having a capital not exceeding one hundred and fifty thousand dollars, twenty dollars.

(2) For examining an association having a capital exceeding one hundred and fifty thousand dollars and not exceeding three hundred thousand dollars, twenty-five dollars.

(3) For examining an association having a capital exceeding three hundred thousand dollars and not exceeding five hundred thousand dollars, thirty dollars.

(4) For examining an association having a capital exceeding five hundred thousand dollars and not exceeding seven hundred and fifty thousand dollars, forty dollars.

(5) For examining an association having a capital exceeding seven hundred and fifty thousand dollars and not exceeding one million dollars, fifty dollars.

(6) For examining an association having a capital of over one million dollars, sixty dollars, and one dollar additional for every one hundred thousand dollars of capital in excess of one million dollars. (Sec. 5240, R. S., as amended by Act February 19, 1875.)

SEC. 178. The compensation of persons appointed to examine associations located in any reserve city, or in any central reserve city, or in either of the States of Colorado, Oregon, California, and Nevada, or in any Territory, shall be fixed by the Secretary of the Treasury, upon the recommendation of the Comptroller of the Currency. (Sec. 5240, R. S., as amended by Act February 19, 1875.)

SEC. 179. The fees for examining associations shall be assessed by the Comptroller of the Currency upon the respective associations so examined; and shall be paid by such associations. (Secs. 5283 and 5240, R. S.)

SEC. 180. The Comptroller of the Currency is authorized, whenever he may deem it useful, to cause examination to be made into the condition of any bank in the District of Columbia organized under act of Congress. The Comptroller, at his discretion, may report to Congress the results of such examination. The expense necessarily incurred in any such examination, and all expenses of any preliminary or other special examination into the condition of any association, wherever situated, shall be paid out of any appropriation made by Congress for special bank examinations; but this provision does not include special examinations of associations in liquidation. (Sec. 332, R. S.)

SEC. 181. No association shall be subject to any visitorial powers other than such as are authorized by this act, or are vested in the courts of justice. (Sec. 5241, R. S.)

CHAPTER VIII.—LIQUIDATION AND RECEIVERSHIP.

SEC. 182. When the corporate existence of an association, as fixed in section sixty-one of this act, expires, and is not extended, such corporate existence shall continue for the sole purpose of liquidating the affairs of the association until such affairs are finally closed. (Act July 12, 1882, sec. 7.)

SEC. 183. Any association may go into liquidation and be closed by the vote of shareholders owning two-thirds of its stock. (Sec. 5220, R. S.)

SEC. 184. Whenever a vote to go into liquidation is taken the board of directors shall cause such fact to be certified, under the seal of the association, by its president or cashier, to the Comptroller of the Currency, and shall cause notice to be pub-

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lished that the association is closing up its affairs, and that all its circulating notes and all other claims against it are to be presented for payment. Such publication shall be made for a period of two months in a newspaper published in the city of New York, and also in a newspaper published in the city or town in which the association is located. Like publication shall be made whenever an association is to be wound up by reason of the expiration of its corporate existence. (Sec. 5221, R. S., and Act July 12, 1882, sec. 7.)

SEC. 185. Every association in liquidation shall, on the first of January and first of July of each year, report the progress of such liquidation to the Comptroller of the Currency, in such form as he may require; and the Comptroller, if he deems it expedient, may cause such reports to be verified by a special examination at the expense of the association. The reports required by this section shall be made upon the oath or affirmation of the president, vice-president, or cashier of the association, and shall be attested by the signatures of at least three directors.

SEC. 186. Upon the request of any of the creditors or shareholders of an association in liquidation, the Comptroller of the Currency, after due hearing and inquiry, may appoint a receiver to wind up the affairs of such association. Such receiver, in addition to his other powers, shall have power to inquire into the doings of the persons previously conducting the liquidation, and to proceed against them for damages in case they shall appear to have wasted or misappropriated the assets, or to have failed in any other way to administer the affairs of the association prudently and equitably.

SEC. 187. When any association has gone into liquidation the individual liability of the shareholders may be enforced by any creditor of such association by bill in equity, in the nature of a creditor's bill, brought by such creditor on behalf of himself and of all other creditors of the association against the shareholders thereof in any court of the United States having original jurisdiction in equity for the district in which such association was located. (Act June 30, 1886, sec. 2.)

SEC. 188. Whenever an association has failed to pay its circulating notes on demand or to pay the current demands of its depositors, or is otherwise in a position of insolvency, it shall not be lawful for such association or any of its directors, officers, clerks, or agents to pay out any of its notes or other moneys, to receive deposits, to discount or purchase any notes or bills, or in any other way, directly or indirectly, to prosecute the business of banking. But nothing herein shall forbid an association to receive and safely keep money and other property belonging to it, or to redeem its circulating notes. (Sec. 2228, R. S.)

SEC. 189. All transfers of the property or credits of any association, and all acts which prevent or are intended to prevent the application of its assets in the manner prescribed in this chapter shall be utterly void, when made or done after an act of insolvency committed by such association, or in contemplation of insolvency, and with intent to defeat the pro-rata distribution of the assets of the association, or with intent to give any creditor preference over others. No attachment, injunction, or execution shall be issued against an insolvent association or its property before final judgment in any suit, action, or proceeding in any State, county, or municipal court; and where such process shall have been issued, it shall be immediately quashed or dissolved upon proof that the association was insolvent at the time of the issue thereof. (Sec. 5242, R. S.)

SEC. 190. In addition to the cases where the appointment of a receiver is especially provided for, a receiver of a national banking association may be appointed by the Comptroller of the Currency in either of the following cases:

(1) Whenever the Comptroller shall become satisfied, as specified in sections one hundred and eighteen and one hundred and twenty of this act, that the association has failed to pay its circulating notes and is in default.

(2) Whenever after due examination the Comptroller shall become satisfied that the association is insolvent.

(3) Whenever the association is dissolved, and its rights, privileges, and franchises are declared forfeited, as provided in section forty-six of this act.

(4) Whenever any creditor of the association who has obtained a judgment against it in any court of record makes application for the appointment of a receiver, and furnishes the certificate of the clerk of the court that such judgment has been rendered, and has remained unpaid for thirty days after the expiration of the time for taking an appeal or a writ of error. (Sec. 5234, R. S., and Act June 30, 1876, sec 1.)

SEC. 191. The Comptroller of the Currency may require of the receiver appointed by him such bond and security as he may deem proper. (Sec. 5234, R. S.)

SEC. 192. The receiver appointed by the Comptroller of the Currency shall, under the direction of the Comptroller, take possession of the books, records, and assets of every description of the association, collect all debts, dues, and claims belonging to it, and, upon the order of a court of record of competent jurisdiction, may sell or compound all bad or doubtful debts, and, on a like order, may sell all the real and personal property of the association, on such terms as the court shall direct, and may, if necessary to pay the debts of the association, enforce the individual liability of the

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stockholders. The receiver shall pay over all money so obtained to the Treasurer of the United States, subject to the order of the Comptroller; and he shall make report to the Comptroller of all his acts and proceedings. (Sec. 5234, R. S.)

SEC. 193. The Comptroller of the Currency, upon appointing a receiver, shall cause notice to be given, by advertisement in such newspapers as he may direct, for three consecutive months, calling on all persons who may have claims against the association to present the same, and to make legal proof thereof. (Sec. 5235, R. S.)

SEC. 194. From time to time, after full provision has been first made for refunding to the United States any deficiency in the funds specially devoted to redeeming the notes of the association, the Comptroller of the Currency shall make a ratable dividend of the money so paid over to him by the receiver on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction; and, as the proceeds of the assets of the association are paid over to him, he shall make further dividends on all claims previously proved or adjudicated. But all expenses of any receivership shall be paid out of the assets of the association before final distribution of the proceeds thereof. (Secs. 5236 and 5238, R. S.)

SEC. 195. Whenever the assets of an insolvent association are exhausted and its affairs are wound up, the receiver, under instructions from the Comptroller of the Currency, may apply to the United States circuit court for the district in which the association was located, for a final discharge from further accountability; and if it shall appear that he has well and faithfully administered the trust, and that there are no further assets to be realized, the court shall have power to grant him a discharge and to require the cancellation and surrender of his bond or bonds; and thereupon both the receiver and the Comptroller of the Currency shall stand forever discharged from all further accountability for the debts and obligations of such association.

SEC. 196. When any person appointed receiver of an association is removed from such receivership by the Comptroller of the Currency, he may apply to the circuit court of the United States for the district in which such association was located to grant him a discharge from further accountability, and to cause his bond, or bonds, to be canceled and surrendered; and thereupon such court shall have power to summon the Comptroller of the Currency to show cause why such petition should not be granted and, after due hearing and investigation, the court may make such order as shall be deemed proper.

SEC. 197. If any person appointed receiver of an association shall die, or shall permanently absent himself from the country, or if he shall become in any other way unable to make a petition for discharge, or if he shall refuse or neglect to make such petition, such petition may be made in his behalf by his sureties, or by either of them.

SEC. 198. Whenever, after any association has been placed in the hands of a receiver by the Comptroller of the Currency, all claims against such association which have been proved and allowed, and all expenses of the receivership have been paid in full, and lawful money of the United States has been deposited for the redemption of the circulating notes of the association, the Comptroller shall call a meeting of the shareholders for the purpose of electing an agent to receive the remaining assets of the association. Such meeting shall be called by publishing notice for thirty days in a newspaper published in the place where the business of the association was carried on. (Act June 30, 1876, sec. 3.)

SEC. 199. No person shall be allowed to vote at such meeting upon any share of stock upon which the assessment has not been paid in full, or upon any share which has been surrendered to the receiver in compromise or settlement of debts to the association, but all such shares of stock shall be deducted from the whole number of shares, and a majority of such reduced number shall prevail in the election of an agent and in determining all other questions. (Act June 30, 1876, sec. 3.)

SEC. 200. The agent shall be elected by ballot; and he must receive votes representing at least a majority of the stock upon which votes can be cast. (Act June 30, 1876, sec. 3.)

SEC. 201. In selecting an agent, administrators or executors of deceased shareholders may act and sign as the decedent might have done if living, and guardians may so act and sign for their wards. (Act June 30, 1876, sec. 3.)

SEC. 202. Before any of the assets of the association are delivered to the agent some of the shareholders of the association shall execute and file a bond to the satisfaction of the Comptroller of the Currency, conditioned for the payment and discharge in full of any and every claim against the association that may thereafter be proved, before, and allowed by any competent court, and also for the faithful performance of all the duties of the trust. (Act June 30, 1876, sec. 3.)

SEC. 203. When the bond required by the preceding section has been filed, the Comptroller of the Currency and the receiver shall transfer to the agent all the undivided or uncollected or other assets and property of the association then remaining in their hands, or subject to their order or control; whereupon the Comptroller and the re-

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ceiver shall be discharged and released from any and all liability to such association, and to each and all of the creditors and shareholders thereof. (Act June 30, 1876, sec. 3.)

SEC. 204. For the purpose of enabling them to make the transfer provided for by the preceding section, the Comptroller of the Currency and the receiver are severally empowered to execute any deed, assignment, or other instrument that may be necessary and proper. (Act June 30, 1876, sec. 3.)

SEC. 205. The agent selected by the shareholders is authorized to sell, compromise, or compound the debts due to the association upon the order of the United States circuit court for the district where the business of the association was carried on, or other competent court. He shall hold, control, and dispose of the assets and property of the association which he may receive for the benefit of the shareholders of such association as they, or a majority of them in value or number of shares, may direct, distributing such assets and property among such shareholders in proportion to the shares held by each, discriminating equitably between those who have paid assessments in full, those who have paid in part, and those who have not paid at all; and he may in his own name, or in the name of such association, sue and be sued, and do all other lawful acts and things necessary to finally settle and distribute the assets and property in his hands. (Act June 30, 1876, sec. 3.)

SEC. 206. Whenever the agent of the shareholders has collected and distributed all the assets of the association, he may apply to the United States circuit court for the district in which the association was located for a final discharge from further accountability; and if it shall appear that he has well and faithfully administered his trust, and that there are no further assets to be collected and distributed, the court shall grant him a discharge from all further accountability for the debts and obligations of such association. And thereafter all claims against the association shall be forever barred.

SEC. 207. When the assets of any association which has been adjudged to be insolvent by the Comptroller of the Currency, and for which a receiver has been appointed, shall prove sufficient to pay all the creditors in full, with interest, such association shall not be deemed to be dissolved; but after the receiver shall have so paid such creditors, and shall have transferred and delivered to an agent of the shareholders the undivided or uncollected assets and property of the association, the association shall be entitled to resume the business of banking, if the shareholders owning two-thirds of the capital stock shall desire so to do. Before resuming business the association shall restore the entire amount of its capital stock. But, with the approval of the Comptroller, the capital stock may be reduced in the manner prescribed in section twenty-seven of this act before it is restored.

SEC. 208. Where any association has determined to resume business as provided in the preceding section, the agent elected by the shareholders shall certify such fact to the Comptroller of the Currency, and the Comptroller, when he shall be satisfied that the association has complied with all the requirements of the preceding section, and that the shareholders have reorganized the administration thereof by the election of a board of directors, shall issue his certificate that such association is entitled to resume the business of banking.

SEC. 209. The association shall cause the certificate of the Comptroller of the Currency, issued under the preceding section, to be printed in each issue of some paper published in the place where the association is located, for at least sixty days after the issuing thereof.

CHAPTER IX.—JURISDICTION, SUITS, AND EVIDENCE.

SEC. 210. All national banking associations established under the laws of the United States shall, for the purpose of all actions by or against them, real, personal, or mixed, and all suits in equity, be deemed citizens of the States in which they are respectively located; and in such cases the circuit and district courts of the United States shall not have jurisdiction other than such as they would have in cases between the individual citizens of the same State. But the provisions of this section shall not be held to affect the jurisdiction of the courts of the United States in cases commenced by the United States, or by the direction of any officer thereof, or in cases for winding up the affairs of any such association. (Act March 3, 1887, sec. 4.)

SEC. 211. The jurisdiction for suits brought by or against any national banking association in any State, county, or municipal court, except suits between an association and the United States, or the officers and agents of the United States, shall be the same as, and not other than, the jurisdiction for suits by or against banks not organized under any law of the United States, which do or might do banking business where such national banking association may be doing business when such suits are commenced. (Act July 12, 1874, sec. 4.)

SEC. 212. All proceedings by any national banking association to enjoin the Comptroller of the Currency, under the provisions of any law relating to national banking

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associations, shall be had in the district where such association is located. (Sec. 736, R. S.)

SEC. 213. All suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts under the direction and supervision of the Solicitor of the Treasury. Nothing herein shall be construed to confer upon any district attorney the right to conduct any suits or proceedings on behalf of a receiver; but he may be employed by such receiver, with the approval of the Comptroller of the Currency, and, in such case, shall receive for his services the same compensation as would be paid to other counsel out of the funds of the trust. (Sec. 380, R. S.)

SEC. 214. Whenever an association against which proceedings have been instituted, on account of any alleged refusal to redeem its circulating notes, denies having failed to do so, it may, at any time within ten days after it has been notified of the appointment of an agent, as provided in section one hundred and twenty of this act, apply to the nearest circuit, district, or territorial court of the United States to enjoin further proceedings in the premises; and such court, after citing the Comptroller of the Currency to show cause why further proceedings should not be enjoined, and after the decisions of the court or finding of a jury that such association has not refused to redeem its circulating notes, when legally presented, in the lawful money of the United States, shall make an order enjoining the Comptroller, and any receiver acting under his direction, from all further proceedings on account of such alleged refusal. (Sec. 5237, R. S.)

SEC. 215. Every certificate, assignment, and conveyance executed by the Comptroller of the Currency, in pursuance of law, and sealed with his seal of office, shall be received in evidence in all places and courts; and all copies of papers in his office, certified by him and authenticated by his official seal, shall in all cases be evidence equally with the originals. An impression of such seal directly on the paper shall be as valid as if made on wax or wafer. (Sec. 884, R. S.)

SEC. 216. Copies of the organization certificate of any national banking association, duly certified by the Comptroller of the Currency, and authenticated by his seal of office, shall be evidence in all courts and places within the jurisdiction of the United States of the existence of the association, and of every matter which could be proved by the production of the original certificate. (Sec. 885, R. S.)

CHAPTER X.—TAXATION.

SEC. 217. Every association shall pay to the Treasurer of the United States, in the months of January and July, a duty of one-half of one per centum each half-year upon the average amount of its notes in circulation, after deducting the amount of such notes represented by the minimum amount of bonds which such association is required to keep on deposit with the Treasurer. (Sec. 5214, R. S.)

SEC. 218. In order to enable the Treasurer to assess the duties imposed by the preceding section, each association shall, within ten days from the first days of January and July of each year, make a return, under the oath of its president or cashier, to the Treasurer, in such form as that officer may prescribe, of the average amount of its notes in circulation for the six months next preceding the most recent first day of January or July. (Sec. 5215, R. S.)

SEC. 219. Every association which fails to make the return required by the preceding section shall be liable to a penalty of two hundred dollars, to be collected either out of the interest as it may become due such association on the bonds deposited with the Treasurer, or, at his option, in the manner in which penalties are to be collected of other corporations under the laws of the United States. (Sec. 5215, R. S.)

SEC. 220. Whenever any association fails to make the required half-yearly return, the duties to be paid by such association shall be assessed upon the amount of notes delivered to such association by the Comptroller of the Currency, after making the deduction specified in section two hundred and seventeen of this act. (Sec. 5216, R. S.)

SEC. 221. Whenever an association fails to pay the duties imposed herein, the sums due may be collected in the manner provided for the collection of United States taxes from other corporations; or the Treasurer may reserve the amount out of the interest as it may become due on the bonds deposited with him by such defaulting association. (Sec. 5217, R. S.)

SEC. 222. In all cases where an association pays in excess of what is found due from it, on account of the duty required to be paid to the Treasurer of the United States, the association may state an account therefor, which, on being certified by the Treasurer, and found correct by the First Comptroller of the Treasury, shall be refunded in the ordinary manner by warrant on the Treasury. (Sec. 5218, R. S.)

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SEC. 223. Nothing in this act shall prevent all the shares in any association from being included in the valuation of the personal property of the owner or holder of such shares, in assessing taxes imposed by authority of the State within which the association is located; but the legislature of each State may determine and direct the manner and place of taxing all the shares of national banking associations located within the State, subject only to the two restrictions: first, that the taxation shall not be at a greater rate in proportion to their real value than is assessed upon the shares of other corporations engaged in receiving deposits, negotiating loans, or transacting any other business similar to that which national banks are authorized to transact, or at any rate which will amount on the aggregate of all the shares to more than is assessed upon a like amount of other capital similarly employed, whether in the hands of individuals or under the control of corporations; secondly, that the shares of any national banking association owned by non-residents of any State shall be taxed in the city or town where the association is located, and not elsewhere. Nothing herein shall be construed to exempt the real property of associations from either State, county, or municipal taxes, to the same extent, according to its value, as other real property is taxed. (Sec. 5219, R. S.)

SEC. 224. Whenever any national banking association has ceased to do business by reason of insolvency or bankruptcy, no tax shall be assessed or collected, or paid into the Treasury of the United States, on account of such association, which will diminish the assets thereof necessary for the full payment of all its depositors. (Act March 1, 1879, sec. 22.)

CHAPTER XI.—PENAL PROVISIONS.

SEC. 225. No officer acting under the provisions of this act shall countersign or deliver to any association, or to any other company or person, any circulating notes contemplated by this act, except in accordance with the true intent and meaning of its provisions. Every officer who violates this section shall be deemed guilty of a high misdemeanor, and shall be fined not more than double the amount so countersigned and delivered, and imprisoned not less than one year and not more than fifteen years. (Sec. 5187, R. S.)

SEC. 226. No association shall offer or receive United States notes or national-bank notes as security or as collateral security for any loan of money, or for a consideration agree to withhold the same from use, or offer or receive the custody or promise of custody of such notes as security or as collateral security or consideration for any loan of money. Any association offending against the provisions of this section shall be deemed guilty of a misdemeanor, and shall be fined not more than one thousand dollars and a further sum equal to one-third of the money so loaned. The officer or officers of any association who shall make any such loan shall be liable for a further sum equal to one-quarter of the money loaned. Any fine or penalty incurred by a violation of this section shall be recoverable for the benefit of the party bringing the suit. (Sec. 5207, R. S.)

SEC. 227. Every director, and every other person employed in or by any association who embezzles, abstracts, or willfully misapplies any of the moneys, funds, or credits of the association; or who, without authority from the directors, issues or puts in circulation any of the notes of the association; or who, without such authority, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment, or decree; or who makes any false representation as to the business or resources of the association or makes any false entry in any book, report, or statement of the association, with intent, in either case, to injure or defraud the association or any other company, body politic or corporate, or any individual person, or to deceive the public, any officer of the association, or the Comptroller of the Currency, or any person appointed to examine the affairs of any such association; and every person who with like intent aids or abets any other person in any violation of this section shall be deemed guilty of a misdemeanor and shall be imprisoned not less than five years nor more than ten. (Sec. 5209, R. S.)

SEC. 228. If any person appointed or directed by the Comptroller of the Currency to examine into the affairs of any association shall make any false entry in any report or statement made by him to the Comptroller, or shall suppress or conceal any material fact, with intent to deceive that officer, such person shall be deemed guilty of a misdemeanor, and shall be imprisoned not less than five nor more than ten years.

SEC. 229. Every examiner of national banks who shall knowingly violate any confidences reposed in him by the Comptroller of the Currency, or by the officers or agents of any association, or who shall use his official position, or the information acquired in the discharge of his official duties, for any purpose not authorized by this act, shall be deemed guilty of a misdemeanor, and shall be fined not less than one thousand, and not more than five thousand, dollars, and shall be imprisoned not less than one, and not more than five, years.

SEC. 230. It shall not be lawful to design, engrave, print, or in any manner make or execute, or to utter, issue, distribute, circulate, or use, any business or professional

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card, notice, placard, circular, hand-bill, or advertisement, in the likeness or similitude of any circulating note or other obligation or security of any banking association organized or acting under the laws of the United States which has been or may be issued under this act, or any act of Congress, or to write, print, or otherwise impress upon any such note, obligation, or security any business or professional card, notice, or advertisement, or any notice or advertisement of any matter or thing whatever. Every person who violates this section shall be liable to a penalty of one hundred dollars, recoverable one-half to the use of the informer. (Sec. 5188, R. S.)

SEC. 231. Every person who falsely makes, forges, or counterfeits, or causes or procures to be made, forged, or counterfeited, or willingly aids or assists in falsely making, forging, or counterfeiting any note in imitation of, or purporting to be in imitation of, the circulating notes issued by any banking association now or hereafter authorized and acting under the laws of the United States; or who passes, utters, or publishes, or attempts to pass, utter, or publish, any false, forged, or counterfeited note, purporting to be issued by any such association doing a banking business, knowing the same to be falsely made, forged, or counterfeited, or who falsely alters, or causes or procures to be falsely altered, or willingly aids or assists in falsely altering, any such circulating notes, or passes, utters, or publishes, or attempts to pass, utter, or publish, as true any falsely altered or spurious circulating note issued, or purporting to have been issued, by any such banking association, knowing the same to be falsely altered or spurious, shall be imprisoned at hard labor not less than five years nor more than fifteen years, and fined not more than one thousand dollars. (Sec. 5415, R. S.)

SEC. 232. Every person, who, without authority of law, affixes any signature to any blank circulating note printed for any national banking association, or, who issues or puts in circulation any such note, knowing that the same has not been duly signed by the proper officers of the association for which it was printed, shall be imprisoned at hard labor for not less than five, and not more than fifteen years, and shall be fined not more than one thousand dollars.

SEC. 233. Every person who mutilates, cuts, defaces, disfigures, or perforates with holes, or unites or cements together, or does any other thing to any bank bill, draft, note, or other evidence of debt issued by any national banking association, or who causes or procures the same to be done, with intent to render such bank bill, draft, note, or other evidence of debt unfit to be reissued by such association, shall be liable to a penalty of fifty dollars, recoverable by the association. (Sec. 5189, R. S.)

SEC. 234. Any officer, clerk, or agent of any national banking association who shall willfully violate the provisions of section one hundred and sixty-one of this act, or who shall resort to any device, or receive any fictitious obligation, direct or collateral, in order to evade the provisions thereof, or who shall certify or accept checks before the amount thereof shall have been regularly entered to the credit of the dealer upon the books of the banking association, shall be deemed guilty of a misdemeanor, and shall, on conviction thereof in any circuit or district court of the United States, be fined not more than five thousand dollars, or shall be imprisoned not more than five years, or both, in the discretion of the court. (Act July 12, 1882, sec. 13.)

SEC. 235. All banks not organized and transacting business under the national banking laws, and all persons or corporations doing the business of bankers, brokers, or savings institutions, except savings banks authorized by Congress to use the word "national" as a part of their corporate name, are prohibited from using the word "national" as a portion of the name or title of such bank, corporation, firm, or partnership; and any violation of this prohibition shall subject the party chargeable therewith to a penalty of fifty dollars for each day during which it is permitted or repeated. And it is hereby made the duty of the United States district attorney for the judicial district in which such bank is located, or such business carried on to proceed against all persons or corporations violating this section. (Sec. 5243, R. S.)

CHAPTER XII.—GENERAL PROVISIONS.

SEC. 236. The provisions of this act, which are expressed without restrictive words as applying to "national banking associations," or to "associations," apply to all associations organized to carry on the business of banking under any act of Congress. And the word "association" means national banking association, unless otherwise specially indicated. (Sec. 5157, R. S.)

SEC. 237. Any oath required by this act may be taken before any officer who is authorized, either by the laws of the United States or by the local municipal laws, to administer oaths in the State, Territory, or District where the oath may be administered; but when any such oath is taken before an officer not using an official seal, proper evidence of the authority of such officer to administer oaths shall be filed in the office of the Comptroller of the Currency. When taken in any foreign country, any such oath may be administered by any diplomatic or consular representative of the United States.

SEC. 238. All sums of money collected for penalties under this act shall be paid into the Treasury of the United States, except as otherwise provided.

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SEC. 239. In the absence or disability of the cashier all certificates and verifications required by this act to be made by him may be made by the assistant cashier, if the association has such an officer, and if it has no such officer, then by some one appointed by the directors to perform the duties of cashier.

SEC. 240. Where by this act publication is required to be made in a newspaper, it shall be made in a newspaper among those of most frequent issue and largest circulation in the place. If no newspaper is published in such place, the publication shall be made in some newspaper among those of the largest general circulation therein.

SEC. 241. This act shall be known as the National-Bank Code.

SEC. 242. All laws and parts of laws re-enacted herein are repealed; but such repeal shall not extend to any matters other than those relating to national banking associations.

SEC. 243. Congress may at any time amend, alter, or repeal this act.

LEGAL DECISIONS.

The "Digest of National-Bank Cases" presented in the Report of 1886 is reproduced in the Appendix, page 133, enlarged by the incorporation of decisions announced during the last twelve months. There will also be found in the Appendix, page 155, a digest of decisions determining questions arising in practical banking. An examination of this digest will bring out very clearly how wide apart, and even contradictory, are the decisions which have been rendered in different States in respect to substantially the same question. Considering how active and extended the interstate commercial relations now are, and how much of the business of the national banks consists of operations in exchange, arising out of transactions between the citizens of different States, it may not be out of place for the Comptroller to draw attention to the confusion and friction caused by these local differences of judicial construction.

The time may not yet be ripe for the enactment by Congress of an interstate commercial code, but such legislation appears to be in logical sequence to the establishment and extension of the national banking system and to the regulation by Congress of interstate transportation, and it would certainly be a great convenience to banks and merchants.

FOURTH.

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

In order to comply with the fourth requirement of section 333 of the Revised Statutes of the United States, the Comptroller has obtained, through the courtesy of the authorities of 21 States, which exact returns of this nature, all the information received by them. This information, transmitted sometimes in detail and sometimes compiled by the State officers, embraces the affairs of 1,620 incorporated institutions and 182 private banking concerns, making 1,802 in all.

In order to obtain the information about the institutions of like character in States and Territories where no returns are made to local authorities, resort was had to an extended and laborious correspondence. The names and addresses of over 4,000 concerns were collected, and to each a circular was sent asking for the information desired, and inclosing blank forms to be filled and returned. Out of the total number thus approached less than 1,400 have returned answers available for the purpose in view, and in many of these cases further correspondence was necessary in order to elicit all the information desired. In addition to this correspondence, each bank reporting its condition through the medium of State officials was written to individually, and requested to report the distribution of its stock.

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The returns of 1,620 institutions obtained from the State authorities embrace a statement of the condition of 914 banks operated under State charters; aggregate capital, $114,830,660; surplus and undivided profits, $44,943,984; deposits, $390,821,688; of 42 loan and trust companies, capital, $21,858,797; surplus and undivided profits, $18,308,324; deposits, $199,799,370; of 664 savings banks, of which 580 report no capital, and 84 report capital aggregating $6,991,166. The aggregate surplus and undivided profits of the 664 savings banks is $120,187,883, and their aggregate deposits amount to $1,157,867,483. One hundred and eighty-two private banks report capital to the amount of $5,896,144, surplus and undivided profits of $1,720,192, and deposits of $18,843,930.

In response to circulars sent directly, reports of condition have been received from 1,354 concerns in States and Territories where no reports are required to be made to local authorities, viz, from 499 State banks having an aggregate capital of $26,169,717, surplus and undivided profits of $8,028,226, and deposits of $55,738,334; from 16 loan and trust companies, with capital of $14,496,972, surplus and undivided profits of $8,884,995, and deposits of $40,391,341; from 20 savings banks, with capital of $3,099,700, surplus and undivided profits of $6,712,360, and deposits of $77,868,586; and from 819 private banks with capital of $34,183,294, surplus and undivided profits of $16,443,708, and deposits of $77,736,527.

The 1,471 incorporated banks and loan and trust companies, reporting their condition officially and unofficially, have an aggregate capital of $177,356,146, and of these 1,120 furnished statements as to the distribution of their stock, aggregating $151,587,705 in par value. From examination of the details of those statements, it appears that the par value of the share ranges from $10 to $1,000, and the average par value of all the shares is $79.53.*

It was desired to make a classified report of the holdings of gold, silver, legal tenders, and national-bank notes, but as only a comparatively small number of associations outside of the national-bank system separate the items composing "cash on hand," and as the majority of the State reports simply show "cash on hand" and "cash in bank," the result is not as satisfactory as was hoped for. From the reports in which "cash on hand" is classified, it appears that the amount held by 1,360 such associations in gold coin is $27,015,952; in gold certificates, $937,710; in silver coins, $1,824,657; in silver certificates, $598,313; in specie (not classified), $13,744,873; and in legal tenders and national-bank notes, $35,462,589.

For purposes of comparison, reference is made to the following table:

STATEMENT SHOWING THE AMOUNT OF GOLD, SILVER, ETC., HELD BY NATIONAL BANKS, AND OTHER BANKING ASSOCIATIONS, AT DATE OF LATEST RETURNS.

Classification.	National banks.	1,360 other banking associations.	Total.
Gold coins	$73,782,489	$27,015,952	$100,798,441
Gold certificates	53,961,690	937,710	54,899,400
Gold clearing-house certificates	23,981,000	.....	23,981,000
Silver dollars	6,683,368	1,824,657	11,223,551
Silver, fractional	2,715,526		
Silver certificates	3,961,380	598,313	4,559,693
National-bank notes	21,937,884	35,462,589	131,151,728
Legal tenders	73,751,255		
Specie (not classified)	.....	13,744,873	13,744,873
Total	260,774,592	79,584,094	340,358,686

* In one case shares are reported at the par value of 33⅓ cents.

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In the Appendix tables will be found showing by States and Territories the condition of these banks as obtained from official sources and from banks direct (classified as unofficial returns); aggregate resources and liabilities of each class and from both sources; comparative statements of condition 1882 to 1887; distribution of shares of stock, by States and geographical divisions, and deposits in savings banks, number of depositors and average amount due each, by States, in 1885–'86, and 1886–'87.

The following tables present summaries of these matters:

AGGREGATE RESOURCES, LIABILITIES, AND CONDITION OF STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS, ORGANIZED UNDER STATE AND TERRITORIAL LAWS. (FROM OFFICIAL SOURCES.)

	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	914 banks.	42 banks.	664 banks.	182 banks.	1,802 banks.
RESOURCES.					
Loans on real estate	$23,653,410	$11,067,315	$446,624,258	$2,089,374	$483,434,357
Loans on personal and collateral security	79,141,632	294,756	122,631,426	9,771,504	211,839,318
Loans and discounts	269,897,676	141,607,100	31,612,743	5,777,353	448,894,872
Overdrafts	1,348,583	1,318	77,357	352,393	1,779,651
United States bonds	2,292,913	28,403,836	166,219,198	89,600	197,005,547
State, county, municipal, etc., bonds	1,029,683	45,607	209,038,864	.....	210,114,154
Railroad bonds and stocks	351,472	75,931	58,992,053	.....	59,419,456
Bank stocks	56,910	13,301	39,778,238	.....	39,848,449
All other bonds, stocks, etc	22,652,256	30,648,205	47,150,157	1,101,358	101,551,976
Due from other banks	54,184,825	14,516,239	53,139,067	4,159,814	125,999,945
Real estate, furniture, and fixtures	16,365,170	7,648,811	27,848,385	1,450,839	53,313,205
Current expenses and taxes	1,141,024	132,778	1,633,313	26,182	2,933,297
Cash and cash items	100,182,861	11,218,823	12,842,682	3,767,071	128,011,437
All other resources	13,959,459	2,383,681	70,425,624	367,535	87,136,299
Total	586,257,874	248,057,701	1,288,013,365	28,953,023	2,151,281,963
LIABILITIES.					
Capital stock	114,830,660	21,858,797	6,991,166	5,896,144	149,576,767
Surplus	34,115,460	9,594,192	114,091,457	1,681,523	159,482,632
Other undivided profits	10,828,524	8,714,132	6,096,426	38,669	25,677,751
State-bank notes	138,973	.....	.....	.....	138,973
Dividends unpaid	473,416	525,979	122,308	.....	1,121,703
Deposits	390,821,688	199,799,370	1,157,867,483	18,843,930	1,767,332,471
State, county, and municipal deposits	.....	.....	.....	.....	.....
Deposits of State, county, and municipal disbursing officers	88,193	.....	.....	.....	88,193
Due to other banks	28,949,795	1,126,023	88,588	871,897	31,046,303
Other liabilities	6,011,165	6,429,208	2,755,937	1,620,860	16,817,170
Total	586,257,874	248,057,701	1,288,013,365	28,953,023	2,151,281,963

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AGGREGATE RESOURCES, LIABILITIES, AND CONDITION OF STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS, ORGANIZED UNDER STATE AND TERRITORIAL LAWS. (FROM UNOFFICIAL SOURCES).

	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	499 banks.	16 banks.	20 banks.	819 banks.	1,354 banks.
RESOURCES.					
Loans on real estate	$5, 613, 963	$5, 202, 678	$10, 817, 408	$15, 499, 166	$37, 133, 215
Loans on personal and collateral security	41, 053, 200	36, 249, 262	22, 921, 709	54, 003, 430	154, 227, 601
Loans and discounts	16, 494, 483	1, 675, 719	6, 292, 074	18, 587, 909	43, 050, 185
Overdrafts	1, 047, 027	11, 492	12, 768	1, 506, 385	2, 577, 672
United States bonds	237, 243	383, 881	14, 029, 556	4, 265, 056	18, 915, 736
State, county, municipal, etc., bonds	612, 720	132, 541	6, 725, 951	356, 234	7, 827, 446
Railroad bonds and stocks	459, 257	7, 324, 417	15, 416, 878	2, 904, 872	26, 105, 424
Bank stocks	324, 555	119, 350	289, 442	592, 991	1, 326, 338
All other bonds, stocks, etc	5, 057, 846	5, 780, 673	3, 534, 070	5, 641, 692	20, 014, 281
Due from other banks	10, 590, 056	4, 279, 264	1, 970, 660	18, 066, 251	34, 906, 231
Real estate, furniture, and fixtures	4, 109, 932	3, 438, 461	1, 791, 365	8, 306, 977	17, 646, 735
Current expenses and taxes	982, 648	300, 731	128, 137	725, 365	2, 136, 881
Cash and cash items	10, 662, 857	5, 603, 401	5, 162, 553	11, 896, 653	33, 325, 464
All other resources	1, 278, 184	566, 086	554, 788	3, 172, 335	5, 571, 393
Total	98, 523, 971	71, 067, 956	89, 647, 359	145, 525, 316	404, 764, 602
LIABILITIES.					
Capital stock	26, 169, 717	14, 496, 972	3, 099, 700	34, 183, 294	77, 949, 683
Surplus	4, 404, 260	6, 247, 601	5, 603, 853	10, 556, 542	26, 812, 256
Other undivided profits	3, 623, 966	2, 637, 394	1, 108, 507	5, 887, 166	13, 257, 033
State bank notes	89, 983	.....	.....	2, 155	92, 138
Dividends unpaid	276, 333	55, 276	71, 078	170, 055	572, 742
Deposits	55, 738, 334	40, 391, 341	77, 868, 586	77, 736, 527	251, 734, 788
State, county, and municipal deposits	1, 132, 109	38, 084	.....	946, 192	2, 116, 385
Deposits of State, county, and municipal disbursing officers	408, 278	.....	.....	1, 158, 905	1, 567, 183
Due to other banks	3, 495, 619	4, 470, 874	2, 200	4, 941, 254	12, 909, 947
Other liabilities	3, 185, 372	2, 730, 414	1, 893, 435	9, 943, 226	17, 752, 447
Total	98, 523, 971	71, 067, 956	89, 647, 359	145, 525, 316	404, 764, 602

AGGREGATE RESOURCES, LIABILITIES, AND CONDITION OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS, ORGANIZED UNDER STATE AND TERRITORIAL LAWS.

	Official.	Unofficial.	Total.
	1,802 banks.	1,354 banks.	3,156 banks.
RESOURCES.			
Loans on real estate	$483, 434, 357	$37, 133, 215	$520, 567, 572
Loans on personal and collateral security	211, 839, 318	154, 227, 601	366, 066, 919
Loans and discounts	448, 894, 872	43, 050, 185	491, 945, 057
Overdrafts	1, 779, 651	2, 577, 672	4, 357, 323
United States bonds	197, 005, 547	18, 915, 736	215, 921, 283
State, county, municipal, etc., bonds	210, 114, 154	7, 827, 446	217, 941, 600
Railroad bonds and stocks	59, 419, 456	26, 105, 424	85, 524, 880
Bank stocks	39, 848, 449	1, 326, 338	41, 174, 787
All other bonds, stocks, etc	101, 551, 976	20, 014, 281	121, 566, 257
Due from other banks	125, 999, 945	34, 906, 231	160, 906, 176
Real estate, furniture, and fixtures	53, 313, 205	17, 646, 735	70, 959, 940
Current expenses and taxes	2, 933, 297	2, 136, 881	5, 070, 178
Cash and cash items	128, 011, 437	33, 325, 464	161, 336, 901
All other resources	87, 136, 299	5, 571, 393	92, 707, 692
Total	2, 151, 281, 963	404, 764, 602	2, 556, 046, 565
LIABILITIES.			
Capital stock	149, 576, 767	77, 949, 683	227, 526, 450
Surplus	159, 482, 632	26, 812, 256	186, 294, 888
Other undivided profits	25, 677, 751	13, 257, 033	38, 934, 784
State bank notes	138, 973	92, 138	231, 111
Dividends unpaid	1, 121, 703	572, 742	1, 694, 445
Deposits	1, 767, 332, 471	251, 734, 788	2, 019, 067, 259
State, county, and municipal deposits	.....	2, 116, 385	2, 116, 385
Deposits of State, county, and municipal dis. officers	88, 193	1, 567, 183	1, 655, 376
Due to other banks	31, 046, 303	12, 909, 947	43, 956, 250
Other liabilities	16, 817, 170	17, 752, 447	34, 569, 617
Total	2, 151, 281, 963	404, 764, 602	2, 556, 046, 565

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NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF STATE BANKS, 1886–'87.

States, etc.	Number.	Official.		
		Capital.	Surplus and undivided profits.	Deposits.
New Hampshire	1	$50,000	$15,216	$35,342
Rhode Island	10	1,766,685	160,775	1,177,883
Connecticut	8	2,390,000	497,598	3,407,182
New York State	71	8,428,000	5,235,075	37,688,748
New York City	31	14,712,700	8,937,631	112,699,172
New Jersey	8	1,209,350	492,120	3,284,201
Pennsylvania	80	7,888,473	2,662,600	29,117,308
Maryland	8	1,979,390	460,072	3,799,136
North Carolina	11	691,410	228,706	1,424,785
Kentucky	71	11,555,686	2,891,327	16,852,350
Missouri	212	11,626,403	6,596,349	49,173,704
Ohio	46	3,079,695	585,859	10,314,788
Indiana	32	1,676,600	379,510	3,126,849
Michigan	62	4,556,150	1,389,101	26,069,050
Wisconsin	56	3,350,340	1,121,834	19,960,417
Iowa	65	3,579,843	694,799	5,747,286
Minnesota	54	5,228,000	1,193,125	14,429,516
California	88	31,061,935	11,402,287	52,513,971
Total	914	114,830,660	44,943,984	390,821,688

States.	Number.	Unofficial.		
		Capital.	Surplus and undivided profits.	Deposits.
Delaware	2	$356,000	$51,143	$497,427
Virginia	39	1,900,255	650,713	5,956,769
West Virginia	14	819,855	304,169	2,897,123
South Carolina	10	788,704	365,767	4,121,254
Georgia	16	2,738,850	1,257,002	4,958,365
Florida	6	290,100	376,590	830,198
Alabama	7	735,000	228,142	934,266
Mississippi	9	759,650	97,534	1,102,906
Louisiana	5	2,017,300	548,693	5,660,873
Texas	9	761,098	212,761	976,851
Arkansas	6	265,000	51,433	593,264
Tennessee	27	2,924,254	633,688	5,590,552
Illinois	48	1,655,500	890,495	5,178,069
Kansas	149	6,618,545	1,370,121	9,151,626
Nebraska	140	2,864,606	795,997	4,836,266
Colorado	8	505,000	168,555	2,279,135
Oregon	4	170,000	25,423	173,390
Total	499	26,169,717	8,028,226	55,738,334

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF LOAN AND TRUST COMPANIES, 1886–'87.

States, etc.	Number.	Official.		
		Capital.	Surplus and undivided profits.	Deposits.
Maine	2	$190,297	$33,665	$539,161
New Hampshire	1	200,000	50,619	116,983
Massachusetts	9	4,150,000	1,074,277	43,972,419
Connecticut	7	986,600	251,990	2,829,975
New York State	5	1,431,900	843,096	12,558,214
New York City	15	13,900,000	15,928,817	139,348,535
Minnesota	3	1,000,000	125,860	434,083
Total	42	21,858,797	18,308,324	199,799,370

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NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF LOAN AND TRUST COMPANIES, 1886–'87.—Continued.

States, etc.	Number.	Unofficial.		
		Capital.	Surplus and undivided profits.	Deposits.
Philadelphia	10	$12,241,972	$8,524,447	$40,244,593
Missouri	2	1,200,000	50,850	42,536
Nebraska	4	1,055,000	309,698	104,212
	16	14,496,972	8,884,995	40,391,341

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF SAVINGS BANKS, 1886–'87.

States, etc.	Number.	Official.		
		Capital.	Surplus and undivided profits.	Deposits.
Maine	54	.....	$2,199,862	$37,215,07[illegible]
New Hampshire	66	.....	4,604,680	50,822,762
Vermont	28	$460,000	776,112	15,587,050
Massachusetts	172	.....	12,928,350	291,197,900
Rhode Island	37	.....	2,797,248	53,284,821
Connecticut	85	.....	4,845,631	97,424,820
New York	115	.....	85,633,329	482,486,730
New Jersey	25	.....	2,412,877	27,482,135
Maryland	2	30,105	14,879	204,125
District of Columbia	1	.....	11,464	834,524
North Carolina	1	5,991	374	11,307
Ohio	4	.....	388,326	15,065,659
Indiana	6	.....	212,550	2,312,013
Iowa	37	2,128,693	492,204	9,969,019
Minnesota	7	150,000	138,908	3,891,653
California	24	4,216,377	2,731,089	70,077,893
Total	664	*6,991,166	120,187,883	1,157,867,483

States, etc.	Number.	Unofficial.		
		Capital.	Surplus and undivided profits.	Deposits.
Philadelphia	5	$444,700	$3,811,224	$42,219,099
Delaware	2	.....	269,740	2,771,392
Maryland	8	.....	1,142,697	18,816,837
Chicago	5	2,655,000	1,488,699	14,061,258
Total	20	3,099,700	6,712,360	77,868,586

* Only 84 savings banks report capital.

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF PRIVATE BANKS, 1886–'87.

States, etc.	Number.	Official.		
		Capital.	Surplus and undivided profits.	Deposits.
Missouri	85	$1,331,241	$840,579	$6,495,824
Wisconsin	68	986,435	479,036	6,229,610
California	29	3,578,468	400,577	6,118,496
Total	182	5,896,144	1,720,192	18,843,930

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NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF PRIVATE BANKS, 1886-'87—Continued.

States.	Number.	Unofficial.		
		Capital.	Surplus and undivided profits.	Deposits.
Massachusetts	5	$231,000	$200,068	$827,880
Connecticut	4	78,000	43,821	387,378
New York	41	1,218,272	843,811	6,013,485
New Jersey	3	169,325	102,125	754,489
Pennsylvania	46	1,571,351	690,009	8,990,050
Maryland	3	16,000	1,254	47,859
District of Columbia	1	33,000	13,118	79,490
North Carolina	2	40,000	22,990	112,535
South Carolina	3	87,850	31,330	51,161
Georgia	12	740,770	179,050	372,785
Florida	2	53,000	5,381	228,129
Alabama	5	312,000	2,514,632	1,471,209
Mississippi	2	120,000	50,976	129,957
Louisiana	2	33,000	8,925	52,285
Texas	18	1,709,899	220,458	1,916,563
Kentucky	15	631,700	173,063	1,406,540
Ohio	77	2,949,975	1,213,579	11,059,045
Indiana	44	2,371,142	419,443	6,319,457
Illinois	99	4,246,028	4,233,692	15,128,207
Michigan	55	994,077	259,466	2,914,008
Iowa	139	5,130,606	1,265,206	6,143,252
Minnesota	40	2,895,615	348,551	2,642,758
Kansas	55	2,852,934	676,101	2,426,726
Nebraska	34	1,256,262	267,652	1,538,131
Colorado	8	221,300	20,095	999,961
Nevada	2	108,150	22,215	93,247
Oregon	3	186,282	443,409	818,181
Dakota	77	2,019,189	364,926	1,155,693
Idaho	2	127,660	156,751	54,016
New Mexico	2	130,000	26,936	194,919
Utah	7	995,907	1,125,391	1,818,718
Washington	2	225,000	300,039	513,310
Wyoming	7	338,000	92,916	736,874
Arizona	2	90,000	108,329	344,229
Total	819	34,183,294	16,443,708	77,736,527

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF STATE, ETC., BANKS, 1886-'87.

	Number.	Official.		
		Capital.	Surplus and undivided profits.	Deposits.
State banks	914	$114,830,660	$44,943,984	$390,821,688
Loan and trust companies	42	21,858,797	18,308,324	199,799,370
Savings banks	664	6,991,166	120,187,883	1,157,867,483
Private banks	182	5,896,144	1,720,192	18,843,930
Total	1,802	149,576,767	185,160,383	1,767,332,471

	Number.	Unofficial.		
		Capital.	Surplus and undivided profits.	Deposits.
State banks	499	$26,169,717	$8,028,226	$55,738,334
Loan and trust companies	16	14,496,972	8,884,995	40,391,341
Savings banks	20	3,099,700	6,712,360	77,868,586
Private banks	819	34,183,294	16,443,708	77,736,527
Total	1,354	77,949,683	40,069,289	251,734,788

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DISTRIBUTION, NUMBER, AND AVERAGE PAR VALUE OF SHARES OF STOCK OF 1,120 INCORPORATED BANKS IN THE UNITED STATES ON JUNE 30, 1887.

	Number.		Number.
Number of shares of stock held by—		Number of shareholders—	
State residents	1,669,070 5/75	Resident	39,477
Non-State residents	237,062 70/75	Non-resident	7,900
Same, in detail, held by—		Total	47,377
Natural persons	1,839,886	Number of shareholders owning specific amounts—	
Religious, charitable, and educational institutions	9,472	Owning shares to the par value of $1,000 and less	24,609
Municipal corporations	1,625	Owning shares to the par value of over $1,000 and less than $5,000	14,812
Savings banks, loan and trust and insurance companies	41,389 1/2	Owning shares to the par value of $5,000 and less than $30,000	7,397
All other corporations	13,761	Owning shares to the par value of $30,000 and over	559
Total issued	1,906,133 1/2	Total	47,377
Average par value of share	$79.53		
Number of shareholders—			
Natural persons	46,553		
Corporations	824		

A table in the Appendix, page 175, shows, by States and Territories, the estimated population of each, and the aggregate capital, surplus, undivided profits, and individual deposits of national and State banks, loan and trust companies, and savings and private banks in the United States on June 1, 1887; the average of these per capita of population, and the per capita averages of such resources in each class of banks, from which it appears that the estimated population of the United States, June 1, 1887, is 59,893,000; total banking funds amount to $4,563,192,203, which is an average of $76.19. The per capita averages of such resources in each class of banks are: National banks, $34.91; State banks, $10.69; loan and trust companies, $5.07; savings banks, $22.92; and private banks, $2.58.

The Comptroller is indebted for the estimates of population to Mr. E. B. Elliott, Government Actuary, whose national reputation for skill and accuracy in reaching conclusions by mathematical methods is the surest guaranty that the figures given are as nearly correct as possible.

The following table, stating, by geographical divisions, the number of private banks in the United States, with the aggregate amount of their capital, deposits, and investments in United States bonds, for the six months ending May 31, 1882, has appeared in previous Reports. It is repeated for the reason that it has been impossible to obtain similar information from any official source since the date above mentioned:

Geographical divisions.	No. of banks.	Capital.	Deposits.	Invested in U. S. bonds.
New England States	94	$6,215,637	$6,568,310	$963,958
Middle States	967	62,418,206	112,690,656	9,227,728
Southern States	289	6,334,090	20,675,301	107,167
Western States and Territories	2,062	30,308,300	149,023,311	3,298,990
United States	3,412	105,276,233	288,957,578	13,597,843

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FIFTH.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1887.

Names.	Grade.	Salary.
William L. Trenholm	Comptroller	$5,000
Jesse D. Abrahams	Deputy Comptroller	2,800
George M. Coffin	Chief of division	2,200
John J. Crawford	do	2,200
Alonzo B. Dickerson	do	2,200
Robert P. Mayfield	do	2,200
David L. Perkins	Superintendent	2,000
Finis E. Marshall	Teller	2,000
Theodore O. Ebaugh	Book-keeper	2,000
Charles J. Stoddard	Assistant book-keeper	2,000
Charles E. Brayton	Fourth-class clerk	1,800
Edward A. Demaray	do	1,800
Watson W. Eldridge	do	1,800
John A. Hebrew	do	1,800
George T. May	do	1,800
Edmund E. Schreiner	do	1,800
Walter Taylor	do	1,800
Charles McC. Taylor	do	1,800
Thomas P. Kane	Stenographer	1,600
Harriet M. Black	Third-class clerk	1,600
Fernando C. Cate	do	1,600
Sarah F. Fitzgerald	do	1,600
Willis J. Fowler	do	1,600
William H. Heald	do	1,600
Washington K. McCoy	do	1,600
Isaac C. Miller	do	1,600
Joseph K. Miller	do	1,600
William D. Swan*	do	1,600
Ephraim S. Wilcox	do	1,600
George H. Wood	do	1,600
William E. Colladay	Second-class clerk	1,400
Julia R. Donoho	do	1,400
R. LeRoy Livingston	do	1,400
Edward S. May	do	1,400
Mary L. McCormick	do	1,400
Morris M. Ogden	do	1,400
Margaretta L. Simpson	do	1,400
Arthur M. Wheeler	do	1,400
Eveline C. Bates	First-class clerk	1,200
Willard E. Buell	do	1,200
Eliza R. Hyde	do	1,200
Carrie L. Pennock	do	1,200
Eliza M. Peters	do	1,200
Charles A. Stewart	do	1,200
Therese E. Tilley	do	1,200
Frederick Widdows	do	1,200
Eliza M. Barker	Clerk	1,000
Alice M. Kennedy	do	1,000
Lafayette J. Garner	Engineer	1,000
Thomas H. Austin	Clerk	900
Margaret L. Browne	do	900
Louisa Campbell	do	900
Sarah M. Cartwright	do	900
Virginia H. Clarke	do	900
Sarah G. Clemens	do	900
Geraldine Clifford	do	900
Richard W. Comly	do	900
Mary L. Conrad	do	900
Talma Drew	do	900
Amanda W. Doty	do	900
Henry S. Goodall	do	900
Margaret E. Gooding	do	900
Lucretia W. Knowlton	do	900
Emma Lafayette	do	900
Edward H. Latch	do	900
Annie W. Lockhart	do	900
Maggie B. Miller	do	900
James D. Moler	do	900
Mary E. Oliver	do	900
Carrie B. Pumphrey	do	900
Marie Richardson	do	900
Francis M. Richardson	do	900
Hannah Sanderson	do	900
Eliza A. Saunders	do	900
Fayette C. Snead	do	900

* Additional as bond clerk, $200.

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NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1887—Continued.

Names.	Grade.	Salary.
Mathilda C. Stoffregen	Clerk	$900
Elise K. Taylor	do	900
Sarah A. W. Tiffey	do	900
Caius E. Triplet	do	900
Julia C. Townsend	do	900
Anna M. Whiteside	do	900
Glendie B. Young	do	900
Morris A. Moore	Messenger	840
Philo L. Bush	Assistant messenger	720
William Griffiths	do	720
Silas Holmes	do	720
Langston W. Allen	Watchman	720
W. Frank Robey	do	720
John A. McDonald	Fireman	720
Bessie P. Cowell	Laborer	660
Harry C. Derby	do	660
Lambert A. Whiteley	do	660

EXPENSES OF THE OFFICE OF THE COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDING JUNE 30, 1887.

For special dies, plates, printing, etc	$31,454.10
For salaries	97,653.00
For salaries, reimbursable by national banks	15,047.97

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

ORGANIZATION AND EXPENSES OF THE BUREAU OF THE CURRENCY.

One subject of material importance to the banks and to the public is the more complete organization and better equipment of the office of the Comptroller of the Currency.

Each year greater numbers of new banks are organized, involving increased correspondence, explanation, and book-keeping, and more packages of currency to be kept safely; each year the number of banks in operation grows larger, calling for a wider scope of supervision, more reports to be examined, corrected, and compiled, more letters from banks to be received, more letters to be written to banks, more examiners to be employed, and more correspondence maintained with them.

The number of receiverships also increases annually, causing more work, more correspondence, and more book-keeping. The labor and anxiety of continuous and simultaneous attention to twenty-eight active receiverships can not be described. Almost every one of them is involved in serious litigation, while in many of the cases pending not only large amounts of money and great interests, but important principles, are at stake.

On the other hand, no relief comes from the reduction of circulation, for the work in the divisions of issue and redemption varies with the number of banks and not with the amount of bonds deposited or of circulation issued, while every change in either bonds or circulation increases the work in these or other divisions. Changes of bonds and circulation become more frequent annually.

Without entering into wearisome details, it must be obvious that the growth of the national-bank system must impose upon the Comptroller and the officers and clerks who assist him labors and responsibilities

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which increase year by year, and if the annual reports made to Congress are compared with each other it will be found that they are constantly becoming not only more voluminous but more complex in their contents, and more exacting upon those charged with their preparation. Not only is this the case, but the growing complexity and amplitude both of mass and of detail which mark the annual Reports also reflect a corresponding augmentation of mass and differentiation of detail in the daily work of the Bureau.

The volume and the minute particularity of the contents of these Reports imply antecedent operations of investigation, collocation, arrangement, analysis, compilation, and statistical interpretation, which were not possible when the national-bank system was less fully developed, and which can not be adequately described.

In order that the present work of the Bureau may be properly performed the following changes are essential:

1. The Deputy Comptroller should have a salary of $3,500. No less sum can be depended upon to secure or to permanently retain any one entirely qualified for the position.

2. There should be provided for the Bureau a responsible legal adviser, with such clerks and books as may be necessary to the proper examination of the questions that are daily presented in almost every branch of commercial law.

3. There should be added to the four divisions now existing a division of archives and statistics.

Provision should be made by appropriation for an annual conference in Washington of all examiners of national banks, for the employment of supervising examiners, as recommended elsewhere, for such traveling expenses as may be incurred by the Comptroller or Deputy Comptroller in visiting different sections of the country in connection with the banks and banking interests there, and for the accumulation of a library of standard books of reference on subjects related to banking and financial legislation and administration.

In order that some measure of justice may be done to the officers and clerks of the Bureau for the assiduity and intelligence by which alone it has been possible to accomplish the constantly increasing tasks devolved upon them, the subjoined tables are respectfully submitted.

The first table has been made up from a report lately prepared for a select committee of the Senate, and it shows the number of letters and papers handled, and the value of circulating notes and of incomplete currency passing in and out of the Bureau during each of the last three years.

The second table shows the number and compensation of officers, clerks, messengers, and laborers employed in the Bureau, and the total salaries during each year from 1863 to 1887, inclusive.

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NUMBER AND VALUE OF ITEMS REPRESENTING CLERICAL WORK IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY DURING EACH OF THE YEARS 1884, 1885, AND 1886.

Number of—	1884.	1885.	1886.
Papers and letters received and filed	164,021	163,818	174,826
Papers and letters examined	46,088	50,237	49,154
Papers and letters copied	6,564	5,271	5,143
Papers prepared and issued	195,113	246,313	288,602
Papers prepared for Bureau use	151,347	192,040	209,292
Letters written, copied, and indexed	74,764	80,187	74,754
Certificates issued under seal	4,963	7,740	4,903
Packages of mutilated currency received, contents counted, and certified for destruction	42,815	63,878	90,259
Packages of incomplete currency on hand at the end of each year	4,449	4,640	4,814
Packages of incomplete currency received from Bureau of Engraving and Printing, examined, and counted	3,552	3,960	2,250
Packages of incomplete currency counted for issue, strapped, and labeled	31,914	42,127	53,005
Packages of incomplete currency withdrawn from vault, opened, resealed, and replaced	33,066	43,332	53,506
Packages of incomplete currency made up for shipment, sealed, addressed, and delivered to mail or express	27,419	36,408	43,009
Packages of bonds received, counted, and disposed of	1,345	451	1,189
Packages of bonds made up, sealed, and delivered to mail or express	1,095	210	930
Entries in ledgers, journals, and other books of record	523,879	657,228	758,319
Total	1,312,394	1,597,840	1,813,955

Value of—	1884.	1885.	1886.
Packages of mutilated currency received, contents counted, and certified for destruction	$110,529,684.50	$104,266,700.00	$78,375,583.50
Packages of incomplete currency on hand at the end of each year	70,384,220.00	75,125,290.00	59,405,780.00
Packages of incomplete currency received from Bureau of Engraving and Printing, examined and counted	83,496,110.00	102,369,620.00	40,759,460.00
Packages of incomplete currency withdrawn from vault, opened, resealed, and replaced*	523,104,120.00	701,545,080.00	660,264,040.00
Packages of incomplete currency made up for shipment, counted, strapped, sealed, addressed, and delivered to mail or express	80,325,920.00	83,666,360.00	55,518,170.00
Packages of bonds received, counted, and disposed of	114,711,250.00	47,311,700.00	145,736,000.00
Bonds on deposit with United States Treasurer to secure circulation December 31, each year	318,655,050.00	306,008,750.00	229,438,350.00
Bonds deposited to secure circulation during each year	43,450,050.00	17,333,000.00	35,582,500.00
Bonds withdrawn from deposit each year	72,333,200.00	29,979,300.00	112,152,900.00
Total	1,416,989,604.50	1,467,605,740.00	1,417,232,783.50

*Estimated by number of packages withdrawn and deposited, as compared with average value per package at time of vault-test by committee.

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COMPARATIVE STATEMENT OF NUMBER OF BANKS ORGANIZED AND NUMBER UNDER SUPERVISION, UP TO THE END OF EACH FISCAL YEAR FROM 1863 TO 1887, TOGETHER WITH THE NUMBER AND COMPENSATION OF THE OFFICERS, CLERKS, ETC., IN THE BUREAU OF THE CURRENCY FOR EACH YEAR.

Years.	Number of banks organized up to October 31 in each year.	Number of banks in operation and in the hands of receivers on October 31 of each year.	Number of officers, clerks, messengers, etc.	Amount of salaries for fiscal years.	Additional salaries 20 per cent., and reimbursed by national banks.	Total.
1863	117	117	8	$1,991.17	.....	.....
1864	561	561	42	26,792.89	.....	.....
1865	1,601	1,600	85	58,374.16	.....	.....
1866	1,665	1,652	73	86,826.01	.....	.....
1867	1,673	1,649	68	109,600.00	$14,749.28	$124,349.28
1868	1,685	1,643	74	89,335.20	.....	.....
1869	1,694	1,635	68	97,404.20	.....	.....
1870	1,731	1,657	78	86,940.12	.....	.....
1871	1,886	1,801	87	101,400.00	.....	.....
1872	2,061	1,965	84	101,140.00	.....	.....
1873	2,129	2,012	94	112,800.00	.....	.....
1874	2,200	2,063	98	118,500.00	.....	.....
1875	2,307	2,132	130	120,680.00	12,410.80	133,090.80
1876	2,343	2,136	130	122,605.95	33,675.76	156,281.71
1877	2,372	2,139	99	109,391.93	25,457.22	134,849.15
1878	2,400	2,127	101	104,820.00	22,297.28	127,117.28
1879	2,438	2,131	99	103,280.00	22,219.97	125,499.97
1880	2,495	2,181	91	101,400.00	22,205.20	123,605.20
1881	2,581	2,155	96	101,383.64	16,745.80	118,129.44
1882	2,808	2,394	93	101,398.88	16,641.50	118,040.38
1883	3,070	2,620	93	102,397.08	16,792.56	119,189.64
1884	3,261	2,771	92	102,151.01	16,567.48	118,718.49
1885	3,406	2,831	90	101,674.47	16,756.43	118,430.90
1886	3,581	2,981	89	96,494.67	13,742.99	110,237.66
1887	3,805	3,180	92	97,653.00	15,047.97	112,700.97

No words can add force to the testimony of these figures, and yet they represent only imperfectly the annually growing disparity between the work accomplished in the Bureau and the number and compensation of those upon whom the burdens and the responsibilities rest.

If the considerations here presented should be deemed insufficient to justify more liberal appropriations, there is the further reason that without more enlarged facilities the valuable information continually accumulating will soon get beyond the present overtaxed capacity of the Bureau, and its value will become lost.

INFORMATION.

Section 333 of the Revised Statutes of the United States, in prescribing the scope of the annual Report to be made by the Comptroller of the Currency, imposes upon that officer the further duty of submitting to Congress such other information in relation to the banks as in his judgment may be useful. The following information is accordingly submitted:

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The following table gives the number of national banks organized in each State and Territory during the year ending October 31, 1887, with their aggregate capital, bonds, and circulation:

States and Territories.	Number of banks.	Capital.	Bonds.	Circulation.
Maine	2	$100,000	$25,000	$22,500
Massachusetts	1	100,000	25,000	22,500
Connecticut	2	200,000	50,000	45,000
Division No. 1	5	400,000	100,000	90,000
New York	8	4,065,000	191,500	172,350
New Jersey	7	825,000	206,250	185,625
Pennsylvania	12	2,135,000	373,800	336,400
Division No. 2	27	7,025,000	771,550	694,375
Delaware	1	50,000	12,500	11,250
Maryland	3	150,000	37,500	33,750
District of Columbia	1	250,000	50,000	45,000
West Virginia	1	50,000	15,000	13,500
Division No. 3	6	500,000	115,000	103,500
North Carolina	1	50,000	12,500	11,250
South Carolina	1	50,000	12,500	11,250
Georgia	4	400,000	100,000	90,000
Florida	2	100,000	25,000	22,500
Alabama	8	1,409,000	252,500	227,250
Mississippi	4	300,000	75,000	67,500
Louisiana	4	400,000	100,000	90,000
Arkansas	2	150,000	37,500	33,750
Texas	18	2,140,000	460,000	414,000
Tennessee	6	1,200,000	187,500	168,750
Division No. 4	50	6,199,000	1,262,500	1,136,250
Ohio	11	2,030,000	382,500	344,250
Indiana	2	100,000	25,000	22,500
Illinois	12	1,500,000	304,500	274,050
Michigan	4	800,000	102,500	92,250
Wisconsin	8	580,000	145,000	130,500
Division No. 5	37	5,010,000	959,500	863,550
Iowa	5	350,000	87,500	78,750
Minnesota	4	1,450,000	162,500	146,250
Missouri	7	3,100,000	212,500	191,250
Kansas	41	3,392,000	760,500	684,450
Nebraska	13	710,000	177,500	159,750
Division No. 6	70	9,002,000	1,400,500	1,260,450
Colorado	4	350,000	87,500	78,750
Arizona	1	100,000	25,000	22,500
California	7	750,000	187,500	168,750
Oregon	5	310,000	77,500	69,750
Division No. 7	17	1,510,000	377,500	339,750
Dakota	9	500,000	125,000	112,500
Montana	1	50,000	12,500	11,250
Washington	2	250,000	62,500	56,250
Wyoming	1	100,000	25,000	22,500
Division No. 8	13	900,000	225,000	202,500
Grand total	225	30,546,000	5,211,550	4,690,375

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Eight national banks, with an aggregate capital of $1,550,000, failed and were placed in the hands of receivers during the year, as is shown in the following tabulated statement, to which is appended an account of the chief cause of failure in each case:

STATEMENT OF BANKS FAILED DURING THE YEAR, THEIR CAPITAL, SURPLUS, AND LIABILITIES ACCORDING TO LAST REPORT OF CONDITION.

Name and location of bank.	Date of authority to commence business.	Date of failure.	Receiver appointed.	As shown at date of last report of condition in each case.			
				Capital.	Surplus and undivided profits.	Other liabilities.*	Date of last report of condition.
First National Bank, Pine Bluff, Ark	Sept. 18, 1882	1886. Nov. 15	1886. Nov. 20	$50,000	$22,864	$184,697	1886. Oct. 7
Palatka National Bank, Palatka, Fla	Nov. 20, 1884	1887. May 30	1887. June 3	50,000	1,882	14,051	1887. May 13
Fidelity National Bank, Cincinnati, Ohio	Feb. 27, 1886	June 20	June 27	1,000,000	129,283	5,867,064	May 13
Henrietta National Bank, Henrietta, Tex	Aug. 8, 1883	July 25	Aug. 17	50,000	12,328	99,598	May 13
National Bank of Sumter, S. C	Nov. 26, 1883	Aug. 22	Aug. 24	50,000	10,774	112,763	Aug. 1
First National Bank, Dansville, N. Y†	Sept. 4, 1863	Aug. 25	Sept. 8	50,000	23,863	87,852	Aug. 1
First National Bank, Corry, Pa†	Dec. 6, 1864	Sept. 16	Oct. 11	100,000	10,314	172,857	Aug. 1
Stafford National Bank, Stafford Springs, Conn†	Jan. 7, 1865	Oct. 12	Oct. 17	200,000	25,048	293,476	Aug. 1
Total				1,550,000	236,356	6,832,358	

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

The First National Bank of Pine Bluff, Ark., failed because of the failure of its president, who was engaged in buying and shipping cotton on a scale too extensive for his means. To handle this business he made use of the bank, and at the date of failure he was maker or indorser of more than two-thirds of its bills receivable, the only security for which consisted of mortgages on land, crops, and plantation chattels. He had also undertaken a railroad enterprise which he was unable to carry through, and the bank had a great deal of money locked up in the stock and bonds of the railroad company. A large amount of bills receivable having been rediscounted, and the president being unable, through lack of railroad transportation, to make prompt shipments of cotton to meet their maturities, the bank suspended. No run was made by the depositors. A dividend of 25 per cent. was paid to the creditors of the bank, about five months after date of failure, on claims aggregating $64,956.08.

The Palatka National Bank, of Palatka, Fla., suffered an impairment of capital through losses attributable mainly to the gradual withdrawal of deposits by customers who were moving out of the locality, general stagnation of business, and a marked decline in the enterprises of the town. The directors made an abortive effort to place the bank in voluntary liquidation, but the requisite stockholders' vote could not be obtained. In less than sixty days after appointment of the receiver the creditors were paid principal and interest in full on claims aggregating $9,379.69, and the remaining assets of the bank have been turned over to an agent of the stockholders, under the provisions of the act approved June 30, 1876.

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The Fidelity National Bank of Cincinnati, Ohio, was reduced to insolvency through the reckless management of its board of directors, who suffered certain of their number to divert its funds and to prostitute its credit in support of a speculation in wheat in Chicago during the months of March, April, May, and June of this year. In the progress of this nefarious enterprise many provisions of the national banking laws were violated, and the public was deceived by false statements as to the capital, surplus, and business of the association. While entertaining grave apprehensions as to the management of this bank, the Comptroller had no evidence, either from its reports of condition or from an examination made in March, to justify any measure on his part likely to discredit it, or to embarrass its directors in the conduct of its affairs.

On June 20 the Comptroller received notice of the protest in New York of $200,000 of its drafts, and immediately notified the examiner, who had been waiting in Cincinnati and the vicinity for several weeks to act upon any information which should justify a re-examination. He entered the bank immediately, and finding it insolvent took possession under instructions. The doors were not opened on the morning of the 21st, and on June 27 a receiver was appointed and took charge of its affairs. Upon obtaining evidence sufficient for the purpose, the Comptroller caused proceedings to be taken under section 5239, Revised Statutes, to dissolve the corporation and to have its franchises declared forfeited. A decree to this effect was made July 12 in the United States circuit court for the southern district of Ohio. No appeal was taken. Upon the basis thus prepared suit has been brought by the receiver against every director implicated in the violations of law, and such damages as the courts will grant, and the personal means of the directors can be made to supply, will be collected and applied to the relief of those who have suffered loss or damage. A dividend was declared on October 31 of 25 per cent. on all claims proved and allowed, amounting to $2,386,569.20.

A very large number of accounts with corresponding banks are still unadjusted, and claims are in dispute aggregating about $1,000,000 of which it is feared the larger part can be settled only by litigation. Both the examiner and the receiver were early instructed to supply to the United States district attorney for the southern district of Ohio all evidence they could find indicating criminal misconduct on the part of any of the directors or officers of the bank, and arrests were promptly made upon the evidence furnished by them. The Attorney-General joined with the Comptroller in the employment of special means for detecting the persons implicated in the misappropriation of the bank's funds, and the Solicitor of the Treasury, the district attorney, the Chief of the Secret Service Division of the Treasury, and the officers detailed for the work entered heartily and efficiently into all measures for discovering and establishing their guilt. Indictments have been found against several persons, and their trials will shortly take place. It is to be hoped that this conspicuous instance of fraudulent conduct and lax administration may furnish occasion for establishing a just degree of responsibility on the part of directors.

The Henrietta National Bank of Henrietta, Tex., became involved in the cattle business of its president and four other directors, who constitute a majority of the board, and own more than half the capital stock of the bank. In the names of their several firms these five directors had each borrowed from the bank amounts largely in excess of the limit prescribed by law, and their aggregate indebtedness exceeded the entire

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capital stock. The drought in Texas last summer caused heavy losses in the cattle trade, and as soon as the firms referred to became embarrassed their property was attached, and this precipitated the failure of the bank. While the management is to be condemned, it must be said that the principal debtors of the bank had been men of large means, and that its other assets were fairly sound. Within sixty days of its suspension a dividend of 50 per cent. was paid to the creditors on claims aggregating $64,784.31.

The National Bank of Sumter, S. C., closed its doors on August 20. Two days before the cashier had absconded, carrying with him a considerable amount of money belonging to the bank. This person performed the duties of cashier, teller, and book-keeper, and was thus in a position to conceal his embezzlements until they exceeded in amount the capital stock of the bank. The president seems to have been often absent and habitually negligent, and although a committee was appointed quarterly by the board of directors to examine the affairs of the bank, the members of it must have been incompetent or neglectful of the trust thus confided to them. No evidence has been as yet obtained sufficient to justify proceedings under section 5239, United States Revised Statutes, and in presence of the decision in the case of Movius, receiver, *v.* Directors of the First National Bank of Buffalo, the Comptroller has not felt justified in subjecting this impoverished trust to the expenses of a suit against the directors at common law. The assets are estimated to be good, and a dividend of 75 per cent. will probably be paid before the end of this year.

The First National Bank of Dansville, N. Y., was wrecked by its president, who telegraphed to the Comptroller August 26 that the bank had closed its doors, and immediately absconded to Canada. When the national-bank examiner took possession of the bank the most important books and papers were missing, and those which remained contained little that was true. Nothing but a judicial investigation will unravel the tangle of falsehood and chicanery by which the public has been deceived and robbed, and a once honored family disgraced. The stock of the bank belonged almost wholly to a single family, and all its losses are chargeable to the operations of the president and one of his brothers. Evidence sufficient to justify a criminal investigation has been laid before the district attorney of the United States for the western district of New York, by whom proceedings have been commenced against the only parties within the jurisdiction of the court.

The First National Bank of Corry, Pa., was crippled by mismanagement several years ago. Its stockholders have had no dividends since 1881. In 1883 a change was made in the officers and directors, but the new men proved unequal to the exigency. It appears that the president lived several miles away from Corry, and that the cashier was negligent, and a poor business man, while the directors were weak or inattentive. In consequence of general neglect the bank went from bad to worse, and the cashier is particularly censured for not fully informing the directors of the true condition of a large amount of paper which was thus allowed to become entirely worthless. Added to the effects of weak management there was a constant shrinkage in the value of the old assets, and recently adverse decisions were rendered in important litigation, and the losses on current business proved to be large.

The bank suspended on September 16, and upon examination it appeared that about 80 per cent. of the capital was lost. Ample time was allowed the stockholders to make this good, in accordance with section

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5205 United States Revised States, but their efforts proving unsuccessful, a receiver was appointed, who qualified and took possession on October 11. The assets as at present estimated should pay the creditors in full, but no dividend has yet been declared owing to slow collections.

The Stafford National Bank of Stafford Springs, Conn., lost upward of $100,000 by its cashier, who is now under arrest, charged with embezzlement and misappropriation of the funds of the bank. It appears that he was intrusted with the entire management of the bank's affairs, and was successful in deceiving the president and directors by means of fictitious notes and cash items, and the manipulation of the accounts of correspondent banks. His operations extended over a considerable period of time, and involve very large amounts of money lent to a lumber company, of which he was treasurer. The true condition of this bank was ascertained by a special examination ordered in September, out of the regular term, and the arrest of the cashier was the first notice the public had of the bank's being in trouble. The loss to the bank is nearly equal to the amount of its capital, but it is expected that enough will be realized from the assets to nearly or quite pay the creditors in full.

Tables will be found in the Appendix, pp. 206–212, showing the amount of capital, nominal assets, amounts collected, claims proved, and dividends paid, according to the facts in each of these cases, and other statistical information in relation to all insolvent national banks.

A table, Appendix, p. 212, has been prepared with great care and minute accuracy, showing every item of public interest connected with each bank that has been placed in the hands of a receiver since January 1, 1877. It was desired to embrace in this table similar information as to all failed national banks, but it appears that prior to 1877 the various items in the reports of receivers were not always classified, as they have been since that date, and their uniform classification involved so much labor that it could not be completed in time for this Report. In some of the earliest cases the information on file seems to be very meager.

THE ORGANIZATION OF NATIONAL BANKS.

As the laws now stand a national banking association may be formed by any number (not less than five) of natural persons, and any banking corporation having a State or Territorial charter may be converted into a national banking association. Every person applying for information as to the formation of a national bank, or the conversion of a State bank, is supplied with a copy of the national bank laws and a book of instructions as to the practical steps to be taken in effecting either of these purposes. He is also requested to cause a formal notice to be filed, setting forth the name of the place at which the bank is to be located, the title selected, and the names of at least five among those who intend to subscribe for the capital stock. After notice has been filed the person or persons acting in the matter are furnished with blank forms to be used in effecting an organization, and the title which they have selected, if it is approved, is reserved for them for a reasonable period. The forms sent include articles of association, organization certificate, certificate upon which officers and directors are to set forth the facts which it is necessary for the Comptroller to know before authorizing the bank to begin business, oaths of directors, and a blank order for circulating notes. As soon as these papers are returned, duly executed, and all the

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requirements of the law have been complied with by the corporators, the Comptroller's certificate to that effect is issued. The requirements of law for the formation of new banks are simple and reasonable, the only one appearing onerous being that which requires the bank to deposit in the Treasury certain amounts of United States registered bonds bearing interest.

Under the act of February 25, 1863, national banking associations were required to deposit with the Treasurer United States bonds to the amount of one-third their paid-in capital. In 1864 this provision was amended by fixing $30,000 as the minimum amount of bonds for any bank.

The act of June 20, 1874, permitted associations to withdraw any bonds they might have on deposit in excess of $50,000. Obviously this affected only banks of which the capital exceeded $150,000.

The act of July 12, 1882, specified that banks of which the capital does not exceed $150,000 should be required to keep on deposit bonds to the amount of one-fourth of their capital.

By a special provision of law banks and banking corporations having State charters may be converted into national banks upon satisfying the Comptroller of the Currency that they are in sound financial condition, and upon complying with such of the general requirements of the law as are applicable to them.

CONVERTED AND ORIGINAL BANKS.

It will be seen from the foregoing statement that banks that enter the national system are of two classes, viz, institutions already organized under State laws, converted to national banks under section 5154, Revised Statutes of the United States, and national banking associations primarily organized as such under various acts of Congress:

The following tables show the history of these two classes:

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WHOLE NUMBER OF STATE BANKS CONVERTED TO NATIONAL BANKING ASSOCIATIONS, THEIR CAPITAL AT DATE OF CONVERSION, PRESENT CAPITAL AND SURPLUS; SPECIFYING SUCH AS HAVE SINCE GONE INTO VOLUNTARY LIQUIDATION, AND SUCH AS HAVE BECOME INSOLVENT.

Years.	Existing.					Voluntary liquidation.				Insolvent.		
	Whole number converted.	Number in existence.	Capital at date of conversion.	Present capital.	Surplus.	Number.	Capital at date of conversion.	Capital at date of liquidation.	Surplus at date of liquidation.	Number.	Capital at date of conversion.	Capital at date of failure.
1863	12	12	$6,110,000	$9,710,000	$2,564,300							
1864	150	145	66,589,500	72,580,200	26,940,700	2	$200,000	$250,000	$38,900	3	$417,000	$367,000
1865	284	223	59,176,000	58,904,000	27,501,900	47	11,715,200	10,101,200	1,772,000	14	4,401,100	4,371,100
1866	6	3	860,200	3,100,000	92,000	2	275,000	250,000	52,200	1	3,410,300	2,500,000
1867	1					1	50,000	100,000	11,100			
1868	3	1	250,000	250,000	10,000	2	200,000	200,000	29,700			
1869												
1870	1	1	1,000,000	1,500,000	259,000							
1871	5	2	1,378,000	1,225,000	159,000	3	278,000	300,000	35,000			
1872	5	3	1,110,000	830,000	195,000	2	150,000	150,000	13,500			
1873	4	4	855,000	605,000	155,000							
1874	11	9	2,244,000	2,560,000	479,100	2	250,000	250,000	15,500			
1875	7	5	850,000	860,000	197,500	2	200,000	130,000	12,000			
1876	2	2	161,000	141,000	26,500							
1877	5	3	680,000	980,000	320,000	1	50,000	50,000	4,500	1	130,000	130,000
1878	7	7	710,000	769,000	198,000							
1879	10	10	1,285,000	1,435,000	447,500							
1880	6	6	1,147,000	1,340,000	311,500							
1881	11	11	1,445,700	2,213,100	468,300							
1882	13	13	1,190,300	1,790,300	311,600							
1883	16	12	980,000	1,000,000	136,100	4	250,000	250,000	11,200			
1884	1	1	50,000	50,000	25,000							
1885	5	5	850,000	850,000	152,700							
1886*	10	9	2,152,000	2,400,000	179,000	1	50,000	50,000	500			
1887†	11	11	1,350,000	1,350,000	144,100							
Total	586	498	152,423,800	166,442,600	61,273,800	69	13,668,200	12,081,200	1,996,100	19	8,358,400	7,368,100

*To November 1. †From November 1, 1886, to November 1, 1887.

Percentage of capital of national banks, organized as such, that went into voluntary liquidation	14.3
Percentage of capital of national banks, organized as such, that went into insolvency	3.3
Percentage of capital of national banks, organized as such, that are in existence	82.4
Percentage of capital of converted banks that went into voluntary liquidation	6.5
Percentage of capital of converted banks that went into insolvency	3.9
Percentage of capital of converted banks that are still in existence	89.6
Percentage of increase of capital of national banks, organized as such	18.8
Percentage of increase of capital of converted banks	9

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WHOLE NUMBER OF NATIONAL BANKS OF PRIMARY ORGANIZATION UNDER THE NATIONAL-BANK LAWS, CAPITAL AT DATE OF ORGANIZATION, AND PRESENT CAPITAL AND SURPLUS, SPECIFYING SUCH AS HAVE SINCE GONE INTO VOLUNTARY LIQUIDATION AND SUCH AS HAVE BECOME INSOLVENT.

Years.	Whole number organized.	Existing.				Voluntary liquidation.				Insolvent.		
		Number.	Capital at date of organization.	Present capital.	Surplus.	Number.	Capital at date of organization.	Capital at date of liquidation.	Surplus at date of liquidation.	Number.	Capital at date of organization	Capital at date of failure.
1863	474	296	$40,588,900	$58,854,800	$25,923,400	147	$14,984,200	$25,424,600	$7,839,300	31	$3,460,000	$5,119,500
1864	104	69	11,848,100	15,370,100	6,682,800	31	4,310,000	6,166,000	1,558,900	4	450,600	500,000
1865	603	440	107,777,400	111,014,700	35,540,900	144	19,592,300	18,490,000	4,913,500	19	2,475,000	3,560,000
1866	33	7	2,730,000	4,385,000	2,384,900	8	800,000	775,300	176,200	2	100,000	150,000
1867	9	23	850,000	1,800,000	746,000	2	150,000	150,000	14,300	.....	.....	.....
1868	10	8	710,000	1,150,000	311,500	2	200,000	200,000	7,500	.....	.....	.....
1869	8	4	850,000	650,000	200,000	2	260,000	310,000	48,500	2	350,000	350,000
1870	62	40	4,298,000	5,160,500	1,558,900	20	2,401,000	2,880,000	375,300	2	300,000	350,000
1871	148	109	11,668,000	14,478,900	4,981,800	34	3,040,000	3,000,000	656,000	5	1,000,000	1,300,000
1872	156	97	9,074,700	12,471,100	3,868,800	48	4,255,000	3,843,100	585,100	11	1,450,000	1,485,000
1873	53	38	4,655,000	4,463,000	1,178,100	13	925,000	1,125,000	116,700	2	370,000	350,000
1874	72	46	3,726,500	4,345,000	1,338,800	22	1,350,000	1,320,000	86,900	4	350,000	350,000
1875	94	79	10,012,000	11,044,000	2,697,800	14	1,000,000	1,010,000	75,800	1	50,000	50,000
1876	27	23	2,020,800	2,377,800	679,300	4	250,000	250,000	11,400	.....	.....	.....
1877	26	21	1,864,000	2,564,000	1,141,700	3	150,000	150,000	21,000	2	300,000	1,011,300
1878	23	18	1,625,000	1,870,000	600,000	5	250,000	250,000	21,400	.....	.....	.....
1879	30	25	2,550,000	3,105,000	631,800	4	200,000	200,000	13,200	1	60,000	60,000
1880	47	43	5,222,100	6,147,100	1,385,100	3	250,000	250,000	32,400	1	50,000	50,000
1881	97	87	8,335,000	10,181,000	2,522,200	9	1,720,000	1,770,000	80,000	1	50,000	50,000
1882	230	212	28,318,000	35,039,000	8,529,100	14	1,380,000	1,380,000	76,200	4	225,000	225,000
1883	236	214	22,982,000	26,403,000	3,770,300	16	2,135,000	2,135,000	53,700	6	550,000	350,000
1884	179	171	17,269,000	20,066,100	3,161,600	7	450,000	450,000	3,000	1	50,000	50,000
1885	142	139	13,593,000	14,203,000	1,589,800	3	200,000	200,000	5,500	.....	.....	.....
1886*	142	140	15,453,000	16,215,000	693,700	1	100,000	100,000	500	1	1,000,000	1,000,000
1887†	214	214	29,196,000	29,096,000	521,400	.....	.....	.....	.....	.....	.....	.....
Total	3,219	2,563	347,216,500	412,474,100	112,639,700	556	60,352,500	71,829,000	16,772,300	100	12,640,000	16,360,800

*To November 1. †From November 1, 1886, to November 1, 1887.

SUMMARY OF NATIONAL BANKS ORGANIZED AND DISSOLVED SINCE FEBRUARY 25, 1863, AND THE NUMBER EXISTING NOVEMBER 1, 1887.

Banks organized.	Number.	Dissolved.					Now existing.		Remarks.
		In liquidation, voluntary or by expiration.		Failed.		Total number dissolved.	Number.	Per cent.	
		Number.	Per cent.	Number.	Per cent.				
Converted from State system	586	69	12	19	3	88	498	85	Of 625 banks which have gone into voluntary liquidation, 471 took that step for the purpose of winding up their affairs, 79 for the purpose of reorganization, and 75 went into liquidation by reason of expiration of charter, 38 of them having since been reorganized.
Other banks	3,219	556	17	100	3	656	2,563	80	
Total	3,805	625	16	119	3	744	3,061	80	

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EXTENSION OF THE CORPORATE EXISTENCE OF NATIONAL BANKS.

The act of July 12, 1882, contains the only provision made for the extension of the corporate existence of national banks, and 1,234 associations have availed themselves of this privilege. Annexed is a table brought down to October 31, 1887, showing the capital of these extended banks and their geographical distribution.

TABLE SHOWING, BY STATES, THE NUMBER AND CAPITAL OF NATIONAL BANKS, THE CORPORATE EXISTENCE OF WHICH WAS EXTENDED PRIOR TO NOVEMBER 1, 1887.

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Alabama	2	$350,000	Montana	1	$500,000
Arkansas	1	250,000	Nebraska	3	750,000
Colorado	3	460,000	New Hampshire	35	4,605,000
Connecticut	73	22,450,820	New Jersey	48	9,783,350
Delaware	11	1,503,185	New York	222	72,672,460
District of Columbia	2	500,000	North Carolina	3	650,000
Georgia	6	1,450,000	South Carolina	2	750,000
Illinois	48	6,240,000	Ohio	82	14,854,000
Indiana	32	4,157,000	Oregon	1	250,000
Iowa	25	2,695,000	Pennsylvania	165	44,479,390
Idaho	1	100,000	Rhode Island	59	19,959,800
Kansas	3	300,000	Tennessee	6	1,750,000
Kentucky	11	3,150,000	Texas	4	625,000
Louisiana	2	1,300,000	Vermont	29	5,256,000
Maine	53	8,630,000	Virginia	10	2,016,000
Maryland	29	12,069,000	West Virginia	11	1,341,000
Massachusetts	199	85,712,500	Wisconsin	19	1,685,000
Michigan	19	1,575,000			
Minnesota	6	2,100,000	Total	1,234	340,069,505
Missouri	8	3,150,000			

The following table accounts for all banks organized, and shows how many of these have been extended, and how many are still in operation under the original organization certificates:

TOTAL NUMBER OF BANKS ORGANIZED UNDER THE NATIONAL CURRENCY ACT OF FEBRUARY 25, 1863, AND THE NATIONAL-BANK ACT OF JUNE 3, 1864, THE NUMBER EXTENDED UNDER THE ACT OF JULY 12, 1882, AND STILL IN OPERATION UNDER THEIR ORIGINAL CERTIFICATES OF ORGANIZATION, AND THE TOTAL NUMBER IN OPERATION OCTOBER 31, 1887.

	Act February 25, 1863.		Act June 3, 1864.				Total.
			Before 1882.		Since 1882.		
Originally organized		488		2,278			
Out of existence July 12, 1882		146		347			
In operation July 12, 1882		342		1,931			2,273
Organized since July 12, 1882						1,039	
Since passed into voluntary liquidation to wind up affairs	7		97		37		141
Since in voluntary liquidation by expiration of corporate existence	20		55				75
Placed in hands of receivers	1		20		9		30
		28		172		46	
Extended under act July 12, 1882		314		920			1,234
To reach the term of corporate existence				849			
Passed into voluntary liquidation since extension	3						
Placed in hands of receivers since extension	3	6					
Still in operation under original organization certificate		308		1,759			2,067
Restored to solvency and resumed business				1			
Total number in operation October 31, 1887		308		1,760		993	3,061

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The figures in the table as to the number of banks organized under these two acts, respectively, conform to the records of the office, but are not in conformity with the Comptroller's reports of previous years.

The discrepancy is attributable to the fact that certain banks originally organized under the act of 1863 afterward went into voluntary liquidation and were reorganized under the act of 1864. In the records of the office they stand among the banks organized under the latter act, while in the reports they have been included with banks organized under the act of 1863. It is perhaps a matter of but little consequence, but upon principle it seems best that the report should reflect accurately the records as they are.

From the foregoing table it will be found that all of the banks organized under the national currency act of 1863 have either ceased to exist or have had their corporate existence extended, while of those organized prior to July 12, 1882, under the national-bank act of 1864, 1,760 are still in operation under their original certificates of organization.

The following table shows how many of these 849 banks will reach the expiration of their corporate existence during each year from 1888 to 1901, inclusive, with their capital and circulation:

Years.	No. of banks.	Capital.	Circulation.	Years.	No. of banks.	Capital.	Circulation.
1888	10	$1,250,000	$321,750	1896	23	$2,173,800	$986,650
1889	3	600,000	184,500	1897	24	3,419,000	1,171,295
1890	61	9,560,500	364,000	1898	25	2,679,000	1,198,350
1891	97	12,358,900	4,040,685	1899	39	4,995,000	2,270,700
1892	100	13,815,100	4,562,760	1900	50	7,807,100	2,153,330
1893	38	4,701,000	1,982,925	1901	108	14,669,150	3,702,350
1894	63	7,628,000	2,812,720				
1895	76	11,259,000	4,431 610	Total	717	96,915,550	30,183,625

The number, capital, and circulation of the national banks of which the periods of succession terminated between October 31, 1886, and October 31, 1887, are shown by the following table, which also indicates the number of which the corporate existence has been extended:

Date.	No. of banks that have expired.	Capital.	Circulation.	No. of banks that have extended.	Capital.	Circulation.
1886.						
December	1	$150,000	$135,000	1	$150,000	$135,000
1887.						
March	3	700,000	162,000	3	700 000	162,000
May	1	100,000	90,000	1	100,000	90,000
Total	5	950,000	387,000	5	950,000	387,000

The corporate existence of one national bank, with a capital of $250,000, will expire in November of this year, and the corporate existence of ten national banks, with an aggregate capital of $1,250,000, will expire during the year 1888.

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NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1888, WITH THE DATE OF THE EXPIRATION, THE AMOUNT OF CAPITAL STOCK OF EACH BANK, THE UNITED STATES BONDS ON DEPOSIT WITH THE TREASURER, AND THE AMOUNT OF CIRCULATION ISSUED THEREON.

Charter number.	Title of bank.	State.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
			1888.			
1676	The First National Bank of Honeybrook	Pa	Jan. 1	$100,000	$68,000	$61,200
1677	The Greene County National Bank of Springfield	Mo	Jan. 8	100,000	25,000	22,500
1678	The Union Stock-Yard National Bank of Chicago (Lake)	Ill	Feb. 29	500,000	50,000	45,000
1680	The Carolina National Bank of Columbia	S. C	Mar. 14	100,000	25,000	22,500
1683	The First National Bank of Mankato	Minn	May 20	75,000	20,000	18,000
1682	The State National Bank of Raleigh	N. C	June 2	100,000	25,000	22,500
1685	The First National Bank of Sharon	Pa	Aug. 31	125,000	32,000	28,800
1688	The First National Bank of Hillsborough	N. H	Sept. 2	50,000	50,000	45,000
1690	The First National Bank of Austin	Minn	Oct. 27	50,000	12,500	11,250
1686	The First National Bank of Faribault	Minn	Nov. 21	50,000	50,000	45,000

SHAREHOLDERS IN BANKS.

In the report of last year tables were given by which a comparison could be made between the distribution of the shares of national banks in 1886 and the distribution as shown by tables reproduced from the Comptroller's Report of 1876.

The tables subjoined hereto afford a comparison between the distribution of national-bank stock and that of the stock of State banks and loan and trust companies, so far as the latter can be ascertained.

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DISTRIBUTION, BY STATES, ETC., NUMBER, AND PAR VALUE AT $100 EACH, OF SHARES

	State, etc.	No. of banks.	Number of shares held by—		Same, in detail, held by—				
			State residents.	Non-State residents.	Natural persons.	Religious, charitable, and educational institutions.	Municipal corporations.	Savings banks, loan and trust and insurance companies.	All other corporations.
1	Maine	72	98,984	5,116	82,702	2,237	.....	19,161	.....
2	New Hampshire	49	57,101	4,949	51,843	258	5	9,934	10
3	Vermont	49	67,426	7,734	72,181	51	102	2,826	.....
4	Massachusetts	198	411,750	35,155	373,782	4,833	661	67,618	11
5	Boston	54	475,571	33,929	264,326	19 600	231	225,275	68
6	Rhode Island	61	191,264	12,136	172,519	4,458	1,052	25,366	5
7	Connecticut	83	224,368	22,325	183,325	7,026	363	55,466	513
	Division No. 1	566	1,526,464	121,344	1,200,678	38,463	2,414	405,646	607
8	New York	269	333,320	13,977	346,126	391	.....	780	.....
9	New York City	46	326,061	162,439	457,853	3,067	190	27,087	298
10	Albany	6	16,585	915	17,098	39	.....	363	.....
11	New Jersey	80	119,535	10,748	129,116	514	60	593	.....
12	Pennsylvania	237	319,874	19,529	337,461	541	25	1,158	218
13	Philadelphia	43	218,670	7,910	223,760	528	20	2,272	.....
14	Pittsburgh	23	99,060	2,740	100,192	223	.....	1,385	.....
	Division No. 2	704	1,433,105	218,258	1,611,611	5,303	295	33,638	516
15	Delaware	17	17,426	3,414	20,435	145	229	31	.....
16	Maryland	30	26,724	943	20,526	342	228	571	.....
17	Baltimore	17	112,080	5,053	103,365	6,359	61	7,293	55
18	Washington	7	11,766	3,984	15,364	13	.....	373	.....
19	District of Columbia	1	2,040	480	2,435	66	19	.....	.....
20	Virginia	25	30,139	7,824	36,329	498	65	1,071	.....
21	West Virginia	20	15,903	3,207	17,801	9	500	410	300
	Division No. 3	117	216,078	24,905	222,345	7,432	1,102	9,749	355
22	North Carolina	18	21,750	2,510	24,232	7	.....	21	.....
23	South Carolina	15	16,253	1,227	17,233	92	87	68	.....
24	Georgia	19	19,125	10,235	27,213	33	1	2,113	.....
25	Florida	8	4,110	890	5,000	.....	.....	.....	.....
26	Alabama	20	31,269	3,671	34,820	.....	20	100	.....
27	Mississippi	11	6,965	2,285	9,175	.....	.....	75	.....
28	Louisiana	5	4,865	135	4,953	16	.....	31	.....
29	New Orleans	8	20,775	8,475	28,220	2	.....	1,018	10
30	Texas	87	79,271	18,329	97,292	30	75	203	.....
31	Arkansas	7	7,724	1,276	9,000	.....	.....	.....	.....
32	Kentucky	59	93,420	4,169	96,971	414	.....	177	27
33	Louisville	9	31,465	4,050	35,099	160	.....	194	62
34	Tennessee	40	67,074	7,101	73,930	85	.....	160	.....
	Division No. 4	306	404,066	64,353	463,138	839	182	4,160	99
35	Ohio	190	213,122	12,818	224,958	128	.....	854	.....
36	Cincinnati	15	95,087	8,913	99,646	40	.....	4,314	.....
37	Cleveland	9	60,384	6,616	66,631	275	.....	.....	94
38	Indiana	92	108,798	9,647	118,281	54	.....	110	.....
39	Illinois	160	132,366	9,149	141,209	61	.....	245	.....
40	Chicago	18	131,143	19,357	149,950	.....	.....	550	.....
41	Michigan	99	96,760	10,086	106,826	.....	.....	20	.....
42	Detroit	8	36,963	2,037	39,000	.....	.....	.....	.....
43	Wisconsin	53	41,170	3,180	44,325	10	.....	15	.....
44	Milwaukee	3	4,366	2,134	6,500	.....	.....	.....	.....
	Division No. 5	647	920,159	83,937	997,326	568	.....	6,108	94
45	Iowa	127	82,582	19,218	101,379	.....	.....	421	.....
46	Minnesota	57	96,582	38,818	132,152	252	.....	2,900	96
47	Missouri	35	23,590	1,720	25,270	.....	.....	40	.....
48	Saint Louis	5	24,385	5,615	29,772	44	.....	184	.....
49	Kansas City	6	16,770	21,230	35,558	25	.....	2,417	.....
50	Saint Joseph	2	2,322	678	3,000	.....	.....	.....	.....
51	Kansas	123	66,036	24,255	89,462	.....	.....	829	.....
52	Nebraska	94	48,737	11,168	59,838	.....	.....	67	.....
53	Omaha	8	16,573	7,427	24,000	.....	.....	.....	.....
	Division No. 6	457	377,577	130,129	500,431	321	.....	6,858	96

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OF STOCK OF NATIONAL BANKS ON THE FIRST MONDAY OF JULY, 1887.

Total shares issued.	Number of shareholders.					Number of shareholders owning specific amounts.				
Number reduced to par value of $100 each.	Natural persons.	Corporations.	Resident.	Non-resident.	Total.	Owning shares to the par value of $1,000 and less.	Over $1,000 and less than $5,000.	Over $5,000 and less than $30,000.	Over $30,000.	
104,100	6,965	539	6,985	519	7,504	5,325	1,790	367	12	1
62,050	3,896	145	3,573	468	4,041	2,858	970	199	14	2
75,160	3,905	44	3,544	405	3,949	2,506	1,140	284	19	3
446,905	31,120	794	28,965	2,949	31,914	22,931	7,469	1,450	64	4
509,500	17,236	3,235	18,203	2,268	20,471	11,309	6,459	2,578	125	5
203,400	12,482	457	11,631	1,308	12,939	7,888	4,295	726	30	6
246,693	13,454	910	12,831	1,533	14,364	9,796	3,696	795	77	7
1,647,808	89,058	6,124	85,732	9,450	95,182	62,623	25,819	6,399	341	
347,297	15,156	43	14,253	946	15,199	8,099	5,498	1,528	74	8
488,500	14,629	442	8,516	6,555	15,071	7,012	5,439	2,445	175	9
17,500	611	7	576	42	618	290	226	96	6	10
130,283	9,054	47	8,309	792	9,101	5,926	2,675	488	12	11
339,403	22,964	83	22,102	945	23,047	14,695	7,047	1,243	62	12
226,589	10,976	93	10,438	631	11,069	6,503	3,476	1,047	43	13
101,800	3,992	37	3,972	57	4,029	2,085	1,431	483	30	14
1,651,363	77,382	752	68,166	9,968	78,134	44,610	25,792	7,330	402	
20,840	1,682	21	1,347	356	1,703	1,186	440	76	1	15
27,667	1,963	27	1,924	66	1,990	1,299	593	96	2	16
117,133	5,237	186	5,114	309	5,423	3,005	1,913	480	25	17
15,750	608	7	525	90	615	339	208	67	1	18
2,520	151	4	39	116	155	77	69	9	.....	19
37,963	1,561	15	1,326	250	1,576	980	387	201	8	20
19,110	929	6	778	157	935	506	340	83	6	21
240,983	12,131	266	11,053	1,344	12,397	7,392	3,950	1,012	43	
24,260	895	3	765	133	898	461	292	104	41	22
17,480	1,034	25	1,008	51	1,059	721	271	63	4	23
29,360	876	22	719	179	898	489	231	166	12	24
5,000	123	.....	101	22	123	64	34	24	1	25
34,940	869	2	757	114	871	383	285	189	14	26
9,250	299	3	235	67	302	151	90	59	2	27
5,000	99	4	99	4	103	47	25	28	3	28
29,250	841	5	669	177	846	341	293	197	15	29
97,600	1,974	10	1,573	411	1,984	828	576	520	50	30
9,000	238	.....	198	40	238	106	84	46	2	31
97,589	3,807	41	3,697	151	3,848	1,913	1,401	516	18	32
35,515	1,147	10	1,073	84	1,157	539	432	178	8	33
74,175	2,320	7	2,122	205	2,327	1,024	855	426	22	34
468,419	14,522	132	13,016	1,638	14,654	7,077	4,869	2,516	192	
225,940	8,144	31	7,708	467	8,175	4,302	2,614	1,205	54	35
104,000	1,538	50	1,467	121	1,588	421	529	581	57	36
67,000	839	2	764	77	841	163	274	368	36	37
118,445	2,304	5	2,062	247	2,309	782	823	646	58	38
14,515	4,162	8	3,846	324	4,170	2,097	1,324	701	48	39
150,500	1,545	4	1,344	205	1,549	351	443	660	95	40
106,846	3,218	1	2,899	320	3,219	1,450	1,109	638	22	41
39,000	597	.....	554	43	597	139	188	245	25	42
44,350	1,201	2	1,055	148	1,203	555	364	271	13	43
6,500	145	.....	39	106	145	68	57	15	5	44
1,004,096	23,693	103	21,738	2,058	23,796	10,328	7,725	5,330	413	
101,800	3,244	6	2,390	860	3,250	1,670	1,016	531	33	45
135,400	2,807	35	1,966	876	2,842	1,079	896	816	51	46
25,310	885	1	831	55	886	455	281	139	11	47
30,000	860	6	607	259	866	371	322	164	9	48
38,000	930	29	836	123	959	443	295	205	16	49
3,000	46	.....	25	21	46	20	10	16	.....	50
90,291	2,745	15	1,932	828	2,760	1,502	729	503	26	51
59,905	1,361	2	1,014	349	1,363	627	354	355	27	52
24,000	171	.....	114	57	171	49	24	73	25	53
507,706	13,049	94	9,715	3,428	13,143	6,216	3,927	2,802	198	

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DISTRIBUTION BY STATES, ETC., NUMBER, AND PAR VALUE AT $100 EACH OF SHARES OF

	State, etc.	No. of banks.	Number of shares held by—		Same in detail, held by—				
			State residents.	Non-State residents.	Natural persons.	Religious, charitable, and educational institutions.	Municipal corporations.	Savings banks, loan and trust and insurance companies.	All other corporations.
54	Colorado	29	22,397	3,953	26,350	.....	.....	.....	.....
55	Nevada	2	1,092	408	1,500	.....	.....	.....	.....
56	California	28	35,149	3,351	38,478	22	.....	.....	.....
57	San Francisco	3	17,796	9,204	26,593	.....	.....	407	.....
58	Oregon	22	15,281	2,369	17,565	.....	.....	85	.....
	Division No. 7	84	91,715	19,285	110,486	22	.....	492	.....
59	Dakota	62	20,681	16,369	36,768	15	.....	267	.....
60	Idaho	6	2,620	880	3,500	.....	.....	.....	.....
61	Montana	17	13,592	5,658	19,250	.....	.....	.....	.....
62	New Mexico	9	6,200	2,300	8,350	.....	.....	150	.....
63	Utah	7	7,686	814	8,500	.....	.....	.....	.....
64	Washington	18	7,345	4,455	11,725	.....	50	25	.....
65	Wyoming	8	6,037	4,713	10,620	.....	50	80	.....
66	Arizona	1	1,000	.....	1,000	.....	.....	.....	.....
	Division No. 8	128	65,161	35,189	99,713	15	100	522	.....
	United States	3,009	5,034,325	697,400	5,205,728	52,963	4,094	467,173	1,767

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STOCK OF NATIONAL BANKS ON THE FIRST MONDAY OF JULY, 1887—Continued.

Total shares issued.	Number of shareholders.					Number of shareholders owning specific amounts.				
Number reduced to par value of $100 each.	Natural persons.	Corporations.	Resident.	Non-resident.	Total.	Owning shares to the par value of $1,000 and less.	Over $1,000 and less than $5,000.	Over $5,000 and less than $30,000.	Over $30,000.	
26,350	443	.....	359	84	443	173	129	128	13	54
1,500	25	.....	20	5	25	3	8	14	.....	55
38,500	678	2	639	41	680	230	243	187	20	56
27,000	140	2	130	12	142	14	43	68	17	57
17,650	282	1	257	26	283	89	82	100	12	58
111,000	1,568	5	1,405	168	1,573	509	505	497	62	
87,050	1,124	8	628	504	1,132	589	315	224	4	59
3,500	57	.....	40	17	57	19	13	25	.....	60
19,250	252	.....	185	67	252	118	57	66	11	61
8,500	205	4	140	69	209	86	71	51	1	62
8,500	235	.....	219	16	235	130	61	41	3	63
11,800	251	2	165	88	253	115	56	79	3	64
10,750	147	2	66	83	149	28	45	69	7	65
1,000	6	.....	4	2	6	3	.....	1	2	66
100,350	2,277	16	1,447	846	2,293	1,088	618	556	31	
5,731,725	233,680	7,492	212,272	28,900	241,172	139,843	73,205	26,442	1,682	

NOTE.—The difference in the amount of capital stock as shown by this table and by the reports of condition on August 1 is accounted for by the fact that a number of banks organized during the five months just preceding that date had not paid up their capital stock.

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CIRCULATING NOTES.

Upon the security of its bonds, deposited with the Treasurer, each bank is entitled to receive, and the Comptroller of the Currency is by law required to issue to it upon demand of its officers, circulating notes to the amount of 90 per cent. of the market value, and not more than 90 per cent. of the par value, of the bonds. Any bank may deposit more than the minimum of bonds, and may take out circulating notes for 90 per cent. of its deposit, provided its entire outstanding circulation against bonds does not exceed 90 per cent. of its capital stock actually paid in. The circulating notes when issued by the Comptroller are in sheets, and are not valid until signed by the bank officers designated by the statute.

Under the present law the minimum deposit of bonds required to be made by the 3,049 national banks in operation in the United States on October 5, 1887, amounts to $89,912,347.

A table in the Appendix, p. 185, shows by States and geographical divisions the national banks in operation on October 5, 1887, separated into two classes, namely, banks of which the capital does not exceed $150,000, and banks of which the capital exceeds $150,000. The first class contains 2,150 banks, with an aggregate capital of $179,849,390; the second, 899 banks, with an aggregate capital of $398,613,375. The minimum of bonds required to be kept on deposit by the entire body of banks in the first class is $44,962,347; the minimum for the 899 banks of the second class is $44,950,000. If all banks held only the minimum of bonds, the total national-bank circulation could not exceed $80,921,113, while the possible maximum of circulation, namely, 90 per cent. of the aggregate of the national-bank capital, would be $520,616,489.

The actual circulation on October 5, 1887, was $272,387,176, inclusive of $102,719,440 still outstanding, but which, having been surrendered by the banks that issued it, is no longer represented by bonds, but by that amount of lawful money deposited with the Treasurer of the United States to redeem the notes as they are presented.

The $169,667,736 of circulation for which the banks are responsible consists of $71,536,500 secured by the bonds deposited by the 2,150 banks having $150,000 capital and less, and $98,131,236 secured by the bonds belonging to the 899 banks of which the capital exceeds $150,000. The first class of banks have, therefore, $31,070,387 more than their minimum and $90,327,951 less than their possible maximum circulation, while the larger banks have $57,676,236 more than their minimum and $260,620,802 less than their maximum.

The following table shows the number of banks organized from July 1, 1882, to July 1, 1887, their capital stock, amount of bonds deposited, and the circulation issued thereon:

Year.	Number of banks.	Capital.	Minimum bonds required.	Bonds actually deposited.	Percentage of excess.	Circulation issued.
					Per cent.	
July 1, 1882, to July 1, 1883 ..	251	$26, 552, 300	$5, 155, 500	$7, 116, 400	28	$6, 404, 760
July 1, 1883, to July 1, 1884 ..	218	19, 944, 000	4, 016, 000	4, 676, 100	14	4, 208, 490
July 1, 1884, to July 1, 1885 ..	142	15, 205, 000	3, 061, 250	3, 332, 800	8	2, 999. 520
July 1, 1885, to July 1, 1886 ..	163	17, 553, 000	3, 404, 500	3, 715, 500	8	3, 343, 950
July 1, 1886, to July 1, 1887 ..	217	31, 444, 000	4, 986, 000	5, 051, 300	1	4, 538, 390

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From the foregoing table it appears that 991 banks have been organized between the dates given, with a capital of $110,698,300; that they have received circulation to the amount of $21,495,110 on bonds deposited to the amount of $23,892,100, and that the minimum deposit of bonds required by law for these banks is $20,623,250.

The actual deposit of bonds during the whole period exceeds the minimum by about 15 per cent. only, and taken year by year the percentage of excess has decreased from 28 per cent. in 1882–'83 to less than 1½ per cent. in 1886–'87.

Of the 217 national banks organized during the past fiscal year, 102 have a capital of $50,000 each, amounting to $5,100,000; 76 have a capital of over $50,000 and not exceeding $150,000, amounting to $7,044,000; and 39 have a capital of $19,300,000. The 39 largest banks deposited the exact amount of bonds required by law, and out of 178 banks of which the capital does not exceed $150,000 only 8 have deposited bonds in excess of the requirement.

Tables will be found in the Appendix, pp. 183, etc., showing for the national banks in each State, Territory, and reserve city the minimum amount of bonds required by law, the bonds actually held, and the circulation thereon outstanding October 5, 1887; also all other information deemed useful as to circulation.

Banks are privileged to change their deposited bonds from time to time, to increase and to reduce the amount, within limits, and are required to inspect once a year the bonds held for them in trust by the Treasurer. The Comptroller of the Currency is the agent and medium of all such changes; his indorsement on the bonds establishes their ownership and alone validates their transfer. Section 5163 of the Revised Statutes requires him to record every act of deposit, transfer, and withdrawal, and to keep a set of books for the purpose, all of which has been carefully complied with.

INTEREST-BEARING FUNDED DEBT OF THE UNITED STATES, AND THE AMOUNT HELD BY NATIONAL BANKS.

The connection between the banks and the distribution of the funded debt of the United States renders the following statement appropriate:

The public debt at its maximum, on August 31, 1865, amounted to $2,844,649,626, of which obligations not bearing interest amounted to $461,616,311, leaving interest-bearing debt $2,383,033,315. On October 31, 1887, the interest-bearing debt amounted to $1,041,770,742.

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The following table shows the class of bonds, authorizing act, date of maturity, rate of interest, and intermediate changes:

BONDED DEBT AT DATES NAMED.

Date.	6 per cent.	5 per cent.	4½ per cent.*	4 per cent.†	6 per cent.‡	Total.
Aug. 31, 1865....	$908,518,091	$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....	1,109,865,550	607,132,750	.....	.....	64,623,512	1,772,621,812
June 30, 1876....	984,999,650	711,685,800	.....	.....	64,623,512	1,761,308,962
June 30, 1877....	854,621,850	703,266,650	$140,000,000	.....	64,623,512	1,761,512,012
June 30, 1878....	738,619,000	703,266,650	240,000,000	$98,850,000	64,623,512	1,845,359,162
June 30, 1879....	310,932,500	646,905,500	250,000,000	679,878,110	64,623,512	1,952,339,622
June 30, 1880....	235,780,400	484,864,900	250,000,000	739,347,800	64,623,512	1,774,616,612
June 30. 1881....	196,378,600	439,841,350	250,000,000	739,347,800	64,623,512	1,690,191,262
	Continued at 3½ per cent.	Continued at 3½ per cent.				
June 30, 1882....	58,957,150	401,593,900	250,000,000	739,349,350	64,623,512	1,514,433,912
June 30, 1883....	.....	32,082,600 Funded into 3 per cents, act July 12, 1882. 304,204,350	250,000,000	737,942,200	64,623,512	1,388,852,662
June 30, 1884....	.....	224,612,150	250,000,000	737,661,700	64,623,512	1,276,897,362
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
Oct. 31, 1887....	.....	.....	230,544,600	732,447,550	64,623,512	1,027,615,662

* Funded loan 1891; authorizing act, July 14, 1870, and January 20, 1871; date of maturity, 1891.
† Funded loan 1907; authorizing act, July 14, 1870, and January 20, 1871; date of maturity, 1907.
‡ Pacific railroad bonds; authorizing act, July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.
The Navy pension fund, amounting to $14,000,000 in 3 per cents, the interest upon which is applied to the payment of naval pensions exclusively, and $155,080 of refunding certificates are not included in the table.

The act approved July 12, 1882, authorized the Secretary of the Treasury to receive at the Treasury any bonds of the United States bearing 3½ per cent. interest, and to issue in exchange therefor an equal amount of registered bonds of the United States bearing interest at the rate of 3 per cent. per annum—

Provided, That the bonds herein authorized shall not be called in and paid so long as any bonds of the United States heretofore issued bearing a higher rate of interest than three per centum, and which shall be redeemable at the pleasure of the United States, shall be outstanding and uncalled.

Under this act $305,581,250 of 3 percents were issued, but the largest amount outstanding at any time was $305,529,000, on August 7, 1883, $52,250 having been redeemed before the last issue was made.

The largest amount of 3 percents held by the national banks on deposit as security for circulation was $202,386,750, on August 16, 1883.

On October 31, 1886, there was outstanding $95,850,050 3 per cent. bonds, of which $31,607,400 had been called. The $64,242,550 then remaining uncalled have been called during the past year, except that bonds amounting to $605,150 were voluntarily presented for redemption under Treasury circulars dated August 30, 1886, and September 15, 1886. Of the $63,637,400 called, $1,448,400 was still outstanding October 31, 1887.

Of this amount the national banks on that date held $144,500, deposited with the Treasurer of the United States as security for circulation, and $550,000 was held by him for them as security for public deposits.

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REDEMPTION OF LOAN OF JULY 2, 1882, KNOWN AS THREE PER CENT. BONDS.

Since the last annual report the whole amount of 3 per cent. bonds then outstanding has been called in for redemption.

The following tables show the general progress of this redemption, and its effect upon national-bank circulation, from September 15, 1886, to July 1, 1887.

The first table relates to the entire mass of 3 per cent. bonds outstanding September 15, 1886, including both those held by the Treasurer for the banks and those held by others. It gives the date and maturity of each call since August 1, 1886, the amount of bonds embraced in each, the bonds then outstanding, and those thereafter redeemed.

The second table shows the amount of 3 per cent. bonds held by the Treasurer as security for national-bank circulation on September 15, 1886, the amount of such bonds included in each call for redemption since August 1, 1886, the total amount so held at each date at which interest ceased under any call for redemption, the amounts redeemed at those dates, and the amounts held on which interest had ceased.

STATEMENT SHOWING CHANGES IN THREE PER CENT. LOAN OF JULY 12, 1882, FROM AUGUST 1, 1886, TO JULY 1, 1887.

Call No. 140 to 149.			Amount of bonds outstanding at maturity of each call.			Amount of bonds redeemed between the maturity of each call and maturity of succeeding call.		
Date of call.	Maturity of call.	Amount called.	Amount previously called.	Amount not yet called.	Total amount outstanding.	Redeemed under last call.	Redeemed under previous calls.	Voluntarily surrendered under special calls.
1886.	1886.							
Aug. 12	Sept. 15	$10,003,650	$36,337,150	$91,137,050	$127,470,200	.....	$177,270,800	$788,000
19	Oct. 1	15,005,000	40,575,300	75,450,200	116,025,500	$11,600	10,758,550	674,150
Sept. 15	16	15,122,400	29,669,900	74,484,700	104,154,600	822,900	10,094,100	965,500
27	Nov. 1	15,008,300	26,043,500	64,222,450	90,265,950	40,000	14,414,650	256,900
Oct. 29	Dec. 1	10,005,350	12,270,900	64,017,600	76,288,500	4,845,000	8,997,600	204,850
	1887.							
Dec. 28	Feb. 1	10,010,900	23,205,350	39,958,400	63,163,750	155,900	17,652,550	161,300
1887.								
Jan. 22	Mar. 1	13,887,000	20,481,050	29,921,350	50,402,400	.....	12,887,950	29,200
Feb. 21	Apr. 1	10,007,750	15,636,200	19,814,600	35,450,800	162,500	14,696,600	92,500
Mar. 23	May 1	10,014,250	7,258,300	19,774,000	27,032,300	6,832,300	1,708,100	40,600
May 20	July 1	19,717,500	8,851,050	.....	8,851,050	14,929,100	10,027,650	53,500
							278,478,850	3,270,000

RECAPITULATION OF REDEMPTIONS.

Amount redeemed under last call	$14,929,100
Amount redeemed under previous calls	278,478,850
Amount redeemed uncalled	3,270,000
Bonds of Lewis legacy redeemed	52,250
Total redemptions	296,730,200
Outstanding July 1, 1887	8,851,050
Amount of original issue of loan	305,581,259

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STATEMENT SHOWING CHANGES IN THREE PER CENT. LOAN OF JULY 12, 1862—Continued.

Calls No. 140 to No. 149.			Amount of 3 per cent. bonds held by the Treasurer as security for national-bank circulation at maturity of each call.			Amount of 3 per cent. bonds withdrawn by banks in the interval between the maturity of each call and the maturity of the succeeding call.		
Date of call.	Maturity of call.	Amount of bonds included in call held as security for national-bank circulation.	Amount included in previous calls.	Amount not previously called.	Total amount held by the Treasurer.	Redeemed under last call.	Redeemed under previous calls.	Voluntarily surrendered under special calls.
1886.	1886.							
Aug. 12	Sept. 15	$7,045,200	$14,644,000	$80,238,800	$94,882,800			
19	Oct. 1	11,188,000	29,826,650	57,222,400	87,048,450	$2,179,100	$4,978,250	$677,000
Sept. 15	16	10,795,200	21,873,650	57,180,400	79,054,050	3,682,200	4,956,700	255,500
27	Nov. 1	12,067,650	19,881,600	49,156,450	69,038,050	5,557,500	4,194,000	264,500
Oct. 29	Dec. 1	7,925,500	8,861,450	48,464,000	57,325,450	3,774,400	7,085,400	852,800
	1887.							
Dec. 28	Feb. 1	8,440,250	18,131,950	29,000,300	47,132,250	3,637,350	5,950,750	605,100
1887.								
Jan. 22	Mar. 1	19,613,750	13,975,500	22,919,300	36,894,800	4,945,550	5,188,900	103,000
Feb. 21	Apr. 1	5,989,500	10,408,300	17,677,600	27,085,900	4,111,500	5,328,900	368,500
Mar. 23	May 1	7,818,700	5,006,950	15,221,600	20,228,550	5,115,950	1,455,900	285,500
May 20	July 1	15,221,600	5,205,950		5,205,950	12,245,150	2,565,450	212,000
						45,248,700	49,804,250	3,623,900

RECAPITULATION.

Amount held by the Treasurer September 15, 1886	$94,882,800
Amount redeemed from September 15 to October 1, 1886	7,834,350
October 1 to October 16, 1886	7,994,400
October 16 to November 1, 1886	10,016,000
November 1 to December 1, 1886	11,712,600
December 1, 1886, to February 1, 1887	10,193,200
February 1 to March 1, 1887	10,237,450
March 1 to April 1, 1887	9,808,900
April 1 to May 1, 1887	6,857,350
May 1 to July 1, 1887	15,022,600
Amount unredeemed July 1, 1887	5,205,950
	94,882,800

It will be seen by reference to foregoing tables that call No. 140 was dated August 12, 1886. On that day the Treasurer held as security for circulation of national banks 3 per cent. bonds amounting to $103,351,650, of which $1,720,000 had ceased to bear interest, having matured under previous calls.

Upon the assumption that it would be found practicable and desirable to continue the redemption of these bonds, it became a matter of solicitude with a great many banks holding only 3 percents to ascertain whether their bonds could remain on deposit with the Treasurer as a basis for circulation after interest on them had ceased. Singular as it may seem, some strong and ordinarily well managed banks left large amounts of called bonds on deposit for months, preferring to forego all interest rather than to replace them with other bonds at the then prevailing premium, but as a rule the banks that resisted the replacement of called bonds were those of small capital in sections where money was scarce and dear.

The language of the statute makes it clear that only interest-bearing registered bonds can be deposited, but in the clause requiring the de-

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posit to be maintained up to a certain minimum, registered bonds only are mentioned, nothing being said about their being also interest-bearing.

Taking advantage of this ambiguity in the law, it was contended on behalf of certain banks, that when a deposit was once made of interest-bearing registered bonds of the United States, the requirement of the statute was fulfilled, and that banks could not be compelled against their will to replace those bonds, or to retire the circulation issued upon them, because without any action on their part, and even without their consent, the Government had called the bonds for redemption, and had thereby acquired the right to cease paying interest.

On the other hand, it has always been maintained in the Treasury Department, that bonds upon which interest has ceased are not such bonds as the statute requires national banks to keep on deposit as a basis for circulation.

The controversy at one time became very serious, as it was represented that banks in all parts of the country were resolved to go out of the system if they should be compelled to withdraw their called bonds.

With a view of terminating the controversy as to the meaning of the law, the Secretary of the Treasury was requested to submit the question to the Attorney-General, and this being done the Attorney-General decided that bonds on which interest had ceased could not be lawfully held by the Treasurer as security for national-bank circulation.

If at any time within six months after August 12, 1886, the true position of the banks had been known, especially how many of them held no bonds but 3 per cents, or if peremptory measures had been taken to compel the immediate replacement of called bonds, a speculation in the 4 and 4½ per cent. bonds would no doubt have been precipitated, and in that event the formation of new banks would have been arrested, and many of those already in the system would have been forced into liquidation.

If by accident or inadvertence the magnitude of the necessary bond replacements had got out, or if the ambiguity of the law had not afforded opportunity for temporizing with the reluctant banks, there is little doubt that the banks would have been cornered for available bonds, and while the corner lasted no new banks could have been formed, and a greater or less number of the several hundred which held only 3 per cent. bonds would have been forced into liquidation.

It is needless to specify the steps taken to avert these consequences, and at the same time to bring about an acquiescence in the requirement of the law without having recourse to coercive measures, but it is, perhaps, proper to state that between August 12, 1886, and July 1, 1887, nearly $102,000,000 of 3 per cent. bonds were surrendered by the banks for redemption, and that replacements were made in 4 and 4½ per cent. bonds to the amount of upward of $20,000,000, while during the same time new banks deposited 4 and 4½ per cent. bonds to the amount of $4,532,300, and the amounts of these bonds held to secure deposits of public moneys increased by over $12,000,000. Thus fully $37,000,000 of 4 and 4½ per cent. bonds were obtained by the banks and transferred to the Treasury within less than twelve months, without exciting any speculative advance in the premium of either loan, as will appear from the subjoined table.

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OPENING, HIGHEST, AND LOWEST PRICES OF UNITED STATES REGISTERED FOUR AND FOUR AND A HALF PER CENT. BONDS IN NEW YORK FOR EACH WEEK FROM AUGUST 14, 1886, TO JULY 2, 1887, BOTH DATES INCLUSIVE.

[Compiled from the "Commercial and Financial Chronicle."]

Week ending—	4 per cent. bonds, registered.			4½ per cent. bonds, registered.			Week ending—	4 per cent. bonds, registered.			4½ per cent. bonds registered.		
	Opening.	Highest.	Lowest.	Opening.	Highest.	Lowest.		Opening.	Highest.	Lowest.	Opening.	Highest.	Lowest.
1886.							1887.						
Aug. 14	126⅞	126⅞	126⅞	110⅝	110⅝	110½	Jan. 22	127¾	127⅞	127⅝	110	110½	110
21	126⅞	126⅞	125⅞	110⅜	110½	109⅞	29	128¼	128⅜	128¼	110⅜	110⅜	110⅛
28	126⅞	126¼	126¼	109⅞	109⅞	109⅝	Feb. 5	128½	128⅝	128½	110¼	110⅜	109⅞
Sept. 4	126⅛	126½	125	110⅛	110⅛	109⅞	12	128⅝	128⅞	128⅝	109⅛	109½	109⅛
11	125	125¼	125	110	110⅛	110	19	128⅜	128⅜	128⅜	109⅛	109⅛	108¾
18	125⅜	126¾	125⅜	110⅜	111⅜	110¼	26	128½	128⅜	128⅜	109	109¼	109
25	126⅝	127	126⅝	111½	112	111½	Mar. 5	128⅝	128⅜	127⅛	109⅛	109⅜	108⅞
Oct. 2	127	128¾	127	111⅞	112¼	111⅞	12	127⅛	127⅞	127⅜	108⅞	109⅛	108⅜
9	129¼	129¼	128⅝	112⅜	112⅜	111¾	19	127⅝	127⅞	127⅜	109⅛	109⅜	108⅞
16	128¼	128¾	127⅞	111⅜	111⅞	111⅜	26	127⅛	127¼	127⅛	108¾	109⅜	108¾
23	128⅜	128¾	128½	111⅞	112	111¼	Apr. 2	128½	128¾	128⅜	109⅜	110	109⅜
30	128⅜	128⅝	128⅜	111¼	111¾	111⅛	9	128¾	129	128¾	109⅝	110	109½
Nov. 6	128½	128⅝	128⅜	110⅜	110⅜	110⅜	16	129¼	129½	129⅛	110	110½	110
13	128¼	128¼	127⅞	110⅜	110⅜	109⅞	23	129	129½	129	110	110¼	110
20	128⅛	128⅜	127	109⅞	110	109⅜	30	129½	129½	129½	110¼	110¼	110⅛
27	127⅜	128⅜	127⅛	109⅞	110⅜	109⅞	May 7	129	129	128¼	109	109	108⅜
Dec. 4	129	129¼	128⅜	110⅜	110½	110¼	14	128⅞	129	128⅞	108⅞	109⅜	108⅞
11	128⅜	128⅜	128⅜	110⅜	110⅜	110⅜	21	129⅛	129½	129	109⅛	109⅜	109⅛
18	128⅛	128⅜	127⅞	110⅜	110¼	110⅜	28	129⅜	129½	129⅜	109⅛	109⅜	109⅛
25	127¼	127⅜	127¼	110⅜	110½	110¼	June 4	129½	129½	128⅝	109¾	109⅜	109½
1887.							11	128⅜	128⅜	128¼	109⅛	109⅝	109⅛
Jan. 1	127⅛	128	127⅛	110½	110½	110¼	18	128⅜	128½	128⅜	109⅝	109⅞	109¾
8	127½	127⅝	126½	110⅛	110⅛	109¾	25	128⅜	128⅜	128	109¾	109¾	109⅜
15	127¼	127¾	127¼	110	110¼	110	July 2	128¼	128¼	128¼	109½	109½	109⅜

It is of grave importance for Congress to observe the perilous contingencies involved in the existence of the present relations between the public debt and the national-bank circulation.

It is neither wise nor prudent to maintain a condition of things which makes the possession of official information, necessarily accessible even to clerks in the Departments, an incentive or a temptation to speculation in public securities, nor should the natural and healthy growth of the national-bank system be exposed to the danger of being suddenly arrested by legitimate and discreet operations of the Treasury, directed to the reduction of the public debt.

During the year ending October 31, 1887, $5,379,250 of 4 percents and $19,455,400 of 4½ percents were purchased for sinking-fund purposes, making a total of $24,834,650. Of this amount $297,500 of 4 percents and $687,500 of 4½ percents were withdrawn by the national banks from deposit to secure circulation, making total withdrawals from this cause $985,000, while the replacement by deposits of 4 percents amounted to only $279,650.

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Changes in the debt have induced corresponding changes in the bonds held by the national banks. In January 1866, 1,582 banks, with a capital, surplus, and undivided profits of $475,330,204, held $440,380,350 of United States bonds. On October 5, 1887, 3,049 banks, with a capital, surplus, and undivided profits of $823,827,373, held only $223,754,450 of bonds. The total bank circulation on January 1, 1866, was $213,239,530, and on October 5, 1887, that which was secured by bonds was $167,283,343.

The amount and classes of United States bonds owned by the banks, including those pledged as security for circulation and for public deposits, on June 30 in each year since 1865, are exhibited in the following table:

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 ..	247,355,350	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 ..	100,923,500	229,487,050	.....	.....	390,410,550	25,724,400	416,134,150
1874 ..	154,370,700	236,800,500	.....	.....	391,171,200	25,347,100	416,518,300
1875 ..	136,955,100	239,359,400	.....	.....	376,314,500	26,900,200	403,214,700
1876 ..	109,313,450	232,081,300	.....	.....	341,394,750	45,170,300	386,565,050
1877 ..	87,690,300	206,651,050	$44,372,250	.....	338,713,600	47,315,050	386,028,650
1878 ..	82,421,200	199,514,550	48,448,650	$19,162,000	349,546,400	68,850,900	418,397,300
1879 ..	56,042,800	144,616,300	35,056,550	118,538,950	354,254,600	76,603,520	430,858,120
1880 ..	58,056,150	139,758,650	37,760,950	126,076,300	361,652,050	42,831,300	404,483,350
1881 ..	61,901,800	172,348,350	32,600,500	93,037,700	360,488,400	63,849,950	424,338,350
1882 ..	Continued at 3½ per cent.: 25,142,600	Continued at 3½ 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 ..	Pacifics.	172,412,550	46,546,400	111,696,900	330,649,850	31,203,000	361,852,850
1885 ..	3,520,000	142,240,850	48,483,050	117,901,300	312,145,200	32,195,800	344,341,000
1886 ..	3,565,000	107,782,100	50,484,200	114,143,500	275,974,800	31,345,550	307,320,350
1887 ..	3,175,000	5,205,950	67,743,100	115,842,650	191,966,700	33,147,750	224,814,450

SECURITY FOR CIRCULATING NOTES.

The following table shows the amount of bonds held by the Treasurer as security for the circulating notes of the national banks on October 31 of each year from 1882 to 1887, inclusive, the amount held by the banks for all other purposes, and the total of these two:

Year.	Number of banks.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Total.
		4½ per cent. bonds.	4 per cent. bonds.	3 per cent. bonds.	Pacific 6 per cent. bonds.	Total.		
1882.....	2,301	$33,754,650	$104,927,500	*$40,621,950 179,675,550	$3,526,000	$362,505,650	$37,563,750	$400,069,400
1883.....	2,522	41,319,700	106,164,850	*602,000 201,327,750	3,463,000	352,877,300	30,674,050	383,551,350
1884.....	2,671	49,537,450	116,705,450	155,601,400	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	114,500	3,256,000	188,828,000	34,671,350	223,499,350

* Three and one-half per cent.

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The foregoing tables show how the banks have shifted their investments from one class of bonds to another, and the following table exhibits especially the steady decrease in the amount of bonds held for and by the banks, and in connection with other tables in this report it tends to establish the proposition that the banks are gradually reducing their investments in these securities.

Table showing the decrease of national-bank circulation during each of the years ending October 31, from 1884 to 1887, inclusive, and the amount of lawful money on deposit at the end of each year:

National-bank notes outstanding October 31, 1883, including notes of national gold banks	$352,013,787	
Less lawful money on deposit at same date, including deposits of national gold banks	35,993,461	
		$316,020,326
National-bank notes outstanding October 31, 1884, including notes of national gold banks	333,559,813	
Less lawful money on deposit at same date, including deposits of national gold banks	41,710,163	
		291,849,650
Net decrease of circulation		24,170,676
Net outstanding as above, October 31, 1884		291,849,650
National-bank notes outstanding October 31, 1885, including notes of national gold banks	315,847,168	
Less lawful money on deposit at same date, including deposits of national gold banks	39,542,979	
		276,304,189
Net decrease of circulation		15,545,461
Net outstanding as above, October 31, 1885		276,304,189
National-bank notes outstanding October 31, 1886, including notes of national gold banks	301,529,889	
Less lawful money on deposit at same date, including deposits of national gold banks	81,819,233	
		219,710,656
Net decrease of circulation		56,593,533
Net outstanding as above, November 1, 1886		219,710,656
National-bank notes outstanding October 31, 1887, including notes of national gold banks	272,041,203	
Less lawful money on deposit at same date, including deposits of national gold banks	102,826,136	
		169,215,067
Net decrease of circulation		50,495,589

The following table shows the diminishing scale on which banks organized during each of the past five years have availed themselves of the privilege of issuing circulation upon bonds in excess of the minimum which the law obliges them to keep on hand.

For the sake of conciseness in the table the circulation is omitted, but as every bank has received circulation to the amount of 90 per cent. of the bonds deposited, the proportions of the table reflect faithfully the features of the circulation.

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NUMBER AND CAPITAL OF NATIONAL BANKS ORGANIZED IN EACH GEOGRAPHICAL DIVISION OF THE UNITED STATES FROM OCTOBER 31, 1882, TO OCTOBER 31, 1887, SHOWING THE AMOUNT OF BONDS DEPOSITED TO SECURE THEIR CIRCULATION, THE MINIMUM AMOUNT OF BONDS REQUIRED BY THE ACT OF JULY 12, 1882, AND THE EXCESS DEPOSITED OVER REQUIREMENTS BOTH IN AMOUNT AND PERCENTAGE.

Divisions.*	Number of banks.	Capital.	United States bonds.			
			Deposited.	Minimum.	Excess.	Per cent. of excess over minimum.
1883.						
First	7	$1,275,000	$995,000	$312,500	$682,500	218.40
Second	38	2,975,200	1,854,500	743,800	1,110,700	149.32
Third	5	295,000	155,500	73,700	81,800	110.99
Fourth	43	3,643,650	1,238,100	748,400	489,700	65.43
Fifth	61	11,210,000	2,578,000	1,765,000	813,000	46.06
Sixth	71	7,085,500	1,729,250	1,246,400	482,850	38.73
Seventh	11	620,000	268,400	155,000	113,400	73.16
Eighth	26	1,550,000	556,800	375,000	181,800	48.48
Total	262	28,654,350	9,375,550	5,419,800	3,955,750	72.987
1884.						
First	10	810,000	313,000	190,000	123,000	64.73
Second	22	1,662,230	718,000	340,500	377,500	110.86
Third	6	280,000	166,500	70,000	96,500	137.85
Fourth	27	2,861,100	693,600	627,700	65,900	19.49
Fifth	34	3,413,100	927,000	570,700	356,300	62.43
Sixth	68	5,492,780	1,239,750	1,135,600	104,150	9.17
Seventh	5	380,000	120,000	95,000	25,000	26.31
Eighth	19	1,143,000	309,250	285,700	23,550	8.24
Total	191	16,042,230	4,487,100	3,315,200	1,171,900	35.349
1885.						
First	4	400,000	100,500	100,000	500	.5
Second	18	2,635,000	1,037,500	543,700	493,800	90.822
Third	3	660,000	112,500	112,500	.....	.....
Fourth	20	2,025,000	561,500	506,100	55,400	10.946
Fifth	35	7,123,000	1,963,500	1,218,200	745,300	61.172
Sixth	41	2,350,000	759,800	587,500	172,300	29.329
Seventh	8	725,000	169,000	168,700	300	.177
Eighth	16	1,020,000	255,000	255,000	.....	.....
Total	145	16,938,000	4,959,300	3,491,700	1,467,600	42.031
1886.						
First	5	500,000	125,000	125,000	.....	.....
Second	15	4,000,000	525,000	525,000	.....	.....
Third	4	450,000	112,500	112,500	.....	.....
Fourth	23	1,658,000	404,750	402,000	2,750	.684
Fifth	27	5,465,000	843,000	743,750	99,250	13.344
Sixth	58	5,830,000	982,500	982,500	.....	.....
Seventh	18	2,100,000	367,500	360,000	7,500	2.083
Eighth	24	1,355,000	353,250	313,750	39,500	12.589
Total	174	21,358,000	3,713,500	3,564,500	149,000	4.18
1887.						
First	5	400,000	100,000	100,000	.....	.....
Second	27	7,025,000	771,550	743,750	27,800	3.74
Third	6	560,000	115,000	112,500	2,500	2.22
Fourth	50	6,199,000	1,262,500	1,262,250	250	.02
Fifth	37	5,010,000	959,500	952,500	7,000	.74
Sixth	70	9,002,000	1,400,500	1,400,500	.....	.....
Seventh	17	1,510,000	377,500	377,500	.....	.....
Eighth	13	900,000	225,000	225,000	.....	.....
Total	225	30,546,000	5,211,550	5,174,000	37,550	.72

*See page 183.

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The following table exhibits in detail the changes which have occurred during the past year in the amount of national-bank circulation, so arranged as to illustrate the process by which the circulation steadily decreases concurrently with the accession of new banks and an increase in the aggregate national-bank capital:

CAPITAL AND CIRCULATION.

	Paid in capital.	Circulation represented by bonds.
Increase by banks existing November 1, 1886	$3,868,005	$3,957,175
Increase caused by formation of new banks	32,416,770	4,592,090
Increase by banks organized during the year	610,000	
Total increase	36,894,775	8,549,265
Decrease by banks still in operation November 1, 1887	2,235,000	57,770,475
Decrease by banks going into voluntary liquidation and failed	4,087,450	1,274,380
Total decrease	6,322,450	59,044,855
Net increase of capital	30,572,325	
Net decrease of circulation		50,495,590

STATEMENT BY MONTHS, SHOWING THE AMOUNT OF UNITED STATES BONDS TRANSFERRED FROM THE SECURITIES HELD IN TRUST BY THE TREASURER OF THE UNITED STATES FOR NATIONAL-BANK CIRCULATION TO THE SECURITIES SO HELD FOR PUBLIC DEPOSITS DURING THE YEAR ENDING OCTOBER 31, 1887, AND THE METHODS BY WHICH SUCH TRANSFER WAS MADE.

Date.	Exchanged.	Substituted.	Transferred by retirement of circulation.
1886.			
November			$70,000
December	$100,000		100,000
1887.			
January			530,000
February			220,000
March			145,000
April			40,000
May			155,000
June			60,000
July		$50,000	80,000
August	30,000		
September	140,000		62,500
October	115,000	100,000	500,000
Total	385,000	150,000	1,962,500

BANKS WITHOUT CIRCULATION.

As reported last year, some national banks have not availed themselves of the privilege of taking out circulating notes, and others have surrendered their entire circulation. The following list is unchanged since October 31, 1886:

Title of bank.	Capital.	Bonds.
Chemical National Bank, New York, N. Y	$300,000	$50,000
Fulton National Bank, New York, N. Y	300,000	50,000
National City Bank, New York, N. Y	1,000,000	50,000
American Exchange National Bank, New York, N. Y	5,000,000	50,000
Third National Bank, New York, N. Y	1,000,000	50,000
National Bank, Washington, D. C	200,000	50,000
Chestertown National Bank, Chestertown, Md	50,000	12,500
First National Bank, Houston, Tex	100,000	25,000
Mechanics' National Bank, New York, N. Y	2,000,000	50,000
Total	9,950,000	387,500

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DISSOLUTION.

The total number of national banks organized since February 25, 1863, is 3,805, of which there are now in operation, as shown elsewhere, 3,061; passed out of the system, 744, accounted for thus:

Passed into voluntary liquidation to wind up their affairs	480
Less number afterward placed in hands of receivers	9
	471
Passed into liquidation for purpose of reorganization	79
Passed into liquidation upon expiration of corporate existence	*75
Placed in hands of receivers	120
	745
Less restored to solvency and resumed business	1
Total passed out of system	744

The corporate existence of five national banks expired during the year ending October 31, 1887, and in each case an extension has been obtained in accordance with the provisions of the act of July 12, 1882.

There were eight failures of national banks during the year ending October 31, 1887, and, as has been shown, in one case the creditors have been paid in full, principal and interest, in another they have received 50 per cent., and in two others 25 per cent. on account of the claims proved.

The affairs of five failed banks have been closed during the past year, and final dividends have been paid to their creditors. These banks, with the total dividends paid in each case, are given below:

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		Per cent.	*Per cent.*
Abington National Bank of Abington, Mass	Aug. 2, 1886	100	100
First National Bank of Blair, Nebr	Sept. 8, 1886	100	100
City National Bank of Williamsport, Pa	May 4, 1886	100	100
Palatka National Bank of Palatka, Fla	June 3, 1887	100	100
First National Bank of Butler, Pa	July 23, 1879	81	.....

INACTIVE RECEIVERSHIPS.

There still remain in the hands of receivers a small number of banks of which the affairs have been liquidated as far as possible, but the receiverships are kept open by matters pending in the courts. In these cases the expenses of the receivership are reduced to a minimum, and the compensation of the receiver is made dependent as far as practicable upon services rendered and results obtained.

The following table shows the receiverships that are in this condition:

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		Per cent.
First National Bank of Anderson, Ind	Nov. 23, 1878	39.
National Bank of the State of Missouri, Saint Louis, Mo	June 23, 1877	†100
Third National Bank of Chicago, Ill	Nov. 24, 1877	†100
Central National Bank of Chicago, Ill	Dec. 1, 1877	60
People's National Bank of Helena, Mont	Sept. 13, 1878	40
German American National Bank of Washington, D. C	Nov. 1, 1878	50
First National Bank of Union Mills, Union City, Pa	Mar. 24, 1883	65

* Thirty-eight of these have been reorganized.

†And interest.

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By reference to the Report of 1886 it will be seen that the number of these inactive receiverships has been reduced during the past year by two, viz, that of the New Orleans National Banking Association, and the First National Bank of Butler, Pa.

The New Orleans National Banking Association was interested in the case No. 897, Supreme Court of the United States, New Orleans National Banking Association, appellant, *v.* E. D. Le Breton, appellee, which was decided on March 21, 1887, adversely to the receiver. When the last dividend was declared, there was reserved only money enough to defray the expenses of this litigation, so that when the decision was rendered the trust was closed. Out of the amount reserved, however, a small sum was applied to publishing in New Orleans a list of creditors who had not drawn dividends, and by this means unclaimed dividend checks to the amount of $511.83 have since been delivered.

The First National Bank of Butler, Pa., was kept open because of the unadjusted accounts of the receiver. An adjustment was reached during the past year, and a final dividend was declared of 11 per cent., making 81 per cent. in all, and closing the trust.

The receivership of the National Bank of the State of Missouri in Saint Louis seems to have been placed in an anomalous position by reason of the assets proving more valuable than they were supposed to be.

The receiver was appointed June 23, 1877, and on October 2, 1879, an assessment of 25 per cent. was ordered on the stock of the bank.

This assessment, which amounted to $510,025, yielded only $245,108, and although the creditors were paid in full before October 31, 1882, the receivership seems to have been continued because of apprehended disagreements among shareholders as to the relative rights of those who had paid their assessments in full, those who had paid in part, and those who had not paid.

In order to comply with the law the Comptroller caused a meeting of shareholders to be called on June 16, 1887, at which an agent was duly elected, but up to the present time he has failed to give the requisite bond.

There is some litigation in progress of immense importance to the interests involved in this trust, and it is necessary, therefore, that its affairs should be looked after. The stockholders have shown very little concern about the matter.

On March 1, 1882, a final dividend for balance due on principal and interest was declared and paid to the creditors of the Third National Bank of Chicago, Ill. No assessment upon the shareholders had been levied. On June 7, 1882, in pursuance of instructions from the Comptroller, a meeting of the shareholders was held for the purpose of selecting an agent to receive the remaining assets of the bank. In consequence of the failure of the shareholders to select such agent, the receivership was continued. During the past year another meeting was called, in accordance with instructions from the Comptroller, with the same result. A resolution distinctly refusing to elect an agent was adopted by shareholders representing 5,828 shares out of a total of 7,500, being based upon statements entered in the records of the meeting that grave complications would arise in the sale and disposition of the remaining assets of the trust, to the financial injury of the shareholders.

The law affords no means by which shareholders can be coerced into availing themselves of the privilege of taking charge of their own affairs.

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DIVIDENDS PAID TO CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, WITH TOTAL DIVIDENDS IN EACH CASE UP TO NOVEMBER 1, 1887.

Name and location of bank.	Dividends paid during the past year.		Total dividends paid to depositors.	Proportion of interest paid to depositors.
	Total amount.	*Per cent.*	*Per cent.*	*Per cent.*
Pacific National Bank of Boston, Mass	$691,874.96	30	50	.....
First National Bank of Blair, Nebr	82,945.82	100	100	100
Richmond National Bank of Richmond, Ind	73,172.39	20	56	.....
Lancaster National Bank of Clinton, Mass	34,147.64	20	70	.....
City National Bank of Williamsport, Pa	70,442.34	50	100	100
First National Bank of Pine Bluff, Ark	16,238.24	25	25	.....
Exchange National Bank of Norfolk, Va	291,973.33	10	40	.....
Schoharie County National Bank of Schoharie, N. Y	14,932.52	10	40	.....
First National Bank of Angelica, N. Y	15,518.79	10	85	.....
First National Bank of Wahpeton, Dak	11,011.18	10	10	.....
Palatka National Bank of Palatka, Fla	9,491.70	100	100	100
First National Bank of Butler, Pa	12,787.24	11	81	.....
First National Bank of Livingston, Mont	21,262.54	75	75	.....
Middletown National Bank of Middletown, N. Y	102,876.81	15	70	.....
Henrietta National Bank of Henrietta, Tex	32,391.89	50	50	.....
Fidelity National Bank of Cincinnati, Ohio	596,642.30	25	25	.....
Logan National Bank of West Liberty, Ohio	8,108.66	10	50	.....
First National Bank of Leadville, Colo	20,385.06	10	40	.....
Total	2,106,203.41	.....	.....	.....

Out of 3,805 national banks organized since February, 1863, only 120, or about 3 per cent., have been placed in the hands of receivers; this includes 9 which had been previously placed in liquidation by their stockholders, but upon their failing to pay their depositors the Comptroller appointed receivers to wind up their affairs. Out of the above total of 120 failed banks, 41 have paid their creditors in full, while 23 have besides paid interest, 18 in full and 5 in part. The affairs of 85 banks of the 120 have been finally closed, leaving 35 in process of settlement, of which, as has been seen, 7 are virtually closed with the exception of pending litigation, leaving 28 receiverships only in active operation.

The total amount so far paid to creditors of insolvent national banks has been $29,434,986, upon proved claims amounting to $46,938,388. The amount paid during the year has been $2,135,878, which includes $29,675 paid in dividends declared prior to November 1, 1886, on claims proved since that date. Assessments amounting to $9,945,250 have been made upon stockholders of insolvent national banks under section 5151 of the Revised Statutes of the United States. From this source the gross collections amount to $4,682,563, of which there has been received during the past year $636,755. Suits are pending in some cases.

It will be observed that the gross collections from stockholders of insolvent banks amount to only about 47 per cent. of the assessments. Unfortunately the cost of the litigation attending such collections can not be accurately ascertained from the records in this office, but it has been very great, and should be deducted from gross collections. The Comptroller is disposed to think the net amount actually realized to creditors from this source has been under, rather than over, 40 per cent. of the total assessments. In any case the figures show that the security afforded to creditors by subjecting shareholders to liability beyond the loss of their stock is quite disproportionate to the damage inflicted upon solvent shareholders. This personal-liability feature tends to discourage prudent business men from investing in national-bank stock,

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while contested assessments generally develop an amount of chicanery and fraud which must exercise an injurious influence upon morals.

ISSUES AND REDEMPTIONS.

The following table exhibits the number and amount of national-bank notes of each denomination which have been issued and redeemed since the organization of the system, and the number and amount outstanding on October 31, 1887:

Denominations.	Number of notes.			Amount.		
	Issued.	Redeemed.	Outstanding.	Issued.	Redeemed.	Outstanding.
Ones	23,167,677	22,776,403	391,274	$23,167,677	$22,776,403	$391,274.00
Twos	7,747,519	7,646,720	100,799	15,495,038	15,293,440	201,598.00
Fives	100,455,524	85,170,819	15,284,705	502,277,620	425,854,095	76,423,525.00
Tens	42,762,799	33,799,928	8,962,871	427,627,990	337,999,280	89,628,710.00
Twenties	13,301,145	10,091,941	3,209,204	266,022,900	201,838,820	64,184,080.00
Fifties	1,849,613	1,536,143	313,470	92,480,650	76,807,150	15,673,500.00
One hundreds	1,375,146	1,127,452	247,694	137,514,600	112,745,200	24,769,400.00
Five hundreds	23,924	23,293	631	11,962,000	11,646,500	315,500.00
One thousands	7,369	7,305	64	7,369,000	7,305,000	64,000.00
Fractions outstanding						23,742.60
Totals	190,690,716	162,180,004	28,510,712	1,483,917,475	1,212,265,888	271,675,329.60

Notes of gold banks are not included in this table.

A table showing the number and denomination of national-bank notes issued and redeemed, and the number of each denomination outstanding on October 31, for the last twenty years, will be found on page 178 in the Appendix.

Distinct accounts are kept for the incomplete currency issued to banks in replacement of notes redeemed and destroyed under the provisions of the act of June 20, 1874, to banks taking out new circulation upon an extension of their corporate existence under the act of July 12, 1882, and to old and new banks increasing the volume of their circulation by adding to the amount of bonds deposited. The notes issued in the three latter cases have heretofore been designated (on the books of this office and in previous reports) "additional circulation," but this term applies properly only to the two cases last above mentioned.

In order that the following table, showing by States the amount of "additional circulation" issued during the year ending October 31, 1887, and the total amount of such circulation issued since June 20, 1874, may conform to previous reports, the three classes of issue are distributed into two columns, one showing amounts issued under the act of 1882 and the other the issues which are properly additional. This table also shows the amount of circulation retired during the year and the total amount retired since June 20, 1874.

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TABLE SHOWING BY STATES THE AMOUNT OF "ADDITIONAL CIRCULATION" ISSUED DURING THE YEAR ENDING OCTOBER 31, 1887, AND TOTAL AMOUNT ISSUED SINCE JUNE 20, 1874.

States and Territories.	Circulation issued under act of July 12, 1882.	Additional circulation issued.	Total.	Circulation retired.		Total.
				Under act of June 20, 1874.	Insolvent and liquidating banks.	
Maine	$46,220	$11,250	$57,470	$429,204	$433,197	$862,401
New Hampshire	49,940	45,000	94,940	208,673	198,942	497,615
Vermont	51,590	56,250	107,840	500,257	337,939	838,196
Massachusetts	1,113,865	940,320	2,054,125	4,341,101	3,869,189	8,210,290
Rhode Island	2,950	13,950	16,900	796,286	1,112,291	1,908,577
Connecticut	178,465	45,000	223,465	1,107,930	1,195,343	2,303,273
New York	217,510	1,041,030	1,258,540	1,973,799	2,780,776	4,754,575
New Jersey	19,000	203,270	222,270	588,602	456,091	1,044,693
Pennsylvania	597,940	806,290	1,404,230	3,598,189	2,920,249	6,518,438
Delaware		11,240	11,240	38,160	33,343	71,503
Maryland	3,000	67,500	70,500	650,448	752,486	1,402,934
District of Columbia		45,000	45,000	61,982	881	62,863
Virginia		11,250	11,250	140,320	147,059	287,379
West Virginia		25,650	25,650	73,114	146,032	219,146
North Carolina		11,250	11,250	112,052	27,202	139,254
South Carolina		11,240	11,240	135,102	35,050	170,152
Georgia		90,000	90,000	211,640	110,073	321,713
Florida		1,930	1,930	3,340	1,595	4,935
Alabama		249,750	249,750	127,450	18,622	146,072
Mississippi		96,740	96,740	11,730	15	11,745
Louisiana		302,480	302,480	281,372	170,077	451,449
Texas		468,675	468,675	108,636	16,801	125,437
Arkansas		71,010	71,010	19,097	10,355	29,452
Kentucky				1,154,197	288,240	1,442,437
Tennessee		227,340	227,340	253,335	108,890	362,225
Missouri	30	253,975	254,005	216,441	130,161	346,600
Ohio	119,250	439,955	559,205	1,730,530	1,242,340	2,972,872
Indiana	30,310	249,680	279,990	649,186	503,567	1,152,753
Illinois	128,450	310,025	438,475	666,927	419,580	1,086,507
Michigan	18,600	93,420	112,020	281,533	287,942	569,475
Wisconsin	420	181,120	181,540	163,603	156,736	320,339
Iowa	3,850	94,580	98,430	437,826	169,517	607,343
Minnesota	32,750	189,035	212,785	124,323	89,817	214,140
Kansas		877,420	877,420	107,461	23,011	130,472
Nebraska		225,000	225,000	153,688	51,547	205,235
Nevada		11,250	11,250	5,960		5,960
Oregon		92,240	92,240	20,650		20,650
Colorado		78,990	78,990	63,437	67,845	131,282
Utah		10	10	32,530	841	33,371
Idaho				12,851	4,015	16,866
Montana		15,000	15,000	13,000		13,000
Wyoming		22,505	22,505	140	3,560	3,700
New Mexico		13,520	13,520	80,840	20,350	101,190
Dakota		133,265	133,265	37,326		37,326
Washington		82,510	82,510	38,750	7,612	46,362
California		318,850	318,850	104,740	8,370	113,110
Arizona		22,500	22,500		8,970	8,970
Total	2,614,080	8,549,265	11,163,345	21,957,758	18,366,519	40,324,277
Surrendered to this office and retired						290,769
From June 20, 1874, to October 31, 1886			196,704,902	171,775,021	58,347,227	230,122,248
Surrendered and retired same dates						15,246,964
Grand total October 31, 1887			207,878,247	193,732,779	76,713,746	285,984,258

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

Of the above $8,549,265 there was issued to banks organized during the year $4,690,375, and to already existing banks increasing their circulation $3,858,890.

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ISSUES.

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

National-bank currency in vaults October 31, 1886		$62,486,660
Amount received from Bureau of Engraving and Printing during the year ending October 31, 1887		25,413,750
Total		87,900,410
Amount issued to banks during the year	$36,756,100	
Amount canceled during the year, not having been issued	934,060	
		37,690,160
Balance in vaults		50,210,250

The duties devolving upon the clerical force in the division of issue of this office are of great responsibility, requiring absolute accuracy and promptness on the part of those to whom these duties are assigned. The records of receipts and issues are balanced daily with the vault accounts, and the work of each day is completed before that of another day is begun. During the past year 29,993 packages of currency were forwarded to banks by express, the same number of receipts prepared for signature and return by the banks, and a large amount of correspondence was conducted.

REDEMPTION.

The provisions of law relating to the redemption of the circulating notes of national banks have undergone many changes, but no change has at any time been made in the only two provisions contained in the act of February, 1863.

These are, first, that every bank must redeem on demand at its place of business any of its circulating notes presented there for redemption during business hours; and second, that the medium of redemption must be "lawful money of the United States."

By the act of June 3, 1864, every association located in Saint Louis, Louisville, Chicago, Detroit, Milwaukee, New Orleans, Cincinnati, Cleveland, Pittsburgh, Baltimore, Philadelphia, Boston, New York, Albany, Leavenworth, San Francisco, or Washington City was required to select, subject to the approval of the Comptroller of the Currency, some national bank in the city of New York, "at which it will redeem its circulating notes at par;" and each association not organized within any of the cities named had likewise to select as its redemption agent some association in one of these cities.

The Comptroller was required to give public notice of the redemption agent of every association, and of any changes made in such agents, and in case any bank failed to select an agent, or to redeem its notes, as provided by the act, the Comptroller, with the concurrence of the Secretary of the Treasury, might appoint a receiver to wind up its affairs.

The act of June 20, 1874, established the National Bank Redemption Agency of the Treasury at Washington, repealed all requirements as to redemption agents elsewhere, relieved the banks of the obligation to keep a reserve upon their circulating notes, and substituted therefor the requirement that every bank should keep up a redemption fund in the hands of the Treasurer of the United States equal to 5 per cent. of its outstanding circulation.

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The following table, compiled from the Treasurers' reports, shows the practical working of the law as to the 5 per cent. redemption fund:

TABLE SHOWING MODE OF REIMBURSEMENT OF FIVE PER CENT. REDEMPTION FUND BY NATIONAL BANKS, BY FISCAL YEARS, FROM 1875 TO 1887, INCLUSIVE.

Years.	Deposits of lawful money with assistant treasurers, United States.	Deposits with Treasurer, United States.			Total.
		Deposits received at counter.	Remittances of lawful money by express.	Proceeds of national-bank notes redeemed.	
1875	$88,834,653.12	$989,646.63	$32,308,100.78	$18,742,163.00	$140,874,563.53
1876	105,134,528.37	664,989.45	19,042,491.62	52,643,065.00	177,485,074.44
1877	116,044,751.34	(*)	7,678,750.57	91,856,769.92	215,580,271.83
1878	100,819,824.50	(*)	5,935,806.89	98,552,739.98	205,308,371.37
1879	101,194,261.04	(*)	4,894,393.06	50,581,484.09	156,670,138.19
1880	46,960,242.06	(*)	2,627,861.16	6,924,097.88	56,512,201.10
1881	41,411,436.87	(*)	3,106,187.40	4,313,702.36	48,831,326.63
1882	50,531,496.68	(*)	2,975,682.27	4,534,598.69	58,041,777.64
1883	113,726,801.90	(*)	2,939,882.01	5,248,120.14	121,914,804.05
1884	89,338,255.34	(*)	3,801,957.46	5,727,786.37	98,867,999.17
1885	106,264,901.13	(*)	4,503,141.79	6,376,897.26	117,144,940.18
1886	92,363,184.15	1,787,241.84	3,433,468.78	5,775,498.84	103,359,393.61
1887	46,254,760.76	2,077,837.82	2,000,214.04	2,189,546.65	52,522,359.27
Total	1,098,879,097.26	5,519,715.74	95,247,937.83	353,466,470.18	1,553,113,221.01
Average	70.75	6.13	6.13	22.76	100.00

* No record.

The following tables, compiled from the Treasurers' reports, show for the fiscal years 1874–'75 to 1886–'87—

1. The amounts of national-bank currency received annually at the redemption agency, and the disposition made of it.
2. The points from which this currency was forwarded, and the percentage of the whole received from each point.
3. The total amount of notes redeemed, and the mode of redemption.
4. The cost of redemption.

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TABLE SHOWING RECEIPTS AND DELIVERIES OF MONEYS BY THE NATIONAL-BANK REDEMPTION AGENCY (UNITED STATES TREASURER'S OFFICE) FOR EACH FISCAL YEAR FROM 1875 TO 1887, INCLUSIVE.

Year ending June 30—	Cash balance on hand at close of previous year.	To national-bank notes received for redemption.	To "overs" reported in national-bank notes received for redemption.	Aggregates.	By national-bank notes, fit for circulation, deposited in the Treasury, and forwarded to national banks by express.	By national-bank notes, unfit for circulation, delivered to the Comptroller of the Currency.	By notes of failed and liquidating national banks, deposited in the Treasury of the United States.
1875	.....	$155,520,880.48	$24,644 85	$155,545,525.33	$26,166,291.00	$115,109,445.00	$6,579,217.00
1876	$8,031,022.32	209,038,854.94	16,491.42	215,086,368.68	102,478,700.00	78,643,155.00	24,927,900.00
1877	7,912,539.00	242,885,375.14	21,996.58	250,852,910.72	151,070,300.00	62,518,600.00	24,439,700.00
1878	11,505,312.52	213,151,458.56	37,649.20	224,694,420.28	152,437,360.00	51,585,400.00	11,852,100.00
1879	8,410,848.33	157,656,644.96	22,148.42	166,089,641.71	112,411,800.00	40,204,700.00	8,354,250.00
1880	3,785,389.29	61,585,675.68	6,461.30	65,377,526.27	24,980,500.00	29,861,700.00	6,671,700.00
1881	3,097,983.77	59,650,259.43	13,231.38	62,761,474.58	6,763,600.00	40,060,700.00	12,435,400.00
1882	2,844,107.37	76,089,327.48	11,222.13	78,944,656.98	3,801,500.00	53,838,500.00	16,953,730.00
1883	3,630,959.32	102,699,676.73	8,092.09	106,338,758.14	15,572,100.00	78,664,758.00	4,667,600.00
1884	6,672,963.85	126,152,572.34	6,066.20	132,838,602.49	26,255,500.00	95,616,054.00	3,507,950.00
1885	6,910,452.03	150,209,129.01	17,060.07	157,136,641.11	45,634,800.00	98,598,170.00	5,591,730.00
1886	6,791,087.93	130,296,606.82	25,528.97	137,113,223.72	46,701,100.00	82,256,713.50	3,910,573.00
1887	3,840,402.05	87,689,687.15	16,404.07	91,546,493.27	20,786,640.00	66,841,550.00	1,133,215.50
Total	71,463,097.78	1,772,626,148.72	229,996.78	1,844,326,243.28	735,030,131.00	893,819,455.50	131,025,125.50

Year ending June 30—	By United States notes deposited in the Treasury of the United States.	By packages referred and moneys returned.	By express charges deducted.	By counterfeit notes rejected and returned.	By national-bank notes—less than three-fifths, lacking signatures, and stolen—rejected and returned, and discount on United States currency.	By "shorts" reported in national-bank notes received for redemption.	Cash on hand at close of year.
1875	.....	$1,620,557.29	.....	$3,741.00	$15,028.12	$20,223.50	$6,031,022.32
1876	.....	1,065,002.50	.....	5,188.00	7,709.22	16,175.26	7,942,539.00
1877	.....	1,278,903.86	.....	5,634.00	4,755.91	29,704.43	11,505,312.52
1878	.....	381,372.22	.....	4,008.60	3,997.13	16,394.60	8,410,848.33
1879	$959,132.00	329,323.34	$25,842.15	3,016.00	6,282.58	9,906.35	3,785,389.29
1880	428,686.00	205,432.14	9,928.41	3,846.75	7,870.23	9,868.97	3,097,983.77
1881	30,615.00	569,971.06	3,345.03	4,324.50	22,763.37	6,618.25	2,844,107.37
1882	24,970.00	672,427.09	1,152.09	4,151.00	3,832.35	13,405.13	3,630,959.32
1883	7,267.00	727,282.98	725.84	4,559.50	4,337.62	10,103.35	6,672,963.85
1884	81,858.00	455,333.05	523.54	3,770.50	3,365.77	3,785.60	6,910,452.03
1885	177,350.00	309,249.19	612.25	3,560.00	3,636.49	6,445.25	6,791,087.93
1886	111,924.50	277,194.78	526.96	2,720.00	3,822.28	8,246.65	3,840,402.05
1887	126,727.10	464,413.45	573.58	2,924.00	2,554.23	22,356.00	2,165,539.41
Total	1,948,559.60	8,479,462.75	43,239.85	51,443.25	89,955.30	173,233.34	73,628,637.19

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TABLE SHOWING, BY FISCAL YEARS, FROM 1875 TO 1887, THE AMOUNTS OF NATIONAL-BANK NOTES RECEIVED AT THE UNITED STATES TREASURY FOR REDEMPTION FROM THE PRINCIPAL CITIES AND OTHER PLACES, AND THE PROPORTION OF EACH AMOUNT TO THE WHOLE.

Year.	New York.		Boston.		Philadelphia.		Chicago.		Cincinnati.		Saint Louis.	
	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.
1875	$30,925,000	52.07	$17,598,000	11.32	$9,096,000	5.85	$6,844,000	4.39	$3,676,000	2.37	$1,384,000	.89
1876	78,389,000	38.37	55,878,000	27.35	9,778,000	4.79	10,206,000	4.89	3,085,000	1.51	1,019,000	.50
1877	76,693,000	32.47	75,212,000	31.84	20,988,000	8.89	4,102,000	1.76	2,781,000	1.18	1,292,000	.55
1878	66,273,000	31.48	80,527,000	38.26	10,836,000	5.15	3,194,000	1.52	2,268,000	1.08	999,000	.47
1879	54,170,000	35.00	59,375,000	38.36	7,052,000	4.56	1,719,000	1.11	1,219,000	.79	1,487,000	.96
1880	26,460,000	42.96	11,701,000	19.00	3,358,000	5.45	1,673,000	2.72	819,000	1.33	392,000	.64
1881	23,319,000	39.69	5,565,000	9.33	4,919,000	8.25	2,655,000	4.45	996,000	1.67	673,000	1.13
1882	28,012,000	36.82	7,370,000	9.69	5,939,000	7.81	3,515,000	4.66	1,188,000	1.56	1,061,000	1.39
1883	36,042,000	35.10	16,631,000	16.19	7,333,000	7.14	6,145,000	5.98	1,774,000	1.73	1,372,000	1.34
1884	54,327,000	43.07	19,971,000	15.83	6,830,000	5.41	5,794,000	4.59	1,822,000	1.45	1,155,000	.92
1885	75,409,000	50.20	27,473,000	18.29	7,220,000	4.81	4,558,000	3.03	1,910,000	1.27	977,000	.65
1886	49,487,000	37.98	30,031,000	23.05	7,323,000	5.62	5,493,000	4.22	2,263,000	1.74	3,422,000	2.63
1887	31,314,583	35.71	13,219,269	15.08	6,972,853	7.95	5,315,319	6.06	2,244,310	2.55	3,421,698	3.90

Year.	Baltimore.		New Orleans.		Providence.		Pittsburgh.		Other places.		Totals.	
	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.	Amounts.	Per cent.
1875	$1,902,000	1.22	.....	.....	$1,388,000	.89	$1,449,000	.93	$31,189,000	20.07	$155,421,000	100.00
1876	3,265,000	1.60	.....	.....	3,247,000	1.59	1,425,000	.70	38,198,000	18.70	204,300,000	100.00
1877	1,821,000	.77	.....	.....	5,653,000	2.39	1,322,000	.56	46,286,000	19.59	236,219,000	100.00
1878	1,085,000	.52	.....	.....	4,989,000	2.37	1,141,000	.54	39,179,000	18.61	210,491,000	100.00
1879	693,000	.45	.....	.....	3,772,000	2.44	635,000	.41	24,647,000	15.92	154,769,000	100.00
1880	415,000	.67	.....	.....	1,454,000	2.36	547,000	.89	14,767,000	23.98	61,586,000	100.00
1881	673,000	1.13	.....	.....	1,419,000	2.38	676,000	1.01	18,855,000	31.56	59,650,000	100.00
1882	947,000	1.24	.....	.....	1,426,000	1.87	880,000	1.16	25,721,000	33.80	76,089,000	100.00
1883	1,623,000	1.58	.....	.....	1,666,000	1.62	917,000	.89	29,193,000	28.43	102,700,000	100.00
1884	2,853,000	2.26	.....	.....	1,820,000	1.44	819,000	.65	30,761,000	24.38	126,152,000	100.00
1885	3,705,000	2.47	$2,063,000	1.37	2,292,000	1.53	683,000	.46	23,918,000	15.92	150,209,000	100.00
1886	3,546,000	2.72	1,423,000	1.09	1,731,000	1.32	526,000	.40	25,051,000	19.23	130,286,000	100.00
1887	3,102,500	3.54	1,316,036	1.50	1,015,131	1.16	527,800	.60	19,240,185	21.94	87,689,687	100.00

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TABLE SHOWING TOTAL AMOUNT AND MODE OF PAYMENT FOR NATIONAL-BANK NOTES REDEEMED, BY FISCAL YEARS, COMMENCING WITH YEAR ENDING JUNE 30, 1875.

Year.	Transfer checks.	United States notes.	Fractional silver coin.	Standard silver dollars.	Redeemed at counter.	Credits to assistant treasurers and United States depositaries in general account.	Credits in redemption accounts.	Notes fit for circulation and of failed, liquidating, and reducing banks, deposited in Treasury in payment of notes redeemed by Treasury prior to July 1, 1875.	Total.
1875..	$53, 872. 954. 00	$19, 977, 719. 00	.....	.....	$100, 000. 00	$12, 667, 011. 00	$18, 742, 163. 00	$17, 532, 008. 00	$152, 891, 855. 00
1876..	92, 374, 891. 00	40, 120, 338. 00	.....	.....	4, 738, 979. 00	19, 078, 209. 00	52, 643, 065. 00	.....	208, 955, 392. 00
1877..	95, 212, 743. 45	34, 588, 129. 15	$468, 974. 00	.....	6, 675, 000. 00	12, 789, 757. 00	91, 856, 769. 92	.....	241, 591, 373. 52
1878..	75, 361, 427. 23	23, 046, 418. 44	549, 645. 40	.....	2, 661. 021. 00	12, 609, 083. 76	98, 552, 739. 98	.....	212, 780, 335. 81
1879..	51, 718, 253. 06	14, 617, 619. 41	52, 178. 90	$96, 683. 32	5, 089, 222. 80	35, 148, 181. 38	50, 581, 484. 09	.....	157, 303, 622. 96
1880..	10, 852, 505. 53	21, 174, 826. 66	28, 230. 59	174, 831. 85	3, 883, 417. 60	18, 218, 070. 37	6, 924, 097. 88	.....	61, 255, 980. 48
1881..	22, 415, 972. 28	19, 567, 744. 21	85, 164. 56	215, 045. 27	3, 522, 607. 00	8, 936, 232. 92	4, 313, 702. 36	.....	59, 056, 468. 60
1882..	32, 992, 144. 72	23, 222, 831. 83	246, 447. 42	269, 918. 44	4, 033, 402. 40	10, 106, 238. 45	4, 534, 598. 69	.....	75, 405, 581. 95
1883..	56, 018, 447. 71	23, 668, 064. 66	296, 257. 79	242, 518. 37	3, 941, 638. 00	12, 428, 692. 86	5, 248, 120. 14	.....	101, 843, 739. 53
1884..	77, 991, 916. 83	24, 080, 304. 62	158, 127. 60	1, 015, 519. 10	3, 826, 293. 00	12, 960, 221. 66	5, 727, 786. 37	.....	125, 760, 169. 18
1885..	105, 810, 234. 80	19, 236, 730. 27	135, 773. 22	482, 500. 35	3, 848, 090. 50	13, 944, 370. 50	6, 443, 697. 26	.....	149, 931, 396. 90
1886..	74, 149, 555. 26	9, 204, 752. 76	103, 813. 62	451, 194. 22	8, 385, 485. 00	31, 007, 087. 30	6, 727, 706. 96	.....	130, 029, 625. 12
1887..	39, 996, 984. 07	15, 657, 298. 62	97, 670. 41	248, 970. 92	4, 200, 654. 50	24, 768, 344. 79	2, 243, 346. 65	.....	87, 213, 269. 96

TABLE SHOWING, BY FISCAL YEARS FROM 1875 to 1887, EXPENSES INCURRED IN THE REDEMPTION OF NATIONAL-BANK NOTES AT THE UNITED STATES TREASURY.

Year.	Charges for transportation.	Costs for assorting notes.						
		Salaries.	Printing and binding.	Stationery.	Postage.	Contingent and other expenses.	Furniture.	Total.
1875	$88, 098. 31	$158, 227. 39	.....	*$12, 290. 72	$3, 298. 80	$16, 131. 47	$12, 918. 68	$290, 965. 37
1876	159, 142. 84	188, 018. 94	.....	*9, 174. 68	3, 391. 00	1, 993. 01	3, 472. 84	365, 193. 31
1877	189, 362. 05	150, 695. 68	$6, 604. 30	3, 818. 10	3, 716. 66	2, 869. 31	.....	357, 066. 10
1878	173, 420. 60	136, 580. 63	2, 660. 32	3, 090. 00	.....	2, 190. 93	.....	317, 942. 48
1879	98, 298. 75	133, 956. 27	2, 894. 60	2, 597. 22	.....	3, 203. 11	.....	240, 949. 95
1880	34, 764. 24	104, 350. 08	2, 632. 69	1, 034. 29	.....	947. 09	.....	143, 728. 39
1881	33, 843. 86	89, 564. 72	1, 220. 60	1, 051. 27	.....	531. 67	.....	126, 212. 12
1882	39, 203. 31	87, 593. 56	1, 535. 42	896. 51	.....	300. 58	.....	129. 529. 38
1883	57, 190. 86	86, 213. 25	2, 401. 54	890. 41	.....	896. 11	.....	147, 592. 27
1884	68, 684. 11	88, 426. 79	1, 935. 91	1, 133. 84	.....	716. 00	.....	160, 896. 65
1885	85, 255. 48	93, 371. 82	1, 670. 77	1, 114. 19	.....	444. 90	.....	181, 857. 16
1886	74, 490. 52	89, 065. 18	3, 190. 89	1, 163. 65	.....	533. 11	.....	168, 243. 35
1887	48, 020. 53	87, 450. 54	1, 430. 93	1, 053. 39	.....	1, 011. 61	.....	138, 967. 60

*In 1875 and 1876 "Printing and binding" was included with item "Stationery."

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

The redemption of the circulating notes of failed banks at the United States Treasury was provided for originally as it is now, by giving the Comptroller power to cancel or to sell the bonds of the banks, and in case of deficiency in the proceeds to make it good out of the assets of the corporation; but before the act of 1874 went into effect the notes of such banks were called in by public advertisement, whereas now they are left in circulation until they are brought by the ordinary currents of redemption into the office of the Treasurer or of one of the assistant treasurers, or into the hands of a designated depositary of public moneys, or one of the national-bank depositaries.

Section 8 of the act of June 20, 1874, requires the Treasurer, assistant treasurers, designated depositaries, and national-bank depositaries to assort and return to the Treasury for redemption the notes of such national banks as have failed, or have gone into voluntary liquidation, and of all such as shall thereafter fail or go into such liquidation.

The following table, compiled from the records of the Bureau of the Currency, shows the course of redemption of the notes of failed banks:

Total circulation of all failed banks, $14,818,276; amount redeemed, $13,392,311; balance outstanding or lost, $1,425,965.

TABLE SHOWING, BY YEARS, FROM OCTOBER 1, 1865, TO NOVEMBER 1, 1887, THE TOTAL CIRCULATION OF BANKS FAILED, THE AMOUNT REDEEMED, AND THE BALANCE OUTSTANDING AT CLOSE OF EACH YEAR. (COMPILED FROM REPORTS OF COMPTROLLER OF THE CURRENCY.)

Year ending--	Total circulation outstanding at end of previous year.	Total circulation of banks failed during the year.	Aggregate of two previous columns.	Amount of circulation of failed banks redeemed during year.	Balance of circulation of failed banks outstanding at close of year.
October 1, 1865	.....	$44,000	$44,000.00	None.	$44,000.00
October 1, 1866	$44,000.00	265,000	309,000.00	$5,320.00	303,680.00
October 1, 1867	303,680.00	748,900	1,052,580.00	163,288.00	889,292.00
October 1, 1868	889,292.00	321,800	1,211,092.00	648,533.00	562,559.00
October 1, 1869	562,559.00	45,000	607,559.00	274,820.55	332,738.45
October 1, 1870	332,738.45	129,700	462,438.45	143,602.60	318,835.85
October 1, 1871	318,835.85	None.	318,835.85	110,284.25	208,551.60
November 1, 1872	208,551.60	1,388,393	1,596,944.60	1,095,581.60	501,363.00
November 1, 1873	501,363.00	2,522,100	3,023,463.00	720,915.00	2,302,548.00
November 1, 1874	2,302,548.00	230,000	2,532,548.00	494,910.00	2,037,638.00
November 1, 1875	2,037,638.00	638,676	2,676,314.00	1,279,346.50	1,396,967.50
November 1, 1876	1,396,967.50	540,609	1,937,576.50	961,279.80	976,296.70
November 1, 1877	976,296.70	2,349,114	3,325,410.70	2,299,785.25	1,025,625.45
November 1, 1878	1,025,625.45	1,385,068	2,410,693.45	853,239.45	1,551,454.00
November 1, 1879	1,551,454.00	516,825	2,068,279.00	919,600.00	1,148,679.00
November 1, 1880	1,148,679.00	596,143	1,654,822.00	322,546.00	1,332,276.00
November 1, 1881	1,332,276.00	None.	1,332,276.00	382,534.00	949,742.00
November 1, 1882	949,742.00	999,500	1,949,242.00	547,610.00	1,401,632.00
November 1, 1883	1,401,632.00	108,200	1,509,832.00	648,704.00	861,128.00
November 1, 1884	861,128.00	850,120	1,711,248.00	612,960.00	1,098,288.00
November 1, 1885	1,098,288.00	486,550	1,584,838.00	451,424.00	1,133,414.00
November 1, 1886	1,133,414.00	434,840	1,568,254.00	110,228.00	1,458,026.00
November 1, 1887	1,458,026.00	307,738	1,765,764.00	339,799.00	1,425,965.00
Total	.....	14,818,276	.....	13,392,311.00	.....

Before the act of June 20, 1874, banks reducing their circulation could withdraw their bonds from the Treasury only upon surrendering there for cancellation an amount of their circulating notes proportioned

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to the amount of bonds to be withdrawn, and up to July 14, 1870, banks for one year after going into voluntary liquidation had to resort to the same means in order to withdraw their bonds, but after the expiration of the year such banks might deposit lawful money for the difference between the whole amount of circulation issued to them and the amount surrendered, and thereupon get back the rest of their bonds. The amount of such deposits and the time at which they should be made were left to the voluntary choice of the bank. The act of July 14, 1870, made the deposit of lawful money obligatory upon liquidating banks, and the act of June 20, 1874, fixed six months after notice of liquidation as the limit of time allowed for making such deposits.

The act of June 20, 1874, provided also that any national banking association might withdraw its circulating notes upon the deposit of lawful money with the Treasurer of the United States in sums of not less than $9,000. Under this act, and on account of liquidating and insolvent banks, and under section 6 of the act of July 12, 1882, which provides for a deposit of lawful money to retire the old circulation of national banks whose corporate existence has been extended, $371,882,780 of lawful money has been deposited with the Treasurer. This includes $2,663,720 for redemption of the notes of national gold banks and $75,806,357 for the redemption of national-bank notes under section 6 of the act of July 12, 1882.

During the year ending October 31, 1887, lawful money to the amount of $61,387,320 was deposited with the Treasurer to retire circulation, of which $1,169,472 was deposited by banks in liquidation, $36,664,668 by banks reducing circulation under the act of June 20, 1874, and $23,553,180 by banks retiring old circulation under the act of July 12, 1882. The amount previously deposited under the acts of June 20, 1874, and July 12, 1882, was $260,463,378; by banks in liquidation, $64,276,892; making a total of $386,127,590. Deducting from the total the amount of circulating notes redeemed and destroyed without reissue, which was $283,301,453, there remained in the hands of the Treasurer on October 31, 1887, $102,826,137 of lawful money for the redemption and retirement of national bank circulation, including $239,929 for the redemption of the circulating notes of national gold banks.

Prior to June 20, 1874, there were redeemed and destroyed $10,431,135, and since that date $272,870,317 of bank notes have been redeemed, destroyed, and retired. This latter amount includes $2,423,791 of the notes of national gold banks, and $30,728,515 of the notes of national banks whose corporate existence has been extended under the act of July 12, 1882.

There are at present no national gold banks in existence. Of those which had been organized, three went into voluntary liquidation and the others became currency banks, under the provisions of the act approved February 14, 1880.

Under all the laws now in operation the Treasurer has received for redemption up to November 1, 1887, national-bank notes aggregating in amount $1,795,093,803.

During the past year the receipts at the Treasury amounted to $83,243,017, of which amount $30,052,077, or 36 per cent., was received from the banks in the city of New York, and $11,006,900, or 13 per cent., from banks in the city of Boston. The amount received from Philadelphia was $6,896,189; from Chicago, $5,220,200; from Cincinnati, $2,650,868; from Saint Louis, $3,219,686; from Baltimore, $2,708,500; from New Orleans, $1,350,647; from Providence, $948,631, and from Pittsburgh, $600,889

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The following table exhibits the amount of national-bank notes received monthly for redemption by the Comptroller of the Currency during the year ending October 31, 1887, and the amount received during the same period at the redemption agency of the Treasury, together with the total amount received since the passage of the act of June 20, 1874:

Months.	Received by the Comptroller of the Currency—					Received at 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 June 20, 1874.	Insolvent and liquidating national banks.		
1886.						
November	$72,840	$2,200,310	$1,150,583	$1,827,553	$5,251,286	$5,954,011
December	6,515	2,304,475	1,646,230	1,566,826	5,524,046	7,940,494
1887.						
January	13,940	3,231,160	2,370,512	1,851,451	7,467,063	11,513,904
February	80	2,845,340	2,390,118	1,775,167	7,010,705	7,769,081
March	40,700	2,096,630	1,754,554	1,549,566	5,441,450	5,943,971
April	40	1,901,125	1,682,552	1,510,087	5,093,804	6,968,850
May	10,690	2,263,050	2,133,914	1,743,237	6,150,891	7,866,911
June	163,970	2,440,760	2,434,653	1,856,924	6,836,307	6,878,141
July	26,210	1,512,110	1,686,679	1,253,260	4,478,259	5,903,291
August	690	1,541,765	1,827,235	1,289,879	4,659,569	5,921,090
September	3,905	1,562,075	1,690,764	1,307,548	4,564,292	5,101,627
October	40	1,536,715	1,094,064	835,021	3,465,840	5,541,736
Total	279,620	25,435,515	21,861,858	18,366,519	65,943,512	83,243,017
Received from June 20, 1874, to October 31, 1886	16,065,805	740,273,100	171,865,151	58,222,236	986,426,292	1,711,850,786
Grand total	16,345,425	765,708,615	193,727,009	76,588,755	1,052,369,804	1,795,093,803

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

The following table, compiled from the books of the Comptroller of the Currency, exhibits the amount of national-bank notes received at this office and destroyed yearly since the establishment of the system:

Prior to November 1, 1865	$175,490	During year ended October 31—	
During year ended October 31—		1879	$41,101,830
1866	1,050,382	1880	35,539,660
1867	3,401,423	1881	54,911,330
1868	4,602,825	1882	74,917,611
1869	8,603,729	1883	82,915,766
1870	14,305,689	1884	93,178,418
1871	24,344,047	1885	91,048,723
1872	20,211,729	1886	59,989,810
1873	36,433,171	1887	47,726,063
1874	49,939,741	Additional amount of insolvent and liquidating national banks	87,144,882
1875	137,697,696		
1876	98,672,716	Total	1,212,240,754
1877	76,918,963		
1878	57,381,249		

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

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1886	$287,240
Received during the year ended October 31, 1887	65,997,812
Total	66,285,052
Withdrawn and destroyed during the year	66,148,742
Balance in vault October 31, 1887	136,310

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There was received from the United States Treasurer $65,718,192, contained in 89,288 packages, and from banks direct, $279,620, contained in 64 packages. The work in this division, in handling this vast amount of mutilated notes, requires great accuracy, skill, and precision.

SUPERVISION.

The law imposes upon the Comptroller of the Currency the duty of exercising a supervision over the national banks, and to that end requires him to exact reports from them as to their condition on at least five days in each year, and reports of the dividends and earnings of each bank as often as dividends are declared.

The act of 1864 required reports of earnings to be made every six months, whether dividends were declared or not, and although this provision was omitted from the Revised Statutes, these reports have been continuously required by the Comptroller under the general authority to call for reports at his discretion.

The Comptroller is also authorized to cause examination of banks to be made from time to time by persons selected for that purpose by him and approved by the Secretary of the Treasury.

The acts of 1863 and of 1864 seemed to contemplate only occasional examinations, and these by persons employed specially for the occasion. The compensation for each examination was $5 a day and mileage.

Afterwards experience appears to have led to the employment of regular examiners, and to their assignment to special districts; then followed periodical examinations, which in time arranged themselves at intervals of about twelve months.

The Revised Statutes adopted in 1874 changed the compensation of examiners from a per diem allowance and mileage to fees, graded in amount according to the capital of the bank examined, but this scale of fees was not made applicable to the examination of banks in reserve cities, in certain States named in the Statutes, and in the then Territories. In these excepted cases the Secretary of the Treasury was empowered, upon the recommendation of the Comptroller, to fix the compensation of examiners.

The act of February 19, 1875, readjusted the scale of fees.

From the beginning of the system, however, until now all examinations have been at the expense of the examined bank, which appears to be a sacrifice of principle to governmental economy.

It would appear that the supervision of the national banks by the Comptroller of the Currency was intended originally only to protect the revenue from being defrauded and the public from suffering loss through improper issues of circulating notes, but in process of time the supervision came to be extended so as to serve as a protection to depositors against the maladministration of directors; and quite recently it has been assumed that examiners are expected to discover the defalcations of cashiers and tellers, fraudulent entries in the books of banks, and false statements of assets and liabilities in cases where the president and directors, or some of them, have failed to make such discoveries.

However desirable it may be that examiners should be encouraged to fulfill this extreme expectation, yet no one of practical experience would rely upon an examiner who comes only once a year and who can afford to stay but a single day, to discover thefts or false entries that have been successfully concealed from directors who are always present and whose own money is being stolen.

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All efforts must be futile that are directed to supplying by means of official examination an effective substitute for the vigilance and personal accountability of directors. Legislative or administrative force applied to such efforts will be misapplied and wasted.

The only reasonable theory of accountability and supervision is this: The officers of the bank should be accountable to the directors for the honesty and efficiency of its interior administration; the president and directors should be responsible to the public for such an organization as tends to prevent fraud and to detect irregularities. To this end they should especially be required to satisfy themselves personally that all the officers are of good character and reputable conduct; that they receive sufficient compensation to lift them above undue temptation; that the books of the bank are accurately kept and always up to date; that every statement and report emanating from the bank conforms to the books and the facts, and that no laxity of internal administration induces to fraud by displaying opportunities for its perpetration and concealment.

Only banks thus organized and administered are in condition to undergo official examination, which strictly should not be extended beyond the ascertainment, first, that the bank really is thus organized and administered; second, that no law has been violated in respect to loans, reserve, investments, bad debts, or dividends; and, third, that the assets are really worth the amounts representing them on the books of the bank.

Finally it should be the aim and duty of the Comptroller of the Currency to bring every national bank into the condition of organization and administration described, and he should labor to keep every bank in such condition by a scrutiny of its reports, by correspondence, and by means of examinations.

It is probable that the great majority of banks are properly organized and administered, but it is unfortunately certain that quite too many are not so, and among these arise from time to time the scandals that divert public attention from the general honesty and excellence of national-bank administration to sporadic cases of fraud or imbecility.

While the present system of examinations and reports has no doubt contributed materially to the general improvement of the banks, there are two things which seem to me essential to its completeness: first, a stern enforcement through the courts of the responsibilities of officers and directors, both criminal and pecuniary; and secondly, the assumption by the Government of the expense attending examinations.

Section 5209 of the Revised Statutes of the United States seems broad enough to cover most cases of misappropriation by directors and officers, and section 5239 subjects directors to pecuniary responsibility for all violations of law causing damages to depositors, stockholders or others.

When the capital of a bank is found to have been impaired by losses or otherwise, the Comptroller of the Currency is compelled to decide among the following:

1. He may permit a reduction of capital.
2. He may approve of voluntary liquidation.
3. He may require and empower the directors to assess the shareholders.
4. He may proceed against the corporation under section 5239 and subject the directors to damages for any losses to stockholders or to others by violations of law knowingly committed or permitted by them.

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Manifestly the Comptroller can choose the latter course only when the losses can be shown to be fairly due to violations of law known to the directors as a body, and it is difficult to prove such knowledge, because the necessary evidence is generally controlled by the directors themselves. On the other hand, it is obviously unjust that stockholders should lose their investments, or be subjected to assessment, when the losses are due to violation of law committed within range of every director's scrutiny and often with the knowledge and for the benefit of one or more members of the board, but of which personal knowledge can not be specifically established in a sufficient number of cases.

It would appear from this point of view to be very important that the law should be so framed as to establish against all directors an antecedent presumption that they know and consent to whatever is done in the bank habitually, and to whatever else goes on there that an ordinarily intelligent business man would discover by the use of reasonable diligence.

If this were done, stockholders of national banks would come in for their due share of protection, and directors would attend to their duties more faithfully than many of them now do, while both the examinations, and the reports made to the Comptroller directly by the banks would be more trustworthy.

EXAMINATIONS.

It is of the highest importance to the banks as a body, as well as to the public, that examiners should be expert, vigilant, and trustworthy, and that the examinations should be frequent and unexpected.

While the examiners now employed are generally competent, and many of them are excellent, yet in some cases the territory to be covered is too large to permit of anything like sustained observation by the examiners, and the pay is too small to secure the best men for the work. Examiners must be considered as of two classes, those whose supervision is confined to comparatively a few banks in proximity to each other, and those who have to travel over a great area, visiting a number of solitary banks, each of limited resources.

In most of the large cities the banks are numerous enough to permit of an examiner being employed for each city exclusively, and the compensation is sufficient to secure thoroughly competent men.

Again, in the South and West the banks are so sparsely scattered over great areas that it takes a great deal of time and costs a great deal in traveling expenses to make the rounds of a district, while the capital of each bank is so small that a great many must be assigned to one man, in order that the aggregate fees may amount to enough to compensate him. For example, one examiner has to travel all over South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, and Arkansas to examine ninety banks.

If all the State banks in the West and South were in the national system, the examination districts in those sections could be subdivided to the great improvement of the supervision in thoroughness and effectiveness.

As has already been said, it would be a great improvement if the examiners could be paid by the Government, and I feel constrained to repeat the recommendation that provision be made for inspectors or supervising examiners. I also respectfully recommend that provision be made for periodical conferences of examiners.

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REPORTS.

The reports made by banks upon the requisition of the Comptroller are of two classes, those intended to inform the public as to each bank's condition and those intended for the information of the Comptroller only.

The reports intended for the public are required to be published, and it is the duty of the Comptroller to see that this requirement is complied with. To this end a copy of each publication has to be filed in the Bureau, together with the affidavit of the publisher, verifying the bank's compliance with the law as to the number of insertions.

During the past year 14,802 reports of condition, about 6,000 reports of dividends and earnings, and 2,833 reports from examiners have been received at the office of the Comptroller of the Currency, and fully 13,000 letters and circulars have been sent out in connection with them. The reports received are all carefully examined, compared with one another, and abstracts are made from them.

From these various reports, after examination and verification, the subjoined tables have been compiled, and other tables compiled from the same sources will be found in the Appendix, showing the condition of the reserve of national banks, their loans and discounts, abstract of reports of dividends and earnings, ratios to capital and to capital and surplus, and other valuable information as to the condition of the national banks on the date of the last report.

A large table, on folded sheet, appended hereto, exhibits for October 5, 1887, in aggregate, every detail embraced in the tabulated reports required of the banks. Similar tables are made up for the information of the Comptroller from the reports gathered from all banks five times each year. The amounts are given separately for each State, reserve city, and Territory.

DIAGRAM.

With the report of 1886 a diagram was submitted grouping graphically the main features of the national banking system, and showing by continuous lines the variations occurring between January 1, 1866, and October 7, 1886. It has not been considered necessary to reproduce this diagram, because any one interested in the subject can extend the lines by means of the figures contained in the summary of the condition of the banks, given on page 2 of this report.

The following table groups in a compendious form the most important facts shown in the diagram, extended to October 5, 1887. The exact figures in each case are given in the table; in the diagram they had to be abridged into round millions.

	January 1, 1866.	October 5, 1887.	Highest point touched.		Lowest point touched.	
			Amount.	Date.	Amount.	Date.
Capital	$403,357,346	$578,462,765	$578,462,765	Oct. 5, 1887	$403,357,346	Jan. 1, 1866
Capital, surplus, and undivided profits	475,330,204	823,827,373	823,827,373	Oct. 5, 1887	475,330,204	Jan. 1, 1866
Circulation	213,239,530	167,283,343	341,320,256	Dec. 26, 1873	166,625,658	Aug. 1, 1887
Total investments in United States bonds	440,380,350	223,754,450	712,437,900	Apr. 4, 1879	223,242,050	Aug. 1, 1887
Deposits	520,212,174	1,249,477,126	1,285,076,978	Aug. 1, 1887	501,407,586	Oct. 8, 1870
Loans and discounts	500,650,109	1,580,045,647	1,580,045,647	Oct. 5, 1887	500,650,109	Jan. 1, 1866
Cash:						
National-bank notes	20,406,442	21,937,884	28,809,690	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes	187,846,548	73,751,255	205,793,579	Oct. 1, 1866	52,156,439	Mar. 11, 1881
Specie	16,909,363	165,085,454	177,612,492	July 1, 1885	8,050,330	Oct. 1, 1875

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An examination of this table shows that the aggregate capital, surplus, undivided profits, circulation, and deposits have increased from $1,208,781,908 in January, 1866, to $2,240,587,843 in October, 1887, which is less than double, while the loans and discounts have gone up from $500,650,109 to $1,580,045,647, which is more than treble, showing how much more widely the banks are now identified with the general business of the country than they were twenty-two years ago.

The investments in bonds have taken an opposite course. Amounting to $440,380,350 in 1866, increasing to $712,437,900 in April, 1879, they had subsided by October 5 last to $223,754,450, almost exactly half what they were in 1866, and considerably less than a third of what they momentarily amounted to in 1879.

The specie, which at the beginning of the period was but $16,909,363, had got down in October, 1875, to $8,050,330, is now $165,085,454, and in July, 1885, was $177,612,492. In October, 1886, the specie amounted to $156,387,696.

It is interesting to see how these changes appear when reduced to percentages.

The capital, surplus, undivided profits, circulation, and deposits constitute together the fund upon which a bank does its business.

Loans and discounts, United States bonds, specie, etc., are different forms in which this fund is invested. Taking the fund at $1,208,731,908 in 1866, and at $2,240,587,843 in 1887, these investments represent the following proportions of those amounts, viz:

	1866.	1887.
	Per ct.	*Per ct.*
Loans and discounts	41.32	70.52
United States bonds	36.36	9.98
Specie	1.57	7.37
Total	79.25	87.87

Another striking fact is that in 1866 the circulation was $213,239,530, and in 1887 it is only $167,283,343. At the former period, therefore, the circulation was nearly 45 per cent. of the capital, surplus, and undivided profits, while now it is only about 20 per cent.

LOANS.

The following table gives a classification of the loans of the national banks in each of the cities of New York, Chicago, and Saint Louis, and in the three cities of Boston, Philadelphia, and Baltimore, in the other reserve cities, and in the rest of the country, at nearly the same dates in each of the last three years:

OCTOBER 1, 1885.

Classification.	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single-name paper without other security.	All other loans.	Total.
New York	44	$3,286,124	$80,687,265	$25,331,820	$127,518,389	$236,823,598
Chicago	12	33,400	10,967,875	10,226,583	24,761,567	45,989,425
Saint Louis	6	388,019	1,197,060	123,550	7,473,788	9,182,417
Three cities	105	190,195	33,157,319	34,806,254	150,270,503	218,424,271
Other cities	80	163,755	13,256,157	8,130,100	74,713,604	96,263,596
Country	2,467	504,134	34,036,931	92,873,780	567,057,152	694,471,997
Total	2,714	4,565,607	173,302,607	171,492,087	951,795,003	1,301,155,304

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OCTOBER 7, 1886.

Classification.	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single-name paper without other security.	All other loans.	Total.
New York	45	$2,002,551	$91,636,791	$24,646,007	$135,447,027	$253,732,376
Chicago	15	85,900	10,663,006	12,593,921	32,058,515	55,401,342
Saint Louis	5	.....	1,028,430	355,373	8,291,968	9,675,771
Three cities	111	262,355	35,741,645	37,315,993	156,261,282	229,581,275
Other cities	86	400,198	16,336,793	12,539,705	86,900,964	116,177,660
Country	2,590	563,717	41,008,812	110,677,534	626,849,753	779,099,816
Total	2,852	3,314,721	196,415,477	198,128,533	1,045,809,509	1,443,668,240

OCTOBER 5, 1887.

New York	47	$1,445,900	$95,075,844	$17,585,496	$143,906,941	$258,014,181
Chicago	18	500	10,821,735	15,498,986	34,754,972	61,076,193
Saint Louis	5	.....	1,182,214	279,603	8,920,936	10,382,753
Three cities	114	50,225	35,081,531	36,078,453	162,346,995	233,557,204
Other cities	109	122,910	19,551,230	18,598,269	115,167,352	153,439,761
Country	2,756	1,413,918	44,335,893	124,035,463	693,790,281	863,575,555
Total	3,049	3,033,453	206,048,447	212,076,270	1,158,887,477	1,580,045,647

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

Loans and discounts.	October 2, 1883.	September 30, 1884.	October 1, 1885.	October 7, 1886.	October 5, 1887.
	48 banks.	44 banks.	44 banks.	45 banks.	47 banks.
On indorsed paper	$121,644,201	$116,010,062	$114,013,775	$121,381,380	$115,316,625
On single-name paper	19,147,051	82,559,443	25,331,820	24,646,008	17,585,496
On U. S. bonds on demand	2,093,527	2,933,785	3,286,124	2,002,550	1,445,900
On other stocks, etc., on demand	94,321,605	69,805,215	80,687,265	91,636,791	95,075,844
On real-estate security	184,683	163,397	215,385	211,432	146,885
All other loans	7,717,265	3,881,375	13,289,229	13,854,215	28,443,431
Total	245,108,332	205,353,277	236,823,598	253,732,376	258,014,181

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The following table exhibits, in the order of capital, the twenty-five States (exclusive of reserve cities) having the largest amount of national-bank capital, together with the amount of circulation, loans and discounts, and individual deposits of the banks in each on October 5, 1887:

States, etc.	No. of banks.	Capital.	Circulation.	Loans and discounts.	Individual deposits.
Massachusetts	198	$44,790,500	$21,459,692	$91,561,545.60	$53,872,217.39
New York	269	34,724,260	17,406,488	98,792,326.88	87,269,212.02
Pennsylvania	237	33,551,140	13,379,865	80,206,911.08	72,564,898.01
Connecticut	83	24,505,410	8,698,693	43,001,299.86	24,478,665.09
Ohio	192	22,796,020	9,008,926	50,833,330.24	41,268,742.33
Rhode Island	61	20,340,050	4,642,913	34,486,234.78	13,918,046.52
Illinois	160	14,341,500	4,219,305	35,605,100.86	35,161,306.04
Minnesota	58	13,740,000	1,675,725	37,857,045.49	27,037,970.02
New Jersey	81	13,024,220	6,060,523	40,429,717.10	38,644,239.13
Indiana	93	11,894,500	4,217,870	27,785,325.99	25,254,102.80
Michigan	100	10,674,600	2,673,585	29,418,596.69	23,315,420.44
Kansas	139	10,530,800	2,295,210	21,001,459.42	17,741,267.53
Maine	72	10,440,700	4,875,561	19,125,655.89	10,116,282.26
Iowa	128	10,150,000	2,713,623	23,728,940.64	19,284,697.83
Texas	91	9,919,750	2,107,535	20,157,203.67	13,710,426.47
Kentucky	59	9,758,900	3,055,890	17,464,746.62	10,476,083.07
Vermont	49	7,506,000	3,478,100	12,832,369.34	6,627,089.66
Tennessee	49	7,469,000	1,326,895	18,918,201.93	11,759,221.25
New Hampshire	49	6,205,000	3,588,625	9,651,606.49	6,123,423.51
Nebraska	95	6,006,100	1,345,220	13,619,256.27	9,964,472.02
Wisconsin	53	4,442,000	1,225,623	13,340,531.69	12,970,629.95
California	30	4,170,000	939,900	14,295,106.47	19,545,186.09
Virginia	25	3,796,300	1,204,280	10,786,627.63	9,786,470.26
Dakota	62	3,720,000	861,925	6,694,084.52	5,848,810.67
Alabama	20	3,485,100	782,350	8,366,324.95	5,925,317.72

RESERVE.

The act of February 25, 1863, contained the following provision:

SEC. 41. *And be it further enacted*, That every such association shall at all times have on hand, in lawful money of the United States, an amount equal to at least twenty-five per centum of the aggregate amount of its outstanding notes of circulation and its deposits; and whenever the amount of its outstanding notes of circulation and its deposits shall exceed the above-named proportion for the space of twelve days, or whenever such lawful money of the United States shall at any time fall below the amount of twenty-five per centum of its circulation and deposits, such association shall not increase its liabilities by making any new loan or discounts otherwise than by discounting or purchasing bills of exchange, payable at sight, nor make any dividend of its profits, until the required proportion between the aggregate amount of its outstanding notes of circulation and its deposits and lawful money of the United States shall be restored: *Provided, however*, That clearing-house certificates, representing specie or lawful money specially deposited for the purpose of any clearing-house association, shall be deemed to be lawful money in the possession of any association belonging to such clearing-house holding and owning such certificates, and considered to be a part of the lawful money which such association is required to have, under the foregoing provisions of this section: *Provided, further*, That any balance due to any association organized under this act in other places from any association in the cities of Boston, Providence, New York, Philadelphia, Baltimore, Cincinnati, Chicago, Saint Louis, or New Orleans, in good credit, subject to be drawn for at sight, and available to redeem their circulating notes and deposits, may be deemed to be a part of the lawful money which such association in other places than the cities of Boston, Providence, New York, Philadelphia, Baltimore, Cincinnati, Chicago, Saint Louis, and New Orleans are required to have by the foregoing provisions of this section, to the extent of three-fifths of the said amount of twenty-five per centum required. And it shall be competent for the Comptroller of the Currency to notify any such association whose lawful money reserve, as aforesaid, shall fall below said proportion of twenty-five per centum, to make good such reserve; and if such association shall fail for thirty days thereafter so to make good its reserve of lawful money of the United States, the Comptroller may, with the concurrence of the Secretary of the Treasury, appoint a receiver to wind up the business of such association, as provided in this act.

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The corresponding clauses of the act of June 3, 1864, are as follows:

SEC. 31. That every association in the cities hereinafter named shall, at all times, have on hand, in lawful money of the United States, an amount equal to at least twenty-five per centum of the aggregate amount of its notes in circulation and its deposits; and every other association shall, at all times, have on hand, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of its notes in circulation, and of its deposits. And whenever the lawful money of any association in any of the cities hereinafter named shall be below the amount of twenty-five per centum of its circulation and deposits, and whenever the lawful money of any other association shall be below fifteen per centum of its circulation and deposits, such association shall not increase its liabilities by making any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight, nor make any dividend of its profits until the required proportion between the aggregate amount of its outstanding notes of circulation and deposits and its lawful money of the United States shall be restored: *Provided*, That three-fifths of said fifteen per centum may consist of balances due to an association available for the redemption of its circulating notes from associations approved by the comptroller of the currency, organized under this act, in the cities of Saint Louis, Louisville, Chicago, Detroit, Milwaukee, New Orleans, Cincinnati, Cleveland, Pittsburg, Baltimore, Philadelphia, Boston, New York, Albany, Leavenworth, San Francisco, and Washington City: *Provided, also*, That clearing-house certificates, representing specie or lawful money specially deposited for the purpose of any clearing-house association, shall be deemed to be lawful money in the possession of any association belonging to such clearing-house holding and owning such certificate, and shall be considered to be a part of the lawful money which such association is required to have under the foregoing provisions of this section: *Provided*, That the cities of Charleston and Richmond may be added to the list of cities in the national associations of which other associations may keep three-fifths of their lawful money, whenever, in the opinion of the comptroller of the currency, the condition of the southern states will warrant it. And it shall be competent for the comptroller of the currency to notify any associations, whose lawful money reserve, as aforesaid, shall be below the amount to be kept on hand, as aforesaid, to make good such reserve; and if such association shall fail for thirty days thereafter so to make good its reserve of lawful money of the United States, the Comptroller may, with the concurrence of the Secretary of the Treasury, appoint a receiver to wind up the business of such association, as provided in this act.

SEC. 32. That each association organized in any of the cities named in the foregoing section shall select, subject to the approval of the comptroller of the currency, an association in the city of New York at which it will redeem its circulating notes at par. And each of such associations may keep one-half of its lawful money reserve in cash deposits in the city of New York. And each association not organized within the cities named in the preceding section shall select, subject to the approval of the comptroller of the currency, an association in either of the cities named in the preceding section, at which it will redeem its circulating notes at par, and the comptroller shall give public notice of the names of the associations so selected at which redemptions are to be made by the respective associations, and of any change that may be made of the association at which the notes of any association are redeemed. If any association shall fail either to make the selection or to redeem its notes as aforesaid, the comptroller of the currency may, upon receiving satisfactory evidence thereof, appoint a receiver in the manner provided for in this act to wind up its affairs: *Provided*, That nothing in this section shall relieve any association from its liability to redeem its circulating notes at its own counter at par, in lawful money on demand; *And provided, further*, That every association formed or existing under the provisions of this act shall take and receive at par, for any debt or liability to said association, any and all notes or bills issued by any association existing under and by virtue of this act.

Sections 5191, 5192, and 5195 of the Revised Statutes preserved substantially the provisions of the act of 1864.

The act of June 20, 1874, evidently drafted before the adoption of the Revised Statutes, although not approved until afterward, made the following amendment of the act of June 3, 1864, which it enacts shall be hereafter known as the "National Bank Act":

SEC. 2. That section thirty-one of the "National Bank Act" be so amended that the several associations therein provided for shall not herafter be required to keep on hand any amount of money whatever by reason of the amount of their respective circulations; but the moneys required by said section to be kept at all times on hand shall be determined by the amount of deposits in all respects as provided for in the said section.

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SEC. 3. That every association organized, or to be organized, under the provisions of the said act, and of the several acts amendatory thereof, shall at all times keep and have on deposit in the Treasury of the United States, in lawful money of the United States, a sum equal to five per centum of its circulation, to be held and used for the redemption of such circulation; which sum shall be counted as a part of its lawful reserve, as provided in section two of this act; and when the circulating notes of any such associations, assorted or unassorted, shall be presented for redemption, in sums of one thousand dollars or any multiple thereof, to the Treasurer of the United States, the same shall be redeemed in United States notes. All notes so redeemed shall be charged by the Treasurer of the United States to the respective associations issuing the same, and he shall notify them severally, on the first day of each month, or oftener, at his discretion, of the amount of such redemptions; and whenever such redemptions for any association shall amount to the sum of five hundred dollars, such association so notified shall forthwith deposit with the Treasurer of the United States a sum in United States notes equal to the amount of its circulating notes so redeemed. And all notes of national banks, worn, defaced, mutilated, or otherwise unfit for circulation, shall, when received by any assistant treasurer, or at any designated depository of the United States, be forwarded to the Treasurer of the United States for redemption as provided herein. And when such redemptions have been so reimbursed, the circulating notes so redeemed shall be forwarded to the respective associations by which they were issued; but if any of such notes are worn, mutilated, defaced, or rendered otherwise unfit for use, they shall be forwarded to the Comptroller of the Currency and destroyed, and replaced as now provided by law: *Provided,* That each of said associations shall reimburse to the Treasury the charges for transportation, and the costs for assorting such notes; and the associations hereafter organized shall also severally reimburse to the Treasury the cost of engraving such plates as shall be ordered by each association respectively; and the amount assessed upon each association shall be in proportion to the circulation redeemed, and be charged to the fund on deposit with the Treasurer: *And provided further,* That so much of section thirty-two of said national-bank act requiring or permitting the redemption of its circulating notes elsewhere than at its own counter, except as provided for in this section, is hereby repealed.

It will be observed that a strict construction of the act of June 3, 1864, and of subsequent legislation, would exclude any association organized under the act of February 25, 1863, from acting as a reserve agent. This was probably not intended, but it should be corrected in justice to the older associations.

The act of March 3, 1887, is as follows:

That whenever three-fourths in number of the national banks located in any city of the United States having a population of fifty thousand people shall make application to the Comptroller of the Currency, in writing, asking that the name of the city in which such banks are located shall be added to the cities named in sections fifty-one hundred and ninety-one and fifty-one hundred and ninety-two of the Revised Statutes, the Comptroller shall have authority to grant such request, and every bank located in such city shall at all times thereafter have on hand, in lawful money of the United States, an amount equal to at least twenty-five per centum of its deposits, as provided in sections fifty-one hundred and ninety-one and fifty-one hundred and ninety-five of the Revised Statutes.

SEC. 2. That whenever three-fourths in number of the national banks located in any city of the United States having a population of two hundred thousand people shall make application to the Comptroller of the Currency, in writing, asking that such city may be a central reserve city, like the city of New York, in which one-half of the lawful-money reserve of the national banks located in other reserve cities may be deposited, as provided in section fifty-one hundred and ninety-five of the Revised Statutes, the Comptroller shall have authority, with the approval of the Secretary of the Treasury, to grant such request, and every bank located in such city shall at all times thereafter have on hand, in lawful money of the United States, twenty-five per centum of its deposits, as provided in section fifty-one hundred and ninety-one of the Revised Statutes.

SEC. 3. That section three of the act of January 14, 1875, entitled "An act to provide for the resumption of specie payments," be, and the same is, hereby amended by adding after the words "New York" the words "and the city of San Francisco, California."

A review and comparison of the course of legislation as to "reserve" shows that originally all associations, wherever located, were required to keep, either in cash or subject to sight draft, funds in hand equal to

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at least 25 per cent. of all obligations payable on demand. Subsequently a distinction was made between associations in certain named cities and those located elsewhere, and the latter were required to keep only 15 per cent. reserve upon the aggregate of deposits and circulation. The amount that might be kept with redemption agents was limited to three-fifths of 15 per cent. for associations generally, and to one-half of 25 per cent. for those in reserve cities, and in the latter case New York was the only place in which the banks in other redemption cities might have redemption agents.

At a later period the fund to be kept for the redemption of circulation was separated from the remaining reserve to be held against deposits; it was fixed at 5 per cent. of the outstanding circulation, and was required to be kept on deposit with the Treasurer of the United States. Besides being specifically devoted to the redemption of circulation, this fund is also authorized to be counted as part of the reserve against deposits.

Simultaneously with this provision as to the amount and location of the redemption fund the banks were relieved of the obligation to keep a reserve on circulation, but were required to keep in reserve funds to the amounts represented by 15 per cent. and 25 per cent. respectively upon their deposits.

The new regulation as to redemption of circulation dispensed with redemption agents, but the act of June 20, 1874, re-enacted the provision as to the proportion of reserve that might consist of balances due from approved associations in the cities formerly named as cities of redemption. These cities thus came to be called "reserve cities," and during the present year the term has been incorporated formally into the law, and provision has been made for central reserve cities as well, and also for an increase in the number of both reserve cities and central reserve cities.

Tables will be found in the Appendix, pages 000 to 000, showing by States, Territories, central reserve cities, and reserve cities the state of the reserve of the national banks therein at each report of condition during the years 1882 to 1887, both inclusive. These tables are worthy of careful examination, because they show that banks generally keep reserves in excess of the statutory requirement, and that banks remote from money centers keep not only nearly double the amount required, but that they habitually have in cash more than the 15 per cent. total requirement.

As some banks included in these tables are known to be often short of reserve, it is manifest that the majority must be habitually stronger than the averages here shown, and from this fact it may be inferred that the requirement of the law is in no degree excessive, and that banks that do not conform to it are not prudently managed.

These tables should be especially instructive to the managers of banks, encouraging and confirming as they do the wisdom of those who keep always strong, and rebuking and warning as they also do those who, too eager for gain, allow their reserves to fall below the line of prudence and of safety.

The including of the 5 per cent. redemption fund on deposit with the Treasurer at Washington in the reserve against deposits seems to be either a misconstruction of the act of June 20, 1874, or an anomaly in that act.

The language seems to admit of a strained construction opposite to that placed upon it, but if the most obvious construction is the correct one, then the provision should be repealed.

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The money held by the Treasurer is never available for paying depositors, and it bears no constant ratio to the amount of deposits.

Several banks have so large a circulation and have such small deposits that the 5 per cent. redemption fund with the Treasurer fulfills the entire requirement as to reserve against deposits, and while these are extreme cases they serve to show the practical result of this provision of the law.

On the other hand, there is an anomaly in the assumption which appears to have been made heretofore that national-bank notes on hand should not be counted in the reserve.

They are specifically made receivable by all national banking associations, and for all dues to the Government (except customs duties), and they are certainly current all over the country.

It is in the line of public policy to maintain the monetary function of these circulating notes upon the general plane on which the law places all the rest of the currency.

For these reasons these notes should obviously be no longer discriminated against by being excluded from a function to which all the other constituents of the currency are now admitted on equal terms.

On October 5, 1887, the total 5 per cent. fund amounted to $8,310,442 while the national bank currency held by all banks amounted to $21,937,884.

It would, therefore, be a relief to banks generally to be allowed to count in their reserve the latter instead of the former amount.

The subjoined table brings forward to the latest date the usual summary of information as to the course of deposits and reserves since the act of June 20, 1874, went into effect. It shows the amount of deposits and the state of the reserve at about October 1 of each year, in each central reserve city, in all the reserve cities, and in the States and Territories, together with a general summary embracing all banks.

NEW YORK CITY.

Dates.	No. of banks.	Net deposits.	Reserve required (25 per cent.*).	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	14.4	52.4	.....	1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	5.0	54.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	14.6	45.3	.....	0.8
Oct. 1, 1877	47	171.9	43.7	48.1	27.5	13.0	34.3	.....	0.8
Oct. 1, 1878	47	189.8	47.4	50.9	26.8	13.3	36.5	.....	1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	19.4	32.6	.....	1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	58.7	11.0	.....	0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	50.6	10.9	.....	1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	44.5	18.9	.....	1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	50.3	19.7	.....	0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	63.1	27.0	.....	0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
Average for 14 years...	47	240.9	60.2	69.5	28.8	40.4	28.2	.....	0.9
CHICAGO.									
Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	.05
SAINT LOUIS.									
Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	.03

*All in cash.

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RESERVE CITIES.*‡

Dates.	No. of banks.	Net deposits.	Reserve required (25 per cent.).	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Oct. 2, 1874	182	221.4	55.3	76.0	34.3	4.5	36.7	31.1	3.7
Oct. 1, 1875	188	223.9	56.0	74.5	33.3	1.5	37.1	32.3	3.6
Oct. 2, 1876	189	217.0	54.2	76.1	35.1	4.0	37.1	32.0	3.0
Oct. 1, 1877	188	204.1	51.0	67.3	33.0	5.6	34.3	24.4	3.0
Oct. 1, 1878	184	199.9	50.0	71.1	35.6	9.4	29.4	29.1	3.2
Oct. 2, 1879	181	288.8	57.2	83.5	36.5	11.3	33.0	35.7	3.5
Oct. 1, 1880	184	289.4	72.4	105.2	36.2	28.3	25.0	48.2	3.7
Oct. 1, 1881	189	335.4	83.9	100.8	30.0	34.6	21.9	40.6	3.7
Oct. 3, 1882	193	318.8	79.7	89.1	28.0	28.3	24.1	33.2	3.5
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	26.3	30.1	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	30.3	33.3	32.3	3.1
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	42.0	34.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	44.5	26.0	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2

STATES AND TERRITORIES.†

Oct. 2, 1874	1,774	293.4	44.0	100.6	34.3	2.4	33.7	52.7	11.9
Oct. 1, 1875	1,851	307.9	46.3	100.1	32.5	1.6	33.7	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	2.7	31.0	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	4.2	31.6	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	8.0	31.1	56.0	11.0
Oct. 2, 1879	1,810	329.9	49.5	124.3	37.7	11.5	30.3	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	21.2	28.3	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	27.5	27.1	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	30.0	30.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	157.5	27.2	31.2	30.8	84.1	11.3
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	35.2	30.9	79.7	10.5
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	41.5	29.9	95.9	10.2
Oct. 7, 1886	2,500	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6

SUMMARY.

Oct. 2, 1874	2,004	719.5	150.1	244.9	34.0	21.3	122.8	83.8	17.1
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	8.1	125.2	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	21.3	113.4	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	22.8	100.2	73.3	14.5
Oct. 1, 1878	2,053	678.8	140.8	228.1	33.6	30.7	97.0	85.1	15.3
Oct. 2, 1879	2,048	768.9	159.3	260.9	33.9	42.2	95.9	107.0	15.8
Oct. 1, 1880	2,090	968.0	201.0	323.0	33.4	108.2	64.3	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	112.7	59.9	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	102.8	72.0	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	107.8	80.6	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	128.6	91.2	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	175.0	88.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	156.4	68.7	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3

*Reserve 25 per cent., one-half in cash.
†Reserve 15 per cent., two-fifths in cash in bank.
‡Includes Chicago and Saint Louis up to October 5, 1887.

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TRANSACTIONS OF THE NEW YORK CLEARING-HOUSE.

The New York Clearing-House Association is composed of 65 members, of which 45 are national banks, 19 are State banks, and the other member is the assistant treasurer of the United States at New York. Two national banks and 15 State banks in the city do not belong to the association, but clear through associate members. Mr. W. A. Camp, the manager of the association, has kindly supplied the data for the following tables, showing the transactions during the year ending October 1, 1887:

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.

Year ending—	Aggregate clearings.	Aggregate balances.
October 1, 1886	$33,374,682,216	$1,519,565,385
October 1, 1887	34,872,848,785	1,569,626,324
Increase	1,498,166,569	50,060,939

KINDS OF MONEY AND AMOUNT OF EACH KIND.

Year ending—	U. S. gold certificates.	Bank of America gold certificates.*	Clearing-house loan certificates.	Treasury certificates for legal tenders, sec. 5193, U. S. Revised Statutes.	Legal tenders and minor coin.	Percentages.	
						Gold certificates.	Legal tenders.
October 1, 1886	$645,643,000	$177,673,000	$140,000	$285,795,000	$410,314,385	54.181+	45.809+
October 1, 1887	812,231,000	748,409,000	None.	1,410,000	7,576,325	99+	1—
Increase	166,588,000	570,736,000					
Decrease			140,000	284,385,000	402,738,060		

*When the Government ceased issuing gold certificates, December 1, 1878, the New York banks agreed to have a common depository for their gold coin, and in that way retain the use of certificates at the clearing-house. This has been found convenient and saves the expense and cost of moving large amounts in specie. The Bank of America performs this function.

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Following is a comparative statement of transactions of the New York Clearing-House for thirty-four years, showing for each year the number of banks, aggregate capital, clearings, and balances, average of the daily clearings and balances, and the percentage of balances and clearings:

Years.	No. of banks.	Capital.*	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Ratios.
							Per ct.
1854	50	$47,044,900	$5,750,455,987	$297,411,494	$19,104,505	$988,078	5.2
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.6
1859	47	67,921,714	5,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6.0
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.0
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4.0
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4.0
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4.0
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3.0
1870	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871	62	84,420,200	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	109,884,317	4,636,632	4.2
1873	59	83,370,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.1
1874	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.7
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.6
1876	59	81,731,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	5.9
1877	58	71,085,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.9
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,555,988	4,274,000	5.8
1879	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880	57	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881	60	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.5
1882	61	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,440	3.4
1883	63	61,162,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.9
1884	61	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	63	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.5
1887	64	60,862,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
		†69,430,325	‡812,942,759,870	‡35,758,618,204	†77,959,820	†3,429,623	4.4

* The capital is for various dates, the amounts at a uniform date in each year not being obtainable.
† Yearly averages for thirty-four years. ‡ Totals for thirty-four years.

The clearing-house transactions of the assistant treasurer of the United States at New York for the year ending October 1, 1887, were as follows:

Exchanges received from clearing-house	$359,788,103.42
Exchanges delivered to clearing-house	111,471,810.74
Balances paid to clearing-house	248,497,702.25
Balances received from clearing-house	181,409.57
Showing that the amount paid by the assistant treasurer to the clearing-house was in excess of the amount received by him	248,316,292.68

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

United States gold certificates	$248,343,000.00
Legal tenders and change	154,702.25
	248,497,702.25

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COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR OCTOBER, 1887, AND OCTOBER, 1886.

Clearing-house at—	Exchanges for month of October, 1887.	Exchanges for month of October, 1886.	Comparisons.	
			Increase.	Decrease.
New York	$2,978,940,406	$3,248,318,061		$269,377,655
Boston	387,775,488	380,669,570	$7,105,918	
Philadelphia	272,500,752	271,572,441	928,311	
Chicago	267,556,120	253,518,821	14,037,299	
Saint Louis	74,855,031	69,822,165	5,032,866	
Baltimore	56,795,652	53,856,829	2,938,823	
San Francisco	74,405,637	56,175,257	18,230,380	
Pittsburgh	46,775,066	37,612,868	9,162,198	
New Orleans	42,603,842	31,683,200	10,920,642	
Cincinnati	47,782,200	45,384,750	2,397,450	
Providence	23,837,500	22,663,600	1,173,900	
Louisville	23,210,780	19,093,914	4,116,866	
Milwaukee	20,123,277	20,183,280		60,003
Detroit	18,374,879	14,926,506	3,448,373	
Cleveland	14,340,059	12,527,278	1,812,781	
Indianapolis	8,777,900	6,222,279	2,555,621	
Kansas City	29,792,991	25,993,960	3,799,031	
Hartford	7,630,018	7,195,784	434,234	
New Haven	5,360,758	5,175,379	185,379	
Columbus	10,616,739	8,462,124	2,154,615	
Memphis	10,725,296	7,666,552	3,058,744	
Peoria	5,429,418	4,220,702	1,208,716	
Worcester	4,722,433	4,528,762	193,671	
Springfield	5,653,280	3,669,715	1,983,565	
Lowell	3,161,806	2,732,069	429,737	
Syracuse	3,193,442	2,735,744	463,698	
Portland	4,607,692	4,694,186		86,494
Omaha	12,759,306	9,316,954	3,442,352	
Saint Joseph	6,659,426	4,447,511	2,211,915	
Denver	10,812,463	8,351,817	2,460,646	
Galveston	8,865,282	7,852,246	1,013,036	
Saint Paul	18,376,835	16,732,700	1,644,135	
Minneapolis	22,805,030	19,175,451	3,629,579	
Los Angeles	5,160,514	New.	5,160,514	
Grand Rapids	2,725,818	2,006,301	719,517	
Wichita	2,844,645	1,826,202	1,018,443	
Norfolk	5,817,933	4,465,766	1,352,167	
Total	4,546,381,714	4,695,480,744	120,425,122	269,524,152
		4,546,381,714		120,425,122
Decrease		140,099,030		149,099,030

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COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR WEEKS ENDING OCTOBER 29, 1887, AND OCTOBER 30, 1886.

Clearing-house at—	Exchanges for week ending October 29, 1887.	Exchanges for week ending October 30, 1886.	Comparisons.	
			Increase.	Decrease.
New York	$647,590,729	$625,098,064	$22,492,665	
Boston	83,700,976	77,443,134	6,257,842	
Philadelphia	58,729,071	55,262,510	3,466,561	
Chicago	58,407,000	49,463,000	8,944,000	
Saint Louis	16,057,751	13,428,029	2,629,722	
Baltimore	12,618,840	11,554,889	1,063,951	
San Francisco	17,495,345	14,931,044	2,564,301	
Pittsburgh	11,708,842	8,543,709	3,165,133	
New Orleans	9,863,406	7,861,710	2,001,696	
Cincinnati	9,799,950	9,682,250	117,700	
Providence	5,957,900	5,482,100	475,800	
Louisville	4,800,855	3,980,646	820,209	
Milwaukee	4,702,794	4,741,945		$39,151
Detroit	4,079,159	2,964,573	1,114,586	
Cleveland	3,263,297	2,980,490	282,807	
Indianapolis	2,130,383	1,364,108	766,275	
Kansas City	7,407,620	5,564,678	1,842,942	
Hartford	1,482,341	1,529,645		47,304
New Haven	1,101,904	1,088,433	13,471	
Columbus	2,285,210	1,861,425	423,785	
Memphis	2,532,120	2,039,997	492,123	
Peoria	1,177,411	927,149	250,262	
Worcester	969,381	917,916	51,465	
Springfield	1,007,778	819,206	188,572	
Lowell	650,419	504,913	145,506	
Syracuse	625,190	544,611	80,579	
Portland	1,039,033	1,087,952		48,919
Omaha	2,812,343	2,037,837	774,506	
Saint Joseph	1,702,006	799,574	902,432	
Denver	2,800,391	1,571,233	1,229,158	
Galveston	2,193,758	1,625,986	567,772	
Saint Paul	4,108,446	3,410,580	697,866	
Minneapolis	4,806,272	3,677,381	1,128,891	
Los Angeles	1,133,462	New.	1,133,462	
Total	990,741,383	924,790,717	66,086,040	135,374
	924,790,717		135,374	
Increase	65,950,666		65,950,666	

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The following table, compiled from returns made to the Clearing-House by the national banks in New York City, exhibits the movement of their reserve, weekly, during October, for the last eleven years:

Week ending—	Specie.	Legal tenders.	Total.	Ratio of reserve to—	
				Circulation and deposits.	Deposits.
				Per cent.	*Per cent.*
October 6, 1877	$14,665,600	$36,168,300	$50,833,900	27.0	29.5
October 13, 1877	14,726,500	35,178,900	49,905,400	26.7	29.2
October 20, 1877	14,087,400	35,101,700	49,189,100	26.5	29.0
October 27, 1877	15,209,000	34,367,800	49,576,800	26.8	29.4
October 5, 1878	14,995,800	38,304,900	53,300,700	25.7	28.4
October 12, 1878	12,184,600	37,685,100	49,869,700	24.4	27.0
October 19, 1878	13,531,400	36,576,000	50,107,400	24.7	27.3
October 26, 1878	17,384,200	35,690,500	53,074,700	25.8	28.5
October 4, 1879	18,979,600	34,368,000	53,347,600	23.3	25.8
October 11, 1879	20,901,800	32,820,300	53,722,100	23.4	25.9
October 18, 1879	24,686,500	29,305,200	53,991,700	23.5	26.1
October 25, 1879	25,636,000	26,713,900	52,349,900	23.0	25.5
October 2, 1880	59,823,700	11,129,100	70,952,800	25.4	26.4
October 9, 1880	62,521,300	10,785,000	73,306,300	25.4	27.2
October 16, 1880	62,760,600	10,939,200	73,699,800	25.5	27.1
October 23, 1880	60,888,200	10,988,200	71,876,400	24.8	26.6
October 30, 1880	61,471,600	10,925,000	72,396,600	25.0	26.7
October 1, 1881	54,954,600	12,150,400	67,105,000	23.1	24.8
October 8, 1881	53,287,900	12,153,800	65,441,700	23.1	24.9
October 15, 1881	51,008,300	12,452,700	63,461,000	23.2	25.0
October 22, 1881	54,016,200	12,496,500	66,512,700	24.6	26.6
October 29, 1881	55,961,200	12,947,900	68,909,100	25.6	27.4
October 7, 1882	47,016,000	18,384,500	65,400,500	24.0	26.3
October 14, 1882	48,281,000	18,002,700	66,283,700	24.7	26.6
October 21, 1882	49,518,200	17,023,900	66,542,100	25.0	26.8
October 28, 1882	48,374,200	17,204,700	65,578,900	24.8	26.5
October 6, 1883	51,586,700	20,122,500	71,709,200	25.5	27.0
October 13, 1883	50,894,000	21,145,800	72,039,800	25.4	26.8
October 20, 1883	47,262,900	20,719,700	67,982,600	24.5	25.9
October 27, 1883	46,372,800	20,617,600	66,990,400	24.5	25.9
October 4, 1884	67,470,600	25,817,300	93,287,900	34.5	36.3
October 11, 1884	68,922,500	27,654,100	96,576,600	35.2	36.9
October 18, 1884	67,579,400	27,875,500	95,454,900	34.8	36.5
October 25, 1884	67,638,000	27,354,200	94,992,200	34.6	36.3
October 3, 1885	92,351,600	24,516,600	116,868,200	36.0	37.1
October 10, 1885	93,642,500	23,002,000	116,644,500	35.8	37.0
October 17, 1885	91,945,300	22,221,100	114,166,400	34.9	36.0
October 24, 1885	87,309,100	21,059,800	108,368,900	33.5	34.5
October 30, 1885	84,954,600	21,874,900	106,829,500	33.0	34.1
October 2, 1886	64,111,700	14,607,700	78,719,400	27.1	27.9
October 9, 1886	65,723,800	13,209,100	78,932,900	27.0	27.7
October 16, 1886	65,228,600	13,133,100	78,361,700	26.7	27.4
October 23, 1886	65,668,400	12,803,800	78,472,200	26.9	27.7
October 30, 1886	66,195,100	13,177,200	79,372,300	27.1	27.9
October 1, 1887	64,619,200	15,767,500	80,386,700	27.7	28.5
October 8, 1887	64,317,500	16,229,700	80,587,200	27.4	28.2
October 15, 1887	64,663,100	16,885,400	81,548,500	27.3	28.1
October 22, 1887	64,918,700	16,735,500	81,654,500	27.4	28.2
October 29, 1887	66,005,800	17,542,600	82,848,400	27.8	28.6

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The following table exhibits the transactions of the clearing-houses located in 37 cities for the year ending September 30, 1887, from official returns received from the manager of the New York Clearing-House, and a comparison is made with the year ending September 30, 1886, by indicating the increase or decrease in the exchanges and balances:

Clearing-house at—	No. of members.	Exchanges for year ending September 30, 1887.	Balances for year ending September 30, 1887.	Comparison with year ending September 30, 1886.		
				Increase.		Decrease.
				Exchanges.	Balances.	
New York	65	$34, 872, 848, 786	$1, 569, 626, 325	$1, 498, 166, 570	$50, 060, 940	
Boston	52	4, 408, 269, 993	510, 625, 457	399, 704, 727	17, 527, 457	
Philadelphia	40	3, 186, 188, 935	298, 701, 297	400, 313, 485	40, 094, 877	
Chicago	21	2, 887, 276, 059	301, 574, 676	326, 906, 787	10, 348, 598	
Saint Louis	18	879, 272, 738	142, 259, 972	78, 902, 128		*$6, 587, 994
Baltimore	23	665, 676, 756	89, 504, 281	65, 091, 763	7, 970, 677	
San Francisco	17	800, 092, 859	124, 200, 215	200, 751, 798	17, 215, 771	
Pittsburgh	19	490, 319, 705	81, 520, 388	104, 021, 001	7, 404. 776	
New Orleans	13	412, 231, 400	47, 805, 607		805, 607	†21, 768, 600
Cincinnati	19	504, 377, 200	96, 204, 200	71, 936, 700	11, 143, 209	
Providence	34	240, 838, 100	No record.	6, 987, 400		
Louisville	21	269, 786, 547	63, 564, 157	39, 652, 990	8, 923, 089	
Milwaukee	11	240, 127, 909	40, 817, 909	46, 350, 700	6, 411, 187	
Detroit	14	188, 629, 384	31, 729, 276	40. 642, 682	6, 430, 910	
Cleveland	11	160, 010, 840	No record.	39, 914, 603		
Indianapolis	6	87, 149, 510	18, 660, 734	17, 790, 711	8, 763, 227	
Kansas City	9	380, 407, 069	No record.	115, 397, 901		
Hartford	15	89, 871, 078	25, 689, 768	2, 893, 509		*916, 181
New Haven	10	63, 931, 325	15, 176, 902	7, 089, 963	1, 434, 272	
Columbus	17	53, 311, 425	8, 378, 319	10, 470, 012		*4, 550, 115
Memphis	7	94, 241, 496	24, 020, 213	18, 899, 007	4, 621, 463	
Peoria	9	55, 006, 344	13, 974, 158	16, 674, 956	3, 865, 658	
Worcester	8	47, 197, 687	13, 466, 250	3, 640, 068	647, 142	
Springfield	10	50, 503, 291	14, 929, 388	9, 250, 560	2, 253, 028	
Lowell	7	31, 670, 050	10, 108, 362	4, 909, 878	1, 087, 183	
Syracuse	8	28, 596, 708	6, 358, 243	1, 819, 356	210, 189	
Portland	6	49, 588, 652	9, 495, 080	2, 921, 292	659, 007	
Omaha	8	137, 220, 535	No record.			†25, 075, 365
Saint Joseph	7	67, 239, 133	17, 667, 401	23, 464, 120	5, 747, 899	
Denver	7	110, 240, 167	15, 866, 791		3, 613, 999	†34, 031, 896
Galveston	7	63, 182, 557	No record.			†9, 920, 239
Saint Paul	15	200, 364, 307	33, 193, 845	57, 807, 724		
Minneapolis	14	184, 700, 022	30, 465, 326	24, 370, 250	5, 024, 902	
Los Angeles	7	New.	New.	New.		
Grand Rapids	7	26, 229, 598	5, 670, 886	No record 1886		
Duluth	7	New.	New.	New.		*315, 020
Norfolk	6	40, 016, 323	6, 453, 157	253, 629		
Total	575	52, 126, 704, 488	3, 667, 708, 563	3, 636, 978, 270	222, 267, 149	{ 90, 796, 100 { 12, 349, 310

* Balances. † Exchanges.

From the above table it will be seen that the exchanges in New York City amounted to 66.9 per cent. of the whole sum, and the balances in that city were nearly 42.8 per cent. of the total balances.

DUTIES, ASSESSMENTS, AND REDEMPTION CHARGES.

National banks are subject to a semi-annual duty of one-half of 1 per cent. upon the average amount of their notes in circulation during the preceding six months. They are also required by the act of June 20, 1874, to pay the cost of the redemption of their notes at the office of the Treasurer of the United States at Washington, and the cost of the plates from which their notes are printed. Banks extending their corporate existence have to pay for new plates. Previously to the act of June 20, 1874, the expense of the plates had been paid out of the tax

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on the banks, which at that time attached to capital and deposits as well as to circulation.

The banks are further required to pay the fees of the examiners employed to ascertain their condition, under section 5240, Revised Statutes of the United States.

The taxes and assessments collected during the past year were as follows:

Semi-annual duty on circulation	$2,044,922.75
Cost of redemption of notes by United States Treasurer	138,967.00
Assessments for cost of plates, new banks	18,850.00
Assessments for cost of plates, extended banks	1,750.00
Assessments for examiners' fees, sec. 5240, R. S	110,219.88
Total	2,314,709.63

It has not been customary heretofore to include assessments with taxes, but it seems proper to do so.

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

Years.	Semi-annual duty on circulation.	Cost of redemption of notes by United States Treasurer.	Assessments 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
Total	13,588,203.06	797,556.43	91,635.00	160,445.00	519,522.65	15,157,362.14

The total tax collected on circulation up to July 1, 1887, amounted to $65,841,721.30.

STATE TAXATION OF NATIONAL BANKS.

There has been for some years more or less friction arising out of what is claimed to be discrimination against national banks in the tax laws of some of the States, and in consequence a contention has been going on as to the meaning of so much of section 5219 of the Revised Statutes of the United States as imposes a restriction upon State legislatures in determining and directing the manner of assessing and collecting taxes on national-bank shares. Section 5219 of the Revised Statutes of the United States is as follows:

Nothing herein shall prevent all the shares in any association from being included in the valuation of the personal property of the owner or holder of such shares, in assessing taxes imposed by authority of the State within which the association is located; but the legislature of each State may determine and direct the manner and place of taxing all the shares of national banking associations located within the State, subject only to the two restrictions, that the taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State, and that the shares of any national banking association owned by non-residents of any State shall be taxed in the city or town where the bank is located, and not elsewhere. Nothing herein shall be construed to exempt the real property of associations from either State, county, or municipal taxes, to the same extent, according to its value, as other real property is taxed.

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It will be seen that the only restrictions upon State legislatures in determining and directing the manner and place of taxing all the shares of national banks located within the State are two: first, a restriction as to the manner, viz: "that the taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State;" and, secondly, a restraint as to the place of taxation, which it is needless to quote, as no doubt seems to have arisen as to its meaning.

The contention over the true interpretation of the clause applying to the rate of taxation has been serious.

In various States the banks have appealed from local assessors and tax collectors to the courts, and during the past year the Supreme Court has finally laid down the meaning and intent of this clause.

The only question now open is whether the clause, as construed by the Supreme Court during the past year, expresses the purpose of Congress, and this question can be answered by Congress alone.

It is claimed by the national banks in many States that the construction placed upon the law deprives them of the full measure of protection which it was the intention of Congress to provide.

Following is the full text of the decision of the Supreme Court:

Mr. Justice MATTHEWS delivered the opinion of the court.

The bill in this case was filed by the appellant, an association organized as a national bank, in the city of New York, the object and prayer of which were to restrain the collection of taxes assessed upon its stockholders in respect to their shares therein, on the ground that the taxes assessed and sought to be collected by the defendants were illegal and void under section 5219 of the Revised Statutes of the United States, as being at a greater rate than those assessed under the laws of New York upon other moneyed capital in the hands of the individual citizens of that State. The assessment in question was made for the year 1885, by the proper officer, acting in pursuance of section 312 of an act of the legislature of the State of New York, passed July 1, 1882, entitled "An act to revise the statutes of this State relating to banks, banking and trust companies," which reads as follows:

SEC. 312. The stockholders in every bank or banking association organized under the authority of this State, or of the United States, shall be assessed and taxed on the value of their shares of stock therein; said shares shall be included in the valuation of the personal property of such stockholders in the assessment of taxes at the place, city, town, or ward where such bank or banking association is located, and not elsewhere, whether the said stockholders reside in said place, city, town, or ward or not; but in the assessment of said shares each stockholder shall be allowed all the deductions and exceptions allowed by law in assessing the value of other taxable personal property owned by individual citizens of this State, and the assessment and taxation shall not be at a greater rate than is made or assessed upon other moneyed capital in the hands of individual citizens of this State. In making such assessment there shall also be deducted from the value of such shares such sum as is in the same proportion to such value as is the assessed value of the real estate of the bank or banking association, and in which any portion of their capital is invested, in which said shares are held, to the whole amount of the capital stock of said bank or banking association. Nothing herein contained shall be held or construed to exempt the real estate of banks or banking associations from either State, county, or municipal taxes, but the same shall be subject to State, county, municipal, and other taxation to the same extent and rate and in the same manner according to its value, as other real estate is taxed. The local authorities charged by law with the assessment of the said shares shall, within ten days after they have completed such assessment, give written notice to each bank or banking association of such assessment of the shares of its respective shareholders, and no personal or other notice to such shareholders of such assessment shall be necessary for the purpose of this act.

The hearing in the circuit court was had upon an agreed statement of facts, as follows:

"It is hereby stipulated and agreed by and between the parties to the above-entitled suit, that, for the purpose of the trial of this cause, the facts hereinafter stated are true, and that the cause be submitted for trial and decree upon such statement alone, together with the pleadings:

"1. That the complainant, on the second Monday of January, A. D. 1885, and for several months prior thereto, had a capital stock of the par value of $1,000,000 and a

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surplus fund of $200,000; that nearly the whole of said capital and surplus fund was during that period, invested in bonds of the United States of the par value of $949,000, and of a market value and cost largely exceeding that sum; that its shares of stock were each of the par value of $100 and of the number of 10,000, and were then held by 142 persons and corporations, 50 of whom, owning 1,877 shares, were residents of States other than the State of New York, and the remainder residents of the State of New York.

"2. That, on the second Monday of January, 1885, the proper tax officers of the city of New York, acting under chapter 409 of the Laws of 1882 of the State of New York, did value and assess for taxation the shares of stock of said bank against the individual shareholders thereof, at the rate of $89 per share, after deducting the proportion of the assessed value of the real estate of said bank applicable to each share of stock, as by law required, making the total gross valuation of said shares in the hands of the shareholders the sum of $890,000, from which sum the debts of sundry indebted stockholders, amounting to $89,128, were deducted, as by law allowed, leaving the total valuation of said shares against said stockholders upon which taxes were thereafter assessed the sum of $800,872.

"3. That, on the second Monday of January, 1885, the aggregate actual value of the shares of stock of the incorporated moneyed and stock corporations incorporated by the laws of the State of New York deriving an income or profit from their capital or otherwise (not including life insurance companies, trust companies, banks, or banking associations, organized under the authority of this State or of the United States) amounted to the sum of $755,018,892; that 'Exhibit A,' hereto appended and made a part of this agreement, contains a list of the corporations whose shares of capital stock are embraced in said sum of $755,018,892, and also shows the total par value of the shares of capital stock of each of said corporations.

"4. That, at the period aforesaid, the aggregate actual value of the shares of stock of the life insurance companies incorporated under the laws of this State amounted to the sum of $3,540,000, and at the same period the aggregate value of the personal property of said companies, consisting of mortgages, loans with collateral security, State, county and municipal bonds, and railroad bonds and shares of stock of corporations (but not including the bonds of the United States nor the shares of corporations created by the State of New York), amounted to $195,257,305; all of which is shown in detail in the schedule hereto annexed, marked 'Exhibit B.'

"5. That, at the said period, the aggregate actual value of the shares of the capital stock of the trust companies existing in the State of New York and organized under its laws amounted to $32,018,900, as is shown in detail in the schedule hereto annexed, marked 'Exhibit C,' of which sum the amount of $30,215,900 was of trust companies located in the city of New York.

"6. That, at the same period, the aggregate actual value of the deposits due by the savings banks of this State to depositors was $437,107,501 (not including the surplus accumulated by the said corporations, amounting to $68,669,001).

"7. That the aggregate actual value of the bonds and stocks issued by the city of New York, subject to the provisions of chapter 552 of the Laws of 1880, at the said period, amounted to $13,467,000.

"8. That the aggregate actual value at the same period of the shares of stock of corporations created by States other than the State of New York, owned by the citizens of the State of New York, amounted to at least the sum of $250,000,000.

"9. The assessed valuation of all personal property, after making the deductions allowed by law, in the city of New York (at the said period), as shown by the annual record of the assessed valuation of real and personal estate of the said city for the year 1885, was $202,673,806. This sum included the capital of corporations (after making deductions for investments thereof in real estate, shares of New York corporations, taxable upon their capital stock under the laws of this State, and non-taxable securities), as follows:

Insurance companies	$2,146,379
Trust companies	156,506
Miscellaneous companies	29,234,409
Railroad companies	12,339,871

"It also included:

Shares of national banks	45,046,074
Shares of State banks	15,700,220

"The sum so deducted for the value of the real estate belonging to said trust companies located in the city of New York did not exceed $2,336,572.31.

The assessed value of the real estate in said city for said period is	$1,168,443,137
And in the said State, including the city of New York, is	2,761,973,845
The latter sum including the sum of about	340,000,000

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being the assessed value of the real estate located in said State belonging to corporations.

"The 'aggregate amount of the taxable personal estate' within the State of New York, exclusive of said city, after deducting debts due by the owners thereof for the year ending December 31, 1884, as assessed by the assessors and returned to the State comptroller, is $151,632,369.

"This sum included the capital of corporations (after making the deductions for investments thereof in real estate, shares of New York corporations taxable under their capital stock under the laws of this State and non-taxable securities), of the amount of $34,466,612.

The aggregate capital stock, taken at par, of the national banks outside of the city of New York, but within the State of New York, on December 20, 1884, as shown by the report of the Comptroller of the Currency of the United States, was	$36,804,160
And that of State banks, outside of the said city, but within said State, as shown by the report of the bank superintendent of New York, is	8,128,000
Total (outside of New York City)	44,932,160
The total par value of the shares of national banks in said State, including the city of New York, for the period aforesaid, is	83,054,160
And of the State banks	32,815,700

"10. That it is the intention of the defendants, unless restrained by injunction, to collect the said tax levied by them against the shareholders of the said complainant upon said shares by the use of all needful legal process.

"11. That any statutes of the United States or of the State of New York may be cited and relied upon before the said court as if herein fully set forth."

From a decree dismissing the bill the present appeal is prosecuted.

Section 5219 of the Revised Statutes of the United States is as follows:

"Nothing herein shall prevent all the shares in any association from being included in the valuation of the personal property of the owner or holder of such shares in assessing taxes imposed by authority of the State within which the association is located; but the legislature of each State may determine and direct the manner and place of taxing all the shares of national banking associations located within the State, subject only to the two restrictions that the taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State, and that the shares of any national banking asssociation owned by non-residents of any State shall be taxed in the city or town where the bank is located and not elsewhere. Nothing herein shall be construed to exempt the real property of associations from either State, county, or municipal taxes to the same extent, according to its value, as other real property is taxed."

In the present case no question is raised by the appellant as to the validity of section 312, chapter 409, of the Laws of New York of 1882, considered by itself, nor in reference to the rule of valuation or assessment which it prescribes. No exception is taken to the form of the assessment, nor is the case based in any degree upon the dereliction of the assessing officers in the discharge of their duties, there being no allegation and no proof that they have not performed their whole duty under the statutes of the State.

The proposition which the appellant seeks to establish is, that the State of New York, in seeking to tax national-bank shares, has not complied with the condition contained in section 5219 of the Revised Statutes, that such taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State, "in that, it has by its legislation expressly exempted from all taxes in the hands of the individual citizens numerous species of moneyed capital, aggregating in actual value the sum of $1,686,000,000, whilst it has by its laws subjected national-bank shares in the hands of individual holders thereof (aggregating a par value of $83,000,000), and State-bank shares (having a like value of $22,815,700), to taxation upon their full actual value, less only a proportionate amount of the real estate owned by the bank." This exemption, it is claimed, is of a "very material part relatively" of the whole, and renders the taxation of national-bank shares void.

The exemptions thus referred to are classified as follows:

1st. The shares of stock in the hands of the individual shareholders of all incorporated "moneyed or stock corporations deriving an income or profit from their capital or otherwise, incorporated by the laws of New York, not including trust companies and life insurance companies, and State or national banks." The value of such shares, it is admitted, amounts to $755,018,892.

2d. Trust companies and life insurance companies. The actual value of the shares of stock in trust companies amounts to $32,018,900, and the actual value of the shares in life insurance companies amounts to $3,540,000, which life insurance companies, it

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is admitted, are the owners of personal property consisting of mortgages, loans, stocks, and bonds to the value of $195,257,305.

3d. Savings banks and the deposits therein. The deposits amount to $437,107,501, and an accumulated surplus to $68,669,001.

4th. Certain municipal bonds issued by the city of New York under an act passed in 1880, of the value of $13,467,000.

5th. Shares of stocks in corporations created by States other than New York, in the hands of individual holders, residents of said State, amounting to $250,000,000.

It is argued by the appellant that these exemptions bring the case within the decision of Boyer *v.* Boyer, 113 U. S., 689. In that case, referring to the legislation of Pennsylvania, it was said: "The burden of county taxation imposed by the latter act has at all events been removed from all bonds or certificates of loan issued by any railroad company incorporated by the State; from shares of stock in the hands of stockholders of any institution or company of the State which in its corporate capacity is liable to pay a tax into the State treasury under the act of 1859; from mortgages, judgments, and recognizances of every kind; from moneys due or owing upon articles of agreement for the sale of real estate; from all loans, however made, by corporations which are taxable for State purposes when such corporations pay into the State treasury the required tax on such indebtedness."

This enumeration of exempted property, the amounts of which were stated in the bill and admitted by the demurrer, was held to include such a material portion relatively of the moneyed capital in the hands of individual citizens as to make the tax upon the shares of national banks an unfair discrimination against that class of property, but no attempt was made in the opinion of the court to define the meaning of the words "moneyed capital in the hands of individual citizens" as used in the statute, or to enumerate all the various kinds of property or investments that came within its description, or to show that shares of stock in the hands of stockholders of every institution, company, or corporation of a State, having a capital employed for the purpose of earning dividends or profits for its stockholders, were taxable as moneyed capital in the hands of individual citizens.

It is accordingly contended on behalf of the appellees in the present case, first, that the shares of stock in the various companies incorporated by the laws of New York as moneyed or stock corporations, deriving an income or profit from their income or otherwise, including trust companies, life insurance companies, and savings banks, are not moneyed capital in the hands of the individual citizen within the meaning of the act of Congress; second, that if any of them are, then the corporations themselves are taxed under the laws of New York in such a manner and to such an extent that the shares of stock therein are in fact subject to a tax equal to that which is assessed upon shares of national banks; and third, that if there are any exceptions, they are immaterial in amount and based upon considerations which exclude them from the operation of the rule of relative taxation intended by the act of Congress.

In view of the nature of the contention between the parties to this suit, and the extent and value of the interests involved, it becomes necessary to review with care the previous decisions of this court upon the same subject, and to endeavor to state with precision the rule of relative taxation prescribed to the States by Congress on shares of national banks.

The national-banking act of 1864 (13 Stat., 111), in addition to the restrictions now imposed upon the State taxation of national-bank shares, declared "that the tax so imposed, under the laws of any State, upon the shares of any of the associations authorized by this act, shall not exceed the rate imposed upon the shares in any of the banks organized under the authority of the State where such association is located." In the re-enactment of this statute in 1868 (15 Stat., 34), this proviso was omitted. The case of Van Allen *v.* Assessors, 3 Wallace, 573, was decided under the act of 1864 as originally enacted. In that case the taxing law of New York, which was in question, was held to be invalid, because it levied no taxes upon shares in State banks at all, the tax being assessed upon the capital of the banks after deducting that portion which was invested in securities of the United States; and it was held that this tax on the capital was not a tax on the shares of the stockholders equivalent to that on the shares in national banks. It was also decided in that case that it was competent for the States, under the permission of Congress, to tax the shares of national-bank stock held by individuals, notwithstanding the capital of the bank was invested in bonds of the United States which were not subject to taxation.

It appears, therefore, as the result of the decision in that case, that a tax upon the capital of a State bank, levied upon the value thereof, after deducting such part as was invested in non-taxable Government bonds, was less than an equivalent for a tax upon the shares of national banks from which no such deduction was permitted. Accordingly, in the case of People *v.* The Commissioners, 4 Wallace, 244, the complaint was made on behalf of individual owners of national-bank stock taxed in New York, that no deduction was permitted to them from the value of their shares on account of the capital of the bank being invested in non-taxable Government bonds, while such

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deduction was allowed in favor of insurance companies and individuals in the assessment for taxation of the value of their personal property; and it was contended, therefore, that the relators in that case were taxed upon their shares of national-bank stock at a greater rate than was assessed upon other moneyed capital in the hands of individual citizens. In reference to this supposed inequality the court said: "The answer is, that, upon a true construction of this clause of the act, the meaning and intent of the law-makers were that the rate of taxation of the shares should be the same or not greater than upon the moneyed capital of the individual citizen, which is subject or liable to taxation. That is, no greater proportion or percentage of tax in the valuation of the shares should be levied than upon other moneyed taxable capital in the hands of the citizens. This rule seems to be as effectual a test to prevent unjust discrimination against the shareholders as could well be devised. It embraces a class which constitutes the body politic of the State, who make its laws and provide for its taxes. They can not be greater than the citizens impose upon themselves. It is known as sound policy that in every well regulated and enlightened state or government, certain descriptions of property and also certain institutions, such as churches, hospitals, academies, cemeteries, and the like, are exempt from taxation; but these exemptions have never been regarded as disturbing the rates of taxation, even where the fundamental law had ordained that it should be uniform." The Court then proceeded to show that the exclusion, as the subject of taxation, of Government securities held by individuals, from their moneyed capital, was by authority of the United States, and hence it would be a contradiction to infer that Congress meant to include the same Government securities as a part of that moneyed capital which it required to be taxed by the States at a rate equal to that imposed by the latter upon the shares held by individuals of national-bank stock.

The other objection taken to the validity of the tax complained of was, that insurance companies created under the laws of the State were authorized to deduct from the amount of their capital and surplus profits, for purposes of taxation, such part as was invested in United States securities. In reference to this the court said: "The answer is, that this clause does not refer to the rate of assessments upon insurance companies as a test by which to prevent discrimination against the shares; that is confined to the rate of assessments upon moneyed capital in the hands of individual citizens. These institutions are not within the words or the contemplation of Congress; but even if they were, the answer we have already given to the deduction of these securities in the assessment of the property of individual citizens is equally applicable to them."

In Lionberger *v.* Rouse, 9 Wallace, 468, it was held that the proviso originally contained in the act of 1864, and omitted from the act of 1863, expressly referring to State banks, was limited to State banks of issue. The court said (p. 474): "There was nothing to fear from banks of discount and deposit merely, for in no event could they work any displacement of national-bank circulation." Of course, so far as investments in such banks are moneyed capital in the hands of individuals, they are included in the clause as it now stands.

In the case of Hepburn *v.* School Directors, 23 Wallace, 480, it was decided to be competent for the State to value, for taxation, shares of stock in a national bank at their actual value, even if in excess of their par value, provided thereby they were not taxed at a greater rate than was assessed upon other moneyed capital in the hands of individual citizens of the State. It was a further question in that case whether the exemption from taxation by statute of "all mortgages, judgments, recognizances, and moneys owing upon articles of agreement for the sale of real estate" made the taxation of shares in national banks unequal and invalid. This was decided in the negative on two grounds: first, that the exemption was founded upon the just reason of preventing a double burden by the taxation both of property and of the debts secured upon it; and, second, because it was partial only, not operating as a discrimination against investments in national-bank shares. The court said: "It could not have been the intention of Congress to exempt bank shares from taxation because some moneyed capital was exempt."

The subject was further considered in the case of Adams *v.* Nashville, 95 U. S., 19. One of the questions in that case had reference to an exemption from taxation by State authority of interest-paying bonds issued by the municipal corporation of the city of Nashville, in the hands of individuals. It was held that the exemption did not invalidate assessment upon the shares of national banks. The court said (p. 22): "The act of Congress was not intended to curtail the State power on the subject of taxation. It simply required that capital invested in national banks should not be taxed at a greater rate than like property similarly invested. It was not intended to cut off the power to exempt particular kinds of property, if the legislature chose to do so. Homesteads to a specified value, a certain amount of household furniture (the six plates, six knives and forks, six teacups and saucers, of the old statutes), the property of clergymen to some extent, school-houses, academies, and libraries, are generally exempt from taxation. The discretionary power of the

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legislatures of the States over all these subjects remains as it was before the act of Congress of June, 1864. The plain intention of that statute was to protect the corporations formed under its authority from unfriendly discrimination by the States in the exercise of their taxing power."

In People *v.* Weaver, 100 U. S., 539, it was held that the prohibition against the taxation of national-bank shares at a greater rate than that imposed upon other moneyed capital in the hands of individual citizens could not be evaded by the assessment of equal rates of taxation upon unequal valuations, and that consequently where the State statute authorized individuals to deduct the amount of debts owing by them from the assessed value of their personal property and moneyed capital subject to taxation, the owners of shares of national banks were entitled to the same deduction. The cases of The Supervisors *v.* Stanley, 105 U. S., 305; Hills *v.* Exchange Bank, *Ibid.*, 319; Evansville Bank *v.* Britton, *Ibid.*, 322, and Cummings *v.* National Bank, 101 U. S., 153, are applications of the same principle.

The rule of decision in Van Allen *v.* Assessors, 3 Wallace, 573, is not inconsistent with that followed in People *v.* The Commissioners, 4 Wallace, 244. In the former of these cases the comparison was between taxes levied upon the shares of national banks and taxes levied upon the capital of State banks. In the valuation of the capital of State banks for this taxation, non-taxable securities of the United States were necessarily excluded, while in the valuation of shares of national banks no deduction was permitted on account of the fact that the capital of the national banks was invested in whole or in part in Government bonds. The effect of this was, of course, to discriminate to a very important extent in favor of investments in state banks, the shares in which *eo nomine* were not taxed at all, while their taxable capital was diminished by the subtraction of the Government securities in which it was invested, and against national-bank shares taxed without such deduction at a value necessarily and largely based on the value of the Government securities in which by law a large part of the capital of the bank was required to be invested. In the case of People *v.* The Commissioners the comparison was not between the taxation of shareholders in national banks and of shareholders in State banking institutions, but between the taxation of national-bank shares and that of personal property held by individuals and insurance companies from the valuation of which the deduction was permitted of the amount of non-taxable Government securities held by them respectively. The general ground of the decision was, that the exemption was not an unfriendly discrimination against investments in national banks in favor of other investments of a similar and competing character. It was held that the exemption, under State authority, of United States securities, which it was not lawful for the State to tax, could not be considered an unwarranted exemption in that case. It was also held that the language of the act of Congress which fixed the rate of taxation upon national-bank shares, by reference to that imposed by the State "upon other moneyed capital in the hands of individual citizens," excluded from the comparison moneyed capital in the hands of corporations, unless the corporations were of that character, such as State banks were held to be in the case of Van Allen *v.* The Assessors, that shares of stock in them fell within the description of "moneyed capital in the hands of individual citizens." In that way a distinction was established between shares of stock held in banking corporations and those held in insurance companies and other business, trading, manufacturing, and miscellaneous corporations, whose business and operations were unlike those of banking institutions.

It follows, as a deduction from these decisions, that "moneyed capital in the hands of individual citizens" does not necessarily embrace shares of stock held by them in all corporations whose capital is employed, according to their respective corporate powers and privileges, in business carried on for the pecuniary profit of shareholders, although shares in some corporations, according to the nature of their business, may be such moneyed capital. The rule and test of this difference is not to be found in that quality attached to shares of stock in corporate bodies generally whereby the certificates of ownership have a certain appearance of negotiability, so as easily to be transferred by delivery under blank powers of attorney, and to be dealt in by sales at the stock exchange, or used as collateral for loans, as though they were negotiable security for money. This quality, in a greater or less degree, pertains to all stocks in corporate bodies, the facility of their use in this way being in proportion to the estimated wealth and credit, present or prospective, of the corporation itself. Neither is the difference to be determined by the character of the investments in which, either by law or in fact, the bulk of the capital and the accumulated surplus of the corporation is from time to time invested. It does not follow, because these are invested in such a way as properly to constitute moneyed capital, that the shares of stock in the corporations themselves must necessarily be within the same description. Such is the case of insurance companies, in respect to which it was held, in People *v.* The Commissioners, that shares of stock in them were not taxable as "moneyed capital in the hands of individual citizens;" and that the language of the act of Congress does not include moneyed capital in the hands of corporations.

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The true test of the distinction, therefore, can only be found in the nature of the business in which the corporation is engaged.

The key to the proper interpretation of the act of Congress is its policy and purpose. The object of the law was to establish a system of national banking institutions, in order to provide a uniform and secure currency for the people, and to facilitate the operations of the Treasury of the United States. The capital of each of the banks in this system was to be furnished entirely by private individuals; but, for the protection of the Government and the people, it was required that this capital, so far as it was the security for its circulating notes, should be invested in the bonds of the United States. These bonds were not subjects of taxation; and neither the banks themselves, nor their capital, however invested, nor the shares of stock therein held by individuals, could be taxed by the States in which they were located without the consent of Congress, being exempted from the power of the States in this respect, because these banks were means and agencies established by Congress in execution of the powers of the Government of the United States. It was deemed consistent, however, with these national uses, and otherwise expedient, to grant to the States the authority to tax them within the limits of a rule prescribed by the law. In fixing those limits it became necessary to prohibit the States from imposing such a burden as would prevent the capital of individuals from freely seeking investment in institutions which it was the express object of the law to establish and promote. The business of banking, including all the operations which distinguish it, might be carried on under State laws, either by corporations or private persons, and capital in the form of money might be invested and employed by individual citizens in many single and separate operations forming substantial parts of the business of banking. A tax upon the money of individuals, invested in the form of shares of stock in national banks, would diminish their value as an investment and drive the capital so invested from this employment, if at the same time similar investments and similar employments under the authority of State laws were exempt from an equal burden. The main purpose, therefore, 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 a similar business and operations and investments of a like character. The language of the act of Congress is to be read in the light of this policy.

Applying this rule of construction, we are led, in the first place, to consider the meaning of the words "other moneyed capital," as used in the statute. Of course it includes shares in national banks; the use of the word "other" requires that. If bank shares were not moneyed capital, the word "other" in this connection would be without significance. But "moneyed capital" does not mean all capital the value of which is measured in terms of money. In this sense, all kinds of real and personal property would be embraced by it, for they all have an estimated value as the subjects of sale. Neither does it necessarily include all forms of investment in which the interest of the owner is expressed in money. Shares of stock in railroad companies, mining companies, manufacturing companies, and other corporations, are represented by certificates showing that the owner is entitled to an interest, expressed in money value, in the entire capital and property of the corporation, but the property of the corporation which constitutes its invested capital may consist mainly of real and personal property, which, in the hands of individuals, no one would think of calling moneyed capital, and its business may not consist in any kind of dealing in money, or commercial representative of money.

So far as the policy of the Government in reference to national banks is concerned, it is indifferent how the States may choose to tax such corporations as those just mentioned, or the interest of individuals in them, or whether they should be taxed at all. Whether property interests in railroads, in manufacturing enterprises, in mining investments, and others of that description, are taxed or exempt from taxation, in the contemplation of the law, would have no effect upon the success of national banks. There is no reason, therefore, to suppose that Congress intended, in respect to these matters, to interefere with the power and policy of the States. The business of banking, as defined by law and custom, consists in the issue of notes payable on demand, intended to circulate as money where the banks are banks of issue; in receiving deposits payable on demand; in discounting commercial paper; making loans of money on collateral security; buying and selling bills of exchange; negotiating loans, and dealing in negotiable securities issued by the Government, State and national, and municipal and other corporations. These are the operations in which the capital invested in national banks is employed, and it is the nature of that employment which constitutes it in the eye of this statute "moneyed capital." Corporations and individuals carrying on these operations do come into competition with the business of national banks, and capital in the hands of individuals thus employed is what is intended to be described by the act of Congress. That the words of the law must be so limited appears from another consideration; they do not embrace any moneyed

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capital in the sense just defined, except that in the hands of individual citizens. This excludes moneyed capital in the hands of corporations, although the business of some corporations may be such as to make the shares therein belonging to individuals moneyed capital in their hands, as in the case of banks. A railroad company, a mining company, an insurance company, or any other corporation of that description, may have a large part of its capital invested in securities payable in money, and so may be the owners of moneyed capital; but, as we have already seen, the shares of stock in such companies held by individuals are not moneyed capital.

The terms of the act of Congress, therefore, include shares of stock or other interests owned by individuals in all enterprises in which the capital employed in carrying on its business is money, where the object of the business is the making of profit by its use as money. The moneyed capital thus employed is invested for that purpose in securities by way of loan, discount, or otherwise, which are from time to time, according to the rules of the business, reduced again to money and reinvested. It includes money in the hands of individuals employed in a similar way, invested in loans, or in securities for the payment of money, either as an investment of a permanent character, or temporarily with a view to sale or repayment and reinvestment. In this way the moneyed capital in the hands of individuals is distinguished from what is known generally as personal property. Accordingly, it was said in Evansville Bank *v.* Britton, 105 U. S., 322: "The act of Congress does not make the tax on personal property the measure of the tax on the bank shares in the State, but the tax on moneyed capital in the hands of the individual citizens. Credits, money loaned at interest, and demands against persons or corporations are more purely representative of moneyed capital than personal property, so far as they can be said to differ. Undoubtedly there may be said to be much personal property exempt from taxation without giving bank shares a right to similar exemption, because personal property is not necessarily moneyed capital. But the rights, credits, demands, and money at interest mentioned in the Indiana statute, from which bona-fide debts may be deducted, all mean moneyed capital invested in that way."

This definition of moneyed capital in the hands of individuals seems to us to be the idea of the law, and ample enough to embrace and secure its whole purpose and policy.

From this view, it follows that the mode of taxation adopted by the State of New York in reference to its corporations, excluding for the present trust companies and savings banks, does not operate in such a way as to make the tax assessed upon shares of national banks at a greater rate than that imposed upon other moneyed capital in the hands of individual citizens.

This is the conclusion reached on similar grounds by the court of appeals of New York. In the case of McMahon *v.* Palmer, 102 N. Y., 176, that court said:

"Our system of laws, with reference to the taxation of incorporated companies and capital invested therein, has been carefully framed with a view of reaching all taxable property and subjecting it to equality of burden, so far as that object is attainable in a matter so complex. In view of the wide variation in the employable value of such investments and the frequent mutations in their conditions, it is by no means certain that this object has not been attained with reasonable accuracy. It is quite clear, from even this cursory review of the statutes, that if any discrimination is made by our laws in taxing capital invested, it is not to the prejudice of that employed in banking corporations. Even if this were not the result of the statute, we are of opinion that investments in the shares of companies named do not come within the meaning of that clause in the Federal statutes referring to other moneyed capital in the hands of individuals. That phrase, as generally employed, distinguishes such capital from other personal property, and investments in the various manufacturing and industrial enterprises. And this is the sense in which it is used in our tax laws, as appears by reference to the statutes."

The cases of trust companies and saving banks require separate consideration. Section 312 of chapter 409 of the act of 1882 is a re-enactment of section 3 of chapter 596 of the laws of 1880, except that in the latter trust companies were included with banks and banking institutions, so as to subject the stockholders therein to the same rule of assessment and taxation on the value of their shares of stock. The present statute omits them from the corresponding section. The consequence is, that trust companies are taxable, as other corporations, under the act of 1857, for local purposes, upon the actual value of their capital stock. By chapter 361 of the laws of 1881, as amended, they are subjected to a franchise tax, in the nature of an income tax, payable to the State for State purposes. It is argued, from this legislation, in reference to the taxation of trust companies, that it discloses an evident intent to discriminate in favor of the latter as between them and banks, including national banks; and it is argued that, considering the nature of the business in which trust companies are engaged, it is a material and unfriendly discrimination in favor of State institutions engaged to some extent in a competing business with that of national banks. Trust companies,

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however, in New York, according to the powers conferred upon them by their charters and habitually exercised, are not in any proper sense of the word banking institutions. They have the following powers: To receive moneys in trust and to accumulate the same at an agreed rate of interest; to accept and execute all trusts of every description committed to them by any person or corporation or by any court of record; to receive the title to real or personal estate on trusts created in accordance with the laws of the State, and to execute such trusts; to act as agents for corporations in reference to issuing, registering, and transferring certificates of stock and bonds, and other evidences of debt; to accept and execute trusts for married women in respect to their separate property; and to act as guardian for the estates of infants. It is required that their capital shall be invested in bonds and mortgages on unincumbered real estate in the State of New York worth double the amount loaned thereon, or in stocks of the United States or of the State of New York, or of the incorporated cities of that State.

It is evident, from this enumeration of powers, that trust companies are not banks in the commercial sense of that word, and do not perform the functions of banks in carrying on the exchanges of commerce. They receive money on deposit, it is true, and invest it in loans, and so deal, therefore, in money and securities for money in such a way as properly to bring the shares of stock held by individuals therein within the definition of moneyed capital in the hands of individuals, as used in the act of Congress. But we fail to find in the record any sufficient ground to believe that the rate of taxation, which in fact falls upon this form of investment of moneyed capital, is less than that imposed upon shares of stock in national banks.

It appears from the tax laws of New York applicable to the subject, as judicially construed by the court of appeals of that State, that the capital stock of such a corporation is to be assessed at its actual value. The actual value of the whole capital stock is ascertained by reference, among other standards, to the market price of its shares, so that the aggregate value of the entire capital may be the market price of one multiplied by the whole number of shares. Oswego Starch Factory *v.* Dolloway, 21 N. Y., 449; The People *v.* The Commissioners of Taxes, 95 N. Y., 554. From this are to be deducted, of course, the real estate of the corporation otherwise taxed, and the value of such part of the capital stock as is invested in non-taxable property, such as securities of the United States. In addition to this, the corporation, as already stated, pays to the State, as a State tax, a tax upon its franchise based upon its income; the tax on the capital being for local purposes.

It is evident, we think, that taxation in this mode is at least equal to that upon the shares of individual stockholders, for if the same property was held for the same uses and taxed by the same rule in the hands of individuals, as moneyed capital, it would be subject to precisely the same deductions; in addition to which the individual would be entitled to make a further deduction of any debts he might owe. Upon these grounds, therefore, we are of opinion that this mode of taxing trust companies does not create the inequality which the appellant alleges.

In the case of savings banks, we assume that neither the bank itself nor the individual depositor is taxed on account of the deposits. The language of the statute (section 4, chapter 456, laws of 1857) is as follows:

"Deposits in any banks for savings, which are due to the depositors, . . shall not be liable to taxation, other than the real estate and stocks which may be owned by such bank or company, and which are now liable to taxation under the laws of this State."

According to the stipulation in this case, the deposits in such banks amount to $437,107,501, with an accumulated surplus of $68,669,001. It can not be denied that these deposits constitute moneyed capital in the hands of individuals within the terms of any definition which can be given to that phrase; but we are equally clear that 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. No one can suppose for a moment that savings banks come into any possible competition with national banks of the United States. They are what their name indicates, banks of deposit for the accumulation of small savings belonging to the industrious and thrifty. To promote their growth and progress is the obvious interest and manifest policy of the State. Their multiplication can not in any sense injuriously affect any legitimate enterprise in the community. We have already seen that by previous decisions of this court it has been declared that "it could not have been the intention of Congress to exempt bank shares from taxation because some moneyed capital was exempt" (Hepburn *v.* School Directors, 23 Wallace, 480), and that "the act of Congress was not intended to curtail the State power on the subject of taxation. It simply required that capital invested in national banks should not be taxed at a greater rate than like property similarly invested. It was not intended to cut off the power to exempt particular kinds of property, if the legislature chose to do so." Adams *v.* Nashville, 95 U. S., 19. The only limitation, upon deliberate reflection, we now think it necessary to add, is that

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these exemptions should be founded upon just reason, and not operate as an unfriendly discrimination against investments in national-bank shares. However large, therefore, may be the amount of moneyed capital in the hands of individuals, in the shape of deposits in savings banks as now organized, which the policy of the State exempts from taxation for its own purposes, that exemption cannot affect the rule for the taxation of shares in national banks, provided they are taxed at a rate not greater than other moneyed capital in the hands of individual citizens otherwise subject to taxation.

It is further objected, on similar grounds, to the validity of the assessment complained of in this case that municipal bonds of the city of New York to the amount of $13,467,000 are also exempted from taxation. The amount of the exemption in this case is comparatively small, looking at the whole amount of personal property and credits which are the subjects of taxation; not large enough, we think, to make a material difference in the rate assessed upon national-bank shares; but, independently of that consideration, we think the exemption is immaterial. Bonds issued by the State of New York, or under its authority by its public municipal bodies, are means for carrying on the work of the government, and are not taxable even by the United States, and it is not a part of the policy of the government which issues them to subject them to taxation for its own purposes. Such securities undoubtedly represent moneyed capital, but as from their nature they are not ordinarily the subjects of taxation, they are not within the reason of the rule established by Congress for the taxation of national-bank shares.

The same considerations apply to what is called an exemption from taxation of shares of stock of corporations created by other States and owned by citizens of New York, which it is agreed amount to at least the sum of $250,000,000. It is not pretended, however, that this exemption is based upon the mere will of the legislature of the State. The courts of New York hold that they are not the proper subjects of taxation in the State of New York, because they have no *situs* within its territory for that purpose. Hoyt *v.* The Commissioners of Taxes, 23 N. Y., 224; People, ex rel. etc., *v.* The Commissioners, 4 Hun, 595. The objection would be equally good if made to the non-taxation of real estate owned by citizens of New York, but not within its limits. Clearly the property to be taxed under the rule prescribed for the taxation of national-bank shares must be property which, according to the law of the State, is the subject of taxation within its jurisdiction.

Upon these grounds, substantially the same as those on which the circuit judge proceeded, 28 Fed. Rep., 776, we are of opinion that the appellant is not entitled to the relief prayed for.

The decree of the circuit court is, therefore, affirmed.

CONCLUSION.

I have the honor to submit in the Appendix, page 165, a summary of communications received from various parts of the country during the last year and a half, suggesting modifications of the laws by which, in the opinion of the writers, the national banking system would be improved and perpetuated.

Upwards of forty plans have been suggested, which are appropriately classed under five propositions, viz:

1. To do away with the note-issuing function of the banks.

2. To increase the inducements for the banks to deposit United States bonds as a basis of national-bank circulation.

3. To provide by a new issue of bonds for a continuance of the present or of some modified system of national-bank circulation based on United States bonds.

4. To substitute some other security for United States bonds deposited in the Treasury as a basis for national-bank circulation.

5. To allow the banks to issue circulation upon their general credit, without requiring specific security to be deposited.

The various suggestions for the deposit of gold and silver as a basis of circulation have been left out of consideration, because, as they contemplate deposits equal in value to the currency to be issued, they contain no inducement either to the public or to the banks to adopt them, and, therefore, they are obviously impracticable. The Treasury now

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issues gold and silver coin certificates, which answer all the purposes of such currency.

Among the propositions above stated, that which contemplates maintaining the national-bank system without any currency feature is hardly worth considering so long as it is generally conceded that Congress has no certain authority under the Constitution to charter banks that do not issue currency.

The fourth proposition, viz, to substitute State, county, and municipal securities for United States bonds as a basis of circulation, is subject to the fatal objection that the power to accept some and reject others among those securities would have to be lodged somewhere, and as its exercise would incidentally raise and depress the prices of such securities, it would be dangerous to adopt any scheme involving the confiding of such power to any official or any board.

There remain, therefore, but three propositions to be considered as within the range of probable adoption:

I.—Proposition second, to increase the inducements for the banks to deposit United States bonds as a basis of national-bank circulation.

II.—Proposition third, to provide by a new issue of bonds for a continuance of the present or of some modified system of national-bank circulation based on United States bonds.

III.—Proposition fifth, to allow the banks to issue circulation upon their general credit without requiring specific security to be deposited.

Before considering these propositions separately, it is important to observe that the case to be dealt with is that of 3,061 banks now in full operation, with bonds to the aggregate amount of $188,828,000 deposited in the Treasury, on which there is outstanding $169,215,067 of circulation.

It is obvious that this fact must exercise a controlling influence upon the discussion, because it has a paramount bearing upon the two fundamental questions, viz:

First, what is practicable, and, secondly, what is expedient?

A third question may be raised, viz, what is just to the banks? But this question is really merged in the other two, because the relations between the banks and the public are such as to render any unjust measure both inexpedient and impracticable.

It must be obvious, on merely looking at the question from this point of view, that many things that might be practicable or expedient, or both, if we were now initiating a national-bank system, may be impracticable or inexpedient when applied to the existing system.

In discussing the three propositions, therefore, their relative abstract merits must be regarded as subordinate to the effect they will have, severally, upon existing arrangements.

In order to apply this method of inquiry intelligently and effectively we must determine, first, what is sought to be remedied, and, secondly, what is sought to be accomplished beyond merely applying remedial measures.

Speaking broadly, it may be assumed that remedies are sought, first, for the present continual reduction in the volume of national-bank circulation, and, secondly, for the obstacles which the scarcity and high prices of United States bonds present to the formation of new banks, and to the increase of capital on the part of those already existing.

Beyond remedying these defects in the present law, there is a general desire to provide a permanent, safe, and popularly acceptable basis for the continued existence and the future growth of the national-bank system.

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To judge properly whether any measure designed to remedy present defects or to accomplish the other ends named is likely to prove both practicable and expedient, as applied to existing conditions, note must be taken of how such a measure will affect banks differently situated, either geographically or financially, or both, because very great differences in these respects really exist among the banks, and what would attract some of them would repel others.

It will be necessary, therefore, to bear in mind that out of the 3,049 banks in operation on October 5 last, 2,150 have $150,000 capital or less, while among the rest there are 107 banks of which the capital is $1,000,000 or over, and 6 of which the capital amounts to $3,000,000 or over.

The 2,150 smaller banks are required by law to hold an amount of bonds equal to 25 per cent. of their capital, while the others, however large their capital, need hold but $50,000 of bonds, which is 10 per cent. on $500,000 capital, 5 per cent. on $1,000,000, and only 1 per cent. on $5,000,000, a discrimination which has become more and more unfavorable to the smaller banks as the bonds have become scarcer and dearer.

If all banks should be required to hold 25 per cent. of their capital in bonds, as the smaller banks are, the larger banks would quit the system, contracting the circulation by nearly $100,000,000, while, on the other hand, if the minimum of the smaller banks is reduced to, say, 10 per cent. of capital, which is about the average now required of the larger banks, it is probable that many more banks would be formed and that some of the small banks would increase their capital.

Having thus before us some of the limitations which encompass the solution of the problem, let us consider the three propositions in the order named:

1. To render the holding of United States bonds more profitable to the banks.

Of course this proposition rests upon the assumption that it is desirable for the banks to be encouraged or enabled to hold United States bonds, but this assumption needs to be substantiated. There was a time when it was important that every possible inducement should be given the banks to take these bonds, but this time is past, and the ability of the banks to do as much for the Government in some future emergency will be greatly increased by their being not only free, but inclined to dispose of all the bonds they now hold in excess of the minimum requirement. From the point of view of the Government, therefore, a very important resource in time of future need is curtailed by the banks being needlessly holders of United States bonds at a time of profound peace, and when the credit of the Treasury is at its zenith.

The proposition presents to the banks an aspect varying according to circumstances. Of course as long as the holding of bonds is obligatory every bank would like to have this holding made more profitable, but all banks are not situated alike in regard to the profitableness of circulation based on bonds. Some banks now hold much larger amounts of bonds than the law requires, while others profess to be excluded from the system because the holding of even the minimum is too great a burden; hence it must be inferred that some banks find a profit in such investments under conditions that inflict loss upon others. If, therefore, the holding of these bonds is rendered profitable to the latter class, the degree of its profitableness to the former class will be proportionately increased. This is stated by way of illustration merely and not as an objection, because, obviously, if a commensurate public advantage

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is secured by this augmentation of profit the incidental benefit to some banks should not be begrudged.

The most important consideration, however, is as to what the gain would be to the public regarded as distinct from the Government and the banks. Manifestly the only result that can possibly be claimed as a public gain would be a probable increase of bank-note circulation based on bonds, or at least the maintenance of the present volume of such circulation; hence the question as to the public gain involves the precedent question whether increasing the profitableness of bonds as a basis for circulation is likely to increase permanently the volume of national-bank circulation.

In the case of these bonds, as of other securities of stable intrinsic value dealt in by the general public, the market price varies directly and the amount on sale at any given time varies inversely with the number and means of purchasers, while under normal conditions purchasers vary in number and means according to the profitableness of the investment. Now, it is demonstrable that it is only the circulation obtainable upon depositing them in Washington that renders the holding of United States bonds in any degree profitable to national banks, while they are sought for and tenaciously held by other investors, who are excluded from obtaining circulation on them; hence it is probable that the present tendency to contraction of the national-bank currency is due to the scarcity and high price of bonds, resulting from the competition between new banks and outside investors for the few bonds on sale. If this is so, it follows that as the circulation is rendered more profitable the premium should go higher; and since almost all the bonds now offered for sale belong to banks reducing their circulation, the supply on the market will be seriously curtailed by any change of the law that renders it more profitable to the banks to buy these bonds than to sell them.

If this reasoning is correct, new banks can gain nothing by such measures as we are now considering, because, while they will still have to compete for their bonds with outside investors, they will also remain exposed to competition with the existing banks that are now able to get the most profit out of circulation, nor will existing banks generally be benefited, since there will remain the same disparity as now between those more and those less favorably situated for holding bonds. This reasoning carried to its ultimate results, will be found to establish the proposition that should the holding of bonds be rendered more profitable to the banks, the whole benefit will accrue to those which find such investments profitable now, and the only increase of circulation to be relied upon will be such as these banks may take out in addition to what they now have, while, per contra, the higher premium will discourage the formation of new banks and increase the insecurity now felt as to the permanence of the system.

What is desirable from the point of view of those who desire the banks to increase in number and to expand their circulation is that bonds shall decline in price, whereas all these plans tend to elevate their price, because they tend to render the holding of them by banks more profitable than it is now.

This reasoning applies to all those plans which involve raising the amount of note issues in proportion to the face of the bonds, taking the tax off circulation, etc.; but there would seem to be no objection to taking the tax off so much of the circulation as rests on the minimum amount of bonds required by law to be deposited, while such relief would be eminently just, because this being obligatory it should be made as little burdensome as possible, and it will chiefly apply to small

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banks remote from money centers and which are now required to hold an amount of bonds greatly exceeding in percentage upon capital the amount required of larger banks.

The second of the three practicable propositions contravenes the settled policy of Congress, which is to reduce and ultimately to extinguish the national debt, and therefore not to issue any bonds having remote maturities. The leading authorities of both political parties, the press of the country, and the people generally have approved this policy, and therefore it seems idle to expect legislation to the contrary, even for the purpose of preserving the banks.

If a suspension of this policy were the sole possible condition of preserving the banks there might be a bare possibility of its consideration, but no such argument can be sustained.

The last of the feasible projects, viz, proposition fifth, seems to be the only one containing a general principle under which the national-bank system may possibly be perpetuated. This principle is that while preserving all the other features of the system the main volume of bank currency should rest upon the credit and resources of the banks and not upon the credit of the Government.

All existing banks are entitled to the privilege of issuing circulating notes to the extent of 90 per cent. of the par of the United States bonds deposited, and this privilege can not justly be curtailed in any case without the consent of the bank. It is prudent also, on the part of the Government, to leave the law unchanged in this respect, for an emergency may hereafter arise when it will be very important to resort to the measures of 1863 for rallying the banks to the support of the Treasury, and in such a case it would be convenient to have all the machinery in working order.

On the other hand, there may be good reason why banks which are now being constrained by various influences to bring their circulation on bonds down to the minimum, should be accorded the privilege of issuing currency in addition to that secured by the bonds, if such issues can be subjected to conditions that will preserve the present high credit of the national-bank currency.

With the reservation, therefore, that whatever new legislation is proposed should be additional to, and not in repeal of, existing laws as to the deposit of bonds, whether obligatory or optional, and as to the privilege of issuing currency to 90 per cent. of such deposits, we may proceed to the examination of the plans grouped under proposition fifth.

These plans are ten in number, and they may be arranged in subgroups according to the basis which they propose for the issue of circulation additional to that which is secured by United States bonds. This basis varies in the different plans: First, according to the volume of circulation to be permitted; second, according to the security underlying the bank-notes; third, according to the provision made for their redemption.

The limitation of volume varies in the different plans from 25 per cent. to 100 per cent. upon capital, but no reasons are assigned in any case for the percentage proposed. It seems to be assumed that this is a matter of either fanciful or purely arbitrary selection.

As to security, there are four distinct propositions:

1. To depend solely upon the present provision of the law which makes the circulating notes a first lien upon all the assets of a failed bank.

2. To add to this the requirement that a reserve of 25 per cent. in lawful money shall be kept on hand by each bank.

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3. To create a guaranty fund in the Treasury by devoting to that object the profit on lost circulation and the gradual accumulation from an annual tax of 1 per cent.

4. To make the banks mutual guarantors of each other's issues, the notes of each bank, however, to constitute a first lien upon its assets.

The provision for redemption varies in this way:

1. An annual tax of 1 per cent., of which the proceeds shall be used as a redemption fund.

2. The present 5 per cent. redemption deposit.

3. A pro rata assessment on all the issuing banks to whatever amount experience may indicate as sufficient.

Since all these plans embrace the maintenance of the present provision that the notes constitute a first lien upon all the assets of a failed bank, it is proper to consider this feature first.

The law now makes this lien a security for only the deficiency between the proceeds of deposited bonds and the outstanding circulation. No case of such deficiency has, I believe, ever arisen, and in the present state of the market for United States bonds, none is likely to arise; hence the preference thus secured to note-holders over all other creditors of a national bank has never been enforced nor has its existence in the law affected the general credit of these institutions. Never having had any practical significance it is generally lost sight of.

Obviously it will be very different when a currency is issued not specially secured at all, and which in every case of insolvency must be redeemed wholly out of the general assets before these become subject to the claims of depositors.

The national banks owe their present prosperity entirely to the confidence of the general public, and this confidence is manifested in the volume of individual deposits, which in the aggregate amount to $1,250,000,000, or $2\frac{1}{6}$ times the aggregate capital of the banks.

These deposits constitute the chief resource of the banks, and hence it would be a hazardous thing to introduce into the system any feature likely to disturb the confidence of depositors.

The issue of preferred notes to the amount of even 25 per cent. of the capital, the lowest limit proposed, would be a serious matter to depositors, while such issues to the amount of 50, 75, and 100 per cent. of capital, as some suggest, would probably cripple fatally the general credit of the banks with prudent depositors, and in that way their means of accommodation would be curtailed in a ratio greater than the increase of such means derived from the additional issues of currency.

It is much more important to the banks as a body to retain and augment their deposits than to acquire the power to issue more currency, and the public have even a greater interest than the banks in the preservation of this condition of things, because the credit that attracts deposits is always better founded than that which floats currency, and is also more jealously guarded by the banks enjoying it, and is therefore less likely to be abused.

It is, indeed, doubtful whether any really strong and prudent banks would like to risk their credit with depositors by issuing notes as a first lien on their assets, and in that case if the proposition led to the establishment of such a bank currency at all, notes would be issued chiefly by banks having small deposits and their assets might very easily be so handled as to constitute a very poor security, even for the preferred notes. There would certainly be great temptation to a bank to become speculative when once it had floated all the currency allowed and found

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itself free from the observation of numerous and vigilant local depositors.

If these views are correct, they would seem to be fatal to all schemes of establishing a bank currency secured only by a first lien upon all the assets of the issuing bank, unless some sufficient counterpoise to the objections can be found among the various suggestions as to a 25 per cent. reserve, a sinking fund deposited with the Government, the consolidation of all issuing banks into one association, etc.

While none of these devices appears to me likely to prove practically effective in removing the objections, it is probable that considerable diversity of opinion will arise on the subject, and as individual views can not be anticipated, it seems useless to spread the discussion over the whole field of possible contention. It is important, however, to bear in mind that any computations as to the proper ratios of reserve or redemption funds to the volume of currency, which may be drawn from the history of national-bank circulation, will be misleading, because the conditions heretofore obtaining will all be changed when, on the one hand, banks have every temptation to force out circulation, and, on the other hand, the public acquire the habit of presenting these notes for redemption every time the general credit of the bank is affected.

In times of panic now, banks have to take care of their depositors only, the ordinary process of the redemption of notes is not materially varied, nor is the volume of general currency diminished, but when there is no special security behind these notes, the case will be very different; every rumor of monetary trouble will bring both the noteholders and the depositors clamoring for payment, and just when there is most need of money to pay them with, the currency will be contracted by the discredit of national-bank circulation.

In answer to these general objections to the first lien principle, it may be said, of course, that the assets of the bank will be increased by the whole amount of its issue of notes, while now its assets are actually diminished by the difference between the cost of the bonds and the circulation received from the Government. This is very true; and if those assets were set aside, as the bonds now are, as specific security for the notes, and if, moreover, they could be always maintained in a form as intrinsically valuable and as readily convertible as the bonds are, the force of the objection would be destroyed; but no one familiar with practical banking can really believe that either of these conditions could be maintained in even a single case, while it is more than probable that in most cases they would be disregarded, and the old adage "easy come, easy go" would receive fresh illustration from numerous instances in which the facility of uttering currency would lead, as it did under the old State-bank system, to very lax and speculative methods of employing the resources so obtained.

If the views here submitted are correct, it would appear that no substitute yet proposed for the present basis of national-bank circulation is sufficiently free from objection to be adopted. The 4-per cent. bonds will not mature for twenty years; and, apart from other considerations, there is enough in this fact to justify caution and delay in making any radical change in the basis of circulation. In that time, no doubt, something acceptable will be devised, but at present all that seems practicable is to modify the existing law so as to obviate its inconveniences, and as a first step toward this end it appears both safe and wise to reduce the minimum amount of bonds to be kept on deposit.

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This is, no doubt, quite a safe step, because capital is no longer attracted to the system or held in it by any profit derived from circulation, or by the prospect of any profit to be made by holding bonds.

These early inducements have been replaced by others of a much more permanent and satisfactory character. The high credit attaching to national banks, the business-like methods cultivated in their relations with the public, and other similar influences developed within the system itself, constitute a cohesive attraction, which makes it stronger to-day than it has ever been before. Reducing the minimum requirement as to bonds, therefore, can not weaken the system. Concurrently with the progress of this healthful change in the system itself, the bonded debt of the United States has been gradually reduced in amount and refunded at lower rates of interest, while such is the investment demand that the still outstanding bonds of every class are constantly becoming scarcer on the market; indeed, there is hardly any longer a regular market for United States bonds, because they are held almost entirely either by a limited class of investors, who rarely care to sell, or by national banks, which in many cases can not sell.

One effect of this condition of things is to make the obligation to deposit bonds a serious obstacle to the formation of new banks in the sections where they are most needed, and to the increase of capital on the part of those banks of which the capital does not already exceed $150,000.

The public needs and demands a continual increase of banking facilities, and to supply those facilities it is necessary to have not only more banks, but banks in a greater number of localities, and also some increase of capital among banks previously established.

The need of such increased facilities is coextensive with the country, but it is most pressing in those sections where the growth of population and the expansion of industry are year by year outstripping the measure of accommodation afforded by local capital.

To such communities the national-bank system affords opportunities otherwise unobtainable for bringing to the development of their resources supplies of capital from the remote centers of cheap and abundant money; hence, any obstacles to the growth of this system in our newer States and Territories is a more serious matter than it is elsewhere.

Another effect of the laws as they now stand is to deprive the national-bank circulation of the little elasticity possible to it, because the volume of this circulation varies with the amount of bonds held by the banks, and not only are bonds too scarce and dear to be freely bought and sold, but the inducement to banks to reduce their holdings of bonds to the minimum prescribed by law is constant and of growing intensity, while there are no inducements to an increase of such holdings; consequently there is neither elasticity nor steadiness in the volume of bank notes, but only a continuous contraction of circulation that year by year more than overcomes the annual expansion due to the formation of new banks, and keeps the public mind in a state of feverish anxiety, always easily excited into alarm.

Still another effect is to render the banks very sensitive to every step made towards reducing the bonded debt of the Government.

A striking instance of this occurred lately in connection with the redemption of the 3 per cent. bonds. On August 12, 1886, the redemption of these bonds was resumed, and the last call matured July 1, 1887, after which date 3 per cent. bonds were no longer available as a basis of circulation. At the former date the national banks held $103,351,650,

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on which their outstanding circulation amounted to $93,016,485, so that the redemption of the bonds forced the banks either to surrender circulation to this amount or to replace the 3 percents with bonds obtainable only at a premium.

The progress of this rapid redemption and its effect upon national-bank circulation are elsewhere described in detail. What is material in connection with the topic now under consideration is, that while the unprecedented contraction produced less immediate embarrassment than it might have done, yet it so disturbed public confidence, and rendered the banks so nervous, that the annual autumnal monetary stringency in New York was magnified last September into a portent of impending disaster, and came near seriously interrupting the industries of the entire country.

This effect carries with its recognition considerations as to the future, which are of national importance, because in the autumn of 1891 the 4½ per cent. bonds will become subject to call, and unless precautions are taken in advance to prevent a recurrence of the disquietude we have so lately experienced, the anxieties of this year will have been suffered in vain.

Of those bonds there are now outstanding $230,500,000, and one of the most important problems of the immediate future is how to deal with this indebtedness. The conditions of the problem will be materially simplified if the banks are permitted and induced to gradually reduce their holdings of 4½ percents.

With a view to facilitating the healthy and natural expansion of the national-bank system, to restoring stability and some degree of elasticity to the circulation based on bonds, and to obviating a recurrence, with respect to the 4½ per cent. bonds, of the perilous experience of the last twelve months with respect to the 3 percents, it appears to be wise to reduce the minimum requirement of bonds; and I respectfully recommend that it be hereafter fixed at one-tenth of the capital of all banks of which the capital does not exceed $250,000, and that no bank shall be required to maintain a deposit of more than $25,000 in bonds; also that the banks be relieved of taxation upon so much of the circulation issued to them as is represented by the minimum of bonds which the law requires them to deposit.

This latter recommendation is made chiefly in the interest of the small country banks, to which every expense is a burden, and which, as a rule, deposit only the minimum of bonds.

It would seem to be quite proper to tax circulation in excess of that represented by the minimum of bonds, not for the sake of revenue only, but because such a tax tends to impart elasticity to the entire volume of circulation, and because any bank that likes may escape the tax; but both justice and policy appear to be against a tax on circulation represented by bonds of which the deposit is obligatory.

The recommendation to reduce the minimum amount of bonds to be deposited is supported by the following considerations:

1. As the law now stands, the total amount of bonds required to be deposited by the 3,049 banks in operation on October 5 is $89,912,347, while the amount actually on deposit at that date was $189,083,199, or $99,170,753 more than the minimum requirement.

This excess is distributed as follows: 2,150 banks of $150,000 capital and under, of which the minimum is $44,962,347, hold actually $79,485,000—an excess of $34,522,653; 899 banks of over $150,000 capital, of which the minimum is $44,950,000, hold actually $109,598,100—an excess of $64,648,100.

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If the proposed change is made the banks in operation on October 5 will stand thus: 2,552 banks with not over $250,000 capital; minimum, $26,400,309; actual, $116,444,250; excess, $90,043,941; 497 banks with over $250,000 capital; minimum, $12,425,000; actual, $72,638,850; excess, $60,213,850. Total excess, $150,257,791.

Of course it is to be expected that some banks will be prompted by the change in the law to reduce their circulation, but the magnitude of this reduction and the rate at which it can be effected will be controlled by two influences; first, the provision of law which limits to $3,000,000 the amount of lawful money that may be deposited in any calendar month in order to effect the withdrawal of circulation; and, secondly, the decline in the price of the bonds which must attend any sudden and large increase in the amount offered for sale. Banks will not surrender circulation except to realize the premium by selling their bonds.

2. While undoubtedly these two influences will effectually prevent any monetary disturbance, arising from the change in the law, they will not even obstruct but will materially promote such gradual changes in the bonds on deposit as will enable the banks to be practically free from 4½ per cent. bonds by the time these mature in 1891.

The total amount of 4½ per cent. bonds held on October 31 as security for circulation was $69,696,100, and therefore it will only require changes to the extent of about $17,500,000 annually to render the banks entirely independent, in four years, of any policy the Treasury may adopt as to these bonds.

If they are redeemed the national-bank circulation will be undiminished by the process of redemption; if they are refunded on terms admitting of a profit on circulation, the banks will be in a good position to buy the extended bonds.

3. One effect of a gradual shifting of deposits out of 4½ per cent. bonds will probably be, that as the volume of circulation based on these bonds becomes reduced, a corresponding decline will be observed in the sensitiveness of the banks and of the money market to the progress of redemption of the public debt.

This is a very important consideration, because it is desirable that when the time arrives for deciding what is to be done with the 4½ per cent. loan, there shall arise neither the apprehension of financial disturbance nor any strong popular pressure to influence the choice between payment and extension. From every point of view it is desirable that this choice should turn wholly on the position and prospects of the public finances.

4. Throughout the whole period of the existence of the national-bank circulation there never has been a time when the volume of the outstanding notes has been determined by commercial forces only; the operations of the Treasury have always exercised an abnormal and a disturbing influence, and reciprocally the state of the currency has constantly fettered the operations of the Treasury. If the proposed change in the law tends even in the least degree to release the Treasury and the currency from this unnecessary and harassing interdependence, it will be a great public gain.

5. Once free from the disturbing cause referred to, there is no reason why the volume of national-bank currency should not soon find its natural centre of oscillation; that is, the point above and below which its normal movements of increase and decline would conform to the varying needs of the commercial and other industries of the country.

From the stand-point of these industries, elasticity is more important than quantity in the currency; their interests are better subserved by

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a currency so elastic in volume as to respond immediately to variations in the demand for it, than by a great volume of money rigid in amount. Elasticity in the volume of the currency supplies to commercial operations what springs and a smooth road supply to transportation. In each case more can be accomplished with less wear and tear and less breakage than is possible when these conditions are wanting.

6. A reduction in the amount of bonds which the banks are required to have on deposit will prepare the way for a change in the basis of circulation, in case such change may hereafter seem expedient. As long as the law compels the smaller banks to invest more than one-fourth of their capital in bonds (counting in the premium), it may be unjust to them to permit circulation to be issued upon any other security, for only the large banks could then get the full benefit of such permission; but 10 per cent. of capital invested in bonds will not be a serious impediment even to banks of $50,000 capital getting their fair share of any privileges as to circulation that may hereafter be determined upon.

7. It should be observed, finally, that owing to the two retarding influences already referred to, the results here suggested can be accomplished only during a considerable lapse of time, and of course, in the interval, unforeseen conditions may arise and unexpected influences may modify or reverse the tendencies now existing; but it does not seem possible that any change of conditions or of tendencies can cause embarrassment to the banks or to the public fairly chargeable to the proposed change in the law.

W. L. TRENHOLM,
Comptroller of the Currency.

The SPEAKER OF THE HOUSE OF REPRESENTATIVES.

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APPENDIX.

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A DIGEST OF NATIONAL-BANK CASES.

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*Cases which turned upon a peculiar state of facts, and many which but reiterate settled principles, have been omitted; also, a few which are reported so badly or so meagerly that the precise points decided do not clearly appear.

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I. CONSTITUTIONAL LAW.

1. POWERS OF CONGRESS:

(*a*) Congress has the constitutional power to incorporate banks. (*McCulloch* v. *Maryland*, 4 *Wheat.*, 316; *Osborn* v. *Bank of the United States*, 9 *Wheat.*, 738.)

(*b*) Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. (*The Chesapeake Bank* v. *The First National Bank of Baltimore*, 40 *Md.*, 269.)

(*c*) Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. (*Ibid.*)

(*d*) The tax imposed on State or national banks paying out the notes of individuals or State banks used for circulation is constitutional. (*Veazie Bank* v. *Fenno*, 8 *Wall.*, 533.)

(*e*) So is the tax imposed on them for paying out the circulating notes of municipal corporations. (*Merchants' National Bank of Little Rock* v. *United States*, 101 *U. S.*, 1.)

(*f*) Such a tax is not a direct tax within the meaning of the clause of the Constitution, which declares that "direct taxes shall be apportioned among the several States, according to their respective numbers." (*Veazie Bank* v. *Fenno, and Merchants' National Bank of Little Rock* v. *United States, supra.*)

(*g*) Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. (*Veazie Bank* v. *Fenno, supra.*)

(*h*) Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. (*National Bank of Jefferson* v. *Fare et al., U. S. C. C.* (*E. D. Texas*), 25 *Fed. Rep.*, 209.)

2. POWERS OF THE STATES:

(*a*) National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. (*Farmers and Mechanics' Bank* v. *Dearing*, 91 *U. S.*, 29.)

(*b*) No authority from the State is necessary to enable a State bank to convert itself into a national banking association. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

(*c*) National banking associations located outside of a State are subject to its restraining acts prohibiting all corporations, not authorized by the law of the State, from keeping therein offices for the purpose of discount and deposit. (*National Bank of Fairhaven* v. *The Phœnix Warehousing Company*, 6 *Hun*, 71.)

(*d*) It is competent for a State by penal enactments to protect its citizens in their dealings with national banking associations located within the State. (*State* v. *Fuller*, 34 *Conn.*, 280; see also *Taxation and Jurisdiction.*)

II. POWERS AND LIABILITIES.

1. IMPLIED POWERS:

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

2. AS TO COLLATERAL SECURITIES:

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

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

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

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2. As to collateral securities—Continued.

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

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

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

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

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

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

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

3. Special deposits:

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

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

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

4. Government securities:

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

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

5. Certified check:

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

6. Purchasing check:

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

7. Stocks:

(*a*) A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. (*First National Bank of Charlotte* v. *National Exchange Bank of Baltimore*, 92 *U. S.*, 122.)

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7. STOCKS—Continued.

(*b*) And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. (*Ibid.*)

(*c*) A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. (*First National Bank of North Bennington* v. *Town of Bennington, U. S. C. C.* (*Dist. Vt.*), *Browne's N. B. Cas.*, 437; see also *Lyons* v. *Lyons National Bank*, 19 *Blatch.*, 279.)

8. DEPOSITS TO SECURE PERFORMANCE OF CONTRACT:

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

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

9. LOANS IN EXCESS OF ONE-TENTH CAPITAL:

(*a*) Sec. 5200, Revised Statutes, which provides that the total liabilities to any association of any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. (*Gold Mining Company* v. *Rocky Mountain National Bank*, 96 *U. S.*, 640; *O'Hare* v. *Second National Bank of Titusville*, 77 *Penn. St.*, 96; *Shoemaker* v. *The National Mechanics' Bank*, 2 *Abb. U. S.*, 416; *Stewart* v. *National Union Bank of Maryland*, 2 *Abb. U. S.*, 424.)

(*b*) A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. (*O'Hare* v. *Second National Bank of Titusville, supra.*)

(*c*) And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent. of the capital of the association. (*Elder* v. *First National Bank of Ottawa*, 12 *Kans.*, 238.)

(*d*) Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterward converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating section 5200, Revised Statutes. (*Allen* v. *The First National Bank of Xenia*, 23 *Ohio St.*, 97.)

10. REAL ESTATE:

(*a*) Where a national banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable. And the title of the association to such real estate is good until assailed in a direct proceeding by the Government. (*Reynolds* v. *Crawfordsville Bank*, 112 *U. S.*, 405; see also *National Bank* v. *Matthews*, 98 *U. S.*, 621; *National Bank* v. *Whitney*, 103 *U. S.*, 99; *Scope* v. *Leffingwell*, 105 *U. S.*, 3; *Fortier* v. *New Orleans Bank*, 112 *U. S.*, 439.)

(*b*) The amount of real estate which a national banking association may purchase to secure a pre-existing debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. (*Upton* v. *National Bank of South Reading*, 120 *Mass.*, 153.)

(*c*) Where the purpose is to secure a debt previously contracted, a national banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. (*Libby* v. *Union National Bank*, 99 *Ill.*, 622.)

(*d*) Where a national banking association sells real estate it may take a mortgage thereon to secure the payment of the purchase-money. (*New Orleans National Bank* v. *Raymond*, 29 *La. Ann.*, 355.)

11. CERTIFICATES OF DEPOSIT:

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

12. LIEN ON DIVIDENDS:

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

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13. CONTRACTS AND OBLIGATIONS OF OLD CORPORATION:

(*a*) Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. (*City National Bank* v. *Phelps*, 97 *N. Y.*, 44.)

(*b*) And it is liable, after the conversion, for all the obligations of the old institution. (*Coffee* v. *The National Bank of Missouri*, 46 *Mo.*, 140; *Kelsey* v. *The National Bank of Crawford*, 69 *Penn. St.*, 426.)

(*c*) A national banking association organized as the successor of a State bank may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. (*Bank* v. *McIntire*, 40 *Ohio St.*, 528.)

(*d*) And such association will be liable to the depositors of the former bank. (*Eans* v. *Exchange Bank*, 79 *Mo.*, 182.)

14. PLACE OF BUSINESS:

(*a*) The provision requiring "the usual business" of the association to be transacted "at an office or banking-house in the place specified in its organization certificate" must be construed reasonably; and a part of the legitimate business of the association which can not be transacted at the banking-house may be done elsewhere. (*Merchants' Bank* v. *State Bank*, 10 *Wall.*, 604.)

(*b*) Although the general business of a national banking association is to be transacted at its place of business, yet, if the association is fully advised of the facts, and does not object, and there is no fraud, its officers, when acting within the general scope of their authority, may bind it by acts done at another place. (*Burton* v. *Burley*, 9 *Biss.*, 253.)

15. CIRCULATING NOTES:

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

16. BUSINESS OF LIQUIDATING ASSOCIATION:

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

III. ULTRA VIRES.

1. DEALING IN STOCKS:

(*a*) A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. (*First National Bank of Allentown* v. *Hoch*, 89 *Penn St.*, 324; *Weckler* v. *The First National Bank of Hagerstown*, 42 *Md.*, 581.)

(*b*) A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. (*First National Bank* v. *National Exchange Bank*, 92 *U. S.*, 122.)

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

2. PURCHASING NEGOTIABLE PAPER:

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

3. LENDING CREDIT:

(*a*) A national banking association can not lend its credit. (*Johnston* v. *Charlottesville National Bank*, 3 *Hughes*, 657; *Seligman* v. *Charlottesville National Bank*, 3 *Hughes*, 647.)

(*b*) A national banking association can not guaranty the paper of a customer *for his accommodation*. (*Seligman* v. *Charlottesville National Bank*, *supra.*)

(*c*) The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. (*Johnston* v. *Charlottesville National Bank*, *supra.*)

4. MORTGAGES ON REAL ESTATE:

(*a*) National banking associations are by implication prohibited from taking mortgages on real estate as security for contemporaneous loans. (*National*

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4. MORTGAGES ON REAL ESTATE—Continued.

Bank v. *Matthews*, 98 *U. S.*, 621; *Fowler* v. *Scully*, 72 *Penn. St.*, 456; *Kansas Valley National Bank* v. *Rowell*, 2 *Dill.*, 371; *Commonwealth Bank* v. *Clark*, 4 *Mo.*, 59; *Crocker* v. *Whitney*, 71 *N. Y.*, 161; *Fridley* v. *Bowen*, 87 *Ill.*, 151.)

(*b*) But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. (*National Bank* v. *Matthews*, *supra*; *National Bank* v. *Whitney*, 103 *U. S.*, 99; *Swope* v. *Leffingwell*, 105 *U. S.*, 3; *Reynolds* v. *National Bank*, 112 *U. S.*, 405; *Fortier* v. *National Bank*, 112, *U. S.*, 439.)

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

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

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

IV. STOCK.

1. PURCHASING ITS OWN STOCK:

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

2. LIENS ON STOCK:

(*a*) A national banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. (*Bullard* v. *National Bank*, 18 *Wall.*, 589; *Bank* v. *Lanier*, 11 *Wall.*, 369; *Conklin* v. *The Second National Bank*, 45 *N. Y.*, 655.)

(*b*) A national banking association can not take a pledge of its stock to secure a deposit made by it with another bank. Such a transaction amounts to a lending upon the security of its own shares. (*Bank* v. *Lanier*, *supra*.)

(*c*) Though a bank is prohibited from lending money upon the security of its own shares, yet if the shares have been sold and the proceeds applied to the payment of the debt, the courts will not aid the shareholder to recover the value of the shares. He can dispute the validity of the transaction only while the contract is executory, and the security still subsists in the possession of the bank. (*National Bank of Xenia* v. *Stewart*, 107 *U. S.*, 676.)

3. MAY BE ATTACHED:

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

4. CAPITAL SET FREE BELONGS TO SHAREHOLDERS:

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

5. CONTRACTS TO GIVE SHARES FOR BUSINESS:

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

6. TRANSFER OF STOCK:

(*a*) The transfer of shares in national banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. (*Johnson* v. *Laflin*, 103 *U. S.*, 800.)

(*b*) The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. (*Ibid.*)

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6. TRANSFER OF STOCK—Continued.

(*c*) A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares, at any time, to any person capable in law of purchasing and holding the same, and of assuming the transferrer'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.)

(*d*) Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. (*Johnson* v. *Laflin, supra.*)

(*e*) When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase-money, the sale is complete and the title passes. (*Ibid.*)

(*f*) Where a cashier, who is intrusted by the directors with the duty of transferring the stock of the association, refuses, for insufficient reasons, to transfer shares, and the association subsequently becomes insolvent, the owner of the shares may maintain an action against the receiver for the injury sustained. (*Case* v. *Citizens' Bank*, 100 *U. S.*, 446.)

(*g*) Where a shareholder who has sold his stock has delivered to the bank the certificates of stock and a power of attorney with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterward become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. (*Whitney* v. *Butler*, 118 *U. S.*, 655.)

(*h*) But where the president of the bank is himself the purchaser of the stock then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. (*Richmond* v. *Irons* 121 *U. S.*, 27.)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK:

(*a*) Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription and payment are upon the implied condition that the increase shall be in the exact amount so fixed; and if such amount is changed, the subscriber may avoid the subscription and recover the amount paid in. (*Eaton* v. *Pacific Bank*, 144 *Mass.*, 260.)

(*b*) And the certificate of the Comptroller of the Currency that the amount of the increase in another sum has been paid in, which amount includes what was paid by the dissenting subscriber, will not be conclusive upon such subscriber. (*Ibid.*)

(*c*) But if such subscriber has assented to or ratified the change he will be held a shareholder. (*Delano* v. *Butler*, 118 *U. S.*, 634.)

8. SPECIFIC PERFORMANCE OF CONTRACT TO SELL:

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

V. SHAREHOLDERS.

1. ESTOPPED TO DENY INCORPORATION:

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

2. INDIVIDUAL LIABILITY:

(*a*) The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. (*Kennedy* v. *Gibson*, 8 *Wall.*, 498; *National Bank* v. *Case*, 99 *U. S.*, 628; *Casey* v. *Galli*, 94 *U. S.*, 673.)

(*b*) The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. (*United States* v. *Knox*, 102 *U. S.*, 422.)

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2. INDIVIDUAL LIABILITY—Continued.

(*c*) A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. (*Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, U. S. C. C.* (*D. Md.*, 1877), *Browne's N. B. Cas.*, 147.)

(*d*) The individual liability of a shareholder adheres to his estate after his death until his place as a member of the association is taken by some new shareholder. (*Davis* v. *Weed, U. S. D. C.* (*Dist. Conn.*), *reported* 44 *Conn.*, 569.)

(*e*) The receiver has a valid claim against the estate generally of a deceased shareholder who died prior to the insolvency of the bank, but whose stock has not been transferred. (*Richmond* v. *Irons*, 121 U. S., 27; *Davis* v. *Weed, supra.*)

(*f*) And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. (*Davis* v. *Weed, supra.*)

(*g*) Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. (*Ibid.* But see *Witters* v. *Sowles.*)

(*h*) One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. (*National Bank* v. *Case*, 99 *U. S.*, 628; *Moore* v. *Jones*, 3 *Woods*, 53; *Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, supra; Hale* v. *Walker*, 31 *Iowa*, 344; *Wheelock* v. *Kost, supra.*)

(*i*) But where a pledgee, for the express purpose of avoiding a personal liability, and before the association becomes insolvent, or is in danger of insolvency, transfers the stock to an irresponsible person, he, the pledgee, will not be liable to contribute as a shareholder. (*Anderson* v. *Warehouse Company*, 111 *U. S.*, 479.)

(*j*) And where stock has been transferred as collateral security for a loan, *with the understanding that in case of default in the payment of the loan the shares shall be sold*, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. (*Magruder v. Colston*, 44 *Md.*, 349.)

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

(*k*) If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. (*Davis* v. *Essex Baptist Society, U. S. D. C.* (*Dist. Conn.*), *reported* 44 *Conn.*, 582.)

(*l*) A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. (*National Bank* v. *Case, supra; Bowden* v. *Santos*, 1 *Hughes*, 158.)

(*m*) And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares, without consideration, to a person unable to respond to the assessment, the transfer may be set aside and the individual liability of the transferer enforced. (*Bowden* v. *Johnson*, 107 *U. S.*, 251.)

(*n*) The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. (*Davis* v. *Stevens*, 17 *Blatch.*, 259.)

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

(*o*) 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.)

(*p*) 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.)

(*q*) The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements *after the association is put into liquidation* and receive from the president payment of their claims in paper of the association, or the individual notes of the president himself,

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2. INDIVIDUAL LIABILITY—Continued.

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.)

VI. OFFICERS.

1. TENURE OF OFFICE:

(*a*) The officers of a national banking association can hold their positions only by the tenure specified in section 5136, Revised Statutes, viz, the pleasure of the board of directors. (*Harrington* v. *First National Bank of Chittenango, S. C. N. Y.*, 1873; *Thomp. N. B. Cas.*, 761; see also *Taylor* v. *Hutton*, 43 *Barb.*, 195.)

(*b*) Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists though the association has adopted no by-laws. (*Taylor* v. *Hutton*, *supra.*)

2. BONDS OF OFFICERS:

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

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

3. DIRECTORS MUST ACT AS A BOARD:

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

4. BORROWING MONEY OF ASSOCIATION:

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

5. LIABILITY FOR VIOLATIONS OF LAW:

(*a*) All directors who participate in and assent to a loan in excess of one-tenth of the capital of the bank, in violation of section 5200, Revised Statutes, will be liable to the bank for all damages sustained by it in consequence of such loan. (*Witters* v. *Sowles, U. S. C. C.* (*District of Vermont*), 31 *Fed. Rep.*, 1.)

(*b*) If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. (*Second National Bank of Oswego* v. *Burt*, *XIV. New York Weekly Digest*, 290.)

(*c*) The directors of a national bank will not be held liable for loss occasioned to the bank through the frauds of a co-director in which they had no part, and which were perpetrated without their connivance or knowledge. It is not sufficient to charge them with liability that the frauds might have been prevented by the exercise on their part of a proper degree of supervision over the affairs of the bank. (*Movius* v. *Lee, U. S. C. C.* (*N. D. New York*), 30 *Fed. Rep.*, 298.)

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6. DIRECTORS OF CONVERTED BANKS:

(*a*) When a State bank is converted into a national banking association all of the directors at the time will continue to be the directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. (*Lockwood* v. *The American National Bank*, 9 *R. I.*, 308.)

(*b*) And, *semble*, that the directors of a bank at the time of its conversion into a national banking association are not required to take the oath of directors. (*Ibid.*)

(*c*) But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. (*Ibid.*)

7. RETIREMENT OF DIRECTORS:

(*a*) The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. (*Movius* v. *Lee*, 30 *Fed. Rep.*, 298.)

(*b*) The president being the head of the board, a resignation to him is a resignation to the board. (*Ibid.*)

(*c*) A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. (*Ibid.*)

VII. INTEREST.

1. WHAT INTEREST ASSOCIATIONS MAY TAKE:

(*a*) The provision in section 30 of the act of 1864 "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and, therefore, a national banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. (*Tiffany* v. *National Bank of the State of Missouri*, 18 *Wall.*, 409.)

(*b*) But it is not to be inferred from Tiffany *v.* National Bank of Missouri that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. (*National Bank* v. *Johnson*, 104 *U. S.*, 271.)

(*c*) The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national banking association to do so. (*Duncan* v. *First National Bank of Mount Pleasant, U. S. D. C.* (*W. D. Penn.*, 1878), 11 *Bank. Mag.*, 787; *Gruber* v. *First National Bank*, 87 *Penn. St.*, 468.)

(*d*) Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent. interest on such loans. (*In re Wild*, 11 *Blatch.*, 243.)

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

2. ON CLAIMS AGAINST INSOLVENT AND LIQUIDATING ASSOCIATIONS:

(*a*) A depositor in a national banking association which has become insolvent is entitled to interest on his deposit. (*National Bank of Commonwealth* v. *Mechanics' National Bank*, 94 *U. S.*, 437.)

(*b*) He is entitled to interest from the date of the suspension of payments; and no demand upon the association is necessary. (*Chemical National Bank* v. *Bailey*, 12 *Blatch.*, 480.)

(*c*) Claims, when proved to the satisfaction of the Comptroller, are upon the same footing as if put in judgment, and therefore bear interest; and the fact that, under certain circumstances, there might be thus a compounding of interest will not defeat the right to interest. (*National Bank of Commonwealth* v. *Mechanics' National Bank*, *supra.*)

(*d*) But where a creditor has obtained judgment against an insolvent national banking association for the full amount of his claim and interest, he is not entitled to interest upon the face of the judgment, but only upon the amount of the claim at the time of the failure. (*White* v. *Knox*, 111 *U. S.*, 784.)

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2. ON CLAIMS AGAINST INSOLVENT AND LIQUIDATING ASSOCIATIONS—Continued.

(*e*) The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. (*Chemical National Bank* v. *Bailey, supra.*)

(*f*) The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

(*g*) In the case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. (*Richmond* v. *Irons*, 121 *U. S.*, 27.)

3. USURY:

(*a*) The usury laws of the States do not apply to national banking associations. (*Farmers and Mechanics' Bank* v. *Dearing*, 91 *U. S.*, 29; *Central National Bank* v. *Pratt*, 115 *Mass.*, 539; *First National Bank* v. *Gorlinghouse*, 22 *Ohio St.*, 492; *Davis* v. *Randall*, 115 *Mass.*, 547; *Hintermister* v. *First National Bank*, 64 *N. Y.*, 212.)

(*b*) And the remedies provided by the State for the taking of usury can not be resorted to. (*Farmers and Mechanics' Bank* v. *Dearing, supra*; *Wiley* v. *Starbuck*, 44 *Ind.*, 298.)

(*c*) The taking of illegal interest by a national banking association does not render the contract void. (*Farmers and Mechanics' Bank* v. *Dearing, supra.*)

(*d*) It does not invalidate an indorsement or a guaranty of the notes upon which the usurious interest was paid. (*Oates* v. *First National Bank of Montgomery*, 100 *U. S.*, 239; *Lazear* v. *National Union Bank of Baltimore*, 52 *Md.*, 78.)

(*e*) But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. (*Lucas* v. *Government National Bank*, 78 *Penn. St.*, 228.)

(*f*) The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. (*Shunk* v. *The First National Bank of Galion*, 22 *Ohio St.*, 508.)

(*g*) The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. (*Johnson* v. *National Bank of Gloversville*, 74 *N. Y.*, 329; affirmed in *National Bank* v. *Johnson*, 104 *U. S.*, 271.)

(*h*) By charging more than legal interest on overdrafts, a national banking association loses the right to recover any interest at all. (*Third National Bank of Philadelphia* v. *Miller*, 90 *Penn. St.*, 241.)

(*i*) The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. (*Smith* v. *The Exchange Bank of Pittsburgh*, 26 *Ohio St.*, 141.)

(*j*) Usurious interest which has been paid to a national banking association can not be applied by way of payment or set-off in any action by the association to recover the amount of the loan. (*Barnet* v. *Muncie National Bank*, 98 *U. S.*, 855.)

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

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

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

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

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

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VIII. INSOLVENCY.

1. NOT SUBJECT TO BANKRUPT ACT:

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

2. WHAT CONSTITUTES INSOLVENCY:

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

3. ASSETS A TRUST FUND:

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

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

4. UNITED STATES HAS NO PRIORITY:

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

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

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

5. CLAIMS FOR TORTS:

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

6. PREFERENCES:

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

(*b*) The insolvency need be in the contemplation of the bank only. It need not be known to the person to whom the transfer is made. (*Case* v. *Citizens' Bank of Louisiana, supra.*)

(*c*) After the directors of an insolvent association have voted to close its doors, any transfer of assets whereby a creditor secures a preference must be presumed to be made with an intent to prefer. (*National Security Bank* v. *Price*, 22 *Fed. Rep.*, 697.)

(*d*) Where the officers of an association which is in danger of insolvency, *for the purpose and in the expectation of preventing a failure*, make a pledge of securities to a depositor to induce him not to withdraw his deposit, such a pledge is not a preference within the meaning of section 5242, Revised Statutes, and will not be set aside when the association afterward is declared insolvent. (*Roberts* v. *Hill*, 23 *Fed. Rep.*, 311.)

(*e*) 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.)

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7. BASIS FOR ESTIMATION OF DIVIDENDS:

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

8. SET-OFF:

(*a*) A person liable upon a note to an insolvent national bank may set off against his indebtedness the amount of his deposit with the bank. (*Platt* v. *Bentley*, *Thomp. N. B. Cas.*, 758.)

(*b*) But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. (*The Venango National Bank* v. *Taylor*, 56 *Penn. St.*, 14.)

IX. RECEIVERS.

1. OFFICER OF THE UNITED STATES:

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

2. WHOM HE REPRESENTS:

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

3. HOW FAR SUBJECT TO COMPTROLLER'S ORDERS:

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

(*b*) The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505.)

4. POWER OF COURTS TO APPOINT:

(*a*) The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter; and, therefore, a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it may pursue such a course with regard to insolvent corporations generally. (*Irons* v. *Manufacturers' National Bank*, 6 *Biss.*, 301; *Wright* v. *Merchants' National Bank*, 1 *Flippin*, 561.)

(*b*) Where a bank has gone into voluntary liquidation, and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. (*Irons* v. *Manufacturers' National Bank*, *supra.*)

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

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

6. RECEIVER'S DECISION NOT FINAL:

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

7. SALE BY:

(*a*) The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. (*Ellis* v. *Little*, 27 *Kans.*, 707.)

(*b*) Nor can he sell upon terms in conflict with the order. (*Ibid.*)

(*c*) And under an order permitting him to sell the property of the bank he can not exchange, trade, or barter it for other property. (*Ibid.*)

(*d*) A sale made by a receiver under order of a court is to all intents and purposes a judicial sale. (*In re Third National Bank*, 9 *Biss.*, 535.)

8. CONTRACTS OF:

(*a*) As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound as a matter of law to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority

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8. CONTRACTS OF—Continued.

as conferred by law, the parties contract at their own peril, and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. (*Ellis* v. *Little*, 27 *Kans.*, 707.)

(*b*) The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law, and the order of a court of competent jurisdiction obtained upon the terms of said law. (*Ibid.*)

9. EXPENSES OF RECEIVERSHIP FOR ASSOCIATIONS WHICH HAVE GONE INTO LIQUIDATION:

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

X. TAXATION.

1. WHAT MAY BE TAXED:

(*a*) A State can not tax the capital stock of a national bank, as such. The tax must be assessed upon the shares of the different stockholders. (*Collins* v. *Chicago*, 4 *Biss.*, 472.)

(*b*) 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.)

(*c*) 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.)

(*d*) The undivided surplus of a national banking association, unless invested in Federal securities, may be lawfully taxed by the State. (*North Ward National Bank of Newark* v. *City of Newark*, 10 *Vroom*, 380; *First National Bank* v. *Peterborough*, 56 *N. H.*, 38.)

(*e*) But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. (*North Ward National Bank* v. *City of Newark*, *supra.*)

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

(*f*) The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. (*Strafford National Bank* v. *Dover*, 59 *N. H.*, 316.)

(*g*) 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.)

(*h*) The States can not tax the circulating notes of national banking associations. (*Horne* v. *Greene*, 52 *Miss.*, 452; Contra *Board of Commissioners* v. *Elston*, 32 *Ind.*, 27; see also *Ruffin* v. *Board of Commissioners*, 69 *N. C.*, 498; *Lily* v. *The Commissioners*, 69 *N. C.*, 300.)

2. RATE:

(*a*) Where the State banks are taxed upon their capital, no tax can be imposed upon the shares of national banking associations; for as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. (*Van Allen* v. *The Assessors*, 3 *Wall.*, 573; *Bradley* v. *The People*, 4 *Wall.*, 459.)

(*b*) But though the tax upon the State banks is not *eo nomine* a tax on shares, *yet if it is equivalent to such a tax* the shares in the national banking associations located in that State may be taxed. (*Frazer* v. *Seibern*, 16 *Ohio St.*, 614; *Van Slyke* v. *State*, 23 *Wis.*, 656; *Boynoll* v. *State*, 25 *Wis.*, 112.)

(*c*) When by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be to the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. (*City National Bank* v. *Paducah*, *U. S. C. C.* (*Sixth Circuit*, 1877), 5 *Cent. L. J.*, 347.)

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2. RATE—Continued.

(*d*) Congress meant no more than to require of the States as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. (*Lionberger* v. *Rouse*, 9 *Wall.*, 468.)

(*e*) Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid, if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. (*Ibid.*)

(*f*) Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. (*Pelton* v. *Commercial National Bank*, 101 *U. S.*, 143.)

3. VALUATION:

(*a*) In estimating the value of the shares for the purpose of taxation reference may be had to all the property and values of the bank. (*Saint Louis National Bank* v. *Papin*, *U. S. C. C.* (*Eighth Circuit*), 3 *Cent. L. J.*, 669.)

(*b*) If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. (*Ibid.*)

(*c*) The shares may be valued for taxation at an amount exceeding their face value, if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. (*Hepburn* v. *School Directors*, 23 *Wall.*, 480.)

(*d*) Under the statute of New York, shares in national banking associations should be taxed at their real or market value. (*People* v. *The Commissioners of Taxes and Assessments*, 94 *U. S.*, 415.)

(*e*) Where shares in national banking associations are purposely valued proportionally higher than the other moneyed capital in the State, the assessment is void. (*Pelton* v. *National Bank*, 101 *U. S.*, 143.)

(*f*) And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. (*Ibid.*)

4. EXEMPTIONS:

(*a*) The intention of Congress was that the rate of taxation of the shares should be the same as, or not greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation*. (*People* v. *The Commissioners*, 4 *Wall.*, 244.)

(*b*) Therefore, it is not a ground of objection to the validity of a tax on shares that, while deductions for United States bonds are made from the personal estates of individuals and the capital of State corporations, no deductions are made on account of the capital of national banking associations invested in such bonds. (*Ibid.*)

(*c*) The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation, will not render a tax upon the shares of national banking associations void. (*City of Richmond* v. *Scott*, 48 *Ind.*, 568.)

(*d*) And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations the capital of which consists of property required to be listed for taxation, as such. (*McIver* v. *Robinson*, 53 *Ala.*, 456.)

(*e*) Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. (*Hepburn* v. *School Directors*, 23 *Wall.*, 480.)

(*f*) But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and, therefore, if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. (*Boyer* v. *Boyer*, 113 *U. S.*, 690.)

(*g*) A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value of moneyed capital otherwise invested, is void. (*People ex rel. Williams* v. *Weaver*, 100 *U. S.*, 539, reversing *S. C.*, 67 *N. Y.*, 516, and overruling *People* v. *Dolan*, 36 *N. Y.*, 59.)

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4 EXEMPTIONS—Continued.

(*h*) 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 banks* (*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.*, 138.)

(*i*) Bonds issued by a State, or under its authority by its public municipal bodies, although they undoubtedly represent moneyed capital, yet, as from their nature they are not ordinarily the subject of taxation, are not within the reason of the rule established by Congress for the taxation of national-bank shares, and the fact that the State exempts them from taxation does not deprive it of the right to tax shares of stock of national banks in the State. (*Ibid.*)

(*j*) Although deposits in savings banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings banks come into any possible competition with national banks. (*Ibid.*)

5. COLLECTION OF TAX FROM THE ASSOCIATION:

(*a*) A State tax upon shares is valid, though the tax is collected from the bank. (*National Bank* v. *Commonwealth*, 9 *Wall.*, 353.)

(*b*) And the State may require the banks to pay a tax rightfully laid upon the shares. (*Ibid.*)

(*c*) And where the tax on shares is payable by the association the collection of the tax may be enforced by distraint of its property. (*First National Bank* v. *Douglas County*, 3 *Dill.*, 330.)

(*d*) But where the tax laws of the State make the bank the *mere agent* for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession, or has failed to retain them. (*Hershire* v. *The First National Bank*, 35 *Iowa*, 272.)

6. LICENSE TAX:

(*a*) National banking associations can not be subjected to a license or privilege tax. (*Mayor* v. *First National Bank of Macon*, 59 *Ga.*, 648; *City of Carthage* v. *First National Bank of Carthage*, 71 *Mo.*, 508; *National Bank of Chattanooga* v. *Mayor*, 8 *Heiskell*, 814.)

(*b*) A State law prohibiting the establishment of banking companies in the State without authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. (*Stetson* v. *City of Bangor*, 56 *Me.*, 274.)

7. POWERS OF TAXING OFFICERS:

(*a*) Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. (*Stetson* v. *City of Bangor*, 56 *Me.*, 274.)

(*b*) The officers of a national banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. (*First National Bank of Youngstown* v. *Hughes*, *U. S. C. C.* (*N. D. Ohio*, 1878), *Browne's N. B. Cas.*, 176.)

(*c*) A national banking association is not exempt from examination by internal-revenue officers when it has in its possession any articles subject to an internal-revenue tax. Such an examination is not the exercise of a visitorial power, and, therefore, is not prohibited by the provision of section 5241, Revised Statutes, that the national banks shall not be subject to any visitorial powers except those authorized by the national-bank act or vested in the courts of justice. (*United States* v. *Rhawn*, *U. S. D. C.* (*E. D. Penn.*), *Thomp. N. B. Cas.*, 358.)

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7. POWERS OF TAXING OFFICERS—Continued.

(*d*) Where by the tax laws of a State a perpetual lien for taxes attaches to property only by virtue of a levy thereon, and such levy is not made prior to the insolvency of the bank, the taxing officers of the State will be restrained, at the instance of the receiver, from levying upon the property of an insolvent national bank, and selling it, for the purpose of collecting a tax. (*Woodward* v. *Ellsworth*, 4 *Colo.*, 580.)

(*e*) A State may require the cashiers of national banking associations located within its territory to transmit lists of the shareholders to the taxing officers of the various towns in which the shareholders reside. (*Waite* v. *Dowley*, 94 *U. S.*, 527.)

8. ENFORCEMENT OF TAXES:

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

9. LOCATION OF ASSOCIATION FOR TAXING PURPOSES:

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

XI. JURISDICTION.

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

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

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

(*a*) National banking associations may sue in the Federal courts. The word "by" was omitted from section 57 of the act of 1864 by mistake. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505.)

(*b*) A national banking association may sue and be sued in the circuit court for the district in which the association is located, irrespective of the amount in controversy and the citizenship of the parties. (*County of Wilson* v. *National Bank*, 103 *U. S.*, 770; *Mitchell* v. *Walker, U. S. C. C.* (*W. D. Penn.*, 1879), *Browne's N. B. Cas.*, 180; *Commercial Bank of Cleveland* v. *Simmons, U. S. C. C.* (*W. D. Ohio*), 10 *Alb. L. J.*, 155.)

(*c*) But where the amount in controversy does not exceed five hundred dollars, the association can not sue in a Federal court outside of the district in which it is established. (*Saint Louis National Bank* v. *Brinkman, U. S. C. C.* (*D. Kans.*), 1 *Fed. Rep.*, 45.)

(*d*) A national banking association located in one State may bring an action in the circuit court of the United States sitting within another State against a citizen of that State. (*Manufacturers' National Bank* v. *Baack*, 8 *Blatch.*, 147.)

(*e*) When a national bank is sued in a Federal court the suit must be brought in the district in which the bank is located. And service upon an officer of the bank in another district will not give the court of that district jurisdiction of the cause. (*Maine* v. *Second National Bank of Chicago*, 8 *Biss.*, 26.)

(*f*) A United States district court has jurisdiction of a suit in equity by or against a national banking association located within the district. (*First National Bank of Pittsburgh* v. *Pittsburgh and Castle Shannon Railroad Company*, 1 *Fed. Rep.*, 190.)

(*g*) A circuit court has no jurisdiction of a suit by a private person to compel the Comptroller of the Currency and the Treasurer of the United States to disclose what disposition has been made of the United States bonds deposited with the Treasurer by a national banking association, and for a decree directing those officers as to their duty regarding such bonds. (*Van Antwerp* v. *Hulburd*, 7 *Blatch.*, 425; *Van Antwerp* v. *Hulburd*, 8 *Blatch.*, 282.)

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1. JURISDICTION OF FEDERAL COURTS PRIOR TO THE ACT OF JULY 12, 1882—Con'td.

(*h*) Section 380, Revised Statutes, which provides that "All suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts under the direction and supervision of the Solicitor of the Treasury," does not enlarge the jurisdiction of the circuit court, and can not be held to confer jurisdiction in such suits or proceedings upon a court not having, independently of this section, authority to entertain them. (*Van Antwerp* v. *Hulburd*, 7 *Blatch.*, 426.)

(*i*) National banking associations, being corporations organized under the laws of the United States, are entitled as such to remove into the circuit courts of the United States suits brought against them in the State courts. (*Cruikshank* v. *Fourth National Bank*, 21 *Blatch.*, 322; see also *Removal Cases*, 115 *U. S.*, 1.)

(*j*) A United States district court has jurisdiction to authorize a receiver to compromise a debt. (*Matter of Platt*, 1 *Ben.*, 534.)

(*k*) An action at common law to recover a debt due to the bank may be instituted by a receiver in a United States district court, he being an officer of the United States within the meaning of section 563, Revised Statutes. (*Platt* v. *Beach*, 2 *Ben.*, 303; *Stanton* v. *Wilkeson*, 8 *Ben.*, 357.)

(*l*) The power of a national banking association to take a mortgage upon real estate is a question which the party raising it should be permitted to litigate in a Federal court; and he should not be sent into the State courts to try this question on the distribution of surplus moneys in a foreclosure suit, or in a suit brought by the party holding the alleged invalid mortgage. (*In re Duryea, U. S. D. C. (S. D. N. Y.)*, 17 *National Bankruptcy Register*, 495.)

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

(*a*) The tenth subdivision of section 629, Revised Statutes, which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to section 4 of the act of July 12, 1882. (*National Bank of Jefferson* v. *Fare et al., U. S. C. C. (E. D. Tex.)*, 25 *Fed. Rep.*, 200.)

(*b*) The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. (*National Bank of Jefferson* v. *Fare et al., supra.*)

(*c*) But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. (*Hendee* v. *Connecticut and P. R. R. Co.*, 26 *Fed. Rep.*, 677.)

(*d*) Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for as such suit rests upon the requirements of the United States laws, and by-laws made pursuant thereto, it is a case arising under the laws of the United States. (*Witters v. Foster, U. S. C. C. (D. Vt.)*, 28 *Fed. Rep.*, 737.)

3. JURISDICTION OF STATE COURTS:

(*a*) State courts have jurisdiction of suits by and against national banking associations. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383; see also *Ordway* v. *Central National Bank*, 47 *Md.*, 217, and *Clafflin* v. *Houseman*, 93 *U. S.*, 130.)

(*b*) Where a national banking association is sued in a State court, the suit must be brought in the city or county in which the bank is located. (*Cadle* v. *Tracy*, 11 *Blatch.*, 101; *Crocker* v. *Maine National Bank*, 101 *Mass.*, 240.)

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

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3. JURISDICTION OF STATE COURTS—Continued.

(*c*) A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. (*Ordway* v. *The Central National Bank*, 47 *Md.*, 217; *Hade* v. *McVay*, 31 *Ohio St.*, 231; *Bletz* v. *Columbia National Bank*, 87 *Penn. St.*, 87.)

(*d*) The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. (*Brinckerhoff* v. *Bostwick*, 88 *N. Y.*, 52.)

(*e*) A State court has no power to make an order directing the receiver of a national bank, who has been appointed by the Comptroller of the Currency, to pay a judgment obtained against the bank before the receiver was appointed. (*Ocean National Bank* v. *Carll*, 7 *Hun*, 237.)

(*f*) State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. (*Commonwealth* v. *Felton*, 101 *Mass.*, 204; *Commonwealth, ex rel. Torrey*, v. *Ketner*, 92 *Penn. St.*, 372.)

(*g*) The defense of usury may be set up in action brought in a State court. (*National Bank of Winterset* v. *Eyre*, 52 *Iowa*, 114.)

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

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

5. CITIZENSHIP:

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

XII. SUITS.

1. BY AND AGAINST ASSOCIATIONS:

(*a*) Suit may be brought against a national banking association though it is in the hands of a receiver. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383; *Security National Bank* v. *National Bank of the Commonwealth*, 2 *Hun*, 287; *Green* v. *The Walkill National Bank*, 7 *Hun*, 63.)

(*b*) Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. (*Cummings* v. *National Bank*, 101 *U. S.*, 153; *Pelton* v. *Commercial National Bank*, 101 *U. S.*, 143; *Boyer* v. *Boyer*, 113 *U. S.*, 143.)

(*c*) A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and, therefore, proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. (*Thomas* v. *Farmers' Bank of Maryland*, 46 *Md.*, 43.)

(*d*) A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. (*National Park Bank* v. *Gunst*, 1 *Abb. N. C.*, 292.)

(*e*) As a national banking association can acquire no title to *negotiable* paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. (*First National Bank of Rochester* v. *Pierson*, 24 *Minn.*, 140.)

(*f*) But in a State where the holder may sue without respect to the ownership an association may bring suit upon paper so acquired. (*National Pemberton Bank* v. *Porter*, 125 *Mass.*, 333; *Atlas National Bank* v. *Savery*, 127 *Mass.*, 75.)

(*g*) Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. (*Case* v. *Small*, 2 *Woods*, 78.)

2. BY SHAREHOLDERS:

(*a*) A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association, whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. (*Conway* v. *Halsey*, 15 *Vroom*, 462.)

(*b*) But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. (*Nelson* v. *Burrows*, 9 *Abb. N. C.*, 280.)

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2. BY SHAREHOLDERS—Continued.

(c) And when the receiver is a director, and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. (*Brinckerhoff* v. *Bostwick*, 88 *N. Y.*, 52.)

3. BY RECEIVERS:

(a) A receiver may sue either in his own name or the name of the bank. (*National Bank* v. *Kennedy*, 17 *Wall.*, 19.)

(b) Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney under the direction of the Solicitor of the Treasury. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383.)

(c) But section 380, Revised Statutes, is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. (*Ibid.*)

(d) Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship.

(e) The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust, or of a person authorized by statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. (*Stanton* v. *Wilkeson*, 8 *Ben.*, 357.)

(f) Under section 1001 of the Revised Statutes no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations, or the receivers thereof. (*Pacific National Bank* v. *Mixter*, 114 *U. S.*, 463.)

4. BY CREDITORS OF INSOLVENT ASSOCIATION:

The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against the stockholders or debtors of the bank. (*Kennedy* v. *Gibson*, 8 *Wall.*, 498.)

5. FOR USURY:

(a) The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. (*Hintermister* v. *First National Bank*, 64 *N. Y.*, 212.)

(b) Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. (*Wright* v. *First National Bank of Greensburg, U. S. C. C.* (*Dist. Ind.*, 1878); *Crocker* v. *First National Bank of Chetopa, U. S. C. C.* (*Eighth Circuit*, 1876); 3 *Am. L. T., N. S.*, 350.)

(c) The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. (*Lazear* v. *National Union Bank of Maryland*, 52 *Md.*, 78.)

6. TO ENFORCE LIABILITY OF SHAREHOLDERS:

(a) When the full personal liability of shareholders is to be enforced the action must be at law. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505; *Casey* v. *Galli*, 94 *U. S.*, 673.)

(b) And it may be at law though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain, exact sum, there is no necessity for invoking the aid of a court of equity. (*Bailey* v. *Sawyer*, 4 *Dill.*, 463.)

(c) But the suit may be in equity. (*Kennedy* v. *Gibson*, *supra.*)

7. EXECUTION:

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

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8. ATTACHMENTS:

(*a*) When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. (*First National Bank of Selma* v. *Colby*, 21 *Wall.*, 609; *Harvey* v. *Allen*, 16 *Blatch.*, 29.)

(*b*) It was not intended by the national banking law to prohibit attachments against the property of national banking associations, except in cases where an act of insolvency has been committed or is contemplated. (*Robinson* v. *National Bank of New Berne*, 81 *N. Y.*, 385.)

(*c*) But where the association is insolvent an attachment issued against its property will be void. (*National Shoe and Leather Bank* v. *The Mechanics' National Bank*, 89 *N. Y.*, 467.)

(*d*) And such attachment will not afterward be rendered valid by the acquisition of new capital by the association and its resumption of business. (*Raynor et al.* v. *Pacific National Bank*, 93 *N. Y.*, 371.)

(*e*) A State court may issue an attachment against property in the State belonging to a national banking association located in another State. (*Southwick* v. *The First National Bank of Memphis*, 7 *Hun*, 96; Contra, *Central National Bank* v. *Richmond National Bank*, 52 *How. Pr.*, 136.)

(*f*) The provision of the banking law forbidding attachments in the case of insolvent associations was not repealed by the act of July 12, 1882. (*Raynor et al.* v. *Pacific National Bank, supra.*)

9. ABATEMENT:

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

10. ESTOPPEL:

(*a*) A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

(*b*) Where one sued by a national bank is accustomed to deal with it, as such, and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. (*National Bank of Fairhaven* v. *The Phœnix Warehousing Company*, 6 *Hun*, 71.)

11. SUITS AGAINST LIQUIDATING ASSOCIATIONS:

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

12. TRANSITORY AND LOCAL SUITS:

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

13. SURVIVAL OF SUITS:

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

XIII. EVIDENCE.

1. CERTIFICATES OF COMPTROLLER:

(*a*) The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of *nul tiel corporation;* and such certificate, together with proof that the association has been acting as a national banking association for a long time, is amply sufficient evidence to establish, at least, prima facie, the existence of the corporation. (*Mix* v. *The National Bank of Bloomington*, 91 *Ill.*, 20; see also *Merchants' National Bank of Bangor* v. *Glendon*, 120 *Mass.*, 97.)

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1. CERTIFICATES OF COMPTROLLER—Continued.

(*b*) The certificate of the Comptroller that the association has complied with all the provisions of law touching the organization of associations removes any objection which might otherwise have been made to the evidence upon which he acted. (*Casey* v. *Galli*, 94 *U. S.*, 673; *Thatcher* v. *West River National Bank*, 10 *Mich.*, 196.)

(*c*) And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. (*Casey* v. *Galli*, *supra.*)

(*d*) A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. (*Bowden* v. *Johnson*, 107 *U. S.*, 251.)

2. EVIDENCE OF INSOLVENCY:

(*a*) It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence;* but he is left to be satisfied as best he can be, under the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. (*Platt* v. *Beebe*, 57 *N. Y.*, 330.)

(*b*) A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. (*Wheelock* v. *Kost*, 77 *Ill.*, 296.)

3. NECESSITY FOR ASSESSMENT BY COMPTROLLER:

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

XIV. CRIMES.

1. UNDER UNITED STATES LAWS:

(*a*) The willful misapplication of the moneys and funds of a national banking association, made an offense by section 5209, Revised Statutes, must be for the use or benefit of the party charged or of some person or company other than the association. (*United States* v. *Britton*, 107 *U. S.*, 655.)

(*b*) The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. (*United States* v. *Fish*, 24 *Fed. Rep.*, 585.)

(*c*) It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. (*Ibid.*)

(*d*) A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. (*Ibid.*)

(*e*) It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. (*United States* v. *Taintor*, 11 *Blatch.*, 374.)

(*f*) Where the president charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of section 5209, Revised Statutes. (*In the matter of Van Campen*, 2 *Ben.*, 419.)

(*g*) If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. (*Ibid.*)

(*h*) As the national banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. (*Commonwealth* v. *Felton*, 101 *Mass.*, 204.)

(*i*) An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. (*United States* v. *Warner*, *U. S. C. C.* (*S. D. N. Y.*), *Feb.* 13, 1886, 26 *Fed. Rep.*, 616.)

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1. UNDER UNITED STATES LAWS—Continued.

(*j*) Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. (*United States* v. *Britton*, 108 *U. S.*, 193.)

(*k*) It is not a willful misapplication of the money of the association within the meaning of section 5209, Revised Statutes, for a president who is insolvent to procure the discounting by the association of his note not well secured. (*Ibid.*)

(*l*) 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 section 5211, Revised Statutes; and, therefore, a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. (*United States* v. *Curtis*, 107 *U. S.*, 671.)

(*m*) Where false entries are made by a clerk at the direction of the president, the latter is a principal. (*In the matter of Van Campen, supra; United States* v. *Fish, supra.*)

2. UNDER STATE LAWS:

(*a*) An officer of a national banking association can not be punished under State laws for embezzling the funds of the association. (*Commonwealth ex rel. Torrey* v. *Ketner*, 92 *Penn. St.*, 372; *Commonwealth* v. *Felton*, 101 *Mass.*, 204.)

(*b*) But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. (*Commonwealth* v. *Barry*, 116 *Mass.*, 1.)

(*c*) And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. (*Luberg* v. *Commonwealth*, 94 *Penn. St.*, 85.)

(*d*) The officers of a national banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with, and in the custody of the association. (*Commonwealth* v. *Tenney*, 97 *Mass.*, 50; *State* v. *Fuller*, 34 *Conn.*, 280.)

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

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.)

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A DIGEST OF RECENT DECISIONS IN BANKING LAW.

BANKS AND BANKING.

CONSTITUTIONAL PROVISION:

The term "banking powers," as used in the constitution of the State of Ohio has a restricted meaning, and relates only to the powers of making and issuing paper money, or, at most, to powers exercised by associations organized to deal in money, including the making and issuing of bills and notes intended to circulate as money. (*Dearborn* v. *Bank*, 42 *Ohio State*, 617.)

POWER OF SAVINGS BANK TO BORROW MONEY:

A savings bank having the usual powers of such an institution, may borrow money in the course of its legitimate business, and may make and indorse negotiable paper for the money so borrowed. (*Fifth Ward Savings Bank* v. *First National Bank*, 48 *N. J. Law*, 513.)

WRONGFUL PAYMENT TO AGENT:

S. drew his check for $5,000 on the People's Bank of New York, payable to the order of the United States Trust Company, and delivered it to C. with verbal instructions to deposit it to his (S.'s) credit with the trust company. C. delivered the check to the trust company, but, instead of doing as directed, requested and received from the company a certificate of deposit payable to himself as trustee of S., and shortly thereafter drew the money and converted it to his own use. Held, that the trust company was not authorized in paying the money to C., and was liable to the executors of S. for the amount. The use of the company's name as payee of the check indicated the drawer's intention to lodge the moneys in its custody and place them under its control, and nothing further than this was inferable from the language of the check. (*Sims* v. *United States Trust Company*, 103 *N. Y.*, 472.)

NOTE.—Upon the trial, evidence of a custom to make such payments was submitted to the jury; but the evidence was conflicting, and the jury found against the existence of the custom. (*Id.*)

EVIDENCE OF CUSTOM TO BORROW MONEY:

In order to show that the borrowing of money was within the scope of the ordinary and customary business of a firm doing a banking business, evidence that such is the custom of the banks in the same place is admissible. (*Crain et al.* v. *National Bank*, 114 *Ill.*, 516.)

PAYMENTS THROUGH CLEARING-HOUSE:

(*a*) Where, by the rules of a clearing-house, checks not good are to be returned by the banks receiving them to the banks from which they are received as soon as the fact that they are not good is discovered, *and in no case to be retained after a certain hour*, yet when by mistake as to a matter of fact a bank has delayed to return a check until after the hour so fixed, it may demand repayment of the other bank, *if in the interval between the time fixed by the rule and the time of the actual return the latter bank has not changed its position, as, for instance, by paying over the amount of the check to the person who had deposited it for collection.* (*Merchant's Bank* v. *Bank of Commonwealth*, 139 *Mass.*, 213.

(*b*) But in such case the recovery could be only the difference between the sum which the depositor has to his credit and the amount of the check; notwithstanding that, by the course of dealing between banks in the clearing-house association, the ordinary custom is to return the check as not good when there is not money enough to pay it in full; for the clearing-house rules not having been complied with by the return of the check within the time fixed, these rules can not control in determining how much shall be returned after payment of it has been made. (*Merchants' Bank* v. *Bank of Commonwealth*, 139 *Mass.*, 513.)

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PAYMENTS THROUGH CLEARING-HOUSE—Continued.

NOTE.—Under a similar rule of the Chicago clearing-house it has been held by the United States circuit court for the northern district of Illinois that no such mistake could be corrected after the time allowed by the rule. Blodgett, J., said: "If parties competent to contract within what time they may correct mistakes in their dealings with each other have so contracted, it seems to me the courts have no right to override or disregard such an agreement. If a mistake which is discovered within an hour or within ten minutes after the expiration of the time limited by the agreement for its correction may be corrected, I can see no reason why it can not be corrected a week afterwards, or whenever it is discovered." (*Preston* v. *Bank*, 23 *Fed. Rep.*, 179.)

PASS-BOOK:

(*a*) The duty of a depositor in respect to examining his pass-book and reporting any mistake to the bank is such as that which prudent men usually bestow on the examination of such accounts. (*Leather Manufacturers' Bank* v. *Morgan*, 117 *U. S.*, 96.)

(*b*) And by neglecting to make an examination of his pass-book within a reasonable time, a depositor may estop himself from afterwards questioning its correctness. (*Ibid.*)

DUTIES AND LIABILITIES OF BANKS MAKING COLLECTIONS:

(*a*) Where a certified check is left with a bank for collection the collecting bank does not discharge its duty by forwarding that check to the bank on which it is drawn; and if it does so forward the check, and loss results, it will be liable for such loss. (*Drovers' National Bank* v. *Provision Co.*, 117 *Ill.*, 100.)

(*b*) Nor would it in any case be a sufficient discharge of the duty of the collecting bank to forward the check to the bank on which it is drawn. (*Merchants' National Bank* v. *Goodman*, 109 *Penn. St.*, 422.)

NOTE.—In Indig *v.* National City Bank, 80 N. Y., 100, it was said that when there are no indorsers to charge, sending the check through the mail to the bank on which it is drawn is a good presentment. (*See also Heywood* v. *Pickering, L. R.*, 93 *B.*, 428.)

(*c*) Where paper is received by a bank in the ordinary course of business for collection, such bank will be responsible for the neglect or misconduct of any sub-agent employed by it in the business of making the collection. (*Simpson* v. *Walby, Supreme Ct. Mich.*, 1886, 30 *N. W. Rep.*, 199.)

NOTE.—The same rule has recently been adopted by the Territorial court of Montana. (*Power* v. *First National Bank*, 6 *Mont.*, 251.)

This is now the rule in the Supreme Court of the United States (*Exchange National Bank* v. *Third National Bank*, 112 *U. S.*, 276); in England (*Mackersy* v. *Ramsay*, 9 *Cl. and Fin.*, 818); in New York (*Ayrault* v. *Pacific Bank*, 47 *N. Y.*, 570); in New Jersey (*Titus* v. *Mechanics' Bank*, 35 *N. J. Law*, 588); in Pennsylvania (*Wingate* v. *Mechanics' Bank*, 10 *Penn. St.*, 104); in Ohio (*Reeves* v. *State Bank*, 8 *Ohio St.*, 465); in Indiana (*Tyson* v. *State Bank*, 6 *Blackf.*, 225); in Michigan (*Simpson* v. *Walby, supra*), and in Montana.

In other jurisdictions the rule prevails that the bank is only bound to transmit the paper to a suitable agent at the place of payment for that purpose, and when a suitable sub-agent is thus employed, in good faith, the collecting bank is not liable for his neglect or default. This is the rule in Massachusetts. (*Fabens* v. *Mercantile Bank*, 23 *Pick.*, 330; *Dorchester Bank* v. *New England Bank*, 1 *Cush.*, 177); in Maryland (*Jackson* v. *Union Bank*, 6 *Har. and Johns.*, 146); in Connecticut (*Lawrence* v. *Stonington Bank*, 6 *Conn.*, 521; *East Haddam Bank* v. *Scovil*, 12 *Conn.*, 303); in Missouri (*Daly* v. *Butchers and Drovers' Bank*, 56 *Mo.*, 94); in Illinois (*Ætna Insurance Co.* v. *Alton City Bank*, 25 *Ill.* 243); in Tennessee (*Bank of Louisville* v. *First National Bank*, 8 *Baxter*, 101); in Iowa (*Guelich* v. *National State Bank*, 56 *Iowa*, 434); in Wisconsin (*Stacy* v. *Dane County Bank*, 12 *Wis.*, 629; *Vilas* v. *Bryants, Id.*, 702).

BANKERS' LIEN AND RIGHT OF SET-OFF:

(*a*) Where a customer deposited with his bankers a policy of life insurance to secure any indebtedness of his to them then due, or which should thereafter become due, not exceeding at any one time the sum of £4,000:—Held, that the bankers had no lien for any indebtedness of the customer in excess of £4,000; for as the express terms of the deposit limited the security to that amount, it would be inconsistent with those terms that the bank should hold the policy for something more. (*Earl of Strathmore* v. *Vane, L. R.*, 33 *Ch. Div.*, 586.)

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BANKERS' LIEN AND RIGHT OF SET-OFF—Continued.

(*b*) Where agents deposit money in bank for the benefit of their principals, and the purpose of the deposit is known to the bank, the deposit is impressed with a trust, and the bank can not charge against it any indebtedness of the agents, *even with their consent.* (*Baker et al.* v. *New York National Bank*, 100 *N. Y.*, 31.)

(*c*) The general rule is that a bank has the right to set-off as against a deposit only where the person who is both depositor and debtor stands in both these characters alike, in precisely the same relation, and on precisely the same footing toward the bank, and hence an individual deposit can not be set-off against a partnership debt. (*International Bank* v. *Jones*, 119 *Ill.*, 407.)

(*d*) And notwithstanding that it is the duty of a partner to pay the firm's debt to the bank, still, inasmuch as the bank could not set-off the firm debt against his deposit, he could lawfully appropriate such deposit to the payment of a bona fide creditor of his own. (*Id.*)

STATUTE OF LIMITATIONS:

(*a*) Where notes deposited with a bank as collateral security for a line of discounts are paid, it is the duty of the bank to carry the proceeds to the credit of the borrower's account; when he will occupy the position of depositor; and then, as to any part of such proceeds, the rule will apply, that when a deposit is made in bank the statute of limitations does not begin to run until demand is made. (*Humphrey* v. *National Bank of Clearfield*, 113 *Penn. St.*, 417.)

(*b*) Whenever demand is made by presentation of a genuine check in the hands of a person entitled to receive its amount, for a portion of the amount on deposit, and payment is refused, a cause of action immediately arises in favor of the drawer; and as to the amount specified in the check the statute of limitations begins to run from that time. (*Viets* v. *Union National Bank of Troy*, 101 *N. Y.*, 564.)

Although it is a general rule that a bank in accepting and paying a check drawn by a customer is generally held to know the signature, and if a forged check is paid by it it will not be heard to assert a mistake as to the signature, yet where one in whose favor a forged check is drawn *takes it under suspitious circumstances, and gives it credit by indorsing his own name thereon*, and collects the money on it, the bank may recover the amount from him. (*Rouvant* v. *San Antonio National Bank*, 63 *Tex.*, 610.)

BANK OFFICERS.

POWERS OF OFFICERS:

The treasurer of a savings bank is an officer of much more limited powers than the cashier of a commercial bank. His duties more nearly resemble those of the paying and receiving tellers of banks. He can not, simply in virtue of his office as treasurer, create obligations which will be binding upon the bank, as by indorsement of notes, or transfer to a purchaser a promissory note belonging to the bank. (*Fifth Ward Savings Bank* v. *First National Bank*, 48 *N. J.; Law*, 513.)

(*b*) A cashier of a bank may, *without authority from the board of directors*, employ an attorney to collect outstanding debts due the bank; and this though the bank has regularly retained counsel. His authority in this respect is incidental to his duty to collect. (*Root* v. *Olcott*, 49 *Hun.*, 536.)

(*c*) Knowledge acquired by the cashier of a bank *in his capacity as an officer of another corporation* can not be imputed to the bank, unless he communicated that knowledge to some one or more of the other officers of the bank. (*Wilson* v. *Second National Bank of Pittsburgh*, 7 *Att. Rep.*, 145.)

CASHIER'S BOND:

(*a*) The sureties on a cashier's bond will not be discharged by an increase of the capital stock of the bank when this increase is made under the authority of a provision of the law under which the bank is organized. The bond must be understood and read in the light of the law existing at the time it was made; and the parties must have contemplated that the bank would enlarge its business by all lawful ways and means, not going beyond a banking business. (*Lionberger* v. *Krieger*, 88 *Mo.*, 160.)

(*b*) The cashier's bond will not be invalidated by the fact that he is not a director, though the law under which the bank is organized provides that the cashier shall be chosen from among the directors. (*Id.*)

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LIABILITY OF DIRECTOR:

(*a*) Where a director and member of the finance committee of a savings bank, acting with the president, invests the funds of the institution contrary to the provisions of the law by which it is governed, he will be liable for the loss on such investment. (*Williams* v. *McDonald*, 42 *N. J. Eq.*, 392.)

(*b*) And in such case it is not essential, in order to charge him with liability for the loss, to show that he acted fraudulently, or that he derived any benefit from the loan; it is sufficient that there was a culpable lack of prudence, or failure to exercise with ordinary care his functions as *quasi* trustee of the funds of the bank, by reason of which loss was sustained. (*Id.*)

BUSINESS PAPER.

CONSTITUTIONAL PROVISIONS:

(*a*) It is not unconstitutional for a State to enact a law making the liabilities of signers of commercial paper made and payable within its limits entirely different from the laws of other States respecting such liabilities, and by statute change absolutely the operation of the law merchant, so far as it affects contracts made and to be performed within that State. (*Shoe and Leather National Bank* v. *Wood*, 142 *Mass.*, 563.)

(*b*) A provision in a State law requiring that the words "given for a patent right" shall be inserted in every promissory note executed in consideration of the sale and transfer of a patent right is constitutional. (*New* v. *Walker*, 108 *Ind.*, 365.)

(*c*) This provision is in the nature of a police regulation. But independent of this consideration it is valid, because it simply prescribes what shall be written in a promissory note given for a particular class of property. (*Id.*)

BILLS DRAWN IN ANOTHER COUNTRY:

Where bills of exchange were drawn in France by a domiciled Frenchman, in the French language, but according to the English form, on an English company, by which they were duly accepted: Held, that the bills were to be regarded as English bills, at least so far as the acceptor was concerned, and that their negotiability could not be attacked by the company on the ground that the indorsement of the drawer was not a good indorsement according to the French law. (*In re Marseilles Extension Railway and Land Company, L. R.* 30 *Ch. Div.*, 598.)

NOTES GIVEN FOR PATENT RIGHTS:

(*a*) Where a State statute requires that notes for which the consideration is the assignment of a patent right shall contain the words "given for a patent right," notes issued in violation of such provision will be unenforceable as between the parties, and when in the hands of a purchaser with notice of the nature of the consideration. (*New* v. *Walker*, 108 *Ind.*, 365.)

(*b*) But they will not be void in the hands of an innocent purchaser unless the statute, either expressly or by necessary implication, declares them to be void. But this the Indiana statute (section 6055, R. S.) does not do. (*Id.*)

NOTE.—Similar statutes in Pennsylvania and Ohio have received the same construction. (*Haskell* v. *Jones*, 86 *Penn. St.*, 173; *Tod* v. *Wick*, 36 *Ohio St.*, 370.)

INCOMPLETE INSTRUMENT:

Where one signs and delivers a note in blank to be used as security, the law implies that he means to become liable upon a completed and perfected note, and so far as the same is, at the time of his signature, an incomplete and imperfect instrument, he is held to have authorized the filling of such blank by the agent intrusted with the note for use; but nothing more than this is implied. And, therefore, if a matter of special agreement (*e. g.*, a provision for a special rate of interest) is crowded into it, there being no blank space left for such insertion, the alteration is material, and discharges the indorser. (*Weyerhauser* v. *Dun*, 100 *N. Y.*, 150.)

SUNDAY CONTRACT:

Where a note is signed on Sunday, but not delivered until Monday, it is not open to the objection that it is a Sunday contract; for a promissory note becomes a contract from the time of its delivery. (*Bell* v. *Mohin*, 69 *Iowa*, 408.)

NOTE PAYABLE ON DEMAND;

Although the principle laid down in the case of Merritt *v.* Todd (23 N. Y., 28), has been criticised in later cases, it has been acquiesced in too long as the law of New York to be open to question or dispute. That principle is

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NOTE PAYABLE ON DEMAND—Continued.

that a promissory note payable on demand, with interest, is a continuing security; so that the holder may make demand when he pleases, and is not chargeable with neglect if he does not make it within any particular time, *and an indorser on such note remains liable until an actual demand.* (*Parker et al.* v. *Stroud*, 98 *N. Y.*, 379.)

PROMISE TO PAY FORGED NOTE:

An oral promise to pay a note by one whose signature has been forged to the note is nothing more than an oral promise to pay the debt of another, and is ineffectual to bind the promissor. (*Smith* v. *Tramel*, 68 *Iowa*, 488.)

AUTHORITY AND LIABILITY OF AGENT:

(*a*) Where a bill drawn upon him by his principal is accepted by an agent by signing his own name thereto, with the addition of words describing himself as agent and giving the name of his principal, he will be individually liable upon such acceptance; and he will not be allowed to show that the acceptance was intended to charge only his principal. (*Robinson* v. *Kanawha Valley Bank*, 44 *Ohio*, 441.)

(*b*) Where a note ran "we promise to pay," and was signed "Pioneer Mining Company, John E. Mason, sup't," parol evidence was held admissible, in a suit by the payee, to show that the note was given as that of the company, and not as the note of the company *and* Mason. (*Bean* v. *Pioneer Mining Co.*, 66 *Cal.*, 451.)

(*c*) Where a bill of exchange, drawn on a firm, was accepted by one of the partners by signing the name of the firm and adding his own underneath: Held, that the acceptance was that of the firm, and that the individual partner was not separately liable. (*Edwards* v. *Barned, L. R.*, 32, *Ch. Div.*, 447.)

(*d*) In the case of a non-trading partnership, in order to subject the firm to liability upon a bill or note executed by one partner in its name, a course of conduct, or usage, or other facts sufficient to warrant the conclusion that the acting partner had been invested by his copartners with the requisite authority must appear, or that the firm has ratified the act by receiving the benefit of it. (*Pease* v. *Cole*, 53 *Conn.*, 53.)

(*e*) Where a note was made payable to "the order of T. W. Woollen, Attorney-General:" Held, that the words "Attorney-General" were merely descriptive of the individual, and that as the persons in giving the note had executed a commercial instrument, fair on its face and complete in all its parts, they could not, as against a bona fide holder, set up the defense that the payee had no right to transfer it. (*Walke* v. *Kuhne*, 109 *Ind.*, 313.)

CONSIDERATION:

(*a*) One dollar is a mere nominal consideration, and therefore not sufficient to constitute the holder of a note a purchaser for value. (*Proctor v. Cole*, 104 *Ind.*, 373.)

(*b*) An agreement to pay one-half the proceeds that may be realized upon a note is a venture approaching very near a wagering contract; at all events, it is not such an agreement as will create a right against prior equities. (*Id.*)

(*c*) It is the law of New York that one who takes commercial paper upon a pre-existing debt, without parting with any right or property of value, is not a bona fide holder for value who will be protected against the equities of third persons. (*Webster & Co.* v. *Howe Machine Co.*, 54 *Conn.*, 394.)

NOTE.—See for this the following New York cases: *Coddington* v. *Bay*, 20 *Johns.*, 637; *Stalker* v. *McDonald*, 6 *Hill*, 93; *McBride* v. *Farmers' Bank of Salem*, 26 *N. Y.*, 450; *Comstock* v. *Hier*, 73 *N. Y.*, 269. For the contrary rule see *Swift* v. *Tyson*, 16 *Peters*, 1; *Railroad Company* v. *National Bank*, 102 *U. S.*, 14.

(*d*) An existing debt is a sufficient consideration to constitute a pledgee of a negotiable instrument a holder for value. (*Spencer* v. *Sloan*, 108 *Ind.*, 183.)

(*e*) The pledgee of negotiable securities received by him as collateral security for an antecedent debt is not a holder for value, and is not protected from antecedent equities. (*Appeal of the Leggett Spring and Axle Co.*, 111 *Penn. St.*, 291.)

NOTE.—The rule in the Supreme Court of the United States is in accordance with that in the Indiana case. (*Railroad Company* v. *National Bank*, 102 *U. S.*, 14.)

(*f*) If the compounding of a felony affected the consideration of a note *in any way, or such purpose entered into the consideration, or such motive actuated the maker in any respect*, the contract is illegal. And, therefore, where H. and his wife had given their note to R., the employer of their son, to prevent R.

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CONSIDERATION—Continued.

from criminally prosecuting the son for theft, they could not recover from R. the amount which they had been compelled to pay to a bona fide purchaser of the note; and in such case the makers of the note could not set up that it was obtained from them by duress and undue influence; for such a right does not exist when the contract is tainted with a corrupt consideration. (*Haynes* v. *Rudd*, 102 *N. Y.*, 372.)

(*g*) If one becomes a bona fide holder for value of a bill before its acceptance, it is not essential to his right to enforce it against a subsequent acceptor that an additional consideration should proceed from him to the drawee. The holder does not trust wholly to the credit of the drawer. He believes and expects that the drawee will accept, and upon such belief and expectation he acts. (*Heuteremattе* v. *Morris*, 101 *N. Y.*, 63; *Credit Company* v. *Howe Machine Co.*, 54 *Conn.*, 357.)

(*h*) The promise of a husband who has borrowed money of his wife to pay it to her children is a consideration sufficient to constitute one of those children a bona fide holder of a note assigned to him by the husband. (*Proctor* v. *Cole*, 104 *Ind.*, 373.)

(*i*) Where the instrument to secure which negotiable securities are deposited as a pledge turns out to be a forgery, this circumstance will not defeat the title of the pledge to the securities; for these having in themselves a negotiable character, the pledgee does not need to make any other title to them than such as springs from a delivery for value. (*Fifth Ward Savings Bank* v. *First National Bank.*)

(*j*) Where a bank has discounted for the drawer drafts to which forged bills of lading are attached, the acceptors can not afterwards defeat the claim of the bank on the ground that they accepted the drafts in the belief that the bills of lading were genuine. (*Goetz* v. *Bank of Kansas City*, 119 *U. S.*, 551.)

(*k*) After discounting the drafts the bank stands towards the acceptors in the position of an original lender, and can not be affected in its claim by the want of a consideration from the drawer for the acceptance or by the failure of such consideration. (*Id.*)

(*l*) To enable one of the makers of a joint note to set up the defense that as to him there was no consideration for it, he is not necessarily obliged to show that it was without consideration as to all the makers; for, though presumably all makers executed it at the same time, and upon ample consideration as to each and all, it is possible that one might have signed the note without any consideration for his contract running to him or to any one else. (*Moyer* v. *Round*, 102 *Ind.*, 301.)

PRESENTMENT AND NOTICE:

(*a*) As to every bill not payable on demand, the day on which payment is to be made to prevent dishonor is to be determined by adding three days of grace, where the bill itself does not otherwise provide, to the time of payment as fixed in the bill. Thus, where the acceptor had stated in his acceptance "Due 21st May," it was held that the bill was not due until three days after the 21st of May. The time named in the acceptance after the word "due" was to be regarded as the time of payment to which days of grace were to be added, and not as a date which included days of grace. (*Bell* v. *First National Bank of Chicago*, 115 *U. S.*, 373.)

(*b*) A draft drawn upon a bank, and purporting to be drawn upon funds deposited, and payable on demand, is to be regarded as a banker's check. And where such a draft is payable at a different place from that in which it is negotiated, the holder should, as a general rule, forward it for presentment on the day on which it is received, or on the next succeeding day; and although this general rule may be varied by the particular circumstances of the case, the presentment must be made, in every instance, with all the dispatch and diligence consistent with the transaction of other commercial matters. Therefore, where the holders retained a draft for several days in their possession, for no other reason than that they chose to send it through a local bank with which they did business, and it did not suit their convenience to deposit it at an earlier date: Held, that they could not recover against the indorsers. (*Northwestern Coal Company* v. *Bowman & Co.*, 69 *Iowa*, 150.)

(*c*) And in such case it makes no difference as between the indorsee and his indorser that the drawer had no funds on deposit with the bank at the time the draft was drawn. (*Id.*)

(*d*) Where notice of the dishonor of a draft was sent by the notary to the indorsers at Boone, Iowa, when their post-office address was Odebolt, in a different county: Held, that this was not a sufficient notice to fix their liability. (*The Northwestern Coal Company* v. *Bowman & Co.*, 69 *Iowa*, 150.)

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PRESENTMENT AND NOTICE—Continued.

(*e*) Where there was written upon a note "I hereby acknowledge the receipt of notice of protest on the within note," and this was signed by all the indorsers: Held, that the word "protest" included all acts necessary to hold indorsers, and the legal effect of the acknowledgment was to release the holder from any obligation to make demand or give notice. (*City Savings Bank* v. *Hopson*, 52 *Conn.*, 453.)

BONA FIDE HOLDER:

(*a*) Mere notice of facts such as would have put a prudent person upon inquiry is not sufficient to impeach the title of the holder of negotiable paper taken for value before maturity, and his right to recover can be defeated only by proof of such circumstances as show that he took the paper with knowledge of some infirmity in it, or with such suspicion with regard to its validity as that his conduct in taking it was fraudulent. (*National Bank of the Republic* v. *Young*, 41 *N. J. Eq.*, 531; *Fifth Ward Savings Bank* v. *First National Bank*, 48 *N. J. Law*, 513; *Credit Co.* v. *Howe Machine Co.*, 54 *Conn.*, 357; *Morton & Bliss* v. *N. O. and Selma Railway Co.*, 79 *Ala.*, 590.)

(*b*) Therefore, where the vice-president of a bank, who had negotiated a loan upon the paper of a corporation, was advised by one of the officers of the corporation that it had outstanding a large amount of accommodation paper: Held, that this was not sufficient to defeat the claim of the bank as a bona fide holder of paper of the corporation discounted after such notice to the vice-president. (*National Bank of the Republic* v. *Young, supra.*)

(*c*) But in cases of this kind the burden of proof is on the holder to show that he took the instrument before maturity bona fide and for value. The mere possession of it, when it has been obtained or issued under such circumstances, is not enough. (*Id.*)

(*d*) But when he has shown that he became the holder of it before maturity and for value, in the due course of business, he has established all the facts that are necessary to fulfill the burden of proof laid upon him, and from these facts the law will imply that he is a bona fide holder, unless there should be circumstances from which bad faith may be inferred. (*Id.*)

(*e*) The bad faith in the taker of negotiable paper which will defeat a recovery by him must be something more than a failure to inquire into the consideration upon which it is made or accepted, because of rumors of general reputation as to the bad character of the maker or drawer. (*Goetz* v. *Bank of Kansas City*, 119 *U. S.*, 551.)

(*f*) The failure to pay interest on coupon bonds as it becomes due does not dishonor them before maturity so as to subject them to antecedent equities in the hands of otherwise innocent purchasers for value. (*Morton & Bliss* v. *N. O. and Selma Railway Co.*, 79 *Ala.*, 590.)

(*g*) Where a negotiable bond or other negotiable instrument is taken in such a way that the purchaser is not affected by antecedent equities, a mortgage given to secure payment is likewise protected against such latent defenses. (*Spence* v. *Mobile and Montgomery Railway Co.*, 79 *Ala.*, 576.)

NOTE.—The contrary is held in Ohio and Illinois. (See *Bailey* v. *Smith*, 14 *Ohio St.*, 396; *Kleeman* v. *Frisbie*, 63 *Ill.*, 462.)

(*h*) Where the condition of a bond is that the principal shall become due and payable upon the failure to pay any of the coupons as they become due, *after demand made*, the fact that the bonds have so become due and payable, as it rests upon an extrinsic matter, foreign to the face of the paper, and which does not dishonor it upon its face, does not of itself operate to charge the purchaser with knowledge that the bonds have been dishonored. The law does not in such case charge him with knowledge of the fact, unless he either knows it, or exhibits bad faith by intentionally avoiding a knowledge of it. And mere neglect to inquire whether there has been a demand made is not evidence conclusive of a fraudulent intent. (*Morton & Bliss* v. *N. O. and Selma Railway Co.*, 79 *Ala.*, 590.)

(*i*) Where a State repeals the law under which it had become the indorser of the bonds of a corporation, and by which provision was made for the payment of the bonds in the event of a default of payment by the corporation as maker, such action—whether or not it was an open repudiation by the State of its liability as indorser of the bonds, such as to dishonor them *ipso facto*—was at least sufficient to put the purchaser on inquiry, and charge him with notice of the fact that there was something wrong about the bonds, especially when taken in connection with another fact—that, at the time of such repeal, several years of overdue coupons remained unpaid, and were attached to the bonds. (*Morton & Bliss* v. *New Orleans and Selma Railway Company, supra.*)

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BONA FIDE HOLDER—Continued.

(*j*) By the law of Kentucky, promissory notes in the hands of an indorsee are subject to any defense, discount, or offset that the maker had or might have had against the payee before notice of the assignment. (*Shoe and Leather National Bank* v. *Wood*, 142 *Mass.*, 536. See *Gen. Sts. of Kentucky, c.* 22, *secs.* 6, 22.)

CHECKS:

(*a*) Where by the law of a State the drawing of a check by a depositor amounts to an assignment of his deposit *pro tanto*, that result will follow where the check is upon a bank in that State, *though the check is drawn in another State in which* this peculiar rule as to the effect of drawing a check does not prevail. (*Bank of America* v. *Indiana Banking Company*, 114 *Ill.*, 483.)

(*b*) A check becomes no valid claim upon the funds against which it is drawn until the bank is notified of its existence. (*Laclede Bank* v. *Schuler*, 120 *U. S.*, 511.)

(*c*) And however the doctrine that a check is an appropriation of the amount for which it is drawn of the funds of the drawer in the possession of the bank may operate to secure an equitable interest in the funds after notice given to the bank (a question which the court expressly stated it did not undertake to decide), yet the bank, so far as concerns itself and its duties and obligations in regard to the fund, remains unaffected by the execution of the check until notice has been given to it, or demand of payment made upon it. (*Id.*)

(*d*) Although the practice of drawing instruments in sets for the payment of money is generally confined to foreign bills of exchange, yet there is nothing in the purpose or effect of that practice which would render it inapplicable under all circumstances to checks. And, therefore, the character of an instrument as a check is not destroyed by the fact that it contains the words "original" and "second unpaid." These words do not make the instrument payable conditionally. (*Merchants' National Bank* v. *Betzinger*, 188 *Ill.*, 484.)

(*e*) Whenever demand is made by presentation of a genuine check in the hands of a person entitled to receive its amount, for a portion of the amount on deposit, and payment is refused, a cause of action immediately arises in favor of the drawer; and as to the amount specified in the check the statute of limitations begins to run from that time. (*Viets* v. *Union National Bank of Troy*, 101 *N. Y.*, 564.)

(*f*) Where by the law of a State the drawing of a check by the depositor operates as the assignment of the deposit *pro tanto*, a bank in such State upon which process of garnishment has been served should be allowed credit for the amount paid upon checks of the depositor drawn *before such service, though not presented for payment until after such service.* (*Bank of America* v. *Indiana Banking Co.*, 114 *Ill.*, 483.)

(*g*) But for no credit for checks paid after service, and which do not appear to have been drawn before. (*Id.*)

(*h*) A fraudulent change in the date of a check, whereby the time for its payment is accelerated, is an alteration which vitiates the instrument. (*Crawford* v. *West Side Bank*, 100 *N. Y.*, 50.)

(*i*) If a bank pay a check so altered, it can not charge the amount against the account of the drawer. (*Id.*)

(*j*) And holding the check until its true date will not entitle the bank to charge it to the drawer, for the possibility that the check could ever become a legal liability in the hands of any person was destroyed by the fraudulent alteration. (*Id.*)

PAPER OF CORPORATIONS:

(*a*) A corporation engaged in business has implied power to make negotiable paper for use within the scope of its business, but it has no power, express or implied, to become a party to bills or notes for the accommodation of others, and such paper is valid and enforceable only in the hands of a holder taking the same before maturity bona fide and without notice. (*National Bank of Republic* v. *Young*, 41 *N. J. Eq.*, 531.)

(*b*) The general doctrine of the law is that where a corporation has powers under any circumstances to issue negotiable paper, a bona-fide holder has a right to presume that the paper was issued under the circumstances which give the requisite authority, and such paper is no more liable to be impeached for any infirmity in the hands of such a holder than any other commercial paper. And this doctrine is applied to commercial paper made by a corporation for the accommodation of a third person when in the hands of a bona-fide holder who has discounted it before maturity on the faith of its being business paper. (*Id.*)

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PAPER OF CORPORATIONS—Continued.

(*c*) As corporations may accept drafts for some purposes, and as the purpose for which a draft is drawn does not ordinarily appear on its face, the question as to all parties with notice is, Was it drawn for a legitimate purpose? As to all others the implied inquiry is, Is the holder a bona-fide holder for value? (*Credit Company* v. *Howe Machine Co.*, 54 *Conn.*, 357.)

(*d*) Although it is a correct proposition that persons dealing in the commercial paper of a corporation are bound to take notice of the limits of the corporate power in this respect, yet a distinction is to be observed *between the terms of the power and the circumstances under which it is exercised.* Parties must take notice of the former, but they are not required to have knowledge of the latter. And, therefore, a purchaser of such paper, when the same has been accepted by the proper officer of the corporation, is not bound to inquire whether it was issued in the legitimate exercise of the officer's power to so bind the corporation, for this he has the right to presume. (*Credit Company* v. *Howe Machine Co.*, 54 *Conn.*, 357.)

(*e*) The fact that bonds of a private corporation were sold in violation of a restriction in the charter as to the price can not be set up to defeat the claim of a bona-fide holder of such bonds. (*Ellsworth* v. *St. L., A. & T. R. R. Co.*, 98 *N. Y.*, 553.)

(*f*) When a corporation gives its promissory note in pursuance of a contract, which is afterwards performed on his part by the payee, the corporation can not, in a suit upon the note, set up that the contract was *ultra vires.* (*Main* v. *Casserly*, 67 *Cal.*, 127.)

PROVISIONS WHICH DESTROY NEGOTIABILITY:

(*a*) Where a note was made payable twelve months after date, but contained a further provision "that the payee or his assigns may extend the time of payment thereof from time to time indefinitely, as he or they may see fit": Held, that the later provision, as it made the time of payment uncertain and indefinite, destroyed the negotiable character of the instrument. (*Gidden* v. *Henry*, 104 *Ind.*, 278.)

(*b*) Where a note contained the following stipulation: "This note is given in consideration of, and is subject to one certain contract existing between S. B. J. Bryant and Jacob Haas, of even date with this": Held, that this provision destroyed the negotiable character of the instrument, and that the assignee took it subject to all existing equities. (*McComas* v. *Haas*, 107 *Ind.*, 512.)

(*c*) A note containing a power of attorney, which, in effect, authorizes a confession of judgment *at any time* after date is not negotiable. (*Richards* v. *Barlow*, 140 *Mass.*, 218.)

(*d*) A provision in a note for the payment of an attorney's fee in case suit should be brought thereon destroys the negotiability of the instrument. (*Chase* v. *Whitmore*, 68 *Cal.*, 545.)

(*e*) But an agreement inserted in a note to pay "all costs of collection, including 10 per cent. attorney's fees," does not render the note non-negotiable. This stipulation does not make the amount which the maker is to pay uncertain, for the promise to pay a fee of 10 per cent. excludes the possibility that the makers could be compelled to pay a fee more or less than that amount, and as to the costs, as they must necessarily fall upon the losing party, the stipulation as to them is to be regarded as mere surplusage. (*Schlesinger* v. *Arline* (*U. S. C. C. S. D. Georgia*), 31 *Fed. Rep.*, 648.)

NOTE.—As to whether a provision for the payment of an attorney's fee will render a note non-negotiable, the authorities are conflicting. That it will have this effect has been decided in Pennsylvania (*Woods* v. *North*, 84 *Penn. St.*, 407); Missouri (*First National Bank* v. *Gay*, 63 *Mo.*, 38); Minnesota (*Jones* v. *Radatz*, 27 *Minn.*, 240); Wisconsin (*First National Bank* v. *Larsen*, 60 *Wis.*, 206); North Carolina (*First National Bank* v. *Bynum*, 84 *N. C.*, 24); and in the United States circuit court for the district of Minnesota, 14 *Fed. Rep.*, 705. The contrary rule prevails in Indiana (*Stoneman* v. *Pyle*, 35 *Ind.*, 103; *Wyant* v. *Pattorf*, 37 *Ind.*, 512); Iowa (32 *Iowa*, 184); Kansas (*Seaton* v. *Scoville*, 18 *Kans.*, 433); Louisiana (*Dietrich* v. *Baylie*, 23 *La. Ann.*, 767); Nebraska (*Heard* v. *Dubuque Bank*, 8 *Nebr.*, 10).

In neither class of cases is any distinction taken between provisions for a fee at a fixed percentage and a provision to pay a "reasonable attorney's fee", or simply "an attorney's fee". The courts which sustain the negotiability of notes containing such provisions, rest their decisions in the main upon the ground that so long as the amount payable is certain up to the time of maturity and dishonor, it is not essential that after that time, when the instrument has for other reasons become non-negotiable, the certainty

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PROVISIONS WHICH DESTROY NEGOTIABILITY—Continued.

as to the amount should continue (see *Stoneman* v. *Pyle, supra*, and *Wyant* v. *Pottorf, supra*). The courts which hold that such provisions destroy the certainty essential to commercial instruments follow the reasoning of Sharswood, J., in *Woods* v. *North, supra*. In that case the stipulation was to pay "five per cent. collection fee if not paid when due". In the course of his opinion Judge Sharswood said: "It is a mistake to suppose that if this note was unpaid at maturity the five per cent. would be payable to the holder by the parties. It must go into the hands of an attorney for collection. It is not a sum necessarily payable. The phrase "collection fee" necessarily implies this. Not only so, but this amount of percentage can not be arbitrarily determined by the parties. It must be only what would be a reasonable compensation to an attorney for collection. This, in reason and usage of the legal profession, depends upon the amount of the note. * * * How then can this note be said to be certain as to its amount, or an amount unaffected by any contingency? Interest and cost of protest, after non-payment at maturity, are necessary legal incidents of the contract, and the insertion of them in the body of the note, would not affect its negotiability. But a collateral agreement, as here, depending, too, as it does, upon its reasonableness, to be determined by the verdict of a jury, is entirely different. * * * If this collateral agreement may be introduced with impunity, what may not be?"

DEFENSES:

(*a*) In a suit upon a promissory note evidence is not admissible to show that the note was given upon an understanding between the parties that it should not be of any force. (*Davy* v. *Kelly*, 66 *Wis.*, 452.)

(*b*) The drawer of a bill of exchange will not be permitted to show that at the time the instrument was drawn there was verbal agreement that he should not be held liable thereon as drawer. (*Cummings* v. *Kent*, 44 *Ohio St.*, 92.)

(*c*) Although it is the rule in Iowa that when there is a blank indorsement of a promissory note, a different contract from that which in such case is implied by law may be established by parol evidence, yet this rule will not be extended further so as to allow it to be shown by parol that no contract of any description was entered into or intended by such indorsement. (*Geneser* v. *Wissner*, 69 *Iowa*, 119.)

(*d*) Where the payee of a promissory note is sued as indorser thereon, he may show by parol evidence that when he wrote his name on the note the note had already been paid, and that he put his name thereto at the request of the holder merely as evidence of the payment. (*Spencer* v. *Sloan*, 108 *Ind.*, 183.)

(*e*) Where a promissory note has been given in part payment of a house, the maker of the note may, as against the purchaser of the note with notice of the facts, set up as defense to it the damages sustained by him by reason of the false and fraudulent representations of the vendor as to the condition of one of the walls. (*Applegarth* v. *Robertson*, 65 *Md.*, 493.)

(*f*) The rule early established in Pennsylvania, that an indorser of a negotiable instrument is not a competent witness to invalidate it, is still adhered to in that State. It has not been changed by legislation. (*John's Adm'r* v. *Pardee*, 109 *Penn. St.*, 545.)

INDICIA OF OWNERSHIP:

Where by the laws of the State a married woman can not transfer *without the written or oral assent of her husband*, shares of stock held by her in a corporation, and she delivers to her husband the certificates of stock and a power of attorney in blank, and such stock is pledged by the husband, but the power of attorney *is not accompanied by written evidence of the assent of the husband*, a transferee from the pledgee is put upon inquiry, and his title to the stock can be no better than that which by the assent of the husband the pledgee had; for in such case, all the indicia of ownership are not conferred upon the pledgee. (*Leiper's Appeal*, 109 *Pa.*, 377.

AMOUNT WHICH PLEDGEE MAY RECOVER:

Where negotiable instruments have been transferred as collateral security by one who is not a bona-fide holder for value, the pledgee, if he has taken the instruments in good faith for value before maturity, will still be allowed to prove against the maker of the instruments for the full amount thereof; but the amount of his recovery can not exceed the debt for the security of which the instruments were pledged, and interest. (*Morton & Bliss* v. *New Orleans and Selma Railway Company*, 79 *Ala.*, 590.)

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PROPOSITION I.

To eliminate from the national-bank laws the note-issuing function of the banks.

1. WISCONSIN—BANK.

Favors retention of the present charter, annual examination of banks, and the repeal of the law requiring banks to own bonds and to take out currency.

2. WISCONSIN—BANK.

Favors the repeal of the provision requiring a deposit of United States bonds as security for notes, and the banks to give up circulation and to continue in the system.

3. MINNESOTA—BANK.

Suggests that if the banks can not make a small profit on circulation they should not be required to furnish circulation at a loss, and states that with the present rates of interest and the premium on bonds any circulation produces loss.

Favors the repeal of the law requiring the deposit of United States bonds. If the deposit of bonds is left optional with the banks, such as make a profit on circulation can still take advantage of it, and others will not be compelled to maintain a circulation at a loss.

Favors the retiring of all the circulation of his bank and the sale of their bonds, if his bank could remain in the national-bank system.

4. MICHIGAN—CLEARING-HOUSE.

While he favors plan No. I, proposition No. V, and thinks its enactment into a law would cause all banks to become national banks, and thousands of new banks to be organized, he fears it would bring about a tremendous expansion of the currency and an era of wild speculation, and it would be doubtful if paper and gold currency could be maintained on an interchangeable basis.

Thinks it would be wiser to seek relief in a less dangerous way, and in a manner to modify the prejudices against the banks.

When the national-bank act was passed the Government was pressed for funds, and the banks were compelled to buy bonds before they could be authorized to commence business. Now the conditions are reversed, and the necessity for compelling the banks to buy bonds has passed. For this reason the simple repeal of the sections of the national-bank law requiring the banks to hold bonds would give all the relief needed.

Suggests, with this exception, that the act be left as it is, and banks with long-time bonds can still be banks of issue, and new banks could elect to be banks of deposit only.

Thinks the supervision of the banks by the Government, the protection of the depositors, public statements, annual statistics, etc., would render national banks superior to State banks.

If the banks should, as they may, cease to be banks of issue, there would be some danger of a large contraction of the currency, caused by deposits of legal-tenders to redeem circulation, but suggests that surplus silver coinage might be made available.

If the demand for bonds as a basis for circulation ceases, the prices of United States bonds might fall to a point at which the Government could buy them with its surplus revenue.

5. COLORADO.

That as banking is a business carried on for purposes of gain, like mercantile and manufacturing businesses, thinks it is equally as sensible and reasonable for the Government to issue bonds to form a permanent basis for any and all businesses as for the banking business.

6. CALIFORNIA—JOURNALIST.

Currency and its proper management is a matter of abstract fixed science. All changes entail loss to some, gain to others. The shrewd and capable secure the gain; the loss falls on those least able to bear it.

True money is an article of some intrinsic value, as gold, silver, etc., stamped as to quality, fineness, and weight, and worth the face value of the stamp, less the cost of coinage. Every piece, whether gold or silver, must maintain its relative value. If not fixed in relative value, or nearly so, one of them must be the standard and remain fixed, and the other must follow it continually.

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6. CALIFORNIA—JOURNALIST—Continued.

If in 1880 a grain of gold is worth 20 in silver, the coin must be made on that basis; and if in 1890 it be worth 25, the silver must be that much larger. No sensible man will lay up a silver dollar worth only 90 cents, when he can get a gold one worth 98 cents.

Would coin all the gold that could be bought at such figures as to pay for coinage, and keep all in circulation save a needful reserve for the use of the Treasury.

Would coin all the silver in like manner, of such weight that the silver dollar will have all the intrinsic value of the gold dollar, less cost of coinage.

A commercial people need paper money as well as gold and silver. This paper money should be a promise to pay of the nation, a legal tender for all purposes whatsoever, and maintained at par, as nearly as possible, by the following machinery:

Whenever the legal tender is at par all Government salaries to be paid therein; when 1 per cent. below par, one-tenth of the issue to be cut off, and as they went down 1 per cent. more, two-tenths. Should they reach 3 per cent. discount, the issue should cease.

In every great commercial center there should be a sub-treasury, where the legal tender could be exchanged at pleasure for coin or bonds. No national banks. Let banks, like churches, be clear of the State.

This system would develop these things, to wit:

Just how much paper money the people need and will absorb without discount.

An automatic adjustment, depending on no man, but on law and fact. The fact of a discount arising, the law operates as a matter of course.

A perfect regulation of the currency, filling the gap when gold and silver go abroad, and retiring on their return. In the event of famine, plague, etc., and we should have all to buy and nothing to sell, as our coin went abroad this paper would take the place of the coin without a jar. We would save the interest on all the paper afloat.

This paper would rest upon the property of the nation, and not upon any supposed gold or silver in the Treasury. A run on the nation would be met by interest-bearing bonds at 2, 3, 4, or 5 per cent., as the case demanded.

7. MAINE—BANK.

Suggests that as the Government no longer needs to force a market for its bonds, the section of the currency act requiring banks to hold them be repealed, leaving it optional with the banks to hold bonds and have circulation, or to dispense with both.

If holders of long-time bonds did not feel that the banks must have them, it is possible that they would decline, and the banks or the Government might feel it advisable to purchase them.

Suggests that as State banks were driven out of existence by tax on circulation, it would not be improper to return the tax on circulation paid by national banks since the war, less the actual cost of maintaining the system.

8. DISTRICT OF COLUMBIA—EMPLOYÉ OF TREASURY DEPARTMENT.

Suggests that inasmuch as the motive for the compulsory provision of law requiring banks to deposit United States bonds before commencing business no longer exists, the law should be modified or changed from a compulsory provision to an optional one, retaining all the other features of the national-bank act not inconsistent with this provision.

Such a change would not alter the present condition of the banks; they would still be the means of providing circulation, and of procuring the greatest elasticity; the scarcity of bonds or high premiums would cease to be an impediment to the successful establishment of banking associations, and it would allay the fears of Congress as to contraction of the currency.

9. FLORIDA.

Thinks that the national bank, like the internal-revenue system, is a war measure, and therefore no longer necessary, as it is doing a work which the Government can do at a less cost to the people. The Government alone should issue currency.

10. KANSAS—BANK.

As the need for creating a market for United States bonds has ceased, would amend the law so as to leave it optional with the banks to deposit bonds and issue circulation or not. Banks already organized to have the option of redeeming circulation with lawful money and to withdraw bonds.

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PROPOSITION II.

To increase the inducements for the banks to deposit United States bonds as a basis of national-bank circulation.

(*a*) By increasing amount of circulation issued on such bonds—
1. To par of bond.
2. To, or nearly to, their market value.
(*b*) By reducing or taking off the tax on circulation.

1. OHIO—BANK.

Suggests raising circulation to the face value of the bonds deposited, and the reduction of tax on circulation to one-half of 1 per cent. per annum.

2. NEW YORK—BANK.

Thinks plan No. I, proposition No. V, inadmissible, unless the Government, in consideration of the 1 per cent. sinking fund, and the lien on the assets of the banks, guarantees prompt redemption of the notes as now, but doubts the wisdom of this. Thinks that any issue of currency on credit of any kind whatever, which requires the refusal of a bank note because the bank issuing it has failed, ought not to be sanctioned by the Government, for however certain ultimate payment may be, necessity to discredit the note would be fatal to the system.

Can see no better reason to advocate the plan for the deposit of silver as security for national bank issues, as it would introduce too much of the speculative element into banking, and probably lead to grave results with the Treasury in depreciation of silver. It would have a tendency to delay and prevent an international agreement upon a ratio with gold for unlimited free coinage of both metals. Suggests:

(1) That 1 per cent. be taken off the tax on circulation, for the reason that when national banks were authorized the Government needed every resource of taxation, and the banks then bought 6 per cent. bonds at par or under, in currency, with interest payable in gold and salable at 150 to 200, which gave the banks equal to 10 or 12 per cent. on their investment. The current interest rates and the general business of the country enabled the banks to then make large profits. The tax ought now to be removed.

(2) One hundred dollars, instead of $90 on the $100 of United States bonds, should be issued to the banks when $100 will not exceed 90 per cent. of the market value of the bonds deposited.

These two provisions will enable the banks to use United States bonds at some profit for circulation, as they are now outstanding for the term of existence of any bank now organized.

(3) Urges legislation against State taxation of national banks.

Suggests that the issue of currency is not the most useful function of national banks; they are necessary to the country and to the Government as an agency to bring the people in contact with the Government, and to place commerce and the wealth of the country in sympathy and support of the financial plans of the Treasury, and without a substitute system of much the same character, commerce and industry must be turned backward a generation.

Objects to a return to the old State-bank system, and also objects to the engrafting of any such system on the national-bank system.

3. OHIO—BANK.

Is satisfied to see the national-bank notes disappear with the public debt. To reduce the "harm" to a minimum he would have Congress authorize the issue of notes to banks equal to the market value of securities deposited.

See also plans Nos. 3, 5, and 6 under proposition III.

PROPOSITION III.

To provide by new issues of bonds for a continuance of the present or of some modified system of national-bank circulation based on United States bonds.

1. MARYLAND—PRIVATE BANK.

Suggests issuing a large long loan at 2½ per cent. per annum interest, at par, for United States notes, and the retiring of the 4½'s on the best terms. If a larger amount is wanted then retire part of the 4's.

Make this long loan convertible into greenbacks at the option of the holder, and again reconvertible into said loan in sums of $100 and multiples, bearing interest from the date of reissue.

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2. KANSAS—MERCHANT.

Is certain of one thing in connection with the national-bank question, and that is that the people are not ready to surrender the national banks and return to the old State-bank system.

Suggests that a United States bond having fifty or a hundred years to run be sold or exchanged for the 4's now held by the banks, and that 95 or 98 per cent. of currency be issued to the banks on these bonds instead of 90 per cent., as now. These new bonds could bear 1 or 1½ per cent. interest. This would be as profitable to the banks as the present system, and much cheaper to the people, and money thus brought into the Treasury could be used in paying off bonds bearing interest at a higher rate. Believes the banks would be eager to take such bonds.

If this plan is impracticable, then suggests the issuing of coin notes or certificates (not gold or silver certificates), the Government to issue all the currency and to supply the banks in this way.

Suggests the continued supervision by the Government of the banks as being a good thing.

3. VIRGINIA.

Suggests that Congress authorize the issue of 2 per cent. non-taxable bonds, not exceeding $600,000,000, of forty years duration, to be good as a basis for national bank circulation, and when originally issued to be passed only to national-banks in exchange, dollar for dollar, for United States 4's of 1907.

These bonds, after the original issue, to stand in all respects as other Government bonds.

The banks to issue circulation to the face value of these bonds, instead of 90 per cent., to which they are limited in case of other classes of bonds. The circulation to be further secured in case of failure by first lien on the assets of the bank.

Circulation based on these bonds to be free of tax.

The charter of any bank depositing these bonds as a basis of circulation, to the extent of not less than 30 per cent. of capital, and keeping the same up to that standard, not to expire until the maturity of the bonds.

The only problem to solve is to so adjust the time of the bonds, rate of interest, per centum of circulation, taxation, franchises, and hinderances to the use of other classes of bonds, so as to make it the interest of the banks to lose the premiums on the 4's to make the exchange.

These bonds might be for fifty or one hundred years instead of forty, redeemable at the pleasure of the Government after forty years.

4. NEW YORK—BANK.

Congress to provide a bond to be called the "bankers' bond," bearing 2½ per cent. interest, and running perpetually, at the option of the holders. These bonds to be issued only to bankers as a basis for circulation, and when deposited with the United States Treasurer, the Comptroller of the Currency to issue to the banks an equal amount of national-bank currency, free from tax to the Government.

Such a bond would never fluctuate, and as the Government would stand ready at all times to redeem them at par in case of a failure of a bank, the holder of the national-bank currency could not possibly sustain any loss.

This bond should read "United States banker's bond, good for deposit with the United States Treasurer as security for circulation of national banks only, and payable in gold, at par, at the option of the holder, with interest at the rate of 2½ per cent. per annum, payable in gold quarterly."

All the 3 per cent. bonds now outstanding, that have not been called, and those now held by the United States Treasurer for the banks, that have been called, but not yet exchanged, to be converted into 2½ per cent. bonds, and supplied to the banks as needed.

If the demand is greater than the remaining 3 per cent. bonds unpaid, then the temporary retirement of greenbacks could be provided for until the 4½ per cent. bonds mature, when the greenbacks could be reissued.

5. NEW YORK—BANK.

Suggests in lieu of plan No. 1, under proposition No. V, the following:

1. Cease further payment of the public debt, or stop at $1,200,000,000.
2. That the Secretary of the Treasury be authorized to fund $1,200,000,000 into a new bond bearing interest sufficient to float it at par, say 2 per cent. to 3 per cent., to be called United States consols, to run at the pleasure of the Government after fifty years, and at the pleasure of the holder after one hundred years.

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5. NEW YORK—BANK—Continued.

Make this bond the basis of the national-bank system, and pay old bonds as they become due with them; if refused, pay the holder of the old bonds in cash and sell the new bonds to new purchasers for cash to reimburse the Government for the amount paid on the old bond.

These bonds to be bought by the banks to replace the old ones as they fall due.

Holders of such bonds to use them as collateral, and as such they would be regarded by bankers as better security than human indorsers.

The Secretary of the Treasury should be authorized to receive such bonds at their par value and to issue in lieu thereof an equal amount of United States currency to supply banks, in suitable denominations, and to retain the accruing interest upon said bonds, until the accumulation shall amount to 10 per cent., after which all additional interest shall be paid the bond owner.

This will relieve the present generation of the burden of paying the public debt, and leave a permanent banking bond, and will not disturb the present system further than requiring additional issue to each bank of 10 per cent. more currency than under the present system.

6. NEW JERSEY—BANK.

Thinks the holding of United States bonds by national banks a strong bond of union and would be sorry to have the system abolished.

Is opposed to the Government issuing notes while the country is in a state of profound peace, thus interfering with the legitimate business of banking.

Favors something being done to continue the national banking system, and thinks the only thing that can be done is for the Government to withdraw a part of its circulating notes, and issue bonds of long date, for banking purposes, at a low rate of interest, say 2½ per cent. per annum, the circulation of the banks to be taxed one-half of 1 per cent. per annum, or bonds bearing interest at 2 per cent., the circulation being free from all tax.

7. MASSACHUSETTS—BANK.

Suggests that Congress authorize a loan bearing 2 per cent. interest, payable semi-annually. These bonds to be payable at the option of the Government on ninety or more days' notice, and on six, twelve, or eighteen months' notice by the holders.

Such bonds, with removal of present tax, would induce the banks to take all the needed circulation, and would not stimulate an excess. The banks would be enabled to secure bonds without premium and to dispose of them without loss.

This plan would afford a reasonable elasticity to circulation, either by the Department having control of the calling in of the bonds or the banks in surrendering them.

The Government would be subjected to no loss, because after redeeming the outstanding 2½ (?) per cent. bonds, it can, even at the present high prices, buy the 4s, 4½s, and 6s, at a rate that will net more than 2 per cent. It is assumed that few besides the banks would purchase the 2 per cent. bonds, for the reason that few now purchase for investment the higher rate bonds at prices that net 2½ to 2¼ per cent.

8. COLORADO—BANK.

Suggests the purchase by the Government of the telegraph lines, instruments, right of way, etc., of the country, the perfection and extension of the system by proper legislation, issuing for this purpose bonds running 20 to 25 years and bearing interest at 2 per cent. per annum. To induce national banks to subscribe for these bonds at par, an issue of notes should be authorized to the amount of 98 per cent. of the face of the bonds and the taxation on circulation should be lowered to one-half of 1 per cent. per annum. Banks should be required to carry at least 30 per cent. of their capital in bonds, instead of 25 per cent., which is the minimum now.

PROPOSITION IV.

To substitute some other security for United States bonds deposited in the Treasury as a basis for national-bank circulation.

1. PENNSYLVANIA.

Favors coinage of the silver dollar and the issuing of certificates of all coin and bullion, gold and silver, held by the Government, as the needs of banking may require; the issue of currency to the banks on presentation by them of the certificates, dollar for dollar, the banks to pay 3 per cent. interest on the amount issued, and the interest to go towards paying the national debt. The annual surplus revenue to be invested in bullion only as banking facilities may require.

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PROPOSITION V.

To preserve the note-issuing function of the banks, but to substitute credit for security and to provide for Government redemption out of a fund created by deposits by the banks, or by a tax on their circulation:

a. Upon the credit of the individual bank;
b. Upon the credit of certain banks combined;
c. Upon the credit of all the banks.

1. NEW YORK—BANK.

Suggests as follows:

1. Amend the national bank law, retaining all restrictions, ramifications, powers, and privileges, so as to legalize the issue of circulating notes to the amount of 50 per cent. of capital without the deposit of bonds as security.
2. In case of failure the currency to be preferred before any other liability.
3. One per cent. per annum of this currency to be deposited in the Treasury as a guaranty fund for the redemption of the notes of any broken bank whose assets may be inadequate to redeem its issue of currency.

By strictly enforcing the requirements of the national-bank laws, and by applying the best civil-service rules to bank examiners, this suggested currency would be sound in principle and as uniform in value in every part of the country as is our present issue of national-bank notes.

The proposed new issue of a circulating medium need in no way interfere with banks now organized and managed.

When the guaranty fund shall amount to more than 5 per cent. on notes outstanding, the excess can, with safety, be covered annually into the Treasury.

Believes the result of twenty-three years of national banking will demonstrate that not over one-tenth of the proposed guarantee fund will ever be required to protect the public against loss, leaving nine-tenths of accumulation to be covered into the Treasury.

As regards "elasticity," thinks it apparent that banks working under the proposed change can retire and reissue their currency with great freedom and facility, as compared with the present system.

Objectors to this proposed change may assert that the "safety fund" system of New York was a failure, and that this is like in character, but contributions to the safety fund were only one-half of 1 per cent. per annum, and ended when 3 per cent. on the capital had been paid, and it was liable for deposits as well as for circulation.

Circulating notes were issued by bank officers without restraining guards or State supervision. The legal limit, however, was two of currency to one of capital.

Several banks made what were called "over-issues" rendering false statements, thus avoiding payment of the assessment to the "safety-fund."

The New York "safety-fund" was a delusion, and should not be named in connection with the national-bank system, under which banks can issue only notes furnished by the Treasury Department.

The writer is of the opinion that the amendment proposed will bring a large percentage of the State and private banks into the national system.

2. PENNSYLVANIA—BANK.

Opposes the retirement of greenbacks in exchange for national-bank notes.

Favors the retention of United States notes so that the present limitation of national-bank circulation might be continued, or perhaps a limit equal to the capital stock of the banks.

Would tax all banks every year and set the tax apart as a general fund for redemption of circulation of failed banks and then reimburse the general fund if the assets of the shareholders were sufficient.

Would make circulation the first lien, and would adjust the tax on circulation so as to encourage the taking out of the full proportion.

Urges additional legislation to perfect governmental supervision of the banks, and opposes the repeal of the 10 per cent. tax of State bank circulation.

3. PENNSYLVANIA.—

Suggests that national banks be entitled to issue circulating notes without deposit of United States bonds as security for such circulation, as follows:

1. Banks with a capital of over $2,000,000, to the amount of 25 per cent. of capital.
2. Banks with a capital of $2,000,000 and less, to the amount of 50 per cent. of capital.

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3. PENNSYLVANIA—Continued.

The notes to be issued under the following provisions:

The Treasury Department to print and deliver notes to banks as at present, in denominations of $5, $10, $20, $50, $100.

The banks to keep on hand, in addition to the reserve held for other liabilities, a reserve equal to 25 per cent. of the amount of circulation, in lawful money of the United States.

The banks to keep on deposit in the Treasury, as at present, 5 per cent. redemption fund for mutilated notes.

The banks to pay semi-annually a tax of one-quarter of 1 per cent. on the average amount of circulation outstanding during the previous six months.

The banks to be entitled to withdraw all or any part of their circulating notes on furnishing the Treasury Department a duly certified resolution from their board of directors, and depositing with the Redemption Bureau, in lawful money of the United States, the amount to be withdrawn.

To have the power at any time to increase or decrease the amount of circulation within prescribed limits.

Circulating notes to be the first liability of issuing banks.

4. MISSOURI—BANK.

Thinks plan No. I, Proposition V, has much merit and would approve of it if a further section were added, making it obligatory for the Treasury Department to cancel and redeem a like amount of legal-tender notes as soon as national-bank currency is increased under the amended law, say above $300,000,000, thereby finding an outlet for surplus between the last redemption of 3s and the first redemption of 4½ per cent. bonds.

5. MASSACHUSETTS—BANK.

After a careful study of the subject and an examination of the different plans suggested, is of the opinion that plan No. I, Proposition V, is the most feasible, and would be the most generally satisfactory, and he therefore heartily indorses it.

6. MINNESOTA—ATTORNEY AT LAW.

Favors a law requiring all banks issuing notes to become associated together as one association, and to pay a pro rata assessment from their surplus, and if no surplus, then from their capital, to make good to all note-holders the value of the notes held by them of all failed banks belonging to the association.

Provide for a joint and several inspection by the Government and bank inspectors, with power to close up insolvent institutions when they shall jointly report the particular bank insolvent.

Give the association a first lien for indemnity upon the assets of the bank to the extent of its notes outstanding, and require the deposit of a fund by the associated banks sufficient to pay at once, on presentation, the notes of insolvent banks, and require any bank thus associated to redeem such notes of failed banks as shall be presented, to be reimbursed out of the redemption fund.

Make the Secretary of the Treasury, or the Comptroller of the Currency, a member of a commission to be appointed by the banking association, and give such commission power to investigate and admit applicant banks of not less than $——— paid in.

That circulating notes be provided as now, to be printed at the expense of a fund provided by the association.

There would be no safer guaranty to the people than the consolidation of the capital of the banks, and the privileges thus granted would be compensated by the guarantee of the banks against loss to note-holders. The association thus responsible would closely watch for any irregularities.

7. NEW YORK—BANK.

Suggests that the profits on lost circulation be pledged for redemption of notes issued without pledge of bonds. This will amount to $20,000,000 or more. With a yearly tax of 1 per cent., say $3,000,000, a fund could be collected that would place the security beyond a contingency. This fund would ultimately belong to the Government.

Many bankers think it unjust that the Government should retain the profit on lost circulation, but if the fund could for a time be utilized to benefit the banks they would doubtless cheerfully relinquish any claim they might have upon it.

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NUMBER OF BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1887.

States and Territories.	Banks.			Capital stock paid in.	U. S. bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding.*
Maine	83	10	73	$10,335,000	$5,540,950	$34,456,960	$26,726,751	$7,730,209
New Hampshire	54	5	49	6,205,000	4,107,300	21,878,125	17,188,657	3,689,468
Vermont	63	14	49	7,566,000	3,668,400	30,271,420	25,404,487	4,866,933
Massachusetts	266	15	251	95,940,500	34,557,800	292,532,485	240,305,630	52,226,855
Rhode Island	64	3	61	20,340,050	4,596,800	61,579,096	51,181,338	10,397,757
Connecticut	96	13	83	24,644,370	10,245,750	81,079,940	66,652,513	15,427,427
Eastern States	626	60	566	165,030,920	62,717,000	521,798,025	427,459,376	94,338,649
New York	425	101	324	86,339,760	30,387,200	264,357,365	226,185,206	38,172,159
New Jersey	92	11	81	13,025,120	7,013,100	48,182,500	40,059,603	8,122,897
Pennsylvania	354	51	303	66,607,990	19,098,500	184,819,465	148,236,096	36,583,369
Delaware	17	.....	17	2,083,985	1,682,700	6,358,825	4,884,648	1,474,177
Maryland	51	3	48	14,509,960	2,662,450	36,598,780	29,974,776	6,624,004
Dist. Columbia	13	5	8	1,827,000	1,010,000	4,903,900	4,102,800	801,100
Middle States	952	171	781	184,393,815	61,853,950	545,220,835	453,443,129	91,777,706
Virginia	39	14	25	3,796,300	1,551,350	11,605,630	9,602,886	2,002,744
West Virginia	27	7	20	2,061,000	628,900	7,140,480	5,922,688	1,217,792
North Carolina	21	3	18	2,426,000	863,500	6,218,760	5,161,590	1,057,170
South Carolina	17	2	15	1,749,200	692,250	5,330,255	4,515,772	814,483
Georgia	27	6	21	3,070,520	888,500	7,763,670	6,324,053	1,439,617
Florida	12	2	10	550,000	217,500	319,450	160,387	159,063
Alabama	23	3	20	3,484,000	851,000	4,803,080	3,654,647	1,148,433
Mississippi	14	2	12	1,055,000	320,000	443,730	183,899	259,831
Louisiana	17	4	13	3,425,000	1,418,800	10,303,910	8,171,649	2,132,261
Texas	97	6	91	10,044,000	2,417,800	5,603,980	3,255,986	2,347,994
Arkansas	10	3	7	950,000	422,500	1,199,120	829,437	369,683
Kentucky	81	13	68	13,200,400	3,925,000	33,132,245	25,918,940	7,213,305
Tennessee	56	16	40	7,485,000	1,594,250	10,618,300	8,567,007	2,051,293
Southern States	441	81	360	53,296,420	15,791,350	104,482,610	82,268,941	22,213,669
Missouri	77	27	50	11,826,000	1,412,050	16,395,665	13,803,212	2,592,453
Ohio	298	82	216	41,058,120	15,219,950	96,277,840	75,411,112	20,866,728
Indiana	152	59	93	11,704,500	5,016,800	49,870,755	42,109,198	7,761,557
Illinois	243	65	178	29,286,500	5,848,500	49,059,165	41,344,028	7,715,137
Michigan	149	41	108	14,546,050	3,114,750	26,919,810	22,276,128	4,643,682
Wisconsin	89	32	57	5,210,000	1,680,500	12,164,100	9,875,260	2,288,840
Iowa	176	47	129	10,132,300	2,856,000	20,965,710	16,993,900	3,971,810
Minnesota	76	18	58	13,753,700	2,112,950	11,372,770	9,157,334	2,215,436
Kansas	162	21	141	10,952,520	2,848,000	6,799,070	4,085,567	2,713,503
Nebraska	110	6	104	8,415,550	1,945,000	5,360,730	3,330,716	2,030,014
Western States	1,532	398	1,134	156,835,240	42,054,500	295,185,615	238,386,455	56,799,160
Nevada	3	1	2	150,000	36,500	200,720	183,693	17,027
Oregon	23	.....	23	1,830,000	644,800	1,426,120	755,630	670,490
Colorado	40	9	31	2,755,400	926,500	4,114,260	3,045,846	1,068,414
Utah	10	3	7	850,000	390,000	1,465,910	1,064,885	401,025
Idaho	6	.....	6	350,000	92,800	394,670	306,415	88,255
Montana	22	5	17	2,000,000	500,600	1,583,790	1,112,186	471,604
Wyoming	8	.....	8	1,075,000	273,750	454,280	283,755	170,625
New Mexico	10	1	9	850,000	270,000	1,384,530	1,023,607	360,923
Dakota	69	7	62	3,775,000	992,500	1,914,190	948,411	965,779
Washington	23	3	20	1,475,000	317,500	1,013,340	447,622	565,718
Arizona	4	3	1	100,000	25,000	88,790	51,230	37,560
California	36	3	33	6,875,000	1,941,250	3,189,690	1,460,965	1,728,725
Pacific States & Territories.	254	35	219	22,055,400	6,411,200	17,230,390	10,684,245	6,546,145
Add for mutilated notes	.....	.....	.....	.....	.....	.....	.....	125,945
Total currency banks	.....	.....	.....	.....	.....	1,483,917,475	1,212,242,146	271,675,329
Add gold banks	.....	.....	.....	.....	.....	3,465,240	3,225,311†	239,929
United States	3,805	†745	†3,060	581,611,795	188,828,000	1,487,382,715	1,215,467,457	272,041,203

*Including $102,836,136 for which lawful money has been deposited with the Treasurer of the United States to retire an equal amount of circulation which has not been presented for redemption.

†One bank restored to solvency and resumed business, making total going banks 3,061.

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NATIONAL-BANK CURRENCY ISSUED, REDEEMED, AND OUTSTANDING FOR THE YEAR ENDING OCTOBER 31, 1887.

Denomination of notes on each plate.	Amount.	Total.	Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.
Issued, including those canceled:											
$20—$20—$20—$50	$196,350						$107,100	$89,250			
$20—$20—$20—$20	64,000						64,000				
$10—$10—$20—$50	1,170					$260	260	650			
$50—$50	33,600							33,600			
$100—$100	9,000								$9,000		
$5—$5—$5—$5	14,128,120				$14,128,120						
$10—$10—$10—$10	397,720					397,720					
$10—$10—$10—$20	17,852,750					10,711,650	7,141,100				
$50—$100	5,007,450							1,669,150	3,338,300		
Totals		$37,690,160.00			14,128,120	11,109,630	7,312,460	1,792,650	3,347,300		
Canceled:*											
$5—$5—$5—$5	187,300				187,300						
$10—$10—$10—$20	341,900					205,140	136,760				
$10—$10—$10—$10	236,200					236,200					
$20—$20—$20—$50	119,460						65,160	54,300			
$50—$100	49,200							16,400	32,800		
Totals		934,060.00			187,300	441,340	201,920	70,700	32,800		
Actual issues to banks from October 31, 1886, to November 1, 1887		36,756,100.00			13,940,820	10,668,290	7,110,540	1,721,950	3,314,500		
Total issues to banks prior to November 1, 1886		1,447,161,375.00	$23,167,677	$15,495,038	488,336,800	416,959,700	258,912,360	90,758,700	134,200,100	$11,962,000	$7,369,000
Total issues to banks since organization		1,483,917,475.00	23,167,677	15,495,038	502,277,620	427,627,990	266,022,900	92,480,650	137,514,600	11,962,000	7,369,000
Total redeemed and destroyed		1,212,265,888.00	22,776,403	15,293,440	425,854,095	337,999,280	201,838,820	76,807,150	112,745,200	11,646,500	7,305,000
Total whole notes outstanding		271,651,587.00	391,274	201,598	76,423,525	89,628,710	64,184,080	15,673,500	24,769,400	315,500	64,000
Total fractions outstanding		23,742.60									
Total national-bank currency outstanding†		271,675,329.60									

* National-bank currency canceled is such as has never been issued, but is left on hand in the vaults in this office by banks which extend their corporate existence, fail, or go into voluntary liquidation.

† Exclusive of gold notes, $239,929; amount due banks for mutilated notes, $125,945.

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Federal Reserve Bank of St. Louis

NUMBER AND DENOMINATIONS OF NATIONAL-BANK NOTES ISSUED AND REDEEMED AND THE NUMBER OF EACH DENOMINATION OUTSTANDING, ON OCTOBER 31, IN EACH YEAR FROM 1868 TO 1887.

	Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.
1868.									
Issued	8,896,576	2,978,160	23,106,728	7,915,914	2,219,322	355,181	267,350	13,486	4,746
Redeemed	254,754	73,176	482,132	142,359	36,355	17,256	15,583	1,759	1,846
Outstanding	8,641,822	2,904,984	22,624,596	7,773,555	2,182,967	337,925	251,767	11,727	2,900
1869.									
Issued	9,589,160	3,209,388	23,676,760	8,094,645	2,269,764	363,523	274,799	13,668	4,769
Redeemed	904,013	232,224	985,940	272,495	71,655	22,859	25,968	2,585	2,415
Outstanding	8,685,147	2,977,164	22,690,820	7,821,150	2,198,109	334,664	248,831	11,083	2,354
1870.									
Issued	10,720,227	3,590,157	24,636,720	8,413,244	2,370,056	378,482	284,460	13,926	4,779
Redeemed	2,568,703	667,733	1,737,983	484,135	129,185	47,845	43,599	3,952	3,263
Outstanding	8,160,624	2,922,424	22,898,737	7,929,109	2,240,871	330,637	240,861	9,974	1,516
1871.									
Issued	12,537,657	4,195,791	28,174,940	9,728,375	2,779,392	433,426	321,162	14,642	4,843
Redeemed	5,276,057	1,494,326	5,276,374	933,445	245,361	82,972	76,287	6,017	4,005
Outstanding	7,261,600	2,702,465	24,898,566	8,794,930	2,534,031	350,454	244,876	8,625	838
1872.									
Issued	14,297,260	4,782,628	31,933,348	11,253,452	3,225,688	497,199	367,797	15,621	4,933
Redeemed	7,919,389	2,408,389	5,960,667	1,699,702	438,852	126,180	110,989	7,867	4,315
Outstanding	6,377,971	2,374,239	25,972,681	9,553,750	2,786,836	371,019	256,808	7,754	618
1873.									
Issued	15,524,189	5,195,111	34,894,456	12,560,399	3,608,219	559,722	416,590	16,496	5,148
Redeemed	9,891,606	3,120,723	9,141,963	2,573,070	653,071	168,976	144,057	9,658	4,530
Outstanding	5,632,583	2,074,388	25,752,493	9,987,329	2,955,148	390,746	272,533	6,838	618
1874.									
Issued	16,548,259	5,539,113	39,243,136	13,337,076	3,962,109	666,950	492,482	17,344	5,240
Redeemed	11,143,606	3,555,019	13,041,605	3,912,707	1,171,608	231,556	196,572	11,676	4,683
Outstanding	5,404,653	1,984,094	26,201,531	9,424,369	2,790,501	435,394	295,910	5,668	557
1875.									
Issued	18,046,170	6,039,752	47,055,184	17,410,507	5,296,064	884,165	645,838	18,476	5,530
Redeemed	14,092,126	4,616,623	24,926,771	7,608,532	2,204,464	381,037	299,428	14,471	5,048
Outstanding	3,954,050	1,423,129	22,128,413	9,801,975	3,091,600	503,128	346,410	4,005	482
1876.									
Issued	18,849,264	6,307,448	51,783,528	20,008,652	6,086,492	985,615	710,900	18,721	5,530
Redeemed	15,556,708	5,124,546	32,382,356	10,369,214	3,052,246	515,784	395,785	16,217	5,272
Outstanding	3,292,556	1,182,902	19,401,472	9,639,438	3,034,246	469,831	315,115	2,504	267
1877.									
Issued	20,616,024	6,896,968	56,816,848	22,266,064	6,776,253	1,079,781	767,317	20,022	5,668
Redeemed	16,815,568	5,555,526	38,115,868	12,434,779	3,703,528	634,679	479,317	17,615	5,411
Outstanding	3,800,456	1,341,442	18,700,980	9,831,285	3,072,725	445,102	288,000	2,407	257
1878.									
Issued	22,478,415	7,517,765	61,191,288	24,157,293	7,344,167	1,147,578	812,903	20,210	6,204
Redeemed	18,194,196	6,026,692	42,683,433	13,859,149	4,133,178	728,222	541,859	18,895	5,900
Outstanding	4,284,219	1,491,073	18,507,855	10,298,144	3,210,989	419,356	271,044	1,315	304
1879.									
Issued	23,167,677	7,747,519	65,578,440	25,904,223	7,869,951	1,211,761	850,720	20,570	6,340
Redeemed	19,600,477	6,501,270	45,996,076	14,930,599	4,437,343	785,263	581,604	19,287	6,057
Outstanding	3,567,200	1,246,249	19,582,364	10,973,624	3,432,608	426,498	269,116	1,283	283
1880.									
Issued	23,167,677	7,747,519	69,131,976	27,203,168	8,266,398	1,253,865	879,490	20,763	6,363
Redeemed	20,875,215	6,943,889	49,149,824	15,821,110	4,684,820	825,499	610,601	19,484	6,124
Outstanding	2,292,462	803,630	19,982,152	11,382,058	3,581,578	428,366	268,889	1,279	239

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NUMBER AND DENOMINATIONS OF NATIONAL-BANK NOTES ISSUED AND REDEEMED AND THE NUMBER OF EACH DENOMINATION OUTSTANDING, ETC.—Continued.

	Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.
1881.									
Issued	23,167,677	7,747,519	73,612,504	29,477,519	8,940,817	1,357,574	959,712	21,959	7,144
Redeemed	21,838,555	7,286,434	53,516,488	17,346,635	5,084,992	891,890	660,202	20,495	6,943
Outstanding	1,329,112	461,085	20,096,016	12,130,884	3,855,825	465,684	299,510	1,464	201
1882.									
Issued	23,167,677	7,747,519	78,697,424	32,042,260	9,751,784	1,453,324	1,035,118	22,787	7,187
Redeemed	22,353,877	7,484,140	59,313,233	19,770,934	5,751,707	980,182	719,130	20,880	6,990
Outstanding	813,800	263,379	19,384,191	12,271,326	4,000,077	473,142	315,988	1,907	197
1883.									
Issued	23,167,677	7,747,519	83,447,208	34,544,086	10,578,846	1,556,009	1,114,722	23,163	7,277
Redeemed	22,593,909	7,570,903	65,142,567	22,712,355	6,424,638	1,090,703	789,125	21,367	7,092
Outstanding	573,768	176,616	18,304,641	11,831,731	4,154,208	465,306	325,597	1,796	185
1884.									
Issued	23,167,677	7,747,519	88,101,188	37,182,102	11,442,091	1,661,010	1,199,750	23,736	7,369
Redeemed	22,671,936	7,603,285	71,039,357	26,050,107	7,481,762	1,216,573	874,543	21,981	7,156
Outstanding	495,741	144,234	17,061,831	11,131,995	3,960,329	444,437	325,207	1,755	213
1885.									
Issued	23,167,677	7,747,519	93,208,400	39,804,001	12,318,173	1,758,533	1,287,686	23,924	7,369
Redeemed	22,731,963	7,628,877	76,817,066	29,382,872	8,563,797	1,345,762	971,922	22,727	7,238
Outstanding	435,714	118,642	16,391,334	10,421,129	3,754,376	412,771	315,764	1,197	131
1886.									
Issued	23,167,677	7,747,519	97,667,360	41,695,970	12,945,618	1,815,174	1,342,001	23,924	7,369
Redeemed	22,757,987	7,639,806	81,109,272	31,767,278	9,397,854	1,451,301	1,055,330	23,138	7,290
Outstanding	409,690	107,713	16,558,088	9,928,692	3,547,764	363,873	286,671	786	79
1887.									
Issued	23,167,677	7,747,519	100,455,524	42,762,799	13,301,145	1,849,613	1,375,146	23,924	7,369
Redeemed	22,776,403	7,646,720	85,170,819	33,799,928	10,091,941	1,536,143	1,127,452	23,293	7,305
Outstanding	391,274	100,799	15,284,705	8,962,871	3,209,204	313,470	247,694	631	64

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STATEMENT OF MONTHLY INCREASE OR DECREASE OF NATIONAL-BANK CIRCULATION FOR THE YEAR ENDING OCTOBER 31, 1887, PRECEDED BY QUARTERLY INCREASE OR DECREASE SINCE JANUARY 14, 1875.

	National-bank circulation.		Increase.	Decrease.
	Issued.	Retired.		
From January 14 to 31, 1875	$537,580	$255,600	$281,980	
For quarter ending—				
April 30, 1875	4,409,220	3,336,804	1,072,416	
July 31, 1875	4,124,165	5,423,920		$1,299,765
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, 1875	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		5,960,337
January 31, 1877	3,188,630	4,759,015		1,570,385
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	1,906,721	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		1,686,716
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	7,842,055		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
	191,970,402	227,724,716	59,560,061	95,314,375
November, 1886	444,905	2,589,454		2,144,549
December, 1886	366,765	2,896,759		2,529,994
January, 1887	431,880	4,094,760		3,662,880
February, 1887	447,560	4,472,480		4,024,920
March, 1887	1,649,890	3,565,077		1,915,187
April, 1887	864,325	2,976,500		2,112,175
May, 1887	674,500	3,315,544		2,641,044
June, 1887	1,657,890	4,765,824		3,107,934
July, 1887	604,280	3,226,350		2,622,070
August, 1887	999,510	3,185,093		2,185,583
September, 1887	1,435,040	2,798,550		1,363,510
October, 1887	1,586,800	2,437,886		851,086
	11,163,345	40,324,277		29,160,932
Total	203,133,747	268,048,993	59,560,061	124,475,307
Surrendered to this office and retired from January 14, 1875, to October 31, 1887		15,477,733		15,477,733
Grand total	203,133,747	283,526,726	59,560,061	139,953,040

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TABLE SHOWING, BY STATES, THE AMOUNT OF NATIONAL BANK CIRCULATION ISSUED, THE AMOUNT OF LAWFUL MONEY DEPOSITED IN THE UNITED STATES TREASURY TO RETIRE NATIONAL-BANK CIRCULATION FROM JUNE 20, 1874, TO NOVEMBER 1, 1887, AND THE AMOUNT REMAINING ON DEPOSIT AT THE LATTER DATE.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasurer at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of July 12, 1882.	To retire circulation under act of June 20, 1874.	Total deposits.	
Maine	$2,728,489	$786,500	$1,969,615	$2,923,350	$5,679,465	$2,725,664
New Hampshire	1,475,965	465,983	818,650	1,230,750	2,515,383	1,066,976
Vermont	3,244,915	1,059,277	1,293,745	4,112,310	6,465,332	1,867,879
Massachusetts	34,192,920	1,886,185	20,472,888	39,107,424	61,466,496	21,722,508
Rhode Island	4,191,650	222,750	4,738,955	7,706,120	12,667,825	5,711,173
Connecticut	6,872,760	948,381	4,991,742	9,581,142	15,521,265	5,910,887
New York	39,411,595	8,383,393	10,556,800	47,120,535	66,060,728	10,990,976
New Jersey	4,815,185	1,389,908	1,806,722	6,476,843	9,673,473	2,141,560
Pennsylvania	26,242,120	4,349,115	13,913,280	30,959,557	49,221,953	18,973,877
Delaware	604,225	.....	159,320	231,750	391,070	126,107
Maryland	2,931,940	166,600	2,994,900	5,209,810	8,371,310	3,333,505
District of Columbia	502,000	455,664	.....	665,060	1,120,724	56,712
Virginia	1,599,250	1,038,219	551,280	2,152,630	3,742,129	831,378
West Virginia	474,064	829,290	475,485	776,490	2,081,265	510,400
North Carolina	1,380,550	290,900	.....	1,969,135	2,260,035	189,230
South Carolina	246,030	22,500	84,170	1,691,695	1,798,365	261,268
Georgia	851,530	330,925	395,550	1,428,575	2,155,050	551,466
Florida	191,350	19,210	.....	7,790	27,000	17,955
Alabama	651,350	135,000	45,000	1,013,320	1,193,320	316,496
Mississippi	326,240	.....	.....	38,150	38,150	1,301
Louisiana	2,553,490	666,413	789,850	3,109,400	4,565,663	689,999
Texas	2,594,755	135,830	30,290	992,400	1,158,520	180,366
Arkansas	509,750	11,250	.....	312,750	324,000	33,919
Kentucky	6,697,500	1,070,417	1,100,840	8,037,953	10,209,210	3,429,974
Tennessee	1,797,320	854,191	151,920	2,160,454	3,166,565	924,883
Missouri	3,363,055	1,230,185	360,170	5,693,100	7,283,455	735,385
Ohio	16,857,755	6,902,758	4,108,391	15,645,212	26,656,361	8,056,896
Indiana	7,061,700	5,088,610	837,909	11,038,261	16,964,880	3,283,751
Illinois	7,094,420	3,674,854	*1,251,085	11,561,121	16,487,060	2,546,747
Michigan	4,747,630	2,811,293	280,440	5,324,442	8,416,175	1,493,287
Wisconsin	2,526,290	1,219,990	432,770	2,350,769	4,053,529	810,061
Iowa	4,162,379	1,677,566	393,750	4,555,745	6,627,061	1,181,847
Minnesota	2,228,935	862,079	353,800	2,482,081	3,697,960	462,211
Kansas	2,696,200	848,191	15,750	883,670	1,747,611	239,388
Nebraska	2,215,210	93,670	194,800	1,137,330	1,425,800	377,676
Nevada	47,250	.....	.....	13,500	13,500	1,583
Oregon	438,610	.....	.....	83,310	83,310	53,390
Colorado	1,272,140	347,475	186,490	428,310	962,275	198,579
Utah	488,150	161,191	.....	379,050	540,241	37,909
Idaho	67,750	.....	.....	74,250	74,250	15,989
Montana	631,070	189,940	.....	272,250	462,190	21,859
Wyoming	157,225	.....	.....	15,750	15,750	170
New Mexico	247,500	15,500	.....	285,200	300,700	164,680
Dakota	1,231,365	100,660	.....	295,905	396,565	99,482
Washington	759,740	40,500	.....	304,850	345,350	43,578
Arizona	75,590	50,590	.....	2,500	53,090	15,690
California	2,411,340	90,000	.....	647,650	737,650	179,590
Lawful money deposited prior to June 20, 1874, and remaining at that date	.....	.....	.....	.....	3,813,675	.....
Total	*207,868,247	50,922,953	75,806,357	242,489,749	373,032,734	102,586,207

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

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STATEMENT SHOWING THE AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING ON OCTOBER 31, 1887, 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.

NATIONAL-BANK NOTES.		
Total amount outstanding October 1, 1887		$272,652,501
Additional circulation issued during the intervening month:		
To new banks	$238,520	
To banks increasing circulation	1,348,280	
Total	1,586,800	
Surrendered and destroyed during the intervening month	2,438,027	
Decrease in total circulation during the month		851,227
Total amount outstanding, November 1, 1887 *		271,801,274
Decrease in total circulation during the preceding twelve months	29,432,546	
Circulation secured by U. S. bonds (as below)		169,215,067
Decrease during the preceding month	716,613	
Decrease during the preceding twelve months	50,495,589	
Amount of outstanding circulation represented by lawful money on deposit with the Treasurer of the United States, to redeem notes of—		
Insolvent national banks	958,902	
Liquidating national banks	7,792,493	
National banks reducing circulation under section 4 of the act of June 20, 1874	48,756,970	
National banks retiring circulation under section 6, act of July 12, 1882	45,077,842	
Total lawful money on deposit		102,586,207
Decrease in aggregate deposit during the preceding month	134,614	
Increase in aggregate deposit during the preceding twelve months	21,063,043	

	To secure circulating notes.	To secure public deposits.†
U. S. REGISTERED BONDS ON DEPOSIT.		
Pacific Railroad bonds, 6 per cents	$3,256,000	$425,000
Funded loan of 1891, 4½ per cents	69,696,100	9,965,500
Funded loan of 1907, 4 per cents	115,731,400	22,684,000
Funded loan of 1882, 3 per cents	144,500	550,000
Totals	188,828,000	33,624,500

*Circulation of national gold banks not included in the above, $239,929.
†Amounting to $31,767,478.

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH THEIR CAPITAL, MINIMUM AMOUNT OF BONDS REQUIRED BY LAW, BONDS ACTUALLY HELD AND CIRCULATION OUTSTANDING THEREON ON OCTOBER 5, 1887.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Circulation outstanding October 5, 1887.
			Minimum required.	Held October 5, 1887.	
Maine	72	$10,440,700	$2,227,500	$5,483,500	$4,875,561
New Hampshire	49	6,205,000	1,561,250	4,019,590	3,588,015
Vermont	49	7,566,000	1,541,500	3,891,000	3,478,100
Massachusetts	198	44,790,500	8,144,375	24,064,250	21,459,690
Boston	54	50,950,000	2,700,000	9,908,150	8,854,502
Rhode Island	61	20,340,050	2,453,250	5,183,900	4,642,913
Connecticut	83	24,505,410	3,501,085	9,716,100	8,698,693
Division No. 1	566	164,797,660	22,068,960	62,266,490	55,597,474
New York	269	34,724,260	7,682,790	19,468,550	17,406,488
New York City	47	49,150,000	2,337,500	9,695,000	8,295,502
Albany	6	1,750,000	300,000	1,148,000	1,016,490
New Jersey	81	13,024,220	2,603,555	16,874,600	6,060,523
Pennsylvania	237	33,551,140	7,129,042	15,198,899	13,379,865
Philadelphia	43	22,658,000	2,137,500	2,737,500	2,401,149
Pittsburgh	23	10,180,000	1,125,000	1,765,500	1,569,260
Division No. 2	706	165,037,620	23,315,387	56,887,950	50,129,277
Delaware	17	2,083,985	442,700	1,596,700	1,415,860
Maryland	31	2,796,700	686,250	1,517,000	1,332,140
Baltimore	17	11,712,260	850,000	2,050,000	1,822,900
District of Columbia	1	252,000	50,000	250,000	194,130
Washington	7	1,575,000	325,000	680,000	534,895
Virginia	25	3,796,300	760,250	1,352,500	1,204,380
West Virginia	20	1,961,000	501,250	761,250	655,525
Division No. 3	118	24,178,245	3,615,450	8,207,450	7,159,830
North Carolina	18	2,412,280	565,570	928,500	795,710
South Carolina	15	1,698,000	412,000	624,750	559,875
Georgia	21	3,050,520	575,130	988,500	877,650
Florida	8	500,000	125,000	180,500	140,750
Alabama	20	3,485,100	652,525	900,500	782,330
Mississippi	12	1,055,000	263,750	320,000	277,230
Louisiana	5	500,000	125,000	125,000	101,740
New Orleans	8	2,925,000	400,000	1,350,000	1,214,995
Texas	91	9,919,750	2,259,937	2,415,200	2,107,535
Arkansas	7	950,000	225,000	410,000	348,740
Kentucky	59	9,758,900	2,093,475	3,411,000	3,055,890
Louisville	9	3,551,500	450,000	694,000	624,490
Tennessee	40	7,469,000	1,090,000	1,483,750	1,326,895
Division No. 4	313	47,266,050	9,217,387	13,831,800	12,219,830
Ohio	192	22,796,020	5,235,565	10,112,650	9,008,926
Cincinnati	15	10,400,000	750,000	3,612,000	3,226,840
Cleveland	9	6,700,000	450,000	605,000	544,450
Indiana	93	11,894,500	2,616,125	4,723,800	4,217,870
Illinois	160	14,341,500	3,460,375	4,776,500	4,219,305
Chicago	18	15,050,000	900,000	1,050,000	817,150
Michigan	100	10,674,600	2,318,650	3,012,750	2,673,585
Detroit	8	3,883,540	400,000	400,000	328,750
Wisconsin	53	4,442,000	1,098,000	1,373,000	1,225,623
Milwaukee	3	650,000	150,000	300,000	270,000
Division No. 5	651	100,832,160	17,378,655	29,965,700	26,532,499
Iowa	128	10,150,000	2,412,500	3,060,500	2,713,623
Minnesota	58	13,740,000	1,628,750	1,881,050	1,675,725
Missouri	35	2,517,280	629,320	782,750	694,615
Saint Louis	5	3,000,000	250,000	710,000	637,750
Kansas City	8	5,940,000	385,000	400,000	315,000
Saint Joseph	2	300,000	75,000	157,550	119,350
Kansas	139	10,530,800	2,532,700	2,748,250	2,295,210
Nebraska	95	6,006,100	1,476,525	1,504,000	1,345,220
Omaha	8	2,400,000	350,000	350,000	314,500
Division No. 6	478	54,584,180	9,739,795	11,594,100	10,110,993

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

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Circulation outstanding October 5, 1887.
			Minimum required.	Held October 5, 1887.	
Colorado	31	$2,751,850	$662,963	$989,000	$880,330
Nevada	2	150,000	37,500	37,500	33,720
California	30	4,170,000	890,000	1,088,750	939,990
San Francisco	3	2,700,000	150,000	750,000	659,790
Oregon	23	1,795,000	423,750	644,800	566,160
Arizona	1	100,000	25,000	25,000	22,000
Division No. 7	90	11,666,850	2,189,213	3,535,050	3,101,990
Dakota	62	3,720,000	930,000	962,500	861,925
Idaho	6	350,000	87,500	92,800	81,940
Montana	17	1,975,000	406,250	480,600	422,280
New Mexico	9	850,000	212,500	240,000	215,990
Utah	7	850,000	212,500	390,000	292,130
Washington	18	1,280,000	320,000	405,000	356,540
Wyoming	8	1,075,000	218,750	223,750	200,645
Division No. 8	127	10,100,000	2,387,500	2,794,650	2,431,450
United States	3,049	578,462,765	89,912,347	189,083,100	167,283,343

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF $150,000 AND UNDER, AND THOSE WITH CAPITAL EXCEEDING $150,000, AND SHOWING THE AMOUNT OF BONDS DEPOSITED TO SECURE CIRCULATION ON OCTOBER 5, 1887.

States, Territories, and reserve cities.	Banks with capital of $150,000 and under.			Banks with capital over $150,000.			Total.		
	No.	Capital.	United States bonds.	No.	Capital.	United States bonds.	No.	Capital.	United States bonds.
Maine	58	$6,110,000	$3,451,500	14	$4,330,700	$2,032,000	72	$10,440,700	$5,483,500
New Hampshire	41	4,405,000	3,069,500	8	1,860,000	950,000	49	6,265,000	4,019,500
Vermont	36	3,566,000	1,896,000	13	4,000,000	1,995,000	49	7,566,000	3,891,000
Massachusetts	86	10,177,500	5,793,850	112	34,613,000	18,270,400	198	44,790,500	24,064,250
Boston	.....	.....	.....	54	50,950,000	9,908,150	54	50,950,000	9,908,150
Rhode Island	26	2,812,000	1,708,000	35	17,527,050	3,475,000	61	20,340,050	5,183,000
Connecticut	29	3,204,340	1,790,500	54	21,301,070	7,925,600	83	24,505,410	9,716,100
Division No. 1	276	30,275,840	17,710,250	290	134,521,820	44,556,150	566	164,797,660	62,266,400
New York	210	18,931,100	11,086,250	59	15,793,100	8,382,300	269	34,724,200	19,468,550
New York City	1	150,000	150,000	46	49,000,000	9,545,000	47	49,150,000	9,695,000
Albany	.....	.....	.....	6	1,700,000	1,148,000	6	1,700,000	1,148,000
New Jersey	53	4,814,220	2,730,600	28	8,210,000	4,144,000	81	13,024,220	6,874,600
Pennsylvania	178	16,716,170	9,173,800	59	16,834,970	6,025,000	237	33,551,140	15,198,800
Philadelphia	1	150,000	37,500	42	22,508,000	2,700,000	43	22,658,000	2,737,500
Pittsburgh	1	100,000	25,000	22	10,080,000	1,740,500	23	10,180,000	1,765,500
Division No. 2	444	40,861,550	23,203,150	262	124,176,070	33,684,800	706	165,037,620	56,887,950
Delaware	13	970,800	773,500	4	1,113,185	823,200	17	2,083,985	1,596,700
Maryland	28	2,145,000	1,217,000	3	651,700	300,000	31	2,796,700	1,517,000
Baltimore	.....	.....	.....	17	11,713,250	2,050,000	17	11,713,000	2,050,000
District of Columbia	.....	.....	.....	1	252,000	250,000	1	252,000	250,000
Washington	1	100,000	100,000	6	1,475,000	580,000	7	1,575,000	680,000
Virginia	17	1,441,000	452,500	8	2,355,300	900,000	25	3,796,300	1,352,500
West Virginia	18	1,605,000	661,250	2	356,000	100,000	20	1,961,000	761,250
Division No. 3	77	6,261,800	3,204,250	41	17,916,445	5,003,200	118	24,178,245	8,207,450
North Carolina	12	1,062,280	528,500	6	1,350,000	400,000	18	2,412,280	928,500
South Carolina	12	1,048,000	193,750	3	650,000	425,000	15	1,698,000	624,750
Georgia	16	1,300,520	728,500	5	1,750,000	260,000	21	3,050,520	988,500
Florida	8	500,000	180,500	.....	.....	.....	8	500,000	180,500
Alabama	12	1,010,100	350,500	8	2,475,000	550,000	20	3,485,100	900,500
Mississippi	12	1,055,000	320,000	.....	.....	.....	12	1,055,000	320,000
Louisiana	4	300,000	75,000	1	200,000	50,000	5	500,000	125,000
New Orleans	.....	.....	.....	8	2,925,000	1,350,000	8	2,925,000	1,350,000
Texas	79	6,559,750	1,800,300	12	3,360,000	615,000	91	9,919,750	2,415,300
Arkansas	6	700,000	210,000	1	250,000	200,000	7	950,000	410,000
Kentucky	36	3,773,900	1,338,000	23	5,985,000	2,073,000	59	9,758,900	3,411,000
Louisville	.....	.....	.....	9	3,551,500	694,000	9	3,551,500	694,000
Tennessee	29	2,160,000	843,750	11	5,300,000	640,000	40	7,460,000	1,483,750
Division No. 4	226	19,469,550	6,574,800	87	27,796,500	7,257,000	313	47,266,050	13,831,800
Ohio	155	13,542,020	6,387,750	37	9,254,000	3,724,900	192	22,796,020	10,112,650
Cincinnati	.....	.....	.....	15	10,400,000	3,612,000	15	10,400,000	3,612,000
Cleveland	.....	.....	.....	9	6,700,000	605,000	9	6,700,000	605,000
Indiana	72	6,264,500	2,873,800	21	5,630,000	1,850,000	93	11,894,500	4,723,800
Illinois	148	11,441,500	4,026,500	12	2,900,000	750,000	160	14,341,500	4,776,500
Chicago	.....	.....	.....	18	15,050,000	1,050,000	18	15,050,000	1,050,000
Michigan	88	6,874,600	2,407,750	12	3,809,000	605,000	100	10,674,600	3,012,750
Detroit	.....	.....	.....	8	3,883,540	400,000	8	3,883,540	400,000
Wisconsin	49	3,592,000	1,123,000	4	850,000	250,000	53	4,442,000	1,373,000
Milwaukee	.....	.....	.....	3	650,000	300,000	3	650,000	300,000
Division No. 5	512	41,714,620	16,818,800	139	59,117,540	13,146,900	651	100,832,160	29,965,700
Iowa	122	8,450,000	2,760,000	6	1,700,000	300,000	128	10,150,000	3,060,500
Minnesota	39	2,715,000	801,050	19	11,025,000	1,080,000	58	13,740,000	1,881,050
Missouri	34	2,317,280	732,750	1	200,000	50,000	35	2,517,280	782,750
Saint Louis	.....	.....	.....	5	3,000,000	710,000	5	3,000,000	710,000
Kansas City	1	140,000	50,000	7	5,800,000	350,000	8	5,940,000	400,000
Saint Joseph	1	100,000	50,000	1	200,000	107,550	2	300,000	157,550
Kansas	131	8,530,800	2,298,250	8	2,009,000	450,000	139	10,530,800	2,748,250
Nebraska	93	5,596,100	1,404,000	2	500,000	100,000	95	6,096,100	1,504,000
Omaha	2	200,000	50,000	6	2,200,000	300,000	8	2,400,000	350,000
Division No. 6	423	27,959,180	8,146,550	55	26,625,000	3,447,550	478	54,584,180	11,594,100

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

States, Territories, and reserve cities.	Banks with capital of $150,000 and under.			Banks with capital over $150,000.			Total.		
	No.	Capital.	United States bonds.	No.	Capital.	United States bonds.	No.	Capital.	United States bonds.
Colorado	26	$1,651,850	$559,000	5	$1,100,000	$430,000	31	$2,751,850	$989,000
Nevada	2	150,000	37,500				2	150,000	37,500
California	21	1,760,000	566,250	9	2,410,000	522,500	30	4,170,000	1,088,750
San Francisco				3	2,700,000	750,000	3	2,700,000	750,000
Oregon	21	1,295,600	344,800	2	500,000	300,000	23	1,795,600	644,800
Arizona	1	100,000	25,000				1	100,000	25,000
Division No. 7	71	4,956,850	1,532,550	19	6,710,000	2,002,500	90	11,666,850	3,535,050
Dakota	62	3,720,000	962,500				62	3,720,000	962,500
Idaho	6	350,000	92,800				6	350,000	92,800
Montana	15	1,225,000	330,600	2	750,000	150,000	17	1,975,000	480,600
New Mexico	9	850,000	240,000				9	850,000	240,000
Utah	5	450,000	140,000	2	400,000	250,000	7	850,000	390,000
Washington	18	1,280,000	405,000				18	1,280,000	405,000
Wyoming	6	475,000	123,750	2	600,000	100,000	8	1,075,000	223,750
Division No. 8	121	8,350,000	2,294,650	6	1,750,000	500,000	127	10,100,000	2,794,650
United States	2,150	179,849,390	79,485,000	899	398,613,375	109,598,100	3,049	578,462,765	189,083,100

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF $250,000 AND UNDER, AND SHOWING THE AMOUNT OF BONDS DEPOSITED TO SECURE CIRCULATION ON OCTOBER 5, 1887, AMOUNT OF BONDS REQUIRED BY PROPOSED CODE, AND AMOUNT OF BONDS WHICH MIGHT BE WITHDRAWN UPON ADOPTION OF CODE.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds to secure circulation October 5, 1887.	Amount of bonds required to be held under the proposed code.	Amount of bonds that may be withdrawn upon adoption of the code.
Maine	64	$6,410,000	$4,111,500	$641,000	$3,470,500
New Hampshire	47	5,605,000	3,709,500	560,500	3,209,000
Vermont	41	4,665,000	2,516,000	466,600	2,049,400
Massachusetts	148	23,400,500	12,952,000	2,340,050	10,611,950
Boston	5	1,100,000	250,000	110,000	140,000
Rhode Island	35	4,643,250	2,558,900	464,325	2,094,575
Connecticut	49	7,477,210	4,397,500	747,721	3,649,779
Division No. 1	389	53,301,960	30,555,400	5,330,196	25,225,204
New York	251	27,422,260	14,959,550	2,742,226	12,217,324
New York City	6	1,250,000	940,000	125,000	815,000
Albany	3	650,000	348,000	65,000	283,000
New Jersey	69	8,214,220	4,543,600	821,442	3,722,178
Pennsylvania	209	22,981,170	11,913,860	2,298,117	9,615,683
Philadelphia	12	2,608,000	587,500	260,800	326,700
Pittsburgh	8	1,630,000	810,500	163,000	647,500
Division No. 2	558	64,755,650	34,102,950	6,475,565	27,627,385
Delaware	16	1,583,985	1,226,700	158,398	1,068,302
Maryland	30	2,545,000	1,467,000	254,500	1,212,500
Baltimore	1	230,000	50,000	23,000	27,000
District of Columbia					
Washington	5	975,000	480,000	97,500	382,500
Virginia	22	2,496,300	1,152,500	249,630	902,870
West Virginia	20	1,961,000	761,250	196,100	565,150
Division No. 3	94	9,791,285	5,137,450	979,128	4,158,322
North Carolina	17	2,112,280	828,500	211,228	617,272
South Carolina	15	1,698,000	624,750	169,800	454,950
Georgia	19	2,050,520	878,000	205,052	672,948
Florida	8	500,000	180,500	50,000	130,500
Alabama	16	1,985,100	550,500	198,510	351,990
Mississippi	12	1,055,000	320,000	105,500	214,500
Louisiana	5	500,000	125,000	50,000	75,000
New Orleans	1	200,000	200,000	20,000	180,000
Texas	85	7,794,750	2,115,300	779,475	1,335,825
Arkansas	7	950,000	410,000	95,000	315,000
Kentucky	53	7,408,900	2,541,000	740,890	1,800,110
Louisville					
Tennessee	34	3,260,000	1,183,750	326,000	857,750
Division No. 4	272	29,514,550	9,957,300	2,951,455	7,005,845
Ohio	178	17,986,020	7,976,300	1,798,602	6,177,698
Cincinnati	3	650,000	150,000	65,000	85,000
Cleveland	1	200,000	50,000	20,000	30,000
Indiana	85	9,044,500	4,223,800	904,450	3,319,350
Illinois	159	14,041,500	4,726,500	1,404,150	3,322,350
Chicago	5	1,000,000	400,000	105,000	395,000
Michigan	95	8,274,600	2,762,750	827,460	1,835,290
Detroit	1	200,000	50,000	20,000	30,000
Wisconsin	53	4,442,000	1,373,000	444,200	928,800
Milwaukee	3	650,000	300,000	65,000	235,000
Division No. 5	583	56,538,620	22,012,350	5,653,862	16,358,488
Iowa	126	9,250,000	2,960,500	925,000	2,035,500
Minnesota	46	4,240,000	1,146,050	424,000	722,050
Missouri	35	2,517,280	782,750	251,728	531,022
Saint Louis					
Kansas City	3	590,000	150,000	59,000	91,000
Saint Joseph	2	300,000	157,550	30,000	127,550
Kansas	137	9,930,800	2,648,250	993,080	1,655,170
Nebraska	94	5,706,100	1,454,000	570,610	883,390
Omaha	4	700,000	150,000	70,000	80,000
Division No. 6	447	33,234,180	9,449,100	3,323,418	6,125,682

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF $250,000 AND UNDER, ETC.—Continued.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds to secure circulation October 5, 1887.	Amount of bonds required to be held under the proposed code.	Amount of bonds that may be withdrawn upon adoption of the code.
Colorado	30	$2,451,850	$939,000	$245,185	$693,815
Nevada	2	150,000	37,500	15,000	22,500
California	27	2,970,000	888,750	297,000	591,750
San Francisco	1	200,000	50,000	20,000	30,000
Oregon	23	1,795,000	644,800	179,500	465,300
Arizona	1	100,000	25,000	10,000	15,000
Division No. 7	84	7,666,850	2,585,050	766,685	1,818,365
Dakota	62	3,720,000	962,500	372,000	590,500
Idaho	6	350,000	92,800	35,000	57,800
Montana	16	1,475,000	380,600	147,500	233,100
New Mexico	9	850,000	240,000	85,000	155,000
Utah	7	850,000	390,000	85,000	305,000
Washington	18	1,280,000	405,000	128,000	277,000
Wyoming	7	675,000	173,750	67,500	106,250
Division No. 8	125	9,200,000	2,644,650	920,000	1,724,650
United States	2,552	264,003,095	116,444,250	26,400,309	90,043,941

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF OVER $250,000, AND SHOWING THE AMOUNT OF BONDS DEPOSITED TO SECURE CIRCULATION ON OCTOBER 5, 1887, AMOUNT OF BONDS REQUIRED BY PROPOSED CODE, AND AMOUNT OF BONDS WHICH MIGHT BE WITHDRAWN UPON ADOPTION OF CODE.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds to secure circulation, October 5, 1887.	Amount of bonds required to be held under the proposed code.	Amount of bonds that may be withdrawn upon adoption of the code.
Maine	8	$4,030,700	$1,372,000	$200,000	$1,172,000
New Hampshire	2	600,000	250,000	50,000	200,000
Vermont	8	2,900,000	1,375,000	200,000	1,175,000
Massachusetts	50	21,390,000	11,112,250	1,250,000	9,862,250
Boston	49	49,850,000	9,658,150	1,225,000	8,433,150
Rhode Island	26	15,696,800	2,625,000	650,000	1,975,000
Connecticut	34	17,028,200	5,318,600	850,000	4,468,600
Division No. 1	177	111,495,700	31,711,000	4,425,000	27,286,000
New York	18	7,302,000	4,509,000	450,000	4,059,000
New York City	41	47,900,000	8,755,000	1,025,000	7,730,000
Albany	3	1,100,000	800,000	75,000	725,000
New Jersey	12	4,810,000	2,331,000	300,000	2,031,000
Pennsylvania	28	10,569,970	3,285,000	700,000	2,585,000
Philadelphia	31	20,050,000	2,150,000	775,000	1,375,000
Pittsburgh	15	8,550,000	955,000	375,000	580,000
Division No. 2	148	100,281,970	22,785,000	3,700,000	19,085,000
Delaware	1	500,000	370,000	25,000	345,000
Maryland	1	251,700	50,000	25,000	25,000
Baltimore	16	11,483,260	2,000,000	400,000	1,600,000
District of Columbia	1	252,000	250,000	25,000	225,000
Washington	2	600,000	200,000	50,000	150,000
Virginia	3	1,300,000	200,000	75,000	125,000
West Virginia					
Division No. 3	24	14,386,960	3,070,000	600,000	2,470,000
North Carolina	1	300,000	100,000	25,000	75,000
South Carolina					
Georgia	2	1,000,000	110,500	50,000	60,500
Florida					
Alabama	4	1,500,000	350,000	100,000	250,000
Mississippi					
Louisiana					
New Orleans	7	2,725,000	1,150,000	175,000	975,000
Texas	6	2,125,000	300,000	150,000	150,000
Arkansas					
Kentucky	6	2,350,000	870,000	150,000	720,000
Louisville	9	3,551,500	694,000	225,000	469,000
Tennessee	6	4,200,000	300,000	150,000	150,000
Division No. 4	41	17,751,500	3,874,500	1,025,000	2,849,500
Ohio	14	4,810,000	2,136,350	350,000	1,786,350
Cincinnati	12	9,750,000	3,462,000	300,000	3,162,000
Cleveland	8	6,500,000	555,000	200,000	355,000
Indiana	8	2,850,000	500,000	200,000	300,000
Illinois	1	300,000	50,000	25,000	25,000
Chicago	13	14,000,000	650,000	325,000	325,000
Michigan	5	2,400,000	250,000	125,000	125,000
Detroit	7	3,683,540	350,000	175,000	175,000
Wisconsin					
Milwaukee					
Division No. 5	68	44,293,540	7,953,350	1,700,000	6,253,350
Iowa	2	900,000	100,000	50,000	50,000
Minnesota	12	9,500,000	735,000	300,000	435,000
Missouri					
Saint Louis	5	3,000,000	710,000	125,000	585,000
Kansas City	5	5,350,000	250,000	125,000	125,000
Saint Joseph					
Kansas	2	600,000	100,000	50,000	50,000
Nebraska	1	300,000	50,000	25,000	25,000
Omaha	4	1,700,000	200,000	100,000	100,000
Divisior No. 6	31	21,350,000	2,145,000	775,000	1,370,000

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF OVER $250,000, ETC.—Continued.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds to secure circulation October 5, 1887.	Amount of bonds required to be held under the proposed code.	Amount of bonds that may be withdrawn upon adoption of the code.
Colorado	1	$300,000	$50,000	25,000	$25,000
Nevada					
California	3	1,200,000	200,000	75,000	125,000
San Francisco	2	2,500,000	700,000	50,000	650,000
Oregon					
Arizona					
Division No. 7	6	4,000,000	950,000	150,000	800,000
Dakota					
Idaho					
Montana	1	500,000	100,000	25,000	75,000
New Mexico					
Utah					
Washington					
Wyoming	1	400,000	50,000	25,000	25,000
Division No. 8	2	900,000	150,000	50,000	100,000
United States	497	314,459,670	72,638,850	12,425,000	60,213,850

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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, 1887.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N. Y*	Apr. 6, 1864	.....	.....	.....	.....
First National Bank, Norwich, Conn*	May 2, 1864	.....	.....	.....	.....
Second National Bank, Ottumwa, Iowa†	May 2, 1864	.....	.....	.....	.....
Second National Bank, Canton, Ohio†	Oct. 3, 1864	.....	.....	.....	.....
First National Bank, Lansing, Mich†	Dec. 5, 1864	.....	.....	.....	.....
First National Bank, Columbia, Mo	Sept. 19, 1864	$100,000	$90,000	$89,875	$125
First National Bank, Carondelet, Mo	Mar. 15, 1865	30,000	25,500	25,389	111
First National Bank, Utica, N. Y.*	June 9, 1865	.....	.....	.....	.....
Pittston National Bank, Pittston, Pa	Sept. 16, 1865	200,000	.....	.....	.....
Fourth National Bank, Indianapolis, Ind.	Nov. 30, 1865	100,000	100,000	99,180	820
Berkshire National Bank, Adams, Mass.‡	Dec. 8, 1865	100,000	.....	.....	.....
National Union Bank, Rochester, N. Y.	Apr. 26, 1866	400,000	192,500	191,283	1,217
First National Bank, Leonardsville, N. Y.	July 11, 1866	50,000	45,000	44,375	625
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	83,108	1,892
Farmers' National Bank, Waukesha, Wis.	Nov. 25, 1866	100,000	90,000	89,495	505
National Bank of Metropolis, Washington, D. C	Nov. 28, 1866	200,000	180,000	176,535	3,465
First National Bank, Providence, Pa	Mar. 1, 1867	100,000	90,000	88,620	1,380
National State Bank, Dubuque, Iowa	Mar. 9, 1867	150,000	127,000	125,556	1,444
First National Bank of Newton, Newtonville, Mass	Mar. 11, 1867	150,000	130,000	128,584	1,416
First National Bank, New Ulm, Minn	Apr. 18, 1867	60,000	54,000	53,125	875
National Bank of Crawford County, Meadville, Pa	Apr. 19, 1867	300,000	.....	.....	.....
Kittanning National Bank, Kittanning, Pa.†	Apr. 29, 1867	200,000	.....	.....	.....
City National Bank, Savannah, Ga.†	May 28, 1867	100,000	.....	.....	.....
Ohio National Bank, Cincinnati, Ohio	July 3, 1867	500,000	450,000	443,590	6,410
First National Bank, Kingston, N. Y.	Sept. 26, 1867	200,000	180,000	177,509	2,491
First National Bank, Bluffton, Ind	Dec. 5, 1867	50,000	45,000	44,561	439
National Exchange Bank, Richmond, Va.	Dec. 5, 1867	200,000	180,000	179,050	950
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,566	1,434
First National Bank, Jackson, Miss	Dec. 26, 1867	100,000	45,500	45,280	220
First National Bank, Downingtown, Pa	Jan. 14, 1868	100,000	90,000	88,881	1,119
First National Bank, Titusville, Pa	Jan. 15, 1868	100,000	86,750	85,669	1,081
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,000	45,000	44,351	649
National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,178	322
First National Bank, New Brunswick, N. J	Feb. 26, 1868	100,000	90,000	88,579	1,421
First National Bank, Cuyahoga Falls, Ohio	Mar. 4, 1868	50,000	45,000	44,415	585
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,377	623
Commercial National Bank, Cincinnati, Ohio	Apr. 28, 1868	500,000	345,950	343,115	2,835
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	88,580	1,420
First National Bank, South Worcester, N. Y	Aug. 4, 1868	175,500	157,400	155,676	1,724
National Mechanics and Farmers' Bank, Albany, N. Y	Aug. 4, 1868	350,000	314,950	312,565	2,385
Second National Bank, Des Moines, Iowa	Aug. 5, 1868	50,000	42,500	42,122	378
First National Bank, Steubenville, Ohio	Aug. 8, 1868	150,000	135,000	132,842	2,158
First National Bank, Plumer, Pa	Aug. 25, 1868	100,000	87,500	85,977	1,523
First National Bank, Danville, Va	Sept. 30, 1868	50,000	45,000	44,595	405
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,293	2,207
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	66,950	550
Merchants and Mechanics' National Bank, Troy, N. Y	Dec. 31, 1868	300,000	184,750	182,931	1,819
National Savings Bank, Wheeling, W. Va	Jan. 7, 1869	100,000	90,000	89,245	755
First National Bank, Marion, Ohio	Jan. 12, 1869	125,000	109,850	108,832	1,018
National Insurance Bank, Detroit, Mich.	Feb. 26, 1869	200,010	85,000	84,394	606
National Bank of Lansingburg, N. Y	Mar. 6, 1869	150,000	135,000	133,662	1,338
National Bank of North America, New York, N. Y	Apr. 15, 1869	1,000,000	333,000	330,384	2,616
First National Bank, Hallowell, Me	Apr. 19, 1869	60,000	53,350	52,857	493
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,230	770
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,990	133,912	1,078
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	84,736	514
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,385	615
First National Bank, Frostburg, Md	July 30, 1869	50,000	45,000	44,723	277
First National Bank, La Salle, Ill	Aug. 30, 1869	50,000	45,000	44,465	535

* New bank with same title. † Never completed organization. ‡ Consolidated with another bank.

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank of Commerce, Georgetown, D. C	Oct. 28, 1869	$100,000	$90,000	$88,980	$1,020
Miner's National Bank, Salt Lake City, Utah	Dec. 2, 1869	150,000	135,000	133,842	1,158
First National Bank, Vinton, Iowa	Dec. 13, 1869	50,000	42,500	42,279	221
National Exchange Bank, Philadelphia, Pa	Jan. 8, 1870	300,000	175,750	173,330	2,420
First National Bank, Decatur, Ill	Jan. 10, 1870	100,000	85,250	84,170	1,080
National Union Bank, Oswego, N. Y	Jan. 11, 1870	100,000	88,250	87,121	1,129
First National Bank, Berlin, Wis	Jan. 25, 1870	500,000	44,000	43,610	390
Central National Bank, Cincinnati, Ohio	Mar. 31, 1870	500,000	425,000	420,615	4,385
First National Bank, Dayton, Ohio	Apr. 9, 1870	150,000	135,000	133,678	1,322
National Bank of Chemung, Elmira, N. Y	June 10, 1870	100,000	90,000	89,443	557
Merchants' National Bank, Milwaukee, Wis	June 14, 1870	100,000	90,000	89,170	830
First National Bank, Saint Louis, Mo	July 16, 1870	200,000	179,990	178,463	1,527
Chemung Canal National Bank, Elmira, N. Y	Aug. 3, 1870	100,000	90,000	89,084	916
Central National Bank, Omaha, Nebr*	Sept. 23, 1870	100,000	.....	.....	.....
First National Bank, Clarksville, Va	Oct. 13, 1870	50,000	27,000	26,860	140
First National Bank, Burlington, Vt	Oct. 15, 1870	300,000	270,000	266,103	3,897
First National Bank, Lebanon, Ohio	Oct. 24, 1870	100,000	85,000	84,239	761
National Exchange Bank, Lansingburg, N. Y	Dec. 27, 1870	100,000	90,000	89,301	699
Muskingum National Bank, Zanesville, Ohio	Jan. 7, 1871	100,000	90,000	89,125	875
United National Bank, Winona, Minn	Feb. 15, 1871	50,000	45,000	44,525	475
First National Bank, Des Moines, Iowa	Mar. 25, 1871	100,000	90,000	89,079	921
Saratoga County National Bank, Waterford, N. Y	Mar. 28, 1871	150,000	135,000	133,858	1,142
State National Bank, Saint Joseph, Mo	Mar. 31, 1871	100,000	90,000	89,439	561
First National Bank, Fenton, Mich	May 2, 1871	100,000	49,500	48,983	517
First National Bank, Wellsburg, W. Va	June 24, 1871	100,000	90,000	89,148	852
Clarke National Bank, Rochester, N. Y	Aug. 11, 1871	200,000	180,000	178,022	1,978
Commercial National Bank, Oshkosh, Wis	Nov. 22, 1871	100,000	90,000	89,168	832
Fort Madison National Bank, Fort Madison, Iowa	Dec. 26, 1871	75,000	67,500	66,920	580
National Bank of Maysville, Ky	Jan. 6, 1872	300,000	270,000	268,241	1,759
Fourth National Bank, Syracuse, N. Y	Jan. 9, 1872	105,500	91,700	90,692	1,008
American National Bank, New York, N. Y	May 10, 1872	500,000	450,000	443,131	6,869
Carroll County National Bank, Sandwich, N. H	May 24, 1872	50,000	45,000	44,288	712
Second National Bank, Portland, Me	June 24, 1872	100,000	81,000	79,619	1,381
Atlantic National Bank, Brooklyn, N. Y	July 15, 1872	200,000	165,000	163,340	1,660
Merchants and Farmers' National Bank, Quincy, Ill	Aug. 8, 1872	150,000	135,000	133,500	1,500
First National Bank, Rochester, N. Y	Aug. 9, 1872	400,000	206,100	203,569	2,531
Lawrenceburg National Bank, Ind	Sept. 10, 1872	200,000	180,000	177,548	2,452
Jewett City National Bank, Jewett City, Conn	Oct. 4, 1872	60,000	48,750	48,092	658
First National Bank, Knoxville, Tenn	Oct. 22, 1872	100,000	80,910	79,874	1,036
First National Bank, Goshen, Ind	Nov. 7, 1872	115,000	103,500	102,071	1,429
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	136,168	1,972
Orange County National Bank, Chelsea, Vt	Jan. 14, 1873	200,000	180,000	176,976	3,024
Second National Bank, Syracuse, N. Y	Feb. 18, 1873	100,000	99,000	88,715	1,285
Richmond National Bank, Richmond, Ind*	Feb. 28, 1873	230,000	207,000	207,000	.....
First National Bank, Adams, N. Y	Mar. 7, 1873	75,000	66,900	65,870	1,030
Mechanics' National Bank, Syracuse N. Y	Mar. 11, 1873	140,000	93,800	92,695	1,105
Farmers and Mechanics' National Bank, Rochester, N. Y	Apr. 15, 1873	100,000	83,250	82,148	1,102
Montana National Bank, Helena, Mont	Apr. 15, 1873	100,000	31,500	31,365	135
First National Bank, Havana, N. Y	June 3, 1873	50,000	45,000	44,270	730
Merchants and Farmers' National Bank, Ithaca, N. Y	June 30, 1873	50,000	45,000	44,185	815
National Bank of Cazenovia, N. Y	July 18, 1873	150,000	116,770	115,113	1,657
Merchants' National Bank, Memphis, Tenn	Aug. 30, 1873	250,000	225,000	221,873	3,127

* New bank with same title.

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Manufacturers' National Bank, Chicago, Ill	Sept. 25, 1873	$500,000	$450,000	$443,398	$6,602
Second National Bank, Chicago, Ill	Sept. 25, 1873	100,000	97,500	95,756	1,744
Merchants' National Bank, Dubuque, Iowa	Sept. 30, 1873	200,000	180,000	175,265	4,735
Beloit National Bank, Beloit, Wis	Oct. 2, 1873	50,000	45,000	44,216	784
Union National Bank, Saint Louis, Mo	Oct. 22, 1873	500,000	150,300	147,828	2,472
City National Bank, Geen Bay, Wis	Nov. 29, 1873	50,000	45,000	43,990	1,010
First National Bank, Shelbina, Mo	Jan. 1, 1874	100,000	90,000	88,828	1,172
Second National Bank, Nashville, Tenn	Jan. 8, 1874	125,000	92,920	91,215	1,705
First National Bank, Oneida, N. Y	Jan. 13, 1874	125,000	110,500	108,589	1,911
Merchants' National Bank, Hastings, Minn	Feb. 7, 1874	100,000	90,000	88,105	1,895
National Bank of Tecumseh, Mich	Mar. 3, 1874	50,000	45,000	44,210	790
Gallatin National Bank, Shawneetown, Ill	Mar. 7, 1874	250,000	225,000	222,528	2,472
First National Bank, Brookville, Pa	Mar. 26, 1874	100,000	90,000	88,445	1,555
Citizens' National Bank, Sioux City, Iowa	Apr. 14, 1874	50,000	45,000	44,705	295
Citizens' National Bank, Charlottesville, Va	Apr. 27, 1874	100,000	90,000	88,709	1,291
Farmers' National Bank, Warren, Ill	Apr. 28, 1874	50,000	45,000	44,181	819
First National Bank, Medina, Ohio	May 6, 1874	75,000	45,000	44,601	399
Croton River National Bank, South East, N. Y	May 25, 1874	200,000	166,550	163,318	3,232
Merchants' National Bank of West Virginia, Wheeling, W. Va	July 7, 1874	500,000	450,000	442,982	7,018
Central National Bank, Baltimore, Md	July 15, 1874	200,000	180,000	178,066	1,934
Second National Bank, Leavenworth Kans	July 22, 1874	100,000	90,000	87,526	2,474
Teutonia National Bank, New Orleans, La	Sept. 2, 1874	300 000	270,000	265,780	4,220
City National Bank, Chattanooga, Tenn	Sept. 10, 1874	170,000	148,001	146,003	1,998
First National Bank, Cairo, Ill	Oct. 10, 1874	100,000	90,000	88,204	1,796
First National Bank, Olathe, Kans	Nov. 9, 1874	50,000	45,000	44,497	503
First National Bank, Beverly, Ohio	Nov. 10, 1874	102,000	90,000	88,102	1,898
Union National Bank, La Fayette, Ind	Dec. 4, 1874	250,000	224,095	219,453	4,642
Ambler National Bank, Jacksonville, Fla*	Dec. 7, 1874	42,500			
Mechanics' National Bank, Chicago, Ill	Dec. 30, 1874	250,000	125,900	123,020	2,880
First National Bank, Evansville, Wis	Jan. 9, 1875	55,000	45,000	44,432	568
First National Bank, Baxter Springs, Kans	Jan. 12, 1875	50,000	36,000	35,535	465
People's National Bank, Pueblo, Colo	Jan. 12, 1875	50,000	27,000	26,778	222
National Bank of Commerce, Green Bay, Wis	Jan. 12, 1875	100,000	90,000	88,860	1,140
First National Bank, Millersburg, Ohio	Jan. 12, 1875	100,000	60,400	59,731	669
First National Bank, Staunton, Va	Jan. 23, 1875	100,000	90,000	88,597	1,403
National City Bank, Milwaukee, Wis	Feb. 24, 1875	100,000	60,000	58,675	1,325
Irasburg National Bank of Orleans, Irasburg, Vt	Mar. 17, 1875	75,000	67,500	66,104	1,396
First National Bank, Pekin, Ill	Mar. 25, 1875	100,000	90,000	88,144	1,856
Merchants' and Planters' National Bank, Augusta, Ga	Mar. 30, 1875	200,000	169,000	165,830	3,170
Monticello National Bank, Monticello, Iowa	Mar. 30, 1875	100,000	45,000	44,264	736
Iowa City National Bank, Iowa City, Iowa	Apr. 14, 1875	125,000	104,800	102,671	2,129
First National Bank, Wheeling, W. Va	Apr. 22, 1875	250,000	225,000	219,410	5,590
First National Bank, Mount Clemens, Mich	May 20, 1875	50,000	27,000	26,830	170
First National Bank, Knob Noster, Mo	May 29, 1875	50,000	43,800	43,358	442
First National Bank, Brodhead, Wis	June 24, 1875	50,000	45,000	44,342	658
Auburn City National Bank, Auburn, N. Y	June 26, 1875	200,000	141,300	137,987	3,313
First National Bank, El Dorado, Kans	June 30, 1875	50,000	45,000	44,400	600
First National Bank, Junction City, Kans	July 1, 1875	50,000	45,000	44,565	435
First National Bank, Chetopa, Kans	July 19, 1875	50,000	36,000	35,567	433
First National Bank, Golden, Colo	Aug. 25, 1875	50,200	27,000	26,765	235
National Bank of Jefferson, Wis	Aug. 26, 1875	60,000	54,000	52,707	1,293
Green Lane National Bank, Green Lane, Pa	Sept. 9, 1875	100,000	90,000	89,267	733
State National Bank, Topeka, Kans	Sept. 15, 1875	60,500	30,600	30,407	193
Farmers' National Bank, Marshalltown, Iowa	Sept. 18, 1875	50,000	27,000	26,765	235

*Never completed organization.

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Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Richland National Bank, Mansfield, Ohio	Sept. 25, 1875	$150,000	$130,300	$126,549	$3,751
Planters' National Bank, Louisville, Ky.	Sept. 30, 1875	350,000	315,000	304,784	10,216
First National Bank, Gallatin, Tenn	Oct. 1, 1875	75,000	45,000	44,430	570
First National Bank, Charleston, W. Va.	Oct. 2, 1875	100,000	90,000	88,790	1,210
People's National Bank, Winchester, Ill	Oct. 4, 1875	75,000	67,500	66,217	1,283
First National Bank, New Lexington, Ohio	Oct. 12, 1875	50,000	45,000	44,475	525
First National Bank, Ishpeming, Mich	Oct. 20, 1875	50,000	45,000	44,006	994
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,033	1,247
Merchants' National Bank, Fort Wayne, Ind	Nov. 8, 1875	100,000	46,820	45,955	865
Kansas City National Bank, Kansas City, Mo	Nov. 13, 1875	100,000	65,991	64,574	1,417
First National Bank, Schoolcraft, Mich.	Nov. 17, 1875	50,000	45,000	44,302	698
First National Bank, Curwensville, Pa.	Dec. 17, 1875	100,000	90,000	87,308	2,692
National Marine Bank, Saint Paul, Minn	Dec. 28, 1875	100,000	59,710	57,705	2,005
First National Bank, Rochester, Ind.	Jan. 11, 1876	50,000	45,000	42,895	2,105
First National Bank, Lodi, Ohio	Jan. 11, 1876	100,000	90,000	87,407	2,593
Iron National Bank, Portsmouth, Ohio	Jan. 19, 1876	100,000	90,000	88,537	1,463
First National Bank, Ashland, Nebr.	Jan. 26, 1876	50,000	45,000	44,464	536
First National Bank, Paxton, Ill	Jan. 28, 1876	50,000	45,000	43,809	1,191
First National Bank, Bloomfield, Iowa.	Feb. 5, 1876	55,000	49,500	48,235	1,265
Marietta National Bank, Marietta, Ohio.	Feb. 16, 1876	150,000	90,000	87,321	2,679
Salt Lake City National Bank, Salt Lake City, Utah	Feb. 21, 1876	100,000	45,000	43,871	1,129
First National Bank, La Grange, Mo.	Feb. 24, 1876	50,000	45,000	44,221	779
First National Bank, Atlantic, Iowa.	Mar. 7, 1876	50,000	45,000	44,235	765
First National Bank, Spencer, Ind	Mar. 11, 1876	70,000	63,000	62,179	821
National Currency Bank, New York, N. Y	Mar. 23, 1876	100,000	45,000	43,500	1,500
Caverna National Bank, Caverna, Ky.	May 13, 1876	50,000	45,000	44,415	585
City National Bank, Pittsburgh, Pa	May 25, 1876	200,000	68,929	67,025	1,904
National State Bank, Des Moines, Iowa.	June 21, 1876	100,000	50,795	48,755	2,040
First National Bank, Trenton, Mo	June 22, 1876	50,000	45,000	44,296	704
First National Bank, Bristol, Tenn	July 10, 1876	50,000	45,000	44,460	540
First National Bank, Leon, Iowa	July 11, 1876	60,000	45,000	43,546	1,454
Anderson County National Bank, Lawrenceburgh, Ky	July 29, 1876	100,000	45,000	44,480	520
First National Bank, Newport, Ind	Aug. 7, 1876	60,000	45,000	43,478	1,522
First National Bank, De Pere, Wis	Aug. 17, 1876	50,000	31,500	31,158	342
Second National Bank, Lawrence, Kans.	Aug. 23, 1876	100,000	67,500	66,165	1,335
Commercial National Bank, Versailles, Ky	Aug. 26, 1876	170,000	153,000	148,897	4,103
State National Bank, Atlanta, Ga	Aug. 31, 1876	200,000	73,725	71,160	2,565
Syracuse National Bank, Syracuse, N. Y	Sept. 25, 1876	200,000	117,961	112,363	5,598
First National Bank, Northumberland, Pa	Oct. 6, 1876	100,000	62,106	59,411	2,695
First National Bank, Lancaster, Mo.	Nov. 14, 1876	50,000	27,000	26,752	248
First National Bank, Council Grove, Kans	Nov. 28, 1876	50,000	26,500	26,024	476
National Bank Commerce, Chicago, Ill.	Dec. 2, 1876	250,000	71,465	69,311	2,154
First National Bank, Palmyra, Mo	Dec. 12, 1876	100,000	46,140	44,420	1,720
First National Bank, Newton, Iowa	Dec. 16, 1876	50,000	45,000	42,639	2,361
National Southern Kentucky Bank, Bowling Green, Ky	Dec. 23, 1876	50,000	27,000	26,593	407
First National Bank, Monroe, Iowa	Jan. 1, 1877	60,000	35,760	34,934	766
First National Bank, New London, Conn	Jan. 9, 1877	100,000	38,300	35,981	2,319
Winona Deposit National Bank, Winona, Minn	Jan. 28, 1877	100,000	63,285	60,571	2,714
First National Bank, South Charleston, Ohio	Feb. 24, 1877	100,000	90,000	86,975	3,025
Lake Ontario National Bank, Oswego, N. Y	Feb. 24, 1877	275,000	66,405	61,591	4,814
First National Bank, Sidney, Ohio	Feb. 26, 1877	52,000	46,200	44,697	1,503
Chillicothe National Bank, Ohio	Apr. 9, 1877	100,000	53,825	51,185	2,640
First National Bank, Manhattan, Kans.	Apr. 13, 1877	52,000	44,200	43,299	901
National Bank, Monticello, Ky.	Apr. 23, 1877	60,000	49,500	46,580	2,920
First National Bank, Rockville, Ind.	Apr. 25, 1877	200,000	173,090	166,490	6,600
Georgia National Bank, Atlanta, Ga	May 31, 1877	100,000	45,000	43,184	1,816
First National Bank, Adrian, Mich	June 11, 1877	100,000	43,500	42,004	1,496

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Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Napoleon, Ohio	June 30, 1877	$50,000	$45,000	$43,613	$1,387
First National Bank, Lancaster, Ohio	Aug. 1, 1877	60,000	54,000	51,794	2,206
First National Bank, Minerva, Ohio	Aug. 24, 1877	50,000	45,000	43,924	1,076
Kinney National Bank, Portsmouth, Ohio	Aug. 28, 1877	100,000	90,000	87,835	2,165
First National Bank, Green Bay, Wis	Oct. 19, 1877	50,000	45,000	43,352	1,648
National Exchange Bank, Wakefield, R. I.	Oct. 27, 1877	70,000	34,650	32,647	2,003
First National Bank, Union City, Ind	Nov. 10, 1877	50,000	45,000	43,405	1,595
First National Bank, Negaunee, Mich	Nov. 13, 1877	50,000	45,000	43,695	1,305
Tenth National Bank, New York, N. Y	Nov. 23, 1877	500,000	441,000	412,325	28,675
First National Bank, Paola, Kans	Dec. 1, 1877	50,000	44,350	42,983	1,367
National Exchange Bank, Troy, N. Y	Dec. 6, 1877	100,000	90,000	86,166	3,834
Second National Bank, La Fayette, Ind	Dec. 20, 1877	200,000	52,167	47,117	5,050
State National Bank, Minneapolis, Minn	Dec. 31, 1877	100,000	82,500	78,403	4,097
Second National Bank, Saint Louis, Mo	Jan. 8, 1878	200,000	53,055	47,163	5,892
First National Bank, Sullivan, Ind	Jan. 8, 1878	50,000	45,000	43,995	1,005
Rockland County National Bank, Nyack, N. Y	Jan. 10, 1878	100,000	89,000	85,231	3,769
First National Bank, Wyandotte, Kans	Jan. 19, 1878	50,000	45,000	43,795	1,205
First National Bank, Boone, Iowa	Jan. 22, 1878	50,000	32,400	31,110	1,290
First National Bank, Pleasant Hill, Mo	Feb. 7, 1878	50,000	45,000	43,632	1,368
National Bank of Gloversville, N. Y	Feb. 28, 1878	100,000	64,750	62,062	2,688
First National Bank, Independence, Mo	Mar. 1, 1878	50,000	27,000	24,651	2,349
National State Bank, Lima, Ind	Mar. 2, 1878	100,000	33,471	31,392	2,079
Nirst National Bank, Tell City, Ind	Mar. 4, 1878	50,000	44,500	43,675	825
First National Bank, Pomeroy, Ohio	Mar. 5, 1878	200,000	75,713	70,481	5,232
Eleventh Ward National Bank, Boston, Mass	Mar. 14, 1878	200,000	89,400	86,355	3,045
First National Bank, Prophetstown, Ill	Mar. 19, 1878	50,000	45,000	44,238	762
First National Bank, Jackson, Mich	Mar. 26, 1878	100,000	88,400	84,215	4,185
First National Bank, Eau Claire, Wis	Mar. 30, 1878	60,000	38,461	37,216	1,245
First National Bank, Washington, Ohio	Apr. 5, 1878	200,000	69,750	65,092	4,658
First National Bank, Middleport, Ohio	Apr. 20, 1878	50,000	31,500	30,825	675
First National Bank, Streator, Ill	Apr. 24, 1878	50,000	40,500	39,775	725
First National Bank, Muir, Mich	Apr. 25, 1878	50,000	44,200	43,109	1,091
Kane County National Bank, Saint Charles, Ill	May 31, 1878	50,000	26,300	25,288	1,012
First National Bank, Carthage, Mo	June 1, 1878	50,000	44,500	43,415	1,085
Security National Bank, Worcester, Mass	June 5, 1878	100,000	49,000	46,890	2,110
First National Bank, Lake City, Colo	June 15, 1878	50,000	29,300	28,909	391
People's National Bank, Norfolk, Va	July 31, 1878	100,000	85,705	79,265	6,440
Topeka National Bank, Topeka, Kans	Aug. 7, 1878	100,000	89,300	82,595	6,705
First National Bank, Saint Joseph, Mo	Aug. 13, 1878	100,000	67,110	61,826	5,284
First National Bank, Winchester, Ind	Aug. 24, 1878	60,000	52,700	49,035	3,665
Muscatine National Bank, Muscatine, Iowa	Sept. 2, 1878	100,000	44,200	39,926	4,274
Traders' National Bank, Chicago, Ill	Sept. 4, 1878	200,000	43,700	38,695	5,005
Union National Bank, Rahway, N. J	Sept. 10, 1878	100,000	89,200	83,499	5,701
First National Bank, Sparta, Wis	Sept. 14, 1878	50,000	45,000	42,797	2,203
Herkimer County National Bank, Little Falls, N. Y	Oct. 11, 1878	200,000	178,300	166,190	12,110
Farmers' National Bank, Bangor, Me	Nov. 22, 1878	100,000	89,100	82,952	6,148
Pacific National Bank, Council Bluffs, Iowa	Nov. 30, 1878	100,000	45,000	43,263	1,737
First National Bank, Anamosa, Iowa	Dec. 14, 1878	50,000	44,500	40,815	3,685
Smithfield National Bank, Pittsburgh, Pa	Dec. 16, 1878	200,000	78,750	70,100	8,650
First National Bank, Buchanan, Mich	Dec. 21, 1878	50,000	27,000	26,185	815
First National Bank, Prairie City, Ill	Dec. 24, 1878	50,000	27,000	23,610	3,390
Corn Exchange National Bank, Chicago, Ill	Jan. 4, 1879	500,000	59,160	51,613	7,547
Franklin National Bank, Columbus, Ohio	Jan. 4, 1879	100,000	93,070	86,423	6,647
Traders' National Bank, Bangor, Me	Jan. 14, 1879	100,000	76,400	68,917	7,483
First National Bank, Genic, N. H	Jan. 14, 1879	60,000	45,597	42,393	3,204
First National Bank, Salem, N. C	Jan. 14, 1879	150,000	128,200	117,470	10,730
First National Bank, Granville, Ohio	Jan. 14, 1879	50,000	34,365	31,509	2,855
Commercial National Bank, Petersburgh, Va	Jan. 14, 1879	120,000	99,800	89,303	10,497
First National Gold Bank, Stockton, Cal	Jan. 14, 1879	300,000	238,600	212,841	25,759
First National Bank, Sheboygan, Wis	Jan. 14, 1879	50,000	45,000	43,354	1,646
First National Bank, Boscobel, Wis	Jan. 21, 1879	50,000	43,900	42,132	1,768
National Marine Bank, Oswego, N. Y	Jan. 25, 1879	120,000	44,300	41,214	3,086
Central National Bank, Hightstown, N. J	Feb. 15, 1879	100,000	32,400	31,265	1,135

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Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Brookville National Bank, Brookville, Ind	Feb. 18, 1879	$100,000	$89,000	$81,170	$7,830
Farmers' National Bank, Centreville, Iowa	Feb. 27, 1879	50,000	41,500	40,288	1,212
First National Bank, Clarinda, Iowa	Mar. 1, 1879	50,000	45,000	43,807	1,193
Waterville National Bank, Waterville, Me	Mar. 3, 1879	125,000	110,300	102,665	7,635
First National Bank, Tremont, Pa	Mar. 4, 1879	75,000	64,600	57,174	7,426
First National Bank, Atlanta, Ill	Apr. 15, 1879	50,000	26,500	24,230	2,270
Union National Bank, Aurora, Ill	Apr. 22, 1879	125,000	82,000	74,077	7,923
National Bank of Menasha, Wis	Apr. 26, 1879	50,000	44,500	42,844	1,656
National Exchange Bank, Jefferson City, Mo	May 8, 1879	50,000	45,000	41,839	3,161
First National Bank, Hannibal, Mo	May 15, 1879	100,000	88,200	79,990	8,210
Merchants' National Bank, Winona, Minn	June 16, 1879	100,000	35,000	33,662	1,338
Farmers' National Bank, Keithsburg, Ill	July 3, 1879	50,000	27,060	24,650	2,350
First National Bank, Franklin, Ky	July 5, 1879	100,000	54,000	49,970	4,030
National Bank of Salem, Salem, Ind	July 8, 1879	50,000	44,400	43,277	1,123
Fourth National Bank, Memphis, Tenn	July 19, 1879	125,000	45,000	40,610	4,390
Bedford National Bank, Bedford, Ind	July 21, 1879	100,000	87,200	84,156	3,044
First National Bank, Afton, Iowa	Aug. 15, 1879	50,000	26,500	24,989	1,511
First National Bank, Deer Lodge, Mont	Aug. 16, 1879	50,000	45,000	43,490	1,510
First National Bank, Batavia, Ill	Aug. 30, 1879	50,000	44,300	41,450	2,850
National Gold Bank and Trust Company, San Francisco, Cal	Sept. 1, 1879	750,000	40,000	27,510	12,490
Gainesville National Bank, Gainesville, Ala	Nov. 25, 1879	100,000	90,000	79,994	10,006
First National Bank, Hackensack, N. J	Dec. 6, 1879	100,000	90,000	83,063	6,937
National Bank of Delavan, Delavan, Wis	Jan. 7, 1880	50,000	27,000	24,410	2,590
Mechanics' National Bank, Nashville, Tenn	Jan. 13, 1880	100,000	90,000	76,950	13,050
Manchester National Bank, Manchester, Ohio	Jan. 13, 1880	50,000	48,303	43,738	4,565
First National Bank, Meyersdale, Pa	Mar. 5, 1880	50,000	30,600	29,540	1,060
First National Bank, Mifflinburg, Pa	Mar. 8, 1880	100,000	90,000	79,775	10,225
National Bank of Michigan, Marshall, Mich	May 14, 1880	120,000	100,800	92,197	8,603
National Exchange Bank, Houston, Tex	Sept. 10, 1880	100,000	31,500	27,613	3,887
Ascutney National Bank, Windsor, Vt	Oct. 19, 1880	100,000	90,000	80,932	9,068
First National Bank, Seneca Falls, N. Y	Nov. 23, 1880	60,000	54,000	51,778	2,222
First National Bank, Baraboo, Wis	Nov. 27, 1880	50,000	27,000	25,260	1,740
Bundy National Bank, New Castle, Ind	Dec. 6, 1880	50,000	45,000	43,834	1,166
Vineland National Bank, Vineland, N. J	Jan. 11, 1881	50,000	45,000	43,568	1,432
Ocean County National Bank, Tom's River, N. J	Jan. 11, 1881	100,000	119,405	105,620	13,785
Hungerford, National Bank, Adams, N. Y	Jan. 27, 1881	50,000	45,000	39,145	5,855
Merchants' National Bank, Minneapolis, Minn	Jan. 31, 1881	150,000	98,268	94,580	3,688
Farmers' National Bank, Mechanicsburg, Ohio	Feb. 18, 1881	100,000	30,140	28,525	1,615
First National Bank, Green Spring, Ohio	Feb. 18, 1881	50,000	45,000	42,841	2,159
First National Bank, Cannon Falls, Minn	Feb. 21, 1881	50,000	45,000	42,615	2,385
First National Bank, Coshocton, Ohio	Feb. 21, 1881	50,000	53,058	50,453	2,605
Manufacturers' National Bank, Three Rivers, Mich	Feb. 25, 1881	50,000	45,000	42,880	2,120
First National Bank, Lansing, Iowa	Feb. 25, 1881	50,000	45,000	42,576	2,424
First National Bank, Watertown, N. Y	May 26, 1881	100,000	75,510	63,145	12,365
First National Bank, Americus, Ga	June 17, 1881	60,000	45,000	42,942	2,058
First National Bank, Saint Joseph, Mich	June 30, 1881	50,000	26,500	24,386	2,114
First National Bank, Logan, Ohio	July 8, 1881	50,000	45,000	42,565	2,435
First National Bank, Rochelle, Ill	Aug. 9, 1881	50,000	45,000	42,283	2,717
First National Bank, Shakopee, Minn	Aug. 10, 1881	50,000	45,000	41,335	3,665
National State Bank, Oskaloosa, Iowa	Aug. 13, 1881	50,000	81,665	72,895	8,770
First National Bank, Hobart, N. Y	Aug. 27, 1881	100,000	90,000	79,830	10,170
Attica National Bank, Attica, N. Y	Aug. 30, 1881	50,000	45,000	41,660	3,340
National Bank of Brighton, Boston, Mass	Oct. 4, 1881	300,000	270,000	242,294	27,706
Clement National Bank, Rutland, Vt*	Aug. 1, 1881	100,000	.....	.....	.....
First National Bank, Lisbon, Iowa	Nov. 1, 1881	50,000	45,000	42,400	2,600
First National Bank, Warsaw, Ind	Dec. 1, 1881	50,000	48,500	45,310	3,190
Brighton National Bank, Brighton, Iowa	Dec. 15, 1881	50,000	45,000	42,044	2,956
Merchants' National Bank, Denver, Colo	Dec. 24, 1881	120,000	72,000	57,140	14,860
Merchants' National Bank, Holly, Mich	Dec. 31, 1881	50,000	45,000	42,525	2,475

*New bank with same title.

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Alliance, Ohio	Jan. 3, 1882	$50,000	$45,000	$40,418	$4,582
National Union Bank, New London, Conn	Jan. 10, 1882	300,000	112,818	95,986	16,832
National Bank of Royalton, Vt	Jan. 10, 1882	100,000	90,000	78,067	11,933
First National Bank, Whitehall, N. Y	Jan. 18, 1882	50,000	45,000	38,519	6,481
National Bank of Pulaski, Tenn	Jan. 23, 1882	70,000	43,700	37,198	6,502
First National Bank, Alton, Ill	Mar. 30, 1882	100,000	90,000	78,957	11,043
Havana National Bank, Havana, N. Y	Apr. 15, 1882	50,000	45,000	41,322	3,678
First National Bank, Brownsville, Pa	May 2, 1882	75,000	67,500	56,040	11,460
Second National Bank, Franklin, Ind	June 20, 1882	100,000	81,060	66,075	14,985
Merchants' National Bank, Georgetown, Colo	June 22, 1882	50,000	45,000	41,988	3,012
Commercial National Bank, Toledo, Ohio	July 6, 1882	100,000	90,000	81,700	8,300
Harmony National Bank, Harmony, Pa	July 7, 1882	50,000	45,000	39,000	6,000
First National Bank, Liberty, Ind	July 22, 1882	60,000	54,000	48,506	5,494
Manufacturers' National Bank, Amsterdam, N. Y	Aug. 1, 1882	80,000	72,000	64,320	7,680
First National Bank, Bay City, Mich	Nov. 8, 1882	400,000	156,100	135,479	20,621
First National Bank, Ripley, Ohio	Nov. 10, 1882	100,000	69,201	56,588	12,613
National Bank of State of New York, New York, N. Y	Dec. 6, 1882	800,000	397,004	354,017	42,987
First National Bank, Wellington, Ohio	Dec. 12, 1882	100,000	90,000	79,011	10,989
Second National Bank, Jefferson, Ohio	Dec. 26, 1882	100,000	90,000	74,668	15,332
First National Bank, Painesville, Ohio	Dec. 30, 1882	200,000	162,800	134,556	28,244
Saint Nicholas National Bank, New York, N. Y	Dec. 30, 1882	500,000	450,000	375,168	74,832
Fifth National Bank, Chicago, Ill	Dec. 30, 1882	500,000	29,700	19,327	10,373
First National Bank, Dowagiac, Mich	Jan. 3, 1883	50,000	45,000	40,058	4,942
First National Bank, Greenville, Ill	Jan. 9, 1883	150,000	59,400	47,053	12,347
Merchants' National Bank, East Saginaw, Mich	Jan. 9, 1883	200,000	101,100	85,703	15,397
Logan County National Bank, Russellville, Ky	Jan. 9, 1883	50,000	40,070	36,370	3,680
National Bank of Vandalia, Ill	Jan. 11, 1883	100,000	90,000	72,840	17,160
Traders' National Bank, Charlotte, N. C	Jan. 16, 1883	50,000	38,800	34,771	4,029
First National Bank, Norfolk, Nebr	Feb. 3, 1883	45,000	11,240	8,930	2,310
First National Bank, Midland City, Mich.*	Feb. 5, 1883	30,000	.....	.....	.....
Citizens' National Bank, New Ulm, Minn	Mar. 1, 1883	50,000	27,000	21,680	5,320
National Bank of Owen, Owenton, Ky	Mar. 5, 1883	56,600	48,900	40,530	8,370
Merchants' National Bank, Nashville, Tenn	June 30, 1883	300,000	141,200	99,830	41,370
Indiana National Bank, Bedford, Ind	Aug. 25, 1883	35,000	11,250	11,250	None.
Stockton National Bank, Stockton, Cal	Oct. 1, 1883	100,000	90,000	71,830	18,170
Wall Street National Bank, New York, N. Y	Oct. 15, 1883	500,000	102,800	82,244	20,556
Commercial National Bank, Reading, Pa	Oct. 23, 1883	150,000	135,000	101,130	33,870
Corn Exchange National Bank, Chicago, Ill.*	Nov. 10, 1883	700,000	.....	.....	.....
Farmers' National Bank, Sullivan, Ind	Dec. 24, 1883	50,000	45,000	32,710	12,290
City National Bank, La Salle, Ill	Jan. 8, 1884	100,000	22,500	12,660	9,840
Hunt County National Bank, Greenville, Tex	Jan. 22, 1884	68,250	17,300	10,070	7,230
Waldoboro' National Bank, Waldoboro', Me	Jan. 31, 1884	50,000	44,000	33,158	10,842
Third National Bank, Nashville, Tenn	Feb. 20, 1884	300,000	167,600	128,765	38,835
Madison County National Bank, Anderson, Ind	Mar. 25, 1884	50,000	45,000	35,040	9,960
First National Bank, Phœnix, Ariz	Apr. 7, 1884	50,000	11,240	8,230	3,010
Cobbossee National Bank, Gardiner, Me	Apr. 18, 1884	150,000	90,000	66,092	23,908
Mechanics' and Traders' National Bank, New York, N. Y	Apr. 24, 1884	200,000	85,400	62,400	23,000
Princeton National Bank, Princeton, N. J	May 17, 1884	100,000	72,500	58,300	14,200
Kearsarge National Bank, Warner, N. H	June 30, 1884	50,000	23,586	19,241	4,345
Second National Bank, Lansing, Mich	July 31, 1884	50,000	40,000	26,949	13,051
First National Bank, Ellensburg, Wash	Aug. 9, 1884	50,000	13,500	9,050	4,450
German National Bank, Millerstown, Pa	Aug. 12, 1884	50,000	45,000	27,295	17,705
Exchange National Bank, Cincinnati, Ohio	Aug. 27, 1884	500,000	78,000	46,120	31,880
First National Bank, Rushville, Ill	Sept. 30, 1884	75,000	66,500	38,394	28,106
Mechanics' National Bank, Peoria, Ill	Oct. 4, 1884	100,000	72,000	43,418	28,582
First National Bank, Freeport, Pa	Oct. 10, 1884	50,000	44,200	26,630	17,570
Genesee County National Bank, Batavia, N. Y	Oct. 11, 1884	53,000	45,000	32,640	12,360
Valley National Bank, Red Oak, Iowa	Oct. 20, 1884	50,000	22,150	14,000	8,150
Merchants' National Bank, Bismarck, Dak	Oct. 28, 1884	73,000	22,500	12,990	9,510

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Manufacturers' National Bank, Minneapolis, Minn	Nov. 1, 1884	$300,000	$45,000	$23,700	$21,300
Farmers and Merchants' National Bank, Ulrichsville, Ohio	Nov. 10, 1884	50,000	34,600	20,510	14,090
Metropolitan National Bank, New York, N. Y	Nov. 18, 1884	3,000,000	1,447,000	966,100	480,900
First National Bank, Grand Forks, Dak.	Dec. 2, 1884	50,000	19,250	15,080	4,170
Iron National Bank, Gunnison, Colo	Dec. 8, 1884	50,000	11,250	6,860	4,390
Freehold National Banking Company, Freehold, N. J	Dec. 10, 1884	50,000	93,000	65,360	27,640
Albia National Bank, Albia, Iowa	Dec. 16, 1884	50,000	11,240	7,060	4,180
First National Bank, Carlinville, Ill	Dec. 16, 1884	50,000	22,450	16,301	6,149
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100,000	90,000	58,825	31,175
First National Bank, Kokomo, Ind	Jan. 1, 1885	250,000	45,000	28,520	16,480
First National Bank, Sabetha, Kans	Jan. 2, 1885	50,000	19,740	6,610	4,130
First National Bank, Wyoming, Ill	Jan. 13, 1885	50,000	11,200	5,620	5,580
First National Bank, Tarentum, Pa	Jan. 13, 1885	50,000	42,500	24,420	18,080
First National Bank, Walnut, Ill	Jan. 21, 1885	60,000	36,000	19,750	16,250
Farmers' National Bank, Franklin, Tenn.	Jan. 24, 1885	50,000	10,740	6,100	4,640
Citizens' National Bank, Sabetha, Kans.	Jan. 27, 1885	50,000	11,240	6,470	4,770
First National Bank, Tucson, Ariz	Jan. 31, 1885	100,000	28,100	20,670	7,430
Ripon National Bank, Ripon, Wis	Feb. 7, 1885	50,000	16,200	8,115	8,085
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50,000	27,350	16,540	10,810
First National Bank, Prescott, Ariz	Apr. 9, 1885	50,000	11,250	6,000	5,250
National Union Bank, Swanton, Vt	Apr. 28, 1885	50,000	43,800	25,390	18,410
German National Bank, Memphis, Tenn.	May 6, 1885	175,300	120,100	67,630	52,470
Merchants and Farmers' National Bank, Shakopee, Minn	May 12, 1885	50,000	10,240	5,160	5,080
First National Bank, Superior, Wis	May 16, 1885	60,000	18,900	14,540	4,360
Shetucket National Bank, Norwich, Conn	May 18, 1885	100,900	72,000	42,732	29,268
Cumberland National Bank, Cumberland, R. I	June 5, 1885	125,000	106,200	63,759	42,441
First National Bank, Columbia, Tenn	July 14, 1885	100,000	66,800	32,647	34,153
Union National Bank, New York, N. Y.	July 21, 1885	1,200,000	25,100	9,742	15,358
Manufacturers' National Bank, Appleton, Wis	Oct. 10, 1885	50,000	45,000	20,673	24,327
First National Bank, Plankinton, Dak	Oct. 21, 1885	50,000	11,250	4,560	6,690
First National Bank, Centerville, Ind	Oct. 3, 1885	50,000	27,350	14,250	13,100
Valley National Bank, St. Louis, Mo	Dec. 4, 1885	250,000	44,960	16,740	28,220
First National Bank, Belton, Tex	Jan. 6, 1886	50,000	23,490	8,920	14,570
First National Bank, Granville, Ohio	Feb. 15, 1886	50,000	26,500	10,510	15,990
Concordia National Bank, Concordia, Kans	Mar. 12, 1886	50,000	11,240	4,530	6,710
Citizens' National Bank, Beloit, Wis	Mar. 22, 1886	50,000	11,240	4,750	6,490
First National Bank, Dayton, Wash	Mar. 24, 1886	50,000	13,490	7,820	5,670
First National Bank, Macomb, Ill	Apr. 14, 1886	100,000	89,520	30,113	59,407
First National Bank, Jesup, Iowa	Apr. 20, 1886	50,000	25,760	12,280	13,480
Dallas National Bank, Dallas, Tex	May 8, 1886	150,000	33,750	9,660	24,090
First National Bank, Lewistown, Ill	May 12, 1886	50,000	45,000	13,430	31,570
First National Bank, Cedar Rapids, Iowa	May 28, 1886	100,000	35,490	10,538	24,952
First National Bank, Socorro, N. Mex	July 31, 1886	50,000	15,500	4,320	11,180
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	3,690	7,560
First National Bank, Brownville, Nebr.	Sept. 16, 1886	50,000	39,680	8,739	30,941
First National Bank, Leslie, Mich	Sept. 25, 1886	50,000	13,410	3,980	9,430
Mount Vernon National Bank, Mount Vernon, Ill	Oct. 11, 1886	51,100	45,000	10,745	34,255
National Bank, Piedmont, W. Va	Oct. 14, 1886	50,000	45,000	11,710	33,290
First National Bank, Saint Clair, Mich	Oct. 20, 1886	50,000	39,310	10,248	29,062
First National Bank, Milford, Mich	Oct. 21, 1886	50,000	45,000	8,710	36,290
National Bank, Kingwood, W. Va	Oct. 21, 1886	125,000	96,140	20,230	75,910
Merchants' National Bank, Lima, Ohio	Oct. 22, 1886	50,000	45,000	9,350	35,650
Hubbard National Bank, Hubbard, Ohio.	Oct. 23, 1886	50,000	45,000	10,599	34,401
Commercial National Bank, Marshalltown, Iowa	Oct. 25, 1886	100,000	22,500	4,200	18,300
First National Bank, Indianapolis, Ind	Nov. 11, 1886	500,000	162,325	30,295	132,030
First National Bank, Concord, Mich	Nov. 27, 1886	50,000	11,250	2,700	8,550
Jamestown National Bank, Jamestown, Dak	Nov. 29, 1886	50,000	11,250	1,500	9,750
First National Bank, Berea, Ohio	Dec. 1, 1886	50,000	45,000	9,909	35,091
First National Bank, Allerton, Iowa	Dec. 6, 1886	50,000	11,250	3,380	7,870
Second National Bank, Hillsdale, Mich.	Dec. 18, 1886	50,000	13,892	3,228	10,664

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Topton National Bank, Topton, Pa	Dec. 28, 1886	$50,000	$18,090	$2,960	$15,040
First National Bank, Warsaw, Ill	Dec. 31, 1886	50,000	38,250	3,470	34,780
First National Bank, Hamburgh, Iowa	Dec. 31, 1886	50,000	13,500	3,425	10,075
Darlington National Bank, Darlington, S. C	Feb. 10, 1887	100,000	22,500	5,940	16,560
Union National Bank, Cincinnati, Ohio	Feb. 14, 1887	500,000	237,230	49,052	188,178
Roberts National Bank, Titusville, Pa	Feb. 28, 1887	100,000	75,610	12,300	63,310
National Bank, Rahway, N. J	Mar. 9, 1887	100,000	42,500	6,184	36,316
Olney National Bank, Olney, Ill	Mar. 11, 1887	60,000	27,000	4,630	22,370
Metropolitan National Bank, Leavenworth, Kans	Mar. 15, 1887	100,000	22,500	2,590	19,910
Ontario County National Bank, Canandaigua, N. Y	Mar. 23, 1887	50,000	11,250	1,100	10,150
Winsted National Bank, Winsted, Conn	Apr. 12, 1887	50,000	11,250	2,120	9,130
Council Bluffs National Bank, Council Bluffs, Iowa	May 5, 1887	100,000	22,500	1,130	21,370
First National Bank, Homer, Ill	June 22, 1887	50,000	11,250	5,130	6,120
First National Bank, Beloit, Wis	June 30, 1887	50,000	11,250	1,350	9,900
Mystic National Bank, Mystic, Conn	July 7, 1887	52,450	47,205	3,166	44,039
Exchange National Bank, Louisiana, Mo	July 12, 1887	50,000	11,250	1,130	10,120
Exchange National Bank, Downs, Kans	Aug. 1, 1887	50,000	11,250	550	10,700
Total		61,208,700	37,589,847	33,585,367	4,004,480

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, FOR THE PURPOSE OF ORGANIZING NEW ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1887.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Rondout, N. Y.	Oct. 30, 1880	$300,000	$270,000	$240,734	$29,266
First National Bank, Huntington, Ind.	Jan. 31, 1881	100,000	90,000	84,711	5,289
First National Bank, Indianapolis, Ind.	July 5, 1881	300,000	279,248	241,009	38,239
First National Bank, Valparaiso Ind.	Apr. 24, 1882	50,000	45,000	40,947	4,053
First National Bank, Stillwater, Minn.	Apr. 29, 1882	130,000	83,456	77,980	5,476
First National Bank, Chicago, Ill.	Apr. 29, 1882	1,000,000	90,000	78,708	11,292
First National Bank, Woodstock, Ill.	Apr. 30, 1882	50,000	45,000	40,810	4,190
Second National Bank, Cincinnati, Ohio	Apr. 28, 1882	200,000	180,000	151,690	28,310
Second National Bank, New York, N. Y.	Apr. 28, 1882	300,000	376,890	323,670	53,220
First National Bank, Portsmouth, N. H.	Apr. 29, 1882	300,000	286,000	249,816	36,184
First National Bank, Richmond, Ind.	May 5, 1882	200,000	87,400	72,182	15,218
Second National Bank, Cleveland, Ohio	May 6, 1882	1,000,000	510,800	425,445	85,355
First National Bank, New Haven, Conn.	May 6, 1882	500,000	355,310	313,760	41,550
First National Bank, Akron, Ohio	May 2, 1882	100,000	114,822	93,733	21,089
First National Bank Worcester, Mass.	May 4, 1882	300,000	252,000	225,083	26,917
First National Bank, Barre, Mass.	May 9, 1882	150,000	135,000	116,215	18,785
First National Bank, Davenport, Iowa	May 9, 1882	100,000	45,000	36,830	8,170
First National Bank, Kendallville, Ind.	May 12, 1882	150,000	90,000	77,346	12,654
First National Bank, Cleveland, Ohio	May 13, 1882	300,000	266,462	220,875	45,587
First National Bank, Youngstown, Ohio	May 15, 1882	500,000	441,529	388,665	52,864
First National Bank, Evansville, Ind.	May 15, 1882	500,000	442,870	376,040	66,830
First National Bank, Salem, Ohio.	May 15, 1882	50,000	110,540	93,780	16,760
First National Bank, Scranton, Pa.	May 18, 1882	200,000	45,000	35,710	9,290
First National Bank, Centreville, Ind.	May 18, 1882	50,000	64,525	57,271	7,254
First National Bank, Fort Wayne, Ind.	May 22, 1882	300,000	45,000	35,339	9,661
First National Bank, Strasburgh, Pa.	May 22, 1882	100,000	79,200	68,629	10,573
First National Bank, Marietta, Pa.	May 27, 1882	100,000	99,000	83,085	15,915
First National Bank, La Fayette, Ind.	May 31, 1882	150,000	175,060	154,378	20,682
First National Bank, McConnelsville, Ohio	May 31, 1882	50,000	84,640	71,596	13,044
First National Bank, Milwaukee, Wis.	May 31, 1882	200,000	229,170	194,632	34,538
Second National Bank, Akron, Ohio	May 31, 1882	100,000	102,706	86,040	16,666
First National Bank, Ann Arbor, Mich.	June 1, 1882	100,000	85,078	74,092	10,986
First National Bank, Geneva, Ohio	June 1, 1882	100,000	90,000	73,950	16,050
First National Bank, Oberlin, Ohio	June 1, 1882	50,000	58,382	48,690	9,692
First National Bank Philadelphia, Pa.	June 10, 1882	1,000,000	799,800	657,750	142,050
First National Bank, Troy, Ohio	June 10, 1882	200,000	180,000	153,690	26,310
Third National Bank, Cincinnati, Ohio	June 14, 1882	800,000	609,500	506,720	102,780
First National Bank, Cambridge City, Ind.	June 15, 1882	50,000	45,000	36,638	8,362
First National Bank, Lyons, Iowa	June 15, 1882	100,000	90,000	70,477	19,523
First National Bank, Detroit, Mich.	June 17, 1882	500,000	336,345	295,378	40,967
First National Bank, Wilkes Barre, Pa.	June 20, 1882	375,000	337,500	285,385	52,115
First National Bank, Iowa City, Iowa	June 24, 1882	100,000	88,400	77,390	11,010
First National Bank, Nashua, N. H.	June 24, 1882	100,000	90,000	77,548	12,452
First National Bank, Johnstown, Pa.	June 24, 1882	60,000	54,000	45,345	8,655
First National Bank, Pittsburgh, Pa.	June 29, 1882	750,000	594,000	492,440	101,560
First National Bank, Terre Haute, Ind.	June 29, 1882	200,000	141,575	118,208	23,367
First National Bank, Hollidaysburgh, Pa.	June 30, 1882	50,000	45,000	40,065	4,935
First National Bank, Bath, Me.	June 30, 1882	200,000	180,000	155,232	24,768
First National Bank, Janesville, Wis.	June 30, 1882	125,000	121,050	102,100	18,950
First National Bank, Michigan City, Ind.	June 30, 1882	100,000	45,000	42,838	2,162
First National Bank, Monmouth, Ill.	July 3, 1882	75,000	45,000	41,584	3,416
First National Bank, Marion, Iowa	July 11, 1882	50,000	45,000	40,834	4,166
First National Bank, Marlborough, Mass	Aug. 3, 1882	200,000	180,000	156,971	23,029
National Bank of Stanford, Ky.	Oct. 3, 1882	150,000	135,000	117,891	17,109
First National Bank, Sandusky, Ohio	Oct. 6, 1882	150,000	90,000	73,021	16,979
First National Bank, Sandy Hill, N. Y.	Dec. 31, 1882	50,000	45,000	37,888	7,112
First National Bank, Lawrenceburgh, Ind	Feb. 24, 1883	100,000	90,000	77,585	12,415
First National Bank, Cambridge, Ohio	Feb. 24, 1883	100,000	80,800	65,595	15,205
First National Bank, Oshkosh, Wis.	Feb. 24, 1883	100,000	47,800	42,840	4,960
First National Bank, Grand Rapids, Mich	Feb. 24, 1883	400,000	155,900	141,360	14,540
First National Bank, Delphos, Ohio	Feb. 24, 1883	50,000	45,000	39,479	5,521
First National Bank, Freeport, Ill	Feb. 24, 1883	100,000	53,500	48,649	4,851
First National Bank, Elyria, Ohio	Feb. 24, 1883	100,000	90,000	75,004	14,996
First National Bank, Troy, N. Y.	Feb. 24, 1883	300,000	229,550	198,400	31,150
Second National Bank, Detroit, Mich.	Feb. 24, 1883	1,000,000	363,700	297,262	66,438
Second National Bank, Peoria, Ill.	Feb. 24, 1883	100,000	90,000	65,385	24,615
National Fort Plain Bank, Fort Plain, N. Y	Feb. 24, 1883	200,000	174,300	145,621	28,679

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Logansport National Bank, Logansport, Ind	Dec. 1, 1883	$100,000	$16,850	$12,810	$4,040
National Bank of Birmingham, Ala	May 14, 1884	50,000	45,000	33,932	11,068
First National Bank, Westfield, N. Y	June 1, 1884	50,000	42,800	29,345	13,455
First National Bank, Independence, Iowa	Oct. 31, 1884	100,000	90,000	59,150	30,850
First National Bank, Sturgis, Mich	Dec. 31, 1884	50,000	43,850	29,629	14,221
National Bank of Rutland, Vt	Jan. 13, 1885	500,000	238,700	159,953	78,747
Kent National Bank, Chestertown, Md	Feb. 12, 1885	50,000	29,450	22,430	7,020
National Fulton County Bank, Gloversville, N. Y	Feb. 20, 1885	150,000	135,000	87,171	47,829
First National Bank, Centralia, Ill	Feb. 25, 1885	80,000	70,600	38,900	31,700
National Exchange Bank, Albion, Mich	Feb. 28, 1885	75,000	30,600	17,053	13,547
First National Bank, Paris, Mo	Mar. 31, 1885	100,000	89,155	46,850	42,305
First National Bank, Yakima, Wash	June 20, 1885	50,000	14,650	7,660	6,990
First National Bank, Flint, Mich	June 30, 1885	200,000	122,500	67,049	55,451
Total		17,570,090	12,441,963	10,387,944	2,054,019

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NAMES OF BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1887.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Pontiac, Mich	Dec. 31, 1881	$50,000	$88,890	$75,225	$13,665
First National Bank, Washington, Iowa	Apr. 11, 1882	100,000	88,565	76,124	12,441
First National Bank, Fremont, Ohio	May 22, 1882	100,000	90,000	75,311	14,689
Second National Bank, Dayton, Ohio	May 26, 1882	300,000	262,941	217,035	45,906
First National Bank, Girard, Pa	June 1, 1882	100,000	90,000	78,205	11,795
First National Bank, Xenia, Ohio	Feb. 24, 1883	120,000	108,000	87,130	20,870
First National Bank, Peru, Ill	Feb. 24, 1883	100,000	45,000	34,744	10,256
First National Bank, Elmira, N. Y	Feb. 24, 1883	100,000	90,000	75,120	14,880
First National Bank, Chittenango, N. Y	Feb. 24, 1883	150,000	135,000	122,125	12,875
First National Bank, Eaton, Ohio	July 4, 1884	50,000	44,300	28,280	16,020
First National Bank, Leominster, Mass	July 5, 1884	300,000	244,400	180,560	63,840
First National Bank, Winona, Minn	July 21, 1884	50,000	44,200	31,744	12,456
American National Bank, Hallowell, Me	Sept. 10, 1884	75,000	67,500	47,745	19,755
First National Bank, Attica, Ind	Oct. 28, 1884	56,000	50,400	36,495	13,905
Citizens' National Bank, Indianapolis, Ind	Nov. 11, 1884	300,000	87,800	54,641	33,159
First National Bank, North East, Pa	Dec. 23, 1884	50,000	24,550	16,117	8,433
First National Bank, Galva, Ill	Jan. 2, 1885	50,000	36,000	22,954	13,046
First National Bank, Thorntown, Ind	Jan. 13, 1885	50,000	43,740	26,470	17,270
Muncie National Bank, Muncie, Ind	Jan. 28, 1885	200,000	161,000	94,472	66,528
Merchants' National Bank, Evansville, Ind	Feb. 6, 1885	250,000	90,800	55,501	35,299
Saybrook National Bank, Essex, Conn	Feb. 20, 1885	100,000	61,200	41,870	19,330
Union National Bank, Albany, N. Y	Mar. 7, 1885	250,000	144,400	102,172	42,228
Battenkill National Bank, Manchester, Vt	Mar. 21, 1885	75,000	57,700	35,898	21,802
First National Bank, Owosso, Mich	Apr. 14, 1885	60,000	47,700	29,129	18,571
Coventry National Bank, Anthony, R. I	Apr. 17, 1885	100,000	89,000	55,555	33,445
State National Bank, Keokuk, Iowa	May 23, 1885	150,000	45,000	21,780	23,220
Tolland County National Bank, Tolland, Conn	June 6, 1885	100,000	44,100	25,281	18,819
City National Bank, Hartford, Conn	June 9, 1885	550,000	90,000	54,367	35,633
West River National Bank, Jamaica, Vt	Aug. 17, 1885	60,000	54,000	29,858	24,142
National Bank, Lebanon, Tenn	Aug. 30, 1886	50,000	24,550	5,820	18,730
Total		4,046,000	2,550,736	1,837,728	713,008

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NAMES OF 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, 1887.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Kittanning, Pa	July 2, 1882	$200,000	$199,500	$167,550	$31,950
National Bank of Beaver County, New Brighton, Pa	Nov. 12, 1884	200,000	97,300	61,253	36,047
National Bank, Beaver Dam, Wis	Dec. 24, 1884	50,000	41,100	27,199	13,901
Merchants' National Bank, Cleveland, Ohio	Dec. 27, 1884	800,000	228,100	144,323	83,777
Union National Bank, Chicago, Ill	Dec. 29, 1884	1,000,000	62,800	32,610	30,190
First National Bank, Le Roy, N. Y	Jan. 2, 1885	150,000	135,000	89,274	45,726
Evansville National Bank, Evansville, Ind	Jan. 3, 1885	800,000	543,050	321,669	221,381
National Albany Exchange Bank, Albany, N. Y	Jan. 10, 1885	300,000	243,900	162,910	80,990
National Bank, Galena, Ill	Jan. 11, 1885	100,000	55,900	31,200	24,700
National State Bank, Lafayette, Ind	Jan. 16, 1885	300,000	615,000	562,455	52,545
First National Bank, Knoxville, Ill	Jan. 16, 1885	60,000	42,600	25,621	17,979
Farmers' National Bank, Ripley, Ohio	Jan. 17, 1885	100,000	87,400	449,920	37,480
City National Bank, Grand Rapids, Mich	Jan. 21, 1885	300,000	45,000	31,670	13,330
Lee County National Bank, Dixon, Ill	Jan. 21, 1885	100,000	41,500	27,671	13,829
Fort Wayne National Bank, Fort Wayne, Ind	Jan. 25, 1885	350,000	257,300	145,346	111,954
National Exchange Bank, Tiffin, Ohio	Mar. 1, 1885	125,000	50,500	28,503	21,997
National Bank, Malone, N. Y	Mar. 9, 1885	200,000	65,900	40,404	25,496
Jefferson National Bank, Steubenville, Ohio	Mar. 21, 1885	150,000	132,600	71,162	61,438
First National Bank, Battle Creek, Mich	Mar. 28, 1885	100,000	89,200	43,690	45,510
Central National Bank, Danville, Ky	Mar. 28, 1885	200,000	180,000	96,032	83,968
Knox County National Bank, Mount Vernon, Ohio	Apr. 1, 1885	75,000	53,200	29,161	24,039
First National Bank, Houghton, Mich	Apr. 18, 1885	100,000	45,000	25,260	19,740
National Bank, Fort Edward, N. Y	Apr. 22, 1885	100,000	88,900	56,705	32,195
National Bank, Salem, N. Y	May 4, 1885	100,000	86,100	51,135	34,965
National Exchange Bank, Seneca Falls, N. Y	May 6, 1885	100,000	88,400	53,352	35,048
Trumbull National Bank, Warren, Ohio	July 5, 1885	150,000	132,400	57,780	74,620
Attleborough National Bank, North Attleborough, Mass	July 17, 1885	100,000	84,300	46,965	37,335
American National Bank, Detroit, Mich	July 24, 1885	400,000	251,500	123,330	128,170
First National Bank, Paris, Ill	Aug. 12, 1885	125,000	111,500	49,070	62,430
First National Bank, Saint John, Mich	Aug. 14, 1885	50,000	21,000	10,490	10,510
Second National Bank, Pontiac, Mich	Sept. 1, 1885	100,000	43,000	23,397	19,603
Raleigh National Bank of North Carolina, Raleigh, N. C	Sept. 5, 1885	400,000	123,900	62,417	61,483
First National Bank, Danville, Ky	Sept. 22, 1885	150,000	130,500	59,089	71,411
Total		7,535,000	4,474,350	2,808,613	1,665,737

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NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS, TOGETHER WITH THEIR CAPITAL, CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTANDING ON OCTOBER 31, 1887.

Name and location of bank.	Capital stock.	Lawful money deposited.	Circulation.		
			Issued.	Redeemed.	Outstanding.
First National Bank, Attica, N. Y	$50,000	$44,000	$44,000	$43,752	$248
Venango National Bank, Franklin, Pa	300,000	85,000	85,000	84,754	246
Merchants' National Bank, Washington, D. C	200,000	180,000	180,000	179,294	706
First National Bank, Medina, N. Y	50,000	40,000	40,000	39,752	248
Tennessee National Bank, Memphis, Tenn	100,000	90,000	90,000	89,679	321
First National Bank, Selma, Ala	100,000	85,000	85,000	84,557	443
First National Bank, New Orleans, La	500,000	180,000	180,000	178,746	1,254
National Unadilla Bank, Unadilla, N. Y	120,000	100,000	100,000	99,770	230
Farmers and Citizens' National Bank, Brooklyn, N. Y	300,000	253,900	253,900	252,530	1,370
Croton National Bank, New York, N. Y	200,000	180,000	180,000	179,616	384
First National Bank, Bethel, Conn	60,000	26,300	26,300	26,095	205
First National Bank, Keokuk, Iowa	100,000	90,000	90,000	89,604	396
National Bank of Vicksburg, Miss	50,000	25,500	25,500	25,429	71
First National Bank, Rockford, Ill	50,000	45,000	45,000	44,688	312
First National Bank of Nevada, Austin, Nev	250,000	129,700	129,700	128,602	1,098
Ocean National Bank, New York, N. Y	1,000,000	800,000	800,000	791,537	8,463
Union Square National Bank, New York, N. Y	200,000	50,000	50,000	49,677	323
Eighth National Bank, New York, N. Y	250,000	243,393	243,393	240,658	2,735
Fourth National Bank, Philadelphia, Pa	200,000	179,000	179,000	177,415	1,585
Waverly National Bank, Waverly, N. Y	106,100	71,000	71,000	70,012	988
First National Bank, Fort Smith, Ark	50,000	45,000	45,000	44,475	525
Scandinavian National Bank, Chicago, Ill	250,000	135,000	135,000	134,471	529
Walkill National Bank, Middletown, N. Y	175,000	118,900	118,900	117,426	1,474
Crescent City National Bank, New Orleans, La	500,000	450,000	450,000	446,540	3,460
Atlantic National Bank, New York, N. Y	300,000	100,000	100,000	98,669	1,391
First National Bank, Washington, D. C	500,000	450,000	450,000	440,569	9,431
National Bank of Commonwealth, New York, N. Y	750,000	234,000	234,000	230,105	3,895
Merchants' National Bank, Petersburg, Va	400,000	360,000	360,000	354,385	5,615
First National Bank, Petersburg, Va	200,000	179,200	179,200	175,830	3,370
First National Bank, Mansfield, Ohio	100,000	90,000	90,000	88,446	1,554
New Orleans National Banking Association, New Orleans, La	600,000	360,000	360,000	354,000	6,000
First National Bank, Carlisle, Pa	50,000	45,000	45,000	44,235	765
First National Bank, Anderson, Ind	50,000	45,000	45,000	44,045	955
First National Bank, Topeka, Kans	100,000	90,000	90,000	88,531	1,469
First National Bank, Norfolk, Va	100,000	95,000	95,000	93,100	1,900
Gibson County National Bank, Princeton, Ind	50,000	43,800	43,800	43,315	485
First National Bank of Utah, Salt Lake City, Utah	150,000	118,191	118,191	116,439	1,752
Cook County National Bank, Chicago, Ill	500,000	285,100	285,100	281,733	3,367
First National Bank, Tiffin, Ohio	100,000	45,000	45,000	43,663	1,337
Charlottesville National Bank, Charlottesville, Va	200,000	146,585	146,585	143,215	3,370
Miners' National Bank, Georgetown, Colo	150,000	45,000	45,000	44,370	630
Fourth National Bank, Chicago, Ill	200,000	85,700	85,700	81,948	3,752
First National Bank, Bedford, Iowa	30,000	27,000	27,000	25,910	1,090
First National Bank, Osceola, Iowa	50,000	45,000	45,000	44,201	799
First National Bank, Duluth, Minn	100,000	45,000	45,000	44,132	868
First National Bank, La Crosse, Wis	50,000	45,000	45,000	43,898	1,102
City National Bank, Chicago, Ill	250,000	137,209	137,209	132,691	4,518
Watkins National Bank, Watkins, N. Y	75,000	67,500	67,500	64,992	2,508
First National Bank, Wichita, Kans	60,000	43,200	43,200	42,344	856
First National Bank, Greenfield, Ohio	50,000	29,662	29,662	28,356	1,306
National Bank of Fishkill, N. Y	200,000	177,200	177,200	171,049	6,151
First National Bank, Franklin, Ind	132,000	92,092	92,092	87,942	4,150
Northumberland County National Bank, Shamokin, Pa	67,000	60,300	60,300	57,930	2,370
First National Bank, Winchester, Ill	50,000	45,000	45,000	43,502	1,498
National Exchange Bank, Minneapolis, Minn	100,000	90,000	90,000	85,175	4,825
National Bank of State of Missouri, Saint Louis, Mo	2,500,000	1,693,660	1,693,660	1,665,171	28,489
First National Bank, Delphi, Ind	50,000	45,000	45,000	43,610	1,390
First National Bank, Georgetown, Colo	75,000	45,000	45,000	43,405	1,595
Lock Haven National Bank, Lock Haven Pa	120,000	71,200	71,200	66,983	4,217
Third National Bank, Chicago, Ill	750,000	597,840	597,840	549,071	48,769
Central National Bank, Chicago, Ill	200,000	45,000	45,000	43,168	1,832

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NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS, ETC.—Continued.

Name and location of bank.	Capital stock.	Lawful money deposited.	Circulation.		
			Issued.	Redeemed.	Outstanding.
First National Bank, Kansas City, Mo	$500,000	$44,940	$44,940	$39,970	$4,970
Commercial National Bank, Kansas City, Mo	100,000	44,500	44,500	41,968	2,532
First National Bank, Ashland, Pa	112,500	75,554	75,554	69,089	6,465
First National Bank, Tarrytown, N. Y	100,000	89,200	89,200	84,234	4,966
First National Bank, Allentown, Pa	250,000	78,641	78,641	72,966	5,675
First National Bank, Waynesburg, Pa	100,000	69,345	69,345	68,285	1,060
Washington County National Bank, Greenwich, N. Y	200,000	114,220	114,220	108,577	5,643
First National Bank, Dallas, Tex	50,000	29,800	29,800	28,895	905
People's National Bank, Helena, Mont	100,000	89,300	89,300	85,681	3,619
First National Bank, Bozeman, Mont	50,000	44,400	44,400	43,205	1,195
Merchants' National Bank, Fort Scott, Kans	50,000	35,328	35,328	34,031	1,297
Farmers' National Bank, Platte City, Mo	50,000	27,000	27,000	26,260	740
First National Bank, Warrensburg, Mo	100,000	45,000	45,000	43,488	1,512
German American National Bank, Washington, D. C	130,000	62,500	62,500	61,470	1,030
German National Bank, Chicago, Ill	500,000	42,795	42,795	35,700	7,095
Commercial National Bank, Saratoga Springs, N. Y	100,000	86,900	86,900	83,334	3,566
Second National Bank, Scranton, Pa	200,000	91,465	91,465	83,513	7,952
National Bank of Poultney, Vt	100,000	90,000	90,000	85,687	4,313
First National Bank, Monticello, Ind	50,000	27,000	27,000	25,910	1,090
First National Bank, Butler, Pa	50,000	71,165	71,165	52,505	18,660
First National Bank, Meadville, Pa	100,000	89,500	89,500	80,667	8,833
First National Bank, Newark, N. J	300,000	326,643	326,643	299,577	27,066
First National Bank, Brattleboro', Vt	300,000	90,000	90,000	77,033	12,967
Mechanics' National Bank, Newark, N. J	500,000	450,000	450,000	391,143	58,857
First National Bank, Buffalo, N. Y	100,000	99,500	99,500	88,265	11,235
Pacific National Bank, Boston, Mass	961,300	450,000	450,000	426,452	23,548
First National Bank, Union Mills, Pa	50,000	43,000	43,000	37,480	5,520
Vermont National Bank, Saint Albans, Vt	200,000	65,200	65,200	52,333	12,867
First National Bank, Leadville, Colo	60,000	53,000	53,000	42,955	10,045
City National Bank, Lawrenceburg, Ind	100,000	77,000	77,000	54,200	22,800
First National Bank, Saint Albans, Vt	100,000	89,980	89,980	66,428	23,552
First National Bank, Monmouth, Ill	75,000	27,000	27,000	15,770	11,230
Marine National Bank, New York, N. Y	400,000	260,100	260,100	207,676	52,424
Hot Springs National Bank, Hot Springs, Ark	50,000	40,850	40,850	21,870	18,980
Richmond National Bank, Richmond, Ind	250,000	158,900	158,900	105,641	53,259
First National Bank, Livingston, Mont	50,000	11,240	11,240	7,345	3,895
First National Bank, Albion, N. Y	100,000	90,000	90,000	62,356	27,644
First National Bank, Jamestown, Dak	50,000	18,650	18,650	14,027	4,623
Logan National Bank, West Liberty, Ohio	50,000	23,400	23,400	13,450	9,950
Middletown National Bank, Middletown, N. Y	200,000	149,000	176,000	123,786	52,214
Farmers' National Bank, Bushnell, Ill	50,000	44,000	44,000	28,211	15,789
Schoharie County National Bank, Schoharie, N. Y	50,000	38,350	38,350	22,430	15,920
Exchange National Bank, Norfolk, Va	300,000	228,200	228,200	137,688	90,512
First National Bank, Lake City, Minn	50,000	44,420	44,420	17,577	26,843
Lancaster National Bank, Clinton, Mass	100,000	72,360	72,360	30,430	41,930
First National Bank, Sioux Falls, Dak	50,000	10,740	11,250	4,815	6,435
First National Bank, Wahpeton, Dak	50,000	8,120	17,120	6,205	10,915
First National Bank, Angelica, N. Y	100,000	89,000	89,000	32,126	56,874
City National Bank, Williamsport, Pa	100,000	43,140	43,140	15,050	28,090
Abington National Bank, Abington, Mass	150,000	108,870	131,370	47,925	83,445
First National Bank, Blair, Nebr	50,000	26,180	26,180	6,350	19,830
First National Bank, Pine Bluff, Ark	50,000	15,030	26,280	7,305	18,975
Palatka National Bank, Palatka, Fla	50,000	19,210	19,210	1,595	17,615
Fidelity National Bank, Cincinnati, Ohio	1,000,000	10,000	90,000	2,235	87,765
Henrietta National Bank, Henrietta, Tex	50,000	.....	11,250	.....	11,250
National Bank, Sumter, S. C	50,000	.....	11,250	.....	11,250
First National Bank, Dansville, N. Y	50,000	4,480	11,250	.....	11,250
First National Bank, Corry, Pa	100,000	29,379	44,450	.....	44,450
Stafford National Bank, Stafford Springs, Conn	200,000	94,048	94,048	.....	94,048
Total	24,058,900	14,623,675	14,818,276	13,392,311	1,425,965

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INSOLVENT NATIONAL BANKS, WITH NUMBER OF BANK, DATE OF APPOINTMENT OF RECEIVERS, AMOUNT OF CAPITAL STOCK AND CLAIMS PROVED, AND RATE OF DIVIDENDS PAID TO CREDITORS.

No. of bank.	Name and location of bank.	Receiver appointed.	Capital stock.	Proved claims.	Dividends paid.	Remarks.
					Pr. ct.	
199	First National Bank of Attica, N. Y.	Apr. 14, 1865	$50,000	$122,089	58	Finally closed.
1176	Venango National Bank of Franklin, Pa.	May 1, 1866	300,000	434,531	23.37	Do.
627	Merchants' National Bank of Washington, D. C.	May 8, 1866	200,000	669,513	24.7	Do.
229	First National Bank of Medina, N. Y.	Mar. 13, 1867	50,000	82,338	39.15	Do.
1225	Tennessee National Bank of Memphis, Tenn.	Mar. 21, 1867	100,000	376,932	17½	Do.
1537	First National Bank of Selma, Ala.	Apr. 30, 1867	100,000	289,467	46.6	Do.
162	First National Bank of New Orleans, La.	May 20, 1867	500,000	1,119,313	79	Do.
1463	National Unadilla Bank, Unadilla, N. Y.	Aug. 20, 1867	120,000	127,801	45.9	Do.
1223	Farmers and Citizens' National Bank of Brooklyn, N. Y.	Sept. 6, 1867	300,000	1,191,500	96	Do.
1556	Croton National Bank of New York, N. Y.	Oct. 1, 1867	200,000	170,752	88.5	Do.
1141	First National Bank of Bethel, Conn.	Feb. 28, 1868	60,000	68,986	100	Do.
80	First National Bank of Keokuk, Iowa.	Mar. 3, 1868	100,000	205,256	68⅓	Do.
803	National Bank of Vicksburg, Miss.	Apr. 24, 1868	50,000	33,562	49.2	Do.
429	First National Bank of Rockford, Ill.	Mar. 15, 1869	50,000	69,874	41.9	Do.
1331	First National Bank of Nevada, Austin, Nev.	Oct. 14, 1869	250,000	170,012	92.7	Do.
1232	Ocean National Bank of New York, N. Y.	Dec. 13, 1871	1,000,000	1,28[illegible],254	100	Finally closed; 48 per cent. of interest paid.
1691	Union Square National Bank of New York, N. Y.	Dec. 15, 1871	200,000	157,120	100	Finally closed; 10 per cent. paid to stockholders.
384	Eighth National Bank of New York, N. Y.	Dec. 15, 1871	250,000	378,772	100	Finally closed.
286	Fourth National Bank of Philadelphia, Pa.	Dec. 20, 1871	200,000	645,558	100	Do.
1192	Waverly National Bank of Waverly, N. Y.	Apr. 23, 1872	100,000	79,864	100	Finally closed; 32.5 per cent. paid to stockholders.
1631	First National Bank of Fort Smith, Ark.	May 2, 1872	50,000	15,142	100	Finally closed; 13 per cent. paid to stockholders.
1978	Scandinavian National Bank of Chicago, Ill.	Dec. 12, 1872	250,000	249,174	57.46	Finally closed.
1473	Wallkill National Bank of Middletown, N. Y.	Dec. 31, 1872	175,000	171,468	100	Finally closed; 30 per cent. of interest paid.
1937	Crescent City National Bank of New Orleans, La.	Mar. 18, 1873	500,000	657,020	84.83	Finally closed.
1388	Atlantic National Bank of New York, N. Y.	Apr. 28, 1873	300,000	574,513	100	Finally closed; 50 per cent. of interest paid.
26	First National Bank of Washington, D. C.	Sept. 19, 1873	500,000	1,619,965	100	Finally closed.
1372	National Bank of the Commonwealth, New York, N. Y.	Sept. 22, 1873	750,000	796,995	100	Finally closed; 35.8 per cent. paid to stockholders.
1548	Merchants' National Bank of Petersburgh, Va.	Sept. 25, 1873	400,000	992,636	34	Finally closed.
1378	First National Bank of Petersburgh, Va.	Sept. 25, 1873	200,000	167,285	76	Do.
436	First National Bank of Mansfield, Ohio.	Oct. 18, 1873	100,000	175,068	57.5	Do.
1825	New Orleans National Banking Association, New Orleans, La.	Oct. 23, 1873	600,000	1,429,595	62	Do.
21	First National Bank of Carlisle, Pa.	Oct. 24, 1873	50,000	67,292	73.5	Do.

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INSOLVENT NATIONAL BANKS, WITH NUMBER OF BANK, DATE OF APPOINTMENT OF RECEIVERS, ETC.—Continued.

No. of bank.	Name and location of bank.	Receiver appointed.	Capital stock.	Proved claims.	Dividends paid.	Remarks.
					Pr. ct.	
44	First National Bank of Anderson, Ind.	Nov. 23, 1873	$50,000	$143,765	39.5	Finally closed.
1660	First National Bank of Topeka, Kans.	Dec. 16, 1873	100,000	55,372	58.3	Do.
271	First National Bank of Norfolk, Va.	June 3, 1874	100,000	176,330	57.5	Do.
2066	Gibson County National Bank of Princeton, Ind.	Nov. 28, 1874	50,000	62,646	100	Do.
1695	First National Bank of Utah, Salt Lake City, Utah.	Dec. 10, 1874	150,000	93,021	24.391	Do.
1845	Cook County National Bank of Chicago, Ill.	Feb. 1, 1875	500,000	1,795,992	14.941	Do.
900	First National Bank of Tiffin, Ohio.	Oct. 22, 1875	100,000	237,824	66	Do.
1468	Charlottesville National Bank of Charlottesville, Va.	Oct 28, 1875	200,000	376,756	62.56	Do.
2199	Miners' National Bank of Georgtown, Colo.	Jan. 24, 1876	150,000	177,512	76.5	Do.
276	Fourth National Bank of Chicago, Ill.*	Feb. 1, 1876	200,000	35,801	51	Do.
2298	First National Bank of Bedford, Iowa.	Feb. 1, 1876	30,000	56,457	22.5	Do.
1776	First National Bank of Osceola, Iowa.	Feb. 25, 1876	50,000	34,535	100	Do.
1954	First National Bank of Duluth, Minn.	Mar. 13, 1876	100,000	87,786	100	Finally closed; interest paid in full.
1313	First National Bank of La Crosse, Wis.	Apr. 11, 1876	50,000	135,952	48.4	Finally closed.
818	City National Bank of Chicago, Ill.	May 17, 1876	250,000	703,658	77.512	Do.
456	Watkins National Bank of Watkins, N. Y.	July 12, 1876	75,000	59,226	100	Finally closed; 13 per cent. paid to stockholders.
1913	First National Bank of Wichita, Kans.	Sept. 23, 1876	60,000	97,464	70	Finally closed.
101	First National Bank of Greenfield, Ohio.*	Dec. 12, 1876	50,000	35,023	27	Do.
971	National Bank of Fishkill, N. Y.	Jan. 27, 1877	200,000	352,062	100	Finally closed; 38.5 per cent. of interest paid.
50	First National Bank of Franklin, Ind.	Feb. 13, 1877	132,000	185,760	100	Finally closed; interest paid in full.
689	Northumberland County National Bank of Shamokin, Pa.	Mar. 12, 1877	67,000	175,952	81.59	Finally closed.
1484	First National Bank of Winchester, Ill.	Mar. 16, 1877	50,000	140,735	63.6	Do.
719	National Exchange Bank of Minneapolis, Minn.	May 24, 1877	100,000	227,355	89.179	Do.
1665	National Bank of the State of Missouri, Saint Louis, Mo.	June 23, 1877	2,500,000	1,935,721	100	Interest paid in full.
1949	First National Bank of Delphi, Ind.	July 20, 1877	50,000	133,112	100	Finally closed; interest paid in full.
1991	First National Bank of Georgetown, Colo.	Aug. 18, 1877	75,000	196,356	37.648	Finally closed.
1273	Lock Haven National Bank of Lock Haven, Pa.	Aug. 20, 1877	120,000	254,647	100	Do.
236	Third National Bank of Chicago, Ill.	Nov. 24, 1877	750,000	1,061,598	100	Interest paid in full.
2047	Central National Bank of Chicago, Ill.	Dec. 1, 1877	200,000	298,324	60	
1612	First National Bank of Kansas City, Mo.	Feb. 11, 1878	500,000	392,394	100	Finally closed.
1995	Commercial National Bank of Kansas City, Mo.	Feb. 11, 1878	100,000	75,175	100	Finally closed; 37.165 per cent. paid to stockholders.
403	First National Bank of Ashland, Pa.*	Feb. 28, 1878	112,500	29,204	100	Finally closed.
362	First National Bank of Tarrytown, N. Y.	Mar. 23, 1878	100,000	118,371	90.5	Do.

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INSOLVENT NATIONAL BANKS, WITH NUMBER OF BANK, DATE OF APPOINTMENT OF RECEIVERS, AMOUNT OF CAPITAL STOCK, ETC.—Continued.

No. of bank.	Name and location of bank.	Receiver appointed.	Capital stock.	Proved claims.	Dividends paid.	Remarks.
					Pr. ct.	
161	First National Bank of Allentown, Pa.*	Apr. 15, 1878	$250,000	$90,424	88	Finally closed.
305	First National Bank of Waynesburg, Pa.	May 15, 1878	100,000	36,159	60	Do.
1266	Washington County National Bank of Greenwich, N. Y.	June 8, 1878	200,000	262,887	100	Do.
2157	First National Bank of Dallas, Tex.	June 8, 1878	50,000	77,104	38.1	Do.
2105	People's National Bank of Helena, Mont.	Sept. 13, 1878	100,000	168,048	40	
2027	First National Bank of Bozeman, Mont.	Sept. 14, 1878	50,000	70,191	98.35	Do.
1927	Merchants' National Bank of Fort Scott, Kans.*	Sept. 25, 1878	50,000	27,801	60	Do.
2356	Farmers' National Bank of Platte City, Mo.	Oct. 1, 1878	50,000	32,449	100	Finally closed; 18 per cent. paid to stockholders.
1856	First National Bank of Warrensburg, Mo.	Nov. 1, 1878	100,000	156,260	100	Finally closed; interest paid in full.
2358	German American National Bank of Washington, D. C.	Nov. 1, 1878	130,000	282,370	50	
1734	German National Bank of Chicago, Ill.*	Dec. 20, 1878	500,000	197,353	100	Finally closed; 42.3 per cent. of interest paid.
1227	Commercial National Bank of Saratoga Springs, N. Y.	Feb. 11, 1879	100,000	128,832	100	Finally closed; interest paid in full.
49	Second National Bank of Scranton, Pa.*	Mar. 15, 1879	200,000	132,461	100	Do.
1200	National Bank of Poultney, Vt.	Apr. 7, 1879	100,000	81,801	100	Do.
2208	First National Bank of Monticello, Ind.	July 18, 1879	50,000	21,182	98	Finally closed.
309	First National Bank of Butler, Pa.	July 23, 1879	50,000	108,385	81	Finally closed; 11 per cent. since last report.
115	First National Bank of Meadville, Pa.	June 9, 1880	100,000	93,625	100	Finally closed; interest paid in full.
52	First National Bank of Newark, N. J.	June 14, 1880	300,000	580,592	100	Do.
470	First National Bank of Brattleboro', Vt.	June 19, 1880	300,000	104,749	100	Do.
1251	Mechanics' National Bank of Newark, N. J.	Nov. 2, 1881	500,000	2,730,179	61.25	
235	First National Bank of Buffalo, N. Y.	Apr. 22, 1882	100,000	894,735	38	
2373	Pacific National Bank of Boston, Mass.	May 22, 1882	961,300	2,465,393	50	30 per cent. since last report.
110	First National Bank of Union Mills, Union City, Pa.	Mar. 24, 1883	50,000	186,993	65	
1583	Vermont National Bank of Saint Albans, Vt.	Aug. 9, 1883	200,000	401,492	42.5	
2420	First National Bank of Leadville, Colo.	Jan. 24, 1884	60,000	200,854	40	10 per cent. since last report.
2889	City National Bank of Lawrenceburgh, Ind.*	Mar. 11, 1884	100,000	46,441	81.10	Finally closed.
269	First National Bank of Saint Albans, Vt.	Apr. 22, 1884	100,000	294,010	25	
2751	First National Bank of Monmouth, Ill.	Apr. 22, 1884	75,000	237,524	95	
1215	Marine National Bank of New York, N. Y.	May 13, 1884	400,000	4,474,197	50	
2887	Hot Springs National Bank of Hot Springs, Ark.	June 2, 1884	50,000	36,526	100	
2090	Richmond National Bank of Richmond, Ind.	July 23, 1884	250,000	365,931	56	20 per cent. since last report.
3006	First National Bank of Livingston, Mont.	Aug. 25, 1884	50,000	28,350	75	Since last report.
166	First National Bank of Albion, N. Y.	Aug. 26, 1884	100,000	158,608	.....	
2578	First National Bank of Jamestown, Dak.	Sept. 13, 1884	50,000	8,131	100	Finally closed; interest paid in full.

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INSOLVENT NATIONAL BANKS, WITH NUMBER OF BANK, DATE OF APPOINTMENT OF RECEIVERS, AMOUNT OF CAPITAL STOCK, ETC.—Continued.

No. of bank.	Name and location of bank.	Receiver appointed.	Capital stock.	Proved claims.	Dividends paid.	Remarks.
					Pr. ct.	
2942	Logan National Bank of West Liberty, Ohio.	Oct. 18, 1884	$50,000	$80,665	50	10 per cent. since last report.
1276	Middletown National Bank of Middletown, N. Y.	Nov. 29, 1884	200,000	649,863	70	15 per cent. since last report.
1791	Farmers' National Bank of Bushnell, Ill.	Dec. 17, 1884	50,000	86,258	40	
1510	Scholarie County National Bank of Scholarie, N. Y.	Mar. 23, 1885	60,000	140,333	40	10 per cent. since last report.
1137	Exchange National Bank of Norfolk, Va.	Apr. 9, 1885	300,000	2,894,799	40	Do.
1740	First National Bank of Lake City, Minn.	Jan. 4, 1886	50,000	127,524	100	Finally closed; interest paid in full.
583	Lancaster National Bank of Clinton, Mass.	Jan. 20, 1886	100,000	170,384	70	20 per cent. since last report.
2465	First National Bank of Sioux Falls, Dak.	Mar. 11, 1886	50,000	51,041	20	
2624	First National Bank of Walpeton, Dak.	Apr. 8, 1886	50,000	110,122	10	Since last report.
564	First National Bank of Angelica, N. Y.	Apr. 19, 1886	100,000	63,669	85	10 per cent. since last report.
2139	City National Bank of Williamsport, Pa.	May 4, 1886	100,000	130,772	100	Finally closed; interest paid in full.
1386	Abington National Bank of Abington, Mass.	Aug. 2, 1886	150,000	116,626	100	Do.
2724	First National Bank of Blair, Nebr.	Sept. 8, 1886	50,000	80,452	100	Do.
2776	First National Bank of Pine Bluff, Ark.	Nov. 20, 1886	50,000	64,961	25	
3266	Palatka National Bank of Palatka, Fla.	June 3, 1887	50,000	9,379	100	Finally closed; interest paid in full.
3461	Fidelity National Bank of Cincinnati, Ohio.	June 27, 1887	1,000,000	2,386,569	25	
3022	Henrietta National Bank of Henrietta, Tex.	Aug. 17, 1887	50,000	64,784	50	
3082	National Bank of Sumter, S. C..	Aug. 24, 1887	50,000	.....	.....	
75	First National Bank of Dansville, N. Y.	Sept. 8, 1887	50,000	.....	.....	
605	First National Bank of Corry, Pa.	Oct. 11, 1887	100,000	.....	.....	
686	Stafford National Bank of Stafford Springs, Conn.	Oct. 17, 1887	200,000	.....	.....	
	Total	.....	24,058,900	46,955,215	.....	

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INSOLVENT NATIONAL BANKS, WITH DATES OF FAILURE, CAUSES OF FAILURE, NOMINAL ASSETS, AMOUNTS COLLECTED, CLAIMS PROVED, DIVIDENDS PAID, AND DATES OF CLOSING.

Title of bank.	Date of organization.	Receiver appointed.	Cause of failure.	Nominal assets.	Amount collected.	Claims proved.	Dividends.	Finally closed.
							Per cent.	
First National Bank, Attica, N. Y.	Jan. 14, 1864	Apr. 14, 1865			$76,373.02	$122,089	58	Jan. 2, 1867
Venango National Bank, Franklin, Pa.	May 20, 1865	May 1, 1866		$986,637.00	122,239.37	434,531	23.37	Feb. 2, 1885
Merchants' National Bank, Washington, D. C.	Dec. 14, 1864	May 8, 1866				669,513	24.7	July 29, 1878
First National Bank, Medina, N. Y.	Feb. 3, 1864	Mar. 13, 1867				82,338	39.15	July 28, 1870
Tennessee National Bank, Memphis, Tenn.	June 5, 1865	Mar. 21, 1867				376,932	17.33	Feb. 4, 1870
First National Bank, Selma, Ala.	Aug. 24, 1865	Apr. 30, 1867				289,467	46.6	Nov. 25, 1882
First National Bank, New Orleans, La.	Dec. 18, 1863	May 20, 1867		1,987,238.90	942,509.63	1,119,313	79	Sept. 28, 1882
National Unadilla Bank, Unadilla, N. Y.	July 17, 1865	Aug. 20, 1867				127,801	45.9	Dec. 19, 1874
Farmers and Citizens' National Bank, Brooklyn, N. Y.	June 5, 1865	Sept. 6, 1867				1,191,500	96	Nov. 18, 1874
Croton National Bank, New York, N. Y.	Sept. 9, 1865	Oct. 1, 1867				170,752	88.5	Aug. 15, 1872
First National Bank, Bethel, Conn	May 15, 1865	Feb. 28, 1868				68,986	100	Apr. 7, 1881
First National Bank, Keokuk, Iowa	Sept. 9, 1863	Mar. 3, 1868				205,256	68.33	Nov. 30, 1872
National Bank, Vicksburg, Miss	Feb. 14, 1865	Apr. 21, 1868				33,562	49.2	Nov. 25, 1882
First National Bank, Rockford, Ill	May 20, 1864	Mar. 15, 1869				69,874	41.9	Dec. 4, 1875
First National Bank of Nevada, Austin, Nev.	June 23, 1865	Oct. 14, 1869				170,012	92.7	May 16, 1884
Ocean National Bank, New York, N. Y.	June 6, 1865	Dec. 13, 1871		2,935,921.00	1,730,845.00	1,282,254	100	Apr. 20, 1882
Union Square National Bank, New York, N. Y.	Mar. 30, 1869	Dec. 15, 1871				157,120	100	Nov. 16, 1874
Eighth National Bank, New York, N. Y.	Apr. 6, 1864	Dec. 15, 1871				378,772	100	Sept. 1, 1875
Fourth National Bank, Philadelphia, Pa.	Feb. 26, 1864	Dec. 20, 1871				645,558	100	Feb. 13, 1872
Waverly National Bank, Waverly, N. Y.	May 29, 1865	Apr. 23, 1872		139,617.00	67,827.00	79,864	100	Oct. 2, 1877
First National Bank, Fort Smith, Ark.	Feb. 6, 1866	May 2, 1872				15,142	100	Jan. 3, 1876
Scandinavian National Bank, Chicago, Ill.	May 7, 1872	Dec. 12, 1872		400,574.00	169,661.00	249,174	57.46	Feb. 15, 1886
Wallkill National Bank, Middletown, N. Y.	July 21, 1865	Dec. 31, 1872		227,871.00	218,204.00	171,468	100	Jan. 8, 1880
Crescent City National Bank, New Orleans, La.	Feb. 15, 1872	Mar. 18, 1873		806,993.00	612,027.00	657,020	84.83	June 1, 1881
Atlantic National Bank, New York, N. Y.	July 1, 1865	Apr. 28, 1873		742,419.00	786,360.00	574,513	100	Apr. 29, 1884
First National Bank, Washington, D. C.	July 16, 1863	Sept. 19, 1873				1,619,965	100	July 24, 1876
National Bank of the Commonwealth, New York, N. Y.	July 1, 1865	Sept. 22, 1873	Injudicious banking and depreciation of securities.	3,509,000.00	2,042,000.00	796,995	100	Mar. 31, 1883
Merchants' National Bank, Petersburg, Va.	Sept. 1, 1865	Sept. 25, 1873	Defalcation by officers; fraudulent management and depreciation of securities.	1,019,841.00	299,358.00	992,636	34	May 1, 1876
First National Bank, Petersburg, Va	July 1, 1865	Sept. 25, 1873	do	272,634.00	142,321.00	167,285	76	May 15, 1876
First National Bank, Mansfield, Ohio	May 24, 1864	Oct. 18, 1873				175,068	57.5	Nov. 30, 1883

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INSOLVENT NATIONAL BANKS, WITH DATES OF FAILURE, CAUSES OF FAILURE, NOMINAL ASSETS, ETC.—Continued

Title of bank.	Date of organization.	Receiver appointed.	Cause of failure.	Nominal assets.	Amount collected.	Claims proved.	Dividends.	Finally closed.
							Per cent.	
New Orleans National Banking Association, New Orleans, La.	May 27, 1871	Oct. 23, 1873	Investments in real estate and mortgages and failure of large debtors.	.....	.....	$1,429,595	62	Mar. 21, 1887
First National Bank, Carlisle, Pa.....	July 7, 1863	Oct. 24, 1873	.....	$115,304.00	$56,941.00	67,292	73.5	Dec. 6, 1882
First National Bank, Anderson, Ind.....	July 31, 1863	Nov. 23, 1873	Injudicious banking and depreciation of securities.	.....	.....	143,765	39.5	.....
First National Bank, Topeka, Kans.....	Aug. 23, 1866	Dec. 16, 1873	Fraudulent management and depreciation of securities.	205,348.00	60,314.00	55,372	58.3	Sept. 11, 1878
First National Bank, Norfolk, Va.....	Feb. 23, 1864	June 3, 1874	Excessive loans to officers and directors, and depreciation of securities.	217,913.00	109,769.00	176,330	57.5	June 2, 1883
Gibson County National Bank, Princeton, Ind.	Nov. 30, 1872	Nov. 28, 1874	Investments in real estate and mortgages and depreciation of securities.	124,833.00	67,252.00	62,646	100	Sept. 18, 1876
First National Bank of Utah, Salt Lake City, Utah.	Nov. 15, 1869	Dec. 10, 1874	Injudicious banking and depreciation of securities.	229,433.00	30,332.00	93,021	24.391	May 14, 1879
Cook County National Bank, Chicago, Ill.	July 8, 1871	Feb. 1, 1875	..... do	3,266,323.00	365,274.00	1,795,992	14.941	Nov. 20, 1883
First National Bank, Tiffin, Ohio.....	Mar. 16, 1865	Oct. 22, 1875	Depreciation of securities	342,059.00	196,903.00	237,824	66	Mar. 19, 1879
Charlottesville National Bank, Charlottesville, Va.	July 19, 1865	Oct. 28, 1875	Fraudulent management and injudicious banking.	563,089.00	281,754.00	376,756	62.56	Apr. 5, 1886
Miners' National Bank, Georgetown, Colo.	Oct. 30, 1874	Jan. 24, 1876	Injudicious banking and depreciation of securities.	232,357.00	193,775.00	177,512	76.5	June 2, 1884
Fourth National Bank, Chicago, Ill.....	Feb. 24, 1864	Feb. 1, 1876	..... do	227,236.00	33,349.00	35,801	51	Mar. 4, 1886
First National Bank, Bedford, Iowa	Sept. 18, 1875	Feb. 1, 1876	Fraudulent management.....	.....	.....	56,457	22.5	Mar. 28, 1883
First National Bank, Osceola, Iowa.....	Jan. 26, 1871	Feb. 25, 1876	Injudicious banking and depreciation of securities.	.....	.....	34,535	100	Feb. 28, 1878
First National Bank, Duluth, Minn.....	Apr. 6, 1872	Mar. 13, 1876	Fraudulent management and depreciation of securities.	231,064.00	575,664.00	87,786	100	Jan. 31, 1881
First National Bank, La Crosse, Wis	June 20, 1865	Apr. 11, 1876	..... do	169,912.00	85,107.00	135,952	48.4	July 20, 1882
City National Bank, Chicago, Ill	Feb. 18, 1865	May 17, 1876	Injudicious banking and depreciation of securities.	1,104,000.00	642,749.00	703,658	77.512	Feb. 28, 1885
Watkins National Bank, Watkins, N. Y..	June 2, 1864	July 12, 1876	Excessive loans to officers and directors, and depreciation of securities.	.....	.....	59,226	100	.....
First National Bank, Wichita, Kans.....	Jan. 2, 1872	Sept. 23, 1876	Defalcation by officers and fraudulent management.	208,825.00	79,594.00	97,464	70	July 14, 1880
First National Bank, Greenfield, Ohio...	Oct. 7, 1863	Dec. 12, 1876	.....	21,522.00	9,175.00	35,023	27	Nov. 25, 1882

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INSOLVENT NATIONAL BANKS, DATE OF ORGANIZATION, FAILURE, AND CLOSING, SETS, AMOUNTS COLLECTED FROM ALL SOURCES, LOANS AND DISBURSEMENTS, PAID, AND REMAINING ASSETS RETURNED TO STOCKHOLDERS.

	Name and location of bank.	Date of organization.
1	National Bank, Fishkill, N. Y (b)	Apr. 1, 1865
2	First National Bank, Franklin, Ind (b)	Aug. 5, 1863
3	Northumberland County National Bank, Shamokin, Pa (m)	Jan. 9, 1865
4	First National Bank, Winchester, Ill (w)	July 25, 1865
5	National Exchange Bank, Minneapolis, Minn (m)	Jan. 16, 1865
6	National Bank of the State of Missouri, Saint Louis, Mo (o)	Oct. 30, 1866
7	First National Bank, Delphi, Ind (w)	Mar. 25, 1872
8	First National Bank, Georgetown, Colo (u)	May 31, 1872
9	Lock Haven National Bank, Lock Haven, Pa (v)	June 14, 1865
10	Third National Bank, Chicago, Ill (v)	Feb. 5, 1864
11	Central National Bank, Chicago, Ill (v)	Sept. 18, 1872
12	First National Bank, Kansas City, Mo (x)	Nov. 23, 1865
13	Commercial National Bank, Kansas City, Mo (v)	June 3, 1872
14	First National Bank, Ashland, Pa (v)	Apr. 27, 1864
15	First National Bank, Tarrytown, N. Y (v)	Apr. 5, 1864
16	First National Bank, Allentown, Pa (n)	Dec. 16, 1863
17	First National Bank, Waynesburgh, Pa (v)	Mar. 5, 1864
18	Washington County National Bank, Greenwich, N. Y (p)	June 30, 1865
19	First National Bank, Dallas, Tex (v)	July 16, 1874
20	People's National Bank, Helena, Mont (q)	May 13, 1873
21	First National Bank, Bozeman, Mont (q)	Aug. 14, 1872
22	Merchants' National Bank, Fort Scott, Kans (x)	Jan. 20, 1872
23	Farmers' National Bank, Platte City, Mo (n)	May 5, 1877
24	First National Bank, Warrensburgh, Mo (x)	July 31, 1871
25	German American National Bank, Washington, D. C (y)	May 14, 1877
26	German National Bank, Chicago, Ill (b)	Nov. 15, 1870
27	Commercial National Bank, Saratoga Springs, N. Y (x)	June 6, 1865
28	Second National Bank, Scranton, Pa (x)	Aug. 5, 1863
29	National Bank, Poultney, Vt (x)	May 31, 1865
30	First National Bank, Monticello, Ind (n)	Dec. 3, 1874
31	First National Bank, Butler, Pa (e)	Mar. 11, 1864
32	First National Bank, Meadville, Pa (r)	Oct. 27, 1863
33	First National Bank, Newark, N. J (f)	Aug. 7, 1863
34	First National Bank, Brattleborough, Vt (n)	June 30, 1864
35	Mechanics' National Bank, Newark, N. J (c)	June 9, 1865
36	First National Bank, Buffalo, N. Y (p)	Feb. 5, 1864
37	Pacific National Bank, Boston, Mass (s)	Nov. 9, 1877
38	First National Bank Union Mills, Union City, Pa (s)	Oct. 23, 1863
39	Vermont National Bank, Saint Albans, Vt (v)	Oct. 11, 1865
40	First National Bank, Leadville, Colo (b)	Mar. 19, 1879
41	City National Bank, Lawrenceburgh, Ind (g)	Feb. 24, 1883
42	First National Bank, Saint Albans, Vt (p)	Feb. 20, 1864
43	First National Bank, Monmouth, Ill (b)	July 7, 1882
44	Marine National Bank, New York, N. Y (t)	June 3, 1865
45	Hot Springs National Bank, Hot Springs, Ark (e)	Feb. 17, 1883
46	Richmond National Bank, Richmond, Ind (h)	Mar. 5, 1873
47	First National Bank, Livingston, Mont (x)	July 16, 1883
48	First National Bank, Albion, N. Y (b)	Dec. 22, 1863
49	First National Bank, Jamestown, Dak (e)	Oct. 25, 1881
50	Logan National Bank, West Liberty, Ohio (p)	May 7, 1883
51	Middletown National Bank, Middletown, N. Y (i)	June 14, 1865
52	Farmers' National Bank, Bushnell, Ill (l)	Feb. 18, 1871
53	Schoharie County National Bank, Schoharie, N. Y (b)	Aug. 9, 1865
54	Exchange National Bank, Norfolk, Va (o)	May 13, 1865
55	First National Bank, Lake City, Minn (e)	Nov. 29, 1870
56	Lancaster National Bank, Clinton, Mass (b)	Nov. 22, 1864
57	First National Bank, Sioux Falls, Dak (j)	Mar. 15, 1880
58	First National Bank, Wahpeton, Dak (j)	Feb 2, 1882
59	First National Bank, Angelica, N. Y (a)	Nov. 3, 1864
60	City National Bank, Williamsport, Pa (d)	Mar. 17, 1874
61	Abington National Bank, Abington, Mass (l)	July 1, 1865
62	First National Bank, Blair, Nebr (u)	June 7, 1882
63	First National Bank, Pine Bluff, Ark (v)	Sept. 18, 1882
64	Palatka National Bank, Palatka, Fla (v)	Nov. 20, 1884
65	Fidelity National Bank, Cincinnati, Ohio (b)	Feb. 27, 1886
66	Henrietta National Bank, Henrietta, Tex (k)	Aug. 8, 1883
67	National Bank, Sumter, S. C (a)	Nov. 26, 1883
68	First National Bank, Dansville, N. Y (b)	Sept. 4, 1863
69	First National Bank, Corry, Pa (v)	Dec. 6, 1864
70	Stafford National Bank, Stafford Springs, Conn (b)	Jan. 7, 1865
	Total	

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FOR THE PAST ELEVEN YEARS, WITH AMOUNTS OF NOMINAL AND ADDITIONAL AS-
LOSSES ON ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS

Capital stock.	Receiver appointed.	Cause of failure.	
$200,000	Jan. 27, 1877	*a* Defalcation of officers.	1
132,000	Feb. 13, 1877		2
67,000	Mar. 12, 1877	*b* Defalcation of officers and fraudulent management.	3
50,000	Mar. 16, 1877		4
100,000	May 24, 1877		5
2,500,000	June 23, 1877	*c* Defalcation of officers and excessive loans to others.	6
50,000	July 20, 1877		7
75,000	Aug. 18, 1877	*d* Defalcation of officers and depreciation of securities.	8
120,000	Aug. 20, 1877		9
750,000	Nov. 24, 1877	*e* Depreciation of securities.	10
200,000	Dec. 1, 1877		11
500,000	Feb. 11, 1878		12
100,000	Feb. 11, 1878	*f* Excessive loans to others, injudicious banking, and depreciation of securities.	13
112,500	Feb. 28, 1878		14
100,000	Mar. 23, 1878		15
250,000	Apr. 15, 1878	*g* Excessive loans to officers and directors, and depreciation of securities.	16
100,000	May 15, 1878		17
200,000	June 8, 1878		18
50,000	June 8, 1878		19
100,000	Sept. 13, 1878	*h* Excessive loans to officers and directors, and investments in real estate and mortgages.	20
50,000	Sept. 14, 1878		21
50,000	Sept. 25, 1878		22
50,000	Oct. 1, 1878		23
100,000	Nov. 1, 1878	*i* Excessive loans to others and depreciation of securities.	24
130,000	Nov. 1, 1878		25
500,000	Dec. 20, 1878		26
100,000	Feb. 11, 1879	*j* Excessive loans to others and investments in real estate and mortgages.	27
200,000	Nov. 15, 1879		28
100,000	Apr. 7, 1879		29
50,000	July 18, 1879	*k* Excessive loans and failure of large debtors.	30
50,000	July 23, 1879		31
100,000	June 9, 1880		32
300,000	June 14, 1880	*l* Excessive loans to officers and directors.	33
300,000	June 19, 1880		34
500,000	Nov. 2, 1881	*m* Failure of large debtors.	35
100,000	Apr. 22, 1882		36
961,300	May 22, 1882		37
50,000	Mar. 24, 1883	*n* Fraudulent management.	38
200,000	Aug. 9, 1883		39
60,000	Jan. 24, 1884		40
100,000	Mar. 11, 1884	*o* Fraudulent management, excessive loans to officers and directors, and depreciation of securities.	41
100,000	Apr. 22, 1884		42
75,000	Apr. 22, 1884		43
400,000	May 13, 1884		44
50,000	June 2, 1884	*p* Fraudulent management and depreciation of securities.	45
250,000	July 23, 1884		46
50,000	Aug. 25, 1884	*q* Fraudulent management and injudicious banking.	47
100,000	Aug. 26, 1884		48
50,000	Sept. 13, 1884		49
50,000	Oct. 18, 1884	*r* Fraudulent management, defalcation of officers, and depreciation of securities.	50
200,000	Nov. 29, 1884		51
50,000	Dec. 17, 1884		52
50,000	Mar. 23, 1885		53
300,000	Apr. 9, 1885	*s* Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.	54
50,000	Jan. 4, 1886		55
100,000	Jan. 20, 1886		56
50,000	Mar. 11, 1886	*t* Fraudulent management, excessive loans to officers and directors, and excessive loans to others.	57
50,000	Apr. 8, 1886		58
100,000	Apr. 19, 1886		59
100,000	May 4, 1886		60
150,000	Aug. 2, 1886	*u* Injudicious banking.	61
50,000	Sept. 8, 1886		62
50,000	Nov. 20, 1886		63
50,000	June 3, 1887	*v* Injudicious banking and depreciation of securities.	64
1,000,000	June 27, 1887		65
50,000	Aug. 17, 1887	*w* Injudicious banking and failure of large debtors.	66
50,000	Aug. 24, 1887		67
50,000	Sept. 8, 1887		68
100,000	Oct. 11, 1887	*x* Investments in real estate and mortgages, and depreciation of securities.	69
200,000	Oct. 17, 1887		70
13,732,800			

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INSOLVENT NATIONAL BANKS, DATE OF ORGANIZATION, FAILURE,

	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 by order of court.	Nominal value of assets returned to stockholders.
	Estimated good.	Estimated doubtful.	Estimated worthless.					
1	$194,665	$262,909	$51,403	$49,441	$558,418	$13,192	$223,375	.....
2	80,492	58,188	200,909	24,217	369,806	60,311	203,792	.....
3	67,246	112,026	25,941	14,770	219,983	8,487	99,588	.....
4	67,541	66,025	79,101	14,270	226,937	6,537	117,173	.....
5	135,231	90,704	124,371	18,411	368,717	21,498	139,309	.....
6	935,999	2,818,966	633,744	433,400	4,822,109	166,831	1,771,699	.....
7	175,254	6,250	6,596	13,478	201,578	62,774	1,310	$34,259
8	34,368	52,627	629,113	30,398	746,506	36,598	606,580	.....
9	220,481	150,650	24,990	34,350	430,471	41,324	143,664	.....
10	1,330,215	631,797	330,704	295,650	2,588,366	310,813	59,322	.....
11	157,438	161,441	170,712	16,073	505,664	7,245	79,038	.....
12	1,118,118	313,726	405,000	19,817	1,856,661	1,482,725	22,559	.....
13	52,349	74,724	51,175	6,723	184,971	22,962	67,396	.....
14	107,318	41,584	19,070	8,859	176,831	16,072	.....	112,818
15	100,994	.....	153,467	20,289	274,750	164,949	.....	.....
16	19,879	132,445	185,220	2,171	339,715	20,608	268,000	.....
17	.....	15,869	42,284	1,861	60,014	714	47,239	.....
18	311,324	27,894	236,971	13,749	589,938	18,541	6,972	279,987
19	48,149	36,245	67,423	4,305	156,122	30,088	106,292	.....
20	32,559	95,251	166,151	67,942	361,903	12,492	32,372	.....
21	39,010	76,046	333	21,090	136,479	7,700	20,141	.....
22	21,225	15,543	46,588	1,892	85,248	178	65,804	.....
23	9,561	18,691	42,296	1,944	72,492	10,947	8,207	.....
24	90,953	194,457	11,578	33,375	330,363	55,255	118,507	.....
25	256,286	139,514	37,923	61,147	494,870	165,846	42,883	.....
26	104,966	101,971	475,052	29,881	711,870	6,170	521,783	.....
27	133,160	167,503	28,969	17,085	346,726	17,475	101,810	69,659
28	264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,754
29	68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592
30	23,646	6,734	4,374	15,017	49,771	8,411	64	.....
31	12,647	134,716	34,737	27,503	209,603	11,920	106,562	.....
32	115,012	22,545	12,863	19,198	169,618	3,345	26,043	26,439
33	418,951	64,041	55,895	41,173	580,060	154,945	4,000	.....
34	51,574	.....	302,654	43,895	398,123	4,902	801	302,654
35	1,114,503	185,002	78,286	105,769	1,483,560	73,925	48,113	.....
36	488,802	65,526	696,987	34,520	1,285,925	172,063	55,264	.....
37	648,710	1,416,793	1,397,334	380,880	3,843,717	164,843	464,691	.....
38	161,699	46,829	16,309	23,678	248,515	4,376	14,013	.....
39	124,114	520,917	118,618	19,572	783,221	19,141	5,541	.....
40	72,197	56,042	102,112	31,922	262,273	7,069	11,380	.....
41	13,993	14,500	2,554	1,599	32,646	52	16,017	.....
42	217,314	96,873	49,951	66,932	431,070	9,888	18,356	.....
43	172,940	96,543	9,688	26,491	305,662	4,416	.....	.....
44	2,776,636	1,736,106	1,508,609	823,725	6,845,076	442,937	3,019	.....
45	31,058	27,774	27,190	6,299	92,321	5,381	29,096	.....
46	367,109	72,356	171,319	119,487	730,271	32,233	184,046	.....
47	33,543	15,304	22,255	535	71,637	.....	6,333	.....
48	55,762	44,446	113,329	1,129	214,667	4,146	6,541	.....
49	7,519	29,826	29,352	3,312	70,009	5	49,155	.....
50	60,096	22,695	.....	39,410	122,201	11,099	.....	.....
51	600,810	53,692	167,075	109,607	931,184	20,997	2,936	.....
52	13,170	3,874	62,229	11,775	91,048	638	3,123	.....
53	96,891	39,593	28,010	4,715	169,209	508	30,182	.....
54	1,273,711	1,441,378	938,816	110,783	3,764,688	150,070	143,150	.....
55	57,487	91,996	7,291	57,994	214,768	584	.....	65,573
56	144,850	138,707	8,094	56,509	348,160	17,856	4,897	.....
57	48,510	137,859	3,821	2,580	192,770	37,157	3,493	.....
58	21,410	66,085	44,884	1,854	134,233	1,168	3,007	.....
59	59,810	28,459	70,458	7,115	165,842	1,284	.....	.....
60	154,879	26,825	24,398	35,202	241,304	4,104	816	70,715
61	122,551	168,164	5,462	21,633	317,810	3,721	76,650	38,917
62	235,474	8,000	6,834	5,439	255,747	5,645	2,358	43,097
63	50,793	82,612	4,909	888	139,202	122	.....	.....
64	15,646	32,092	8,791	1,790	58,319	.....	.....	44,068
65	2,464,079	915,577	2,494,511	6,877	4,881,044	.....	.....	.....
66	74,171	35,999	12,995	1,370	124,535	3,454	.....	.....
67	66,081	.....	159	.....	66,240	.....	.....	.....
68	17,449	8,397	37,572	.....	63,418	.....	.....	.....
69	156,586	20,239	66,710	.....	243,535	.....	.....	.....
70	208,243	119,869	60,869	.....	388,981	.....	.....	.....
	19,034,293	14,156,456	13,178,640	3,591,916	49,961,305	4,190,827	6,424,182	1,239,132

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AND CLOSING, FOR THE PAST ELEVEN YEARS, ETC.—Continued.

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.	
.....	$321,851	$122,127	$443,978	$5,000	$388,856	$25,040	$25,082	1
.....	105,703	91,930	197,633	520	173,512	5,146	9,716	2
.....	111,908	43,232	155,140	4,797	136,474	966	12,903	3
.....	103,227	8,044	111,271	8,805	89,715	2,082	10,669	4
.....	207,910	9,540	217,450	753	202,753	1,898	12,046	5
$36,957	2,846,622	245,108	3,091,730	658,784	2,165,388	79,802	154,793	6
.....	103,235	.....	103,235	4,059	81,941	2,690	10,919	7
.....	103,328	.....	103,328	.....	73,890	11,987	17,251	8
.....	245,483	47,949	293,432	7,846	254,647	6,668	24,271	9
893,106	1,325,125	.....	1,325,125	145,179	1,071,774	10,923	53,851	10
274,465	144,916	65,132	210,048	.....	177,254	12,077	14,129	11
.....	351,377	.....	351,377	1,791	316,828	5,444	27,314	12
.....	94,613	.....	94,613	3,048	52,514	576	1,604	13
.....	47,941	.....	47,941	.....	33,105	3,974	5,013	14
.....	109,801	16,455	126,256	.....	107,575	5,546	13,135	15
.....	51,107	54,536	105,643	1,576	79,725	11,006	13,336	16
.....	12,061	16,447	28,508	.....	21,710	2,315	4,483	17
.....	284,438	123,430	407,868	114,220	262,887	10,129	4,950	18
.....	19,742	16,500	36,242	.....	29,377	825	6,040	19
252,644	64,395	23,622	88,017	9,762	65,368	1,325	11,476	20
30,564	78,134	1,811	79,945	2,125	69,033	634	8,153	21
.....	19,266	2,880	22,146	272	16,670	1,488	3,716	22
32,519	20,819	.....	20,819	1,633	11,803	850	3,005	23
.....	156,601	16,277	172,878	47,315	100,870	3,838	8,176	24
160,448	125,693	52,361	178,054	51,982	87,260	9,804	21,873	25
.....	183,917	80,257	264,174	49,466	182,572	.....	32,136	26
.....	157,782	.....	157,782	2,021	137,428	5,385	12,119	27
.....	205,062	54,950	260,012	57,745	166,587	10,245	24,551	28
.....	96,605	.....	96,605	53	88,176	.....	7,517	29
11,877	29,419	4,677	34,096	10	20,758	1,792	11,296	30
.....	91,121	23,001	114,122	8,420	82,060	7,167	16,475	31
.....	113,791	.....	113,791	.....	96,176	3,225	6,739	32
93,431	327,684	267,311	594,995	7,037	528,305	13,503	19,600	33
.....	89,766	64,655	154,421	.....	99,847	2,973	10,832	34
127,031	1,234,491	495,550	1,730,041	.....	1,627,558	25,932	19,693	35
614,741	443,857	4,450	448,307	1,910	339,999	35,370	26,342	36
2,278,756	935,427	583,811	1,519,238	114,791	1,150,239	58,135	130,108	37
86,059	144,067	8,287	152,354	.....	118,740	7,935	14,867	38
553,640	204,899	23,704	228,603	.....	169,024	9,550	30,904	39
129,781	114,043	4,348	118,391	3,709	80,342	5,110	15,989	40
.....	16,577	23,732	40,309	3,392	26,809	2,223	7,885	41
294,611	108,215	4,898	113,113	17,307	71,887	3,705	12,585	42
56,607	244,629	63,486	308,125	13,190	225,648	6,543	15,779	43
3,563,559	2,835,561	266,024	3,101,585	563,465	2,237,557	46,408	56,951	44
22,061	35,783	13,569	49,352	.....	36,526	3,177	9,597	45
298,688	215,304	73,751	289,055	60,719	205,305	3,176	15,593	46
44,160	21,144	16,450	37,594	.....	21,262	1,996	10,016	47
146,765	57,215	4,200	61,415	6,359	.....	10,652	9,358	48
.....	20,849	.....	20,849	6,515	8,807	52	5,475	49
79,258	31,844	23,500	55,344	1,748	40,347	2,684	7,683	50
413,166	494,085	.....	494,085	5,612	454,897	13,525	12,683	51
45,298	41,989	15,000	56,989	.....	34,503	1,825	7,640	52
66,107	72,412	1,400	73,812	.....	56,131	1,651	10,861	53
2,222,253	1,249,213	153,509	1,402,722	164,413	1,157,386	21,829	31,626	54
.....	148,611	.....	148,611	231	131,024	192	2,314	55
145,876	179,531	.....	179,531	.....	119,269	256	9,248	56
125,494	26,626	.....	26,626	1,657	10,208	1,567	5,051	57
111,557	18,501	.....	18,501	625	11,011	1,122	4,949	58
98,015	66,543	.....	66,543	.....	52,928	921	5,115	59
.....	165,669	.....	165,669	16,177	135,574	1,425	7,321	60
.....	198,513	.....	198,513	.....	117,878	198	5,208	61
.....	204,047	.....	204,047	106,424	82,946	324	4,279	62
94,804	44,276	.....	44,276	.....	16,238	.....	3,322	63
.....	14,251	.....	14,251	82	9,492	.....	1,348	64
4,681,734	1,199,310	.....	1,199,310	.....	596,642	893	11,251	65
61,060	60,021	.....	60,021	.....	32,391	.....	1,024	66
66,240	.....	.....	.....	.....	.....	.....	.....	67
63,418	.....	.....	.....	.....	.....	.....	.....	68
243,535	.....	.....	.....	.....	.....	.....	.....	69
388,981	.....	.....	.....	.....	.....	.....	.....	70
18,909,208	19,197,956	3,231,901	22,429,857	2,282,545	16,851,406	529,789	1,131,234	

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INSOLVENT NATIONAL BANKS, DATE OF ORGANIZATION, FAILURE, AND CLOSING FOR THE PAST ELEVEN YEARS, 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.	
1	.....	.....	$140,000	$352,062	100	38.50	Aug. 11, 1884	1
2	.....	$8,739	132,000	185,760	100	100	Sept. 14, 1881	2
3	.....	.....	67,000	175,952	81.59	.....	Jan. 18, 1883	3
4	.....	.....	50,000	140,735	63.60	.....	July 23, 1881	4
5	.....	.....	53,000	227,355	89.179	.....	June 10, 1880	5
6	$32,963	.....	510,025	1,935,721	100	100	.....	6
7	.....	3,626	.....	133,112	100	100	Oct. 15, 1881	7
8	200	.....	.....	196,356	37.6483	.....	Oct. 5, 1885	8
9	.....	.....	72,000	254,647	100	.....	Mar. 3, 1882	9
10	43,398	.....	.....	1,061,598	100	100	.....	10
11	6,588	.....	200,000	298,324	60	.....	.....	11
12	.....	.....	.....	392,394	100	.....	July 6, 1881	12
13	.....	36,871	.....	75,175	100	100	Mar. 9, 1882	13
14	.....	5,849	.....	29,204	100	100	Aug. 5, 1879	14
15	.....	.....	50,000	118,371	99.50	.....	June 20, 1882	15
16	.....	.....	125,000	90,424	88	.....	Mar. 9, 1885	16
17	.....	.....	36,000	36,109	60	.....	Sept. 7, 1885	17
18	.....	15,682	160,000	262,887	100	.....	July 5, 1879	18
19	.....	.....	50,000	77,104	38.10	.....	Mar. 24, 1885	19
20	86	.....	100,000	168,048	40	.....	.....	20
21	.....	.....	21,500	70,191	98.35	.....	.....	21
22	.....	.....	17,000	27,801	60	.....	Apr. 8, 1881	22
23	108	3,420	.....	32,449	100	100	Oct. 10, 1879	23
24	.....	12,679	50,000	156,260	100	100	Mar. 15, 1881	24
25	7,135	.....	130,000	282,370	50	.....	.....	25
26	.....	.....	121,750	197,353	100	42.30	Mar. 1, 1884	26
27	.....	829	.....	128,832	100	100	Jan. 17, 1881	27
28	.....	884	160,000	132,461	100	100	Apr. 24, 1886	28
29	.....	859	.....	81,801	100	100	Aug. 1, 1881	29
30	240	.....	10,000	21,182	98	.....	Feb. 6, 1883	30
31	.....	.....	50,000	108,385	81	.....	Aug. 6, 1887	31
32	.....	7,651	.....	93,625	100	100	Feb. 4, 1882	32
33	1,357	25,103	300,000	580,592	100	100	Feb. 18, 1885	33
34	.....	40,769	75,000	104,749	100	100	Oct. 12, 1885	34
35	56,858	.....	500,000	2,730,179	61.25	.....	.....	35
36	44,686	.....	100,000	894,735	38	.....	.....	36
37	65,965	.....	961,300	2,645,293	50	.....	.....	37
38	10,812	.....	50,000	185,993	65	.....	.....	38
39	19,125	.....	200,000	401,492	42.50	.....	.....	39
40	13,241	.....	60,000	200,854	40	.....	.....	40
41	.....	.....	50,000	46,441	84.10	.....	Oct. 25, 1886	41
42	7,669	.....	100,000	294,010	25	.....	.....	42
43	46,965	.....	75,000	237,524	95	.....	.....	43
44	197,204	.....	400,000	4,474,197	50	.....	.....	44
45	52	.....	25,000	36,526	100	.....	.....	45
46	4,262	.....	250,000	365,931	56	.....	.....	46
47	4,320	.....	32,500	28,350	75	.....	.....	47
48	35,046	.....	100,000	158,698	.....	.....	.....	48
49	.....	.....	.....	8,131	100	100	Oct. 29, 1885	49
50	2,882	.....	50,000	80,665	50	.....	.....	50
51	7,368	.....	.....	649,863	70	.....	.....	51
52	13,021	.....	50,000	86,258	40	.....	.....	52
53	5,169	.....	50,000	140,333	40	.....	.....	53
54	27,468	.....	300,000	2,894,799	40	.....	.....	54
55	.....	14,850	.....	127,524	100	100	June 1, 1886	55
56	50,758	.....	.....	170,384	70	.....	.....	56
57	8,143	.....	.....	51,041	20	.....	.....	57
58	794	.....	.....	101,122	10	.....	.....	58
59	7,579	.....	.....	63,669	85	.....	.....	59
60	.....	5,172	.....	130,772	100	100	Aug. 18, 1887	60
61	.....	75,229	.....	116,626	100	100	Feb. 17, 1887	61
62	.....	10,074	.....	80,452	100	100	Apr. 30, 1887	62
63	24,716	.....	.....	64,956	25	.....	.....	63
64	.....	3,329	.....	9,379	100	100	Oct. 17, 1887	64
65	590,524	.....	.....	2,386,569	25	.....	.....	65
66	26,606	.....	.....	64,784	50	.....	.....	66
67	.....	.....	.....	.....	.....	.....	.....	67
68	.....	.....	.....	.....	.....	.....	.....	68
69	.....	.....	.....	.....	.....	.....	.....	69
70	.....	.....	.....	.....	.....	.....	.....	70
	1,363,268	271,615	6,034,075	28,157,949	.....	.....	.....	

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LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD AT THREE DATES IN THE YEARS 1884, '85, '86, '87.

STATES AND TERRITORIES EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Apr. 24, 1884	2,340	576.0	86.4	162.5	28.2	36.4	31.5	83.7	10.9
June 20, 1884	2,376	544.7	81.7	146.0	26.8	36.4	32.0	66.8	10.7
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	35.2	30.9	79.7	10.5
May 6, 1885	2,432	540.3	81.1	171.0	31.6	40.7	30.2	90.0	10.1
July 1, 1885	2,442	552.2	82.8	170.3	30.8	40.1	28.1	92.1	10.0
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	41.5	29.9	95.9	10.2
Mar. 1, 1886	2,518	596.1	89.4	181.6	30.4	45.1	27.7	98.9	9.8
June 3, 1886	2,552	611.7	91.8	181.6	29.7	49.1	29.7	93.5	9.3
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
May 13, 1887	2,676	682.8	102.4	198.9	29.1	51.1	32.9	107.8	6.8
Aug. 1, 1887	2,724	683.0	102.4	189.5	27.7	48.9	31.3	102.6	6.6
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
NEW YORK CITY.									
Apr. 24, 1884	47	282.2	70.5	75.2	26.6	49.5	24.9	.....	0.8
June 20, 1884	45	231.8	57.9	69.1	29.8	43.5	24.9	.....	0.7
Sept. 30, 1884	44	254.9	63.7	90.8	35.6	63.1	27.0	.....	0.7
May 6, 1885	44	297.7	74.4	123.5	41.5	96.5	26.4	.....	0.6
July 1, 1885	45	312.7	78.2	132.8	42.5	96.5	37.5	.....	0.6
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Mar. 1, 1886	45	323.6	80.9	101.2	31.3	77.2	23.5	.....	0.5
June 3, 1886	45	296.8	74.2	89.9	30.3	57.9	31.5	.....	0.4
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
May 13, 1887	46	299.7	74.9	82.8	27.6	63.6	18.8	.....	0.4
Aug. 1, 1887	46	294.0	73.5	82.6	28.1	65.0	17.2	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
CHICAGO.									
May 13, 1887	18	68.0	17.0	20.7	30.4	13.0	7.6	.....	0.05
Aug. 1, 1887	18	66.3	16.6	22.0	33.1	14.6	7.2	.....	0.05
Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	0.05
SAINT LOUIS.									
May 13, 1887	5	9.1	2.2	3.3	36.4	1.5	1.8	.....	0.03
Aug. 1, 1887	5	10.8	2.7	3.4	31.9	1.6	1.8	.....	0.03
Oct. 5, 188	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	0.03

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

OTHER RESERVE CITIES.*

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Apr. 24, 1884	202	338.0	84.5	104.1	30.8	28.8	33.3	38.8	3.2
June 20, 1884	204	302.8	75.7	91.1	30.1	29.7	29.9	28.4	3.1
Sept. 30, 1884	203	308.0	77.0	99.0	32.2	30.3	33.3	32.3	3.1
May 6, 1885	202	346.5	86.6	124.0	35.8	40.2	39.9	40.9	3.0
July 1, 1885	202	356.5	89.1	123.4	34.6	41.0	38.8	40.7	2.9
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	41.9	35.0	42.4	2.9
Mar. 1, 1886	205	378.0	94.5	124.0	32.8	49.3	28.2	43.9	2.7
June 3, 1886	212	387.2	96.8	122.8	31.7	50.5	30.2	39.6	2.5
Oct. 7, 1886	217	381.5	95.4	113.9	29.9	44.5	26.0	41.3	2.2
Mar. 4, 1887	210	345.1	86.3	106.1	30.7	38.0	26.4	40.2	1.4
Aug. 1, 1887	221	335.5	83.9	98.4	29.3	34.8	24.2	37.7	1.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2

SUMMARY.*

Apr. 24, 1884	2,589	1,196.2	241.4	341.8	28.6	114.7	89.7	122.5	14.9
June 20, 1884	2,625	1,079.3	215.3	306.2	28.4	109.6	86.8	95.2	14.5
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	128.6	91.2	112.0	14.3
May 6, 1885	2,678	1,184.5	242.1	418.5	35.3	177.4	96.5	130.9	13.7
July 1, 1885	2,689	1,221.4	250.1	426.5	34.9	177.6	102.6	132.8	13.5
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	174.9	88.6	138.3	13.6
Mar. 1, 1886	2,768	1,297.6	264.8	406.8	31.3	171.6	79.4	142.8	12.9
June 3, 1886	2,809	1,295.7	262.8	394.2	30.4	157.5	91.6	133.0	12.2
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	28.9	156.4	68.7	140.8	11.4
May 13, 1887	2,955	1,404.7	282.9	411.9	29.3	167.3	87.6	148.1	8.8
Aug. 1, 1887	3,014	1,389.7	279.1	396.0	28.5	165.1	82.3	140.3	8.3
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3

* Includes Chicago and Saint Louis up to 1887.

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION AT EVERY DATE ON WHICH REPORTS OF CONDITION HAVE BEEN MADE, FROM MARCH 11, 1882, TO OCTOBER 5, 1887, INCLUSIVE, TOGETHER WITH THE AMOUNT OF RESERVE REQUIRED AND THE AMOUNT HELD AT EACH OF THOSE DATES, AND THE CLASSIFICATION OF THE RESERVE HELD, SHOWING AMOUNTS AND PERCENTAGES IN EACH CASE.

[Division No. 1.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11..	502	$14,962,799	$29,478,618	29.55	$7,223,511	7.24	$17,716,653	17.76	$4,538,454
May 19..	503	15,068,764	31,457,478	31.31	7,495,171	7.46	19,488,807	19.40	4,473,500
July 1...	504	15,595,375	29,835,966	28.86	7,585,373	7.34	17,833,751	17.25	4,416,842
Oct. 3 ...	505	16,296,302	29,332,584	27.00	7,916,022	7.29	16,949,161	15.96	4,467,401
Dec. 30..	507	16,254,969	33,151,031	30.59	8,197,588	7.56	20,509,426	18.93	4,444,017
1883.									
Mar. 13..	507	15,342,235	28,288,564	27.66	7,552,020	7.38	16,299,167	15.94	4,437,377
May 1...	509	15,309,783	27,968,728	27.40	7,495,846	7.34	16,040,299	15.72	4,432,583
June 22 .	510	15,369,906	28,844,230	28.15	7,685,718	7.50	16,722,029	16.32	4,436,483
Oct. 2....	511	16,161,030	31,164,435	28.93	7,650,678	7.10	19,099,067	17.73	4,414,690
Dec. 31 ..	512	16,426,477	34,548,821	31.55	8,144,345	7.44	21,965,101	20.06	4,439,375
1884.									
Mar. 7...	514	15,959,007	32,510,901	30.56	7,875,750	7.40	20,374,517	19.15	4,260,634
Apr. 24..	514	16,081,733	31,256,427	27.15	8,138,314	7.59	18,787,103	17.52	4,331,010
June 20..	514	15,103,686	27,470,663	27.28	8,231,410	8.17	14,972,792	14.87	4,266,461
Sept. 30 .	514	15,614,046	32,199,345	30.93	8,199,770	7.88	19,833,278	19.05	4,166,297
Dec. 20 ..	515	15,216,181	31,576,643	31.13	8,273,291	8.16	19,211,124	18.94	4,092,228
1885.									
Mar. 10..	514	15,553,913	33,563,396	32.37	8,416,689	8.12	21,146,721	20.39	3,999,986
May 6 ...	511	16,093,617	34,886,766	32.52	8,641,121	8.05	22,184,176	20.68	4,061,469
July 1...	512	16,589,066	34,597,448	31.31	8,951,595	8.10	21,637,813	19.58	4,008,040
Oct. 1 ...	506	17,218,577	34,416,314	29.98	9,549,345	8.32	20,832,605	18.15	4,034,364
Dec. 24..	506	17,150,864	32,831,670	28.71	9,562,800	8.36	19,311,376	16.89	3,957,494
1886.									
Mar. 1 ..	507	17,185,207	32,588,870	28.44	9,772,588	8.53	18,969,980	16.56	3,846,302
June 3...	510	16,473,718	32,509,786	27.91	10,304,208	8.85	18,555,748	15.93	3,649,830
Aug. 27 .	509	17,388,516	31,345,788	27.04	10,316,259	8.90	17,449,280	15.05	3,580,249
Oct. 7....	510	18,295,909	35,762,441	29.32	10,335,491	8.47	21,995,854	18.03	3,431,096
Dec. 28 ..	511	17,815,957	33,229,398	27.98	10,888,902	9.17	19,338,260	16.28	3,002,236
1887.									
Mar. 4...	511	17,464,118	34,081,099	29.27	10,261,663	8.81	21,137,117	18.15	2,682,319
May 13..	513	17,918,113	33,354,311	27.92	10,470,249	8.77	20,384,444	17.06	2,499,618
Aug. 1...	512	17,228,499	28,645,014	24.94	10,202,657	8.88	16,106,385	14.02	2,335,972
Oct. 5....	512	17,758,954	32,079,549	27.10	10,081,047	8.51	19,698,402	16.64	2,300,100

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 2.—New York, New Jersey, and Pennsylvania, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11..	507	$24,513,805	$47,919,202	29.32	$14,546,614	8.90	$30,249,865	18.51	$3,122,723
May 19..	514	24,825,609	49,038,897	29.63	15,827,208	9.56	30,100,831	18.19	3,110,858
July 1...	515	25,243,576	47,501,012	28.23	15,228,446	9.05	29,217,784	17.36	3,054,782
Oct. 3 ...	515	25,702,599	47,834,868	27.92	15,881,906	9.27	28,868,395	16.85	3,084,567
Dec. 30..	521	26,500,579	48,071,228	27.21	16,667,008	9.43	28,338,020	16.04	3,066,200
1883.									
Mar. 13..	525	26,151,831	48,307,519	27.71	15,232,686	8.74	30,026,506	17.22	3,048,327
May 1...	532	26,557,410	45,564,935	25.74	16,603,462	9.38	25,905,781	14.63	3,055,692
June 22..	537	26,409,027	50,817,552	28.86	16,240,341	9.22	31,528,884	17.91	3,048,327
Oct. 2 ...	545	26,885,132	48,979,043	27.33	16,912,419	9.44	29,011,331	16.19	3,055,293
Dec. 31..	549	26,992,446	50,577,804	28.11	17,734,066	9.86	29,840,086	16.58	3,003,652
1884.									
Mar. 7...	550	27,003,470	53,829,445	29.90	16,983,453	9.43	33,924,115	18.84	2,921,877
Apr. 24..	554	27,240,954	53,358,232	29.38	18,854,082	10.38	31,556,160	17.38	2,947,990
June 20..	561	25,502,692	45,241,638	26.61	18,801,649	11.06	23,558,015	13.86	2,881,974
Sept. 30.	563	25,245,939	49,189,650	29.23	18,694,389	11.11	27,634,801	16.42	2,860,460
Dec. 20..	560	24,531,549	50,799,720	31.06	18,036,445	11.03	29,977,889	18.33	2,785,386
1885.									
Mar. 10..	559	25,258,857	55,463,538	32.94	18,925,754	11.24	33,766,999	20.05	2,770,785
May 6 ..	559	25,204,559	53,071,039	31.58	20,044,604	11.93	30,262,857	18.01	2,763,578
July 1...	561	25,615,062	51,945,847	30.42	19,178,305	11.23	30,033,212	17.59	2,734,330
Oct. 1 ...	557	26,291,732	56,170,958	32.05	20,055,448	11.44	33,297,308	19.00	2,818,202
Dec. 24..	567	26,813,401	58,345,580	32.60	18,913,441	10.57	36,653,591	20.48	2,778,548
1886.									
Mar. 1...	570	27,453,354	56,026,945	30.61	18,960,011	10.36	34,334,359	18.76	2,732,575
June 3 ..	571	27,533,873	54,618,391	29.75	20,795,357	11.33	31,241,898	17.02	2,581,136
Aug. 27 .	572	28,253,322	56,916,208	30.21	20,185,336	10.71	34,176,300	18.14	2,554,572
Oct. 7 ...	572	28,830,549	54,836,089	28.53	20,192,341	10.51	32,249,120	16.78	2,394,628
Dec. 28..	575	28,792,675	53,341,795	27.79	20,360,434	10.61	30,849,802	16.07	2,131,559
1887.									
Mar. 4...	576	29,020,465	54,867,767	28.36	19,405,628	10.03	33,449,631	17.29	2,012,508
May 13..	580	29,685,015	56,268,209	28.48	20,193,151	10.20	34,160,474	17.26	1,914,584
Aug. 1 ..	586	29,837,428	51,361,676	25.82	19,291,157	9.70	30,226,408	15.20	1,844,111
Oct. 5 ...	587	30,064,960	52,990,784	26.44	19,775,576	9.87	31,370,441	15.65	1,844,767

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 3.—Delaware, Maryland, Virginia, West Virginia, and the District of Columbia, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11.	73	$3,326,580	$6,300,888	28.41	$2,702,126	12.18	$3,212,987	14.49	$1,385,775
May 19..	74	3,229,343	5,846,228	27.16	2,867,270	13.32	2,597,775	12.07	381,183
July 1...	74	3,293,618	6,330,795	28.83	2,951,218	13.44	3,000,277	13.66	379,300
Oct. 3....	76	3,609,294	7,027,363	29.28	2,883,425	12.01	3,752,436	15.63	391,562
Dec. 30..	77	3,559,250	6,432,974	27.11	2,943,333	12.40	3,098,400	13.06	391,241
1883.									
Mar. 13..	77	3,527,516	5,733,788	24.38	2,337,863	9.94	3,008,054	12.79	387,871
May 1....	77	3,528,471	5,790,244	24.61	2,713,896	11.54	2,691,467	11.44	384,881
June 22..	78	3,621,398	6,406,495	26.54	2,774,761	11.49	3,243,785	13.44	387,949
Oct. 2....	82	4,152,516	7,383,800	26.67	3,088,038	11.15	3,901,193	14.09	394,569
Dec. 31..	82	3,998,036	6,620,987	24.82	3,018,556	11.33	3,210,691	12.05	391,760
1884.									
Mar. 7...	83	3,877,353	6,822,590	26.36	2,873,867	11.12	3,582,688	13.86	366,035
Apr. 24..	83	3,812,038	6,446,814	25.37	3,045,651	11.98	3,027,832	11.91	373,331
June 20..	83	3,513,153	5,375,113	22.95	2,975,931	12.71	2,025,960	8.65	373,222
Sept. 30 .	88	3,702,825	6,837,101	27.70	3,220,417	13.05	3,246,528	13.15	370,156
Dec. 20...	88	3,365,854	6,467,992	28.82	2,942,926	13.12	3,164,161	14.10	360,905
1885.									
Mar. 10..	88	3,361,044	6,282,532	28.04	3,043,637	13.58	2,895,186	12.92	343,709
May 6...	87	2,854,130	5,624,698	29.56	2,985,242	15.69	2,289,321	12.03	350,135
July 1...	87	2,919,436	5,311,397	27.29	2,758,277	14.17	2,199,965	11.30	353,155
Oct. 1....	88	3,286,346	7,338,927	33.50	3,134,687	14.31	3,850,486	17.57	353,754
Dec. 24..	80	3,162,147	7,070,981	33.54	2,887,760	13.70	3,825,340	18.15	357,881
1886.									
Mar. 1...	89	3,163,328	6,579,113	31.20	3,079,948	14.60	3,153,202	14.95	345,963
June 3...	90	3,259,103	6,761,881	31.12	3,414,420	15.71	3,034,136	13.97	313,325
Aug. 27..	91	3,490,359	7,337,721	31.53	3,313,468	14.24	3,714,380	15.96	309,873
Oct. 7....	89	3,525,434	7,125,856	30.32	3,405,443	14.49	3,414,134	14.53	306,279
Dec. 28..	91	3,459,845	6,826,991	29.60	3,124,102	13.54	3,414,702	14.80	288,187
1887.									
Mar. 4...	91	3,541,988	6,685,225	28.31	3,061,122	12.96	3,370,568	14.27	253,535
May 13..	92	3,434,211	6,233,763	27.16	3,351,755	14.64	2,640,664	11.53	241,344
Aug. 1 ..	93	3,681,532	6,591,665	26.86	3,397,925	13.84	2,952,617	12.03	241,123
Oct. 5....	94	3,789,907	6,641,421	26.29	3,402,471	13.47	3,004,141	11.89	234,809

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 4.—North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11..	141	$5,185,281	$10,013,832	28.97	$5,466,058	15.81	$3,758,544	10.87	$789,230
May 19..	144	4,915,899	10,118,504	30.87	5,419,385	16.54	3,906,752	11.92	792,367
July 1...	148	5,115,956	10,326,820	30.28	5,227,153	15.33	4,313,224	12.65	786,443
Oct. 3...	154	5,266,274	9,392,645	26.75	4,771,326	13.59	3,827,425	10.90	793,894
Dec. 30..	159	5,978,914	12,718,655	31.91	6,340,182	15.91	5,584,656	14.01	793,817
1883.									
Mar. 13..	164	6,116,981	13,254,160	32.50	6,396,960	15.69	6,086,199	14,92	771,001
May 1...	169	6,190,892	12,890,743	31.23	6,543,434	15.85	5,555,724	13.46	791,585
June 22..	175	6,143,331	12,353,975	30.16	6,475,724	15.81	5,075,892	12.39	802,359
Oct. 2...	191	6,267,968	10,275,182	24.59	6,589,276	15.77	3,887,690	9.30	798,216
Dec. 31..	197	6,761,077	12,940,873	28.71	6,968,159	15.46	5,170,209	11.48	802,505
1884.									
Mar. 7...	201	6,816,062	13,644,672	30.03	6,883,358	15.15	5,979,687	13.16	781,627
Apr. 24..	204	6,874,431	12,348,517	26.95	6,803,162	14.84	4,762,025	10.39	783,330
June 20..	208	6,449,163	11,364,136	26.43	6,826,409	15.88	3,782,006	8.80	755,721
Sept. 30.	216	6,042,864	11,168,565	27.72	6,334,635	15.72	4,087,448	10.15	746,482
Dec. 20..	220	6,491,216	14,560,732	33.67	7,007,016	16.19	6,806,367	15.73	747,349
1885.									
Mar. 10..	226	6,669,784	15,098,820	33.96	7,964,807	17.91	6,385,184	14.36	748,829
May 6...	229	6,483,495	13,065,477	30.23	7,563,398	17.50	4,765,739	11.03	736,340
July 1...	232	6,442,590	12,404,357	28.88	7,159,393	16.67	4,532,187	10.55	712,777
Oct. 1....	232	6,388,330	11,874,404	27.88	6,826,279	16.03	4,322,638	10.15	725,487
Dec. 24..	235	7,142,914	15,834,011	33.25	8,001,784	16.80	7,141,940	15.00	690,287
1886.									
Mar. 1...	240	7,583,952	16,308,788	32.26	8,523,863	16.86	7,114,169	14.07	670,756
June 3..	245	7,493,063	15,598,452	31.23	8,108,413	16.23	6,863,196	13.74	626,843
Aug. 27.	251	7,301,499	13,956,929	28.67	7,650,399	15.72	5,699,062	11.71	607,468
Oct. 7...	251	7,520,093	13,597,692	27.12	7,565,181	15.09	5,474,973	10.92	557,538
Dec. 28..	253	8,863,744	21,096,851	35.70	9,659,357	16.35	10,914,071	18.47	523,423
1887.									
Mar. 4...	265	9,951,682	22,483,366	33.89	10,365,065	15.62	11,607,039	17.50	511,262
May 13..	279	9,403,413	18,093,369	28.86	9,623,458	15.35	7,965,043	12.71	504,868
Aug. 1...	290	9,227,123	15,981,046	25.98	8,924,833	14.51	6,555,611	10.66	500,602
Oct. 5...	296	9,183,326	16,341,034	26.69	9,728,521	15.89	6,100,154	9.96	512,359

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS, ETC.—Continued.

[Division No. 5.—Ohio, Indiana, Illinois, Michigan, and Wisconsin, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Rsserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11..	503	$19,032,152	$27,890,100	29.78	$17,235,102	13.58	$18,689,973	14.73	$1,965,025
May 19..	512	18,777,697	37,819,405	30.22	17,572,569	14.04	18,358,481	14.67	1,888,355
July 1...	514	18,963,931	37,703,899	29.82	16,982,358	13.43	18,910,824	14.96	1,810,720
Oct. 3 ...	519	19,272,709	35,969,848	27.99	17,205,670	13.39	16,875,972	13.13	1,888,206
Dec. 30 ..	523	18,845,485	35,817,290	28.51	17,047,739	13.57	16,905,680	13.46	1,863,871
1883.									
Mar. 13..	530	19,081,960	36,507,835	27.17	16,401,301	12.89	18,281,364	14.38	1,825,170
May 1 ..	536	18,892,570	34,009,157	27.00	17,003,342	13.50	15,146,613	12.03	1,859,202
June 22 .	544	18,680,838	32,831,223	25.14	15,616,973	12.54	15,394,648	12.36	1,819,607
Oct. 2 ...	554	18,563,099	34,705,552	28.04	16,503,659	13.34	16,347,350	13.21	1,854,543
Dec. 31..	554	17,961,597	34,790,630	29.05	16,853,215	14.07	16,142,536	13.48	1,794,879
1884.									
Mar. 7 ..	558	17,808,933	34,832,320	29.34	16,461,984	13.87	16,636,811	14.01	1,733,525
Apr. 24..	560	17,392,601	32,294,594	27.81	16,913,978	14.59	13,623,182	11.75	1,757,434
June 20 .	569	16,640,340	30,968,073	29.15	16,186,847	14.59	13,081,876	11.79	1,699,350
Sept. 30 .	574	15,784,480	31,545,494	29.98	16,127,236	15.33	13,764,179	13.08	1,654,079
Dec. 20..	572	15,040,275	33,478,235	33.39	15,563,364	15.52	16,332,719	16.29	1,582,152
1885.									
Mar. 10..	567	15,800,692	36,876,186	35.07	16,882,609	16.03	18,475,898	17.54	1,517,679
May 6 ...	568	15,954,519	35,963,168	33.81	17,117,106	16.09	17,336,757	16.30	1,509,305
July 1...	567	16,118 869	36,162,987	33.65	15,936,895	14.83	18,738,134	17.45	1,487,958
Oct. 1 ...	570	16,501,187	37,477,345	34.07	17,019,462	15.47	18,934,890	17.21	1,522,993
Dec. 24..	570	16,497,191	36,226,910	32.93	16,050,698	14.59	18,653,616	16.96	1,522,596
1886.									
Mar. 1 ..	571	17,184,663	38,467,958	33.57	16,692,404	14.57	20,284,810	17.78	1,490,654
June 3 ..	575	17,452,850	36,682,622	31.53	17,849,509	15.34	17,426,446	14.98	1,406,667
Aug. 27 .	582	18,315,951	41,364,412	33.88	17,118,272	14.02	22,867,315	18.73	1,378,825
Oct. 7 ...	580	18,438,101	39,891,410	32.45	17,974,624	14.62	20,594,220	16.75	1,322,566
Dec. 28 ..	576	18,828,474	40,251,058	32.07	18,082,937	14.41	20,974,170	16.71	1,193,951
1887.									
Mar. 4 ..	582	19,446,236	42,186,629	32.54	18,037,638	13.91	23,012,354	17.75	1,136,637
May 13..	584	20,082,778	41,866,938	31.27	19,111,576	14.27	21,673,404	16.19	1,081,958
Aug. 1 ..	594	20,814,218	44,475,533	32.05	18,401,230	13.26	25,021,687	18.03	1,052,616
Oct. 5 ...	598	20,576,959	40,983,916	29.88	19,171,016	13.98	20,771,852	15.14	1,041,048

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 6.—Iowa, Minnesota, Missouri, Kansas, and Nebraska (Omaha transferred to division No. 9, October 5, 1887; Kansas City and Saint Joseph transferred to division No. 9, May 13, 1887, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11 ..	157	$6,541,424	$11,849,967	27.17	$5,719,125	13.11	$5,665,681	12.99	$465,161
May 19 ..	165	6,707,034	12,348,739	27.62	5,557,107	12.43	6,323,635	14.14	467,997
July 1 ...	171	6,945,887	12,192,356	26.33	5,865,877	12.67	5,866,168	12.68	460,311
Oct. 3	184	7,211,774	11,866,093	24.68	5,934,099	12.34	5,440,789	11.32	491,205
Dec. 30 ..	197	7,314,811	12,985,546	26.63	6,513,480	13.35	5,975,158	12.25	496,908
1883.									
Mar. 13 ..	207	7,692,300	13,786,065	26.88	6,048,070	11.79	7,237,137	14.11	500,858
May 1 ...	216	8,007,308	13,928,636	26.09	6,926,476	12.98	6,496,862	12.17	505,298
June 22 .	227	8,669,016	16,331,528	28.26	6,739,738	11.66	9,100,816	15.75	490,974
Oct. 2....	257	9,087,854	15,692,927	25.90	7,240,980	11.95	7,922,362	13.08	529,585
Dec. 31 ..	270	9,269,439	16,068,106	26.00	7,756,806	12.55	7,788,201	12.60	523,099
1884.									
Mar. 7 ...	287	9,365,609	16,334,768	26.16	7,207,414	11.69	8,526,486	13.66	510,868
Apr. 24 ..	298	9,712,119	17,385,106	26.85	8,463,096	13.07	8,406,680	12.98	515,330
June 20 .	309	9,546,762	16,682,585	26.21	9,366,090	14.72	6,806,014	10.69	510,451
Sept. 30..	329	9,158,231	16,305,178	26.70	8,130,878	13.32	7,677,976	12.58	494,324
Dec. 20 ..	329	8,643,147	15,874,452	27.55	7,734,917	13.42	7,642,884	13.26	496,651
1885.									
Mar. 10 ..	336	9,202,146	18,064,151	29.45	8,442,274	13.76	9,131,647	14.89	490,230
May 6 ...	346	9,643,675	19,112,096	29.73	8,803,813	13.69	9,809,853	15.25	502,330
July 1 ...	346	10,105,532	20,186,373	29.96	8,868,049	13.16	10,827,681	16.07	490,643
Oct. 1....	359	10,526,279	19,159,727	27.30	8,896,805	12.68	9,768,829	13.92	494,093
Dec. 24 ..	363	10,511,542	19,128,184	27.30	9,309,286	13.28	9,315,121	13.29	503,777
1886.									
Mar. 1 ...	377	10,872,988	19,373,302	26.73	8,838,140	12.19	10,043,854	13.86	491,308
June 3 ..	391	12,203,046	23,020,432	28.30	11,291,906	13.77	11,339,220	13 94	476,306
Aug. 27..	404	12,349,300	24,464,927	29.72	10,229,545	12.43	13,747,424	16.70	487,953
Oct. 7....	406	12,377,733	21,931,867	26.58	11,019,342	13.35	10,422,066	12.63	490,459
Dec. 28 ..	418	12,811,418	23,053,002	26.99	11,752,951	13.76	10,848,107	12.70	451,944
1887.									
Mar. 4 ...	427	14,184,873	27,752,343	29.35	11,860,366	12.54	15,441,590	16.33	450,387
May 13..	428	13,368,183	26,723,837	29.99	12,010,369	13.48	14,290,849	16.04	422,619
Aug. 1 ...	438	12,435,313	25,056,695	30.22	10,458,690	12.62	14,175,769	17.10	422,236
Oct. 5....	455	12,258,402	22,367,310	27.37	10,275,484	12.57	11,660,633	14.27	431,193

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 7.—Colorado, Nevada, California, and Oregon, excluding reserve cities.]

Dates.	No. of banks.	Amount of reserves required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11..	30	$2,579,675	$5,408,452	31.53	$2,542,858	14.83	$2,758,864	16.08	$106,730
May 19..	31	2,696,322	5,872,661	32.72	2,637,314	14.69	3,122,481	17.40	112,866
July 1...	32	2,693,926	5,682,235	31.69	2,460,625	13.72	3,109,475	17.34	112,135
Oct. 3 ...	32	2,868,124	6,241,813	32.69	2,794,278	14.63	3,330,785	17.44	116,750
Dec. 30..	33	2,871,064	6,379,306	33.37	3,166,266	16.56	3,096,131	16.20	116,909
1883.									
Mar. 13 .	33	2,866,867	6,081,382	31.86	3,594,598	18.83	2,374,534	12.44	112,250
May 1 ...	34	2,890,642	5,487,840	28.51	3,133,202	16.28	2,240,755	11.64	113,883
June 22 .	38	2,984,656	6,355,648	31.97	3,203,157	16.11	3,033,360	15.26	119,125
Oct. 2 ...	43	3,206,008	5,839,540	27.35	3,098,370	14.51	2,619,307	12.27	121,863
Dec. 31..	42	3,241,147	6,447,703	29.88	3,558,027	16.50	2,763,101	12.80	126,575
1884.									
Mar. 7 ..	43	3,009,761	5,626,902	28.08	3,217,309	16.05	2,287,585	11.46	122,008
Apr. 24..	43	3,028,531	5,791,614	28.68	3,207,082	15.88	2,462,898	12.20	121,634
June 20 .	45	2,748,621	5,492,659	29.97	3,664,908	20.00	1,717,837	9.37	109,914
Sept. 30 .	46	2,660,548	5,798,359	32.69	3,346,017	18.86	2,341,155	13.20	111,187
Dec. 20..	47	2,560,777	5,524,939	32.36	3,180,260	18.63	2,239,427	13.12	105,252
1885.									
Mar. 10..	47	2,663,353	5,978,551	33.67	3,450,529	19.43	2,419,586	13.63	108,436
May 6 ...	49	2,683,438	5,699,692	31.86	3,336,534	18.65	2,256,198	12.61	106,960
July 1...	50	2,721,004	5,697,478	31.41	2,966,876	16.36	2,626,141	14.48	104,461
Oct. 1 ...	51	2,920,866	6,635,005	34.07	3,260,554	16.74	3,264,417	16.76	110,034
Dec. 24..	54	3,189,900	7,038,522	33.10	3,732,709	17.55	3,192,688	15.01	113,125
1886.									
Mar. 1...	57	3,329,624	7,529,982	33.92	3,947,515	17.78	3,465,653	15.61	116,814
June 3 ..	61	3,598,749	7,672,897	31.98	4,034,927	16.82	3,527,877	14.70	110,093
Aug. 27 .	67	3,868,206	8,288,012	32.18	4,096,387	15.91	4,075,587	15.82	116,038
Oct. 7 ...	68	3,971,589	7,896,910	29.83	4,104,213	15.50	3,672,731	13.87	119,966
Dec. 28..	71	4,329,961	9,221,771	31.95	5,276,940	18.28	3,828,979	13.26	115,853
1887.									
Mar. 4 ..	71	4,674,444	10,289,333	33.02	5,672,302	18.20	4,504,028	14.45	113,003
May 12..	75	5,276,435	11,540,554	32.81	5,990,889	17.03	5,438,612	15.46	111,053
Aug. 1 ..	83	5,719,220	11,799,916	30.95	6,134,729	16.09	5,548,590	14.55	116,507
Oct. 5 ...	86	6,330,097	13,784,605	32.66	7,276,703	17.24	6,385,396	15.13	122,506

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 8.—Arizona, Dakota, Idaho, Montana, New Mexico, Utah, Washington, and Wyoming.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11	32	$1,144,970	$1,864,032	24.42	$1,234,034	16.17	$547,357	7.17	$82,641
May 19	38	1,340,349	2,242,753	25.10	1,346,771	15.07	803,072	8.99	92,910
July 1	38	1,379,900	2,335,024	25.38	1,265,644	13.76	970,470	10.55	98,920
Oct. 3	41	1,662,285	2,686,299	24.24	1,566,209	14.13	1,019,233	9.20	100,857
Dec. 30	48	1,815,318	3,276,376	27.07	1,893,011	15.64	1,276,446	10.55	106,019
1883.									
Mar. 13	54	1,857,414	3,171,854	25.62	1,944,893	15.71	1,118,433	9.03	108,528
May 1	55	2,072,505	3,196,343	23.13	1,946,749	14.09	1,139,293	8.25	110,301
June 22	60	2,234,510	3,787,433	25.42	1,946,924	13.07	1,726,181	11.59	114,328
Oct. 2	70	2,362,081	3,453,105	21.93	2,000,374	12.70	1,331,438	8.46	121,293
Dec. 31	74	2,280,534	3,746,766	24.64	2,450,974	16.12	1,177,548	7.75	118,244
1884.									
Mar. 7	78	2,206,520	3,406,474	23.16	2,332,136	15.85	955,815	6.50	118,523
Apr. 24	84	2,256,846	3,584,760	23.83	2,421,783	16.10	1,038,881	6.90	124,096
June 20	87	2,194,632	3,402,695	23.26	2,377,061	16.25	899,284	6.15	126,350
Sept. 30	87	2,162,177	3,263,041	22.64	2,077,673	14.41	1,066,754	7.40	118,614
Dec. 20	86	2,193,537	3,581,574	24.49	2,357,403	16.12	1,114,624	7.62	109,547
1885.									
Mar. 10	88	2,132,223	3,703,384	26.05	2,525,590	17.77	1,068,609	7.52	109,185
May 6	89	2,124,749	3,587,997	25.33	2,387,887	16.86	1,089,153	7.69	110,957
July 1	92	2,317,930	3,939,596	25.48	2,354,579	15.24	1,473,460	9.53	111,557
Oct. 1	94	2,492,432	4,420,239	26.60	2,690,691	15.65	1,704,733	10.26	114,815
Dec. 24	107	2,633,914	4,881,391	27.80	3,166,234	18.03	1,594,293	9.08	120,864
1886.									
Mar. 1	107	2,643,604	4,716,817	26.86	3,057,426	17.41	1,535,412	8.74	123,977
June 3	109	2,745,657	4,688,187	25.61	3,091,659	16.89	1,471,191	8.04	125,339
Aug. 27	113	2,615,777	5,173,789	29.67	3,135,269	17.98	1,913,185	10.97	125,335
Oct. 7	114	2,675,213	5,149,624	28.87	3,360,609	18.79	1,669,970	9.36	119,045
Dec. 28	111	2,852,550	5,258,108	27.65	3,560,333	18.70	1,577,946	8.25	119,829
1887.									
Mar. 4	121	3,019,568	4,961,765	24.65	3,418,756	16.98	1,421,601	7.06	121,408
May 13	125	3,258,730	4,782,756	22.02	3,357,718	15.46	1,303,545	6.00	121,493
Aug. 1	128	3,501,233	5,626,017	24.13	3,492,525	14.96	2,010,740	8.57	122,752
Oct. 5	128	3,630,696	5,730,545	23.68	3,715,196	15.35	1,888,860	7.80	126,489

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 9.—Reserve cities—Boston, Albany, Philadelphia, Pittsburgh, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Chicago, Detroit, Milwaukee, Saint Louis, and San Francisco.]

Dates.	No. of banks.	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11..	192	$77,032,003	$93,401,093	30.31	$54,818,246	17.79	$34,852,796	11.31	$3,730,051
May 19..	192	80,294,028	102,352,999	31.87	59,318,593	18.47	39,467,976	12.29	3,566,430
July 1...	193	81,760,651	95,874,953	29.32	57,206,564	17.49	35,233,042	10.77	3,435,347
Oct. 3 ...	193	79,694,569	89,143,583	27.96	52,413,086	16.44	33,213,032	10.42	3,517,465
Dec. 30..	195	77,095,866	95,051,887	30.82	54,211,536	17.58	37,282,190	12.09	3,558,161
1883.									
Mar. 13..	198	77,419,867	89,796,888	29.00	49,661,801	16.04	36,592,761	11.82	3,542,326
May 1...	199	78,844,546	91,787,852	29.18	54,129,582	17.21	34,090,027	10.84	3,568,243
June 22 .	200	83,005,153	103,900,990	31.29	59,515,283	17.93	40,821,353	12.29	3,564,354
Oct. 2 ...	200	80,961,109	100,638,235	31.08	56,425,407	17.42	40,798,990	12.60	3,413,838
Dec. 31..	202	83,646,150	105,535,835	31.54	63,273,391	18.91	38,942,133	11.64	3,320,311
1884.									
Mar. 7...	202	85,297,591	111,255,631	32.61	61,563,512	18.04	46,437,308	13.61	3,254,811
Apr. 24 .	202	84,514,593	104,165,958	30.81	62,160,250	18.39	38,827,197	11.49	3,178,511
June 20 .	204	75,708,561	91,103,676	30.08	59,623,045	19.69	28,403,338	9.38	3,077,293
Sept. 30 .	203	76,984,342	99,022,475	32.16	63,578,992	20.65	32,340,900	10.50	3,102,583
Dec. 20..	203	78,739,375	103,685,153	32.92	66,011,790	20.96	34,672,781	11.01	3,000,582
1885.									
Mar. 10..	202	83,462,537	118,522,306	35.50	74,383,404	22.28	41,172,443	12.33	2,966,459
May 6...	202	86,628,766	123,962,577	35.77	80,109,098	23.12	40,912,049	11.81	2,941,430
July 1...	202	89,118,594	123,423,045	34.62	79,828,139	22.39	40,661,809	11.41	2,933,097
Oct. 1 ...	203	91,118,639	122,186,751	33.52	76,907,632	21.10	42,402,600	11.63	2,876,510
Dec. 24..	202	91,151,185	117,043,608	32.11	74,674,927	20.48	39,551,479	10.88	2,817,202
1886.									
Mar. 1...	205	94,506,304	124,034,337	32.81	77,446,733	20.49	43,904,247	11.61	2,683,357
June 3 ..	212	96,810,237	122,784,157	31.71	80,738,933	20.85	39,567,423	10.22	2,477,801
Aug. 27 .	215	93,802,959	110,584,456	29.42	68,232,506	18.19	40,072,689	10.68	2,279,261
Oct. 7 ...	217	95,363,719	113,951,757	29.88	70,489,135	18.48	41,271,509	10.82	2,191,113
Dec. 28..	218	94,305,102	112,821,235	29.91	70,633,785	18.72	40,371,942	10.70	1,815,508
1887.									
Mar. 4...	220	99,518,660	124,447,510	31.26	73,631,556	18.50	49,217,253	12.36	1,598,701
May 13 *.	210	86,270,869	106,121,301	30.75	64,496,954	18.69	40,210,839	11.65	1,413,508
Aug. 1 †.	221	83,889,166	98,389,974	29.32	59,504,534	17.73	37,672,349	11.23	1,213,090
Oct. 5....	223	84,621,164	100,714,633	29.75	59,524,848	17.59	39,993,709	11.82	1,196,076

* Kansas City and Saint Joseph included from May 13, 1887, and Chicago and Saint Louis transferred to Division No. 10.

† Omaha included from August 1, 1887.

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 10.]

Dates.	New York City.			Chicago.			Saint Louis.		
	No. of banks.	Amount of reserve required = 25 per cent. of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required = 25 per cent. of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required = 25 per cent. of net deposits.	Ratio of reserve held.
1882.			*Per ct.*			*Per ct.*			*Per ct.*
Mar. 11	50	$63,982,629	25 16	.....	.....	.....	.....	.....	.....
May 19	50	66,708,718	26.14	.....	.....	.....	.....	.....	.....
July 1	50	69,337,260	25.99	.....	.....	.....	.....	.....	.....
Oct. 3	50	63,503,245	25.36	.....	.....	.....	.....	.....	.....
Dec. 30	48	64,391,245	26.14	.....	.....	.....	.....	.....	.....
1883.									
Mar. 13	48	62,437,901	23.59	.....	.....	.....	.....	.....	.....
May 1	48	63,422,340	25.48	.....	.....	.....	.....	.....	.....
June 22	48	69,809,610	28.81	.....	.....	.....	.....	.....	.....
Oct. 2	48	66,735,374	26.53	.....	.....	.....	.....	.....	.....
Dec. 31	47	64,509,209	27.58	.....	.....	.....	.....	.....	.....
1884.									
Mar. 7	47	75,373,069	28.94	.....	.....	.....	.....	.....	.....
Apr. 24	47	70,540,863	26.65	.....	.....	.....	.....	.....	.....
June 20	45	57,948,702	29.82	.....	.....	.....	.....	.....	.....
Sept. 30	44	63,737,684	35.63	.....	.....	.....	.....	.....	.....
Dec. 20	44	68,335,552	38.29	.....	.....	.....	.....	.....	.....
1885.									
Mar. 10	44	73,191,705	40.12	.....	.....	.....	.....	.....	.....
May 6	44	74,436,136	41.48	.....	.....	.....	.....	.....	.....
July 1	45	78,181,211	42.47	.....	.....	.....	.....	.....	.....
Oct 1	44	78,214,626	36.98	.....	.....	.....	.....	.....	.....
Dec. 24	45	75,516,839	32.76	.....	.....	.....	.....	.....	.....
1886.									
Mar. 1	45	80,887,727	31.28	.....	.....	.....	.....	.....	.....
June 3	45	74,187,977	30.28	.....	.....	.....	.....	.....	.....
Aug. 27	45	70,386,879	27.46	.....	.....	.....	.....	.....	.....
Oct. 7	45	70,697,561	27.24	.....	.....	.....	.....	.....	.....
Dec. 28	45	73,607,025	29.89	.....	.....	.....	.....	.....	.....
1887.									
Mar. 4	45	78,607,422	28.70	.....	.....	.....	.....	.....	.....
May 13	46	74,921,637	27.64	18	$16,993,940	30.41	5	2,280,864	36.40
Aug. 1	46	73,497,514	28.11	18	16,579,934	33.14	5	2,710,600	31.89
Oct. 5	47	71,084,776	28.18	18	16,161,735	30.53	5	2,574,297	26.44

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AVERAGE WEEKLY DEPOSITS, CIRCULATION, AND RESERVE OF THE NATIONAL BANKS OF NEW YORK CITY, AS REPORTED TO THE NEW YORK CLEARING-HOUSE, FOR THE MONTHS GIVEN, IN THE YEARS 1881, 1882, 1883, 1884, 1885, 1886, 1887.

Week ending—	Liabilities.			Reserve.			
	Circulation.	Net deposits.	Total.	Specie.	Legal tenders.	Total.	Ratio to liabilities.
							Per cent.
Sept. 3, 1881	$19,669,400	$278,241,700	$297,911,100	$57,816,100	$13,226,600	$71,042,700	23.85
Sept. 10, 1881	19,764,500	277,011,700	296,776,200	59,991,600	12,591,300	72,582,900	24.46
Sept. 17, 1881	19,768,100	279,404,900	299,173,000	61,224,100	11,979,000	73,203,100	24.47
Sept. 24, 1881	19,747,500	277,268,600	297,016,100	60,476,000	12,451,300	72,927,300	24.55
Oct. 1, 1881	19,841,400	270,727,400	290,568,800	54,954,600	12,150,400	67,105,000	23.09
Oct. 8, 1881	19,849,400	263,081,600	282,931,000	53,287,900	12,153,800	65,441,700	23.13
Oct. 15, 1881	19,878,400	254,224,700	274,103,100	51,008,300	12,452,700	63,461,000	23.15
Oct. 22, 1881	19,901,400	250,299,000	270,200,400	54,016,200	12,496,500	66,512,700	24.61
Oct. 29, 1881	19,930,400	251,480,300	271,410,700	55,961,200	12,947,900	68,909,100	25.61
Sept. 2, 1882	18,278,400	271,999,400	290,277,800	49,775,400	19,953,100	69,728,500	24.02
Sept. 9, 1882	18,307,000	265,566,900	283,873,900	47,148,500	19,448,800	66,597,300	23.46
Sept. 16, 1882	18,357,500	263,736,700	282,094,200	48,571,500	18,694,500	67,263,000	23.84
Sept. 23, 1882	18,623,700	260,205,800	278,829,500	47,114,000	17,993,700	65,107,700	23.35
Sept. 30, 1882	18,768,100	251,858,100	270,644,200	44,925,500	18,389,000	63,314,500	23.25
Oct. 7, 1882	18,894,800	249,136,800	268,031,600	47,016,000	18,384,500	65,400,500	24.03
Oct. 14, 1882	18,732,000	249,629,700	268,361,700	48,281,000	18,002,700	66,283,700	24.70
Oct. 21, 1882	18,749,400	247,974,400	266,723,800	49,518,200	17,023,900	66,542,100	24.97
Oct. 28, 1882	18,764,500	247,575,400	266,339,900	48,374,200	17,204,700	65,578,900	24.77
Sept. 1, 1883	15,622,600	269,961,900	285,584,500	53,529,000	21,729,000	75,258,000	26.35
Sept. 8, 1883	15,527,000	268,805,500	284,332,500	52,691,400	21,074,500	73,675,900	25.91
Sept. 15, 1883	15,519,700	272,325,100	287,844,800	53,797,400	20,662,700	74,060,100	25.73
Sept. 22, 1883	15,394,600	271,728,200	287,122,800	49,360,600	22,443,300	71,803,900	25.01
Sept. 29, 1883	15,184,800	268,496,600	283,681,400	50,067,900	21,566,800	70,634,700	24.90
Oct. 6, 1883	15,069,100	265,592,500	280,661,600	51,586,700	20,122,500	71,709,200	25.51
Oct. 13, 1883	15,164,200	268,942,000	284,106,200	50,894,000	21,145,800	72,039,800	25.36
Oct. 20, 1883	15,252,900	262,535,700	277,788,600	47,262,900	20,719,700	67,982,600	24.47
Oct. 27, 1883	15,336,200	258,589,600	273,925,800	46,372,800	20,617,600	66,990,400	24.46
Sept. 6, 1884	14,221,000	251,527,200	265,748,200	64,899,900	25,060,800	89,960,700	33 85
Sept. 13, 1884	14,132,300	251,654,700	265,787,000	64,288,200	25,191,800	89,480,000	33.67
Sept. 20, 1884	14,081,400	254,141,200	268,222,600	65,409,500	25,268,000	90,677,500	33.81
Sept. 27, 1884	14,083,300	252,765,500	266,848,800	64,302,000	25,375,700	89,677,700	33.61
Oct. 4, 1884	13,578,400	256,696,800	270,275,200	67,470,600	25,817,300	93,287,900	34.52
Oct. 11, 1884	12,884,700	261,891,600	274,686,300	68,922,500	27,654,100	96,576,600	35.16
Oct. 18, 1884	12,752,700	261,527,700	274,280,400	67,579,400	27,875,500	95,454,900	34.80
Oct. 25, 1884	12,910,900	261,405,400	274,316,300	67,638,000	27,354,200	94,992,200	34.63
Sept. 5, 1885	9,704,700	321,859,000	331,563,700	102,921,100	28,701,900	131,623,000	39.70
Sept. 12, 1885	9,753,300	320,910,600	330,663,300	100,255,300	28,842,300	129,097,600	39.04
Sept. 19, 1885	9,735,800	319,060,800	328,796,600	97,333,200	27,662,800	124,996,000	38.01
Sept. 26, 1885	9,808,000	316,767,000	326,575,000	95,037,900	26,014,800	121,052,000	37.07
Oct. 3, 1885	9,902,900	315,002,600	324,905,500	92,351,600	24,516,600	116,868,200	35.97
Oct. 10, 1885	9,921,200	315,596,200	325,517,400	93,642,500	23,002,000	116,644,500	35.83
Oct. 17, 1885	9,954,000	317,293,700	327,250,700	91,945,300	22,221,100	114,166,400	34.89
Oct. 24, 1885	10,006,000	313,767,200	323,773,200	87,309,100	21,059,800	108,368,900	33.47
Oct. 31, 1885	9,989,800	313,399,700	323,389,500	84,954,600	21,874,900	106,829,500	33.03
Sept. 4, 1886	8,059,200	283,366,700	291,425,900	61,371,600	19,071,400	80,443,000	27.60
Sept. 11, 1886	8,058,000	282,417,800	290,475,800	63,403,700	16,929,300	80,333,000	27.66
Sept. 18, 1886	8,104,800	281,466,500	289,571,300	63,823,900	15,876,700	79,700,600	27.52
Sept. 25, 1886	8,136,100	283,170,900	291,307,000	66,714,600	15,252,200	81,966,800	28.14
Oct. 2, 1886	8,161,800	282,295,800	290,457,600	64,111,700	14,607,700	78,719,400	27.10
Oct. 9, 1886	8,110,700	281,170,758	289,281,458	65,090,900	13,069,500	78,160,400	27.02
Oct. 16, 1886	8,215,900	295,713,900	303,929,800	65,028,600	13,133,100	78,161,700	25.72
Oct. 23, 1886	8,246,400	283,693,500	291,939,900	65,668,400	12,803,800	78,472,200	26.88
Oct. 30, 1886	8,234,900	284,522,500	292,757,400	66,188,100	13,177,200	79,365,300	27.11
Sept. 3, 1887	8,112,000	281,345,100	289,457,100	59,175,700	18,786,100	77,961,800	26.93
Sept. 10, 1887	8,115,600	279,915,600	288,031,200	58,851,300	17,769,000	76,620,300	26.60
Sept. 17, 1887	8,126,000	279,288,500	287,414,500	59,052,900	16,389,600	75,442,500	26.25
Sept. 24, 1887	8,235,300	278,573,000	286,808,300	60,635,900	16,259,600	76,895,500	26.81
Oct. 1, 1887	8,202,500	281,647,300	289,849,800	64,619,200	15,767,500	80,386,700	27.73
Oct. 8, 1887	8,183,800	285,703,700	293,890,500	64,317,500	16,269,700	80,587,200	27.42
Oct. 15, 1887	8,199,100	289,861,500	298,060,600	64,663,100	16,885,400	81,548,500	27.36
Oct. 22, 1887	8,216,200	289,542,800	297,759,000	64,918,700	16,735,860	81,654,500	27.42
Oct. 29, 1887	8,115,100	289,691,900	297,717,000	66,005,800	17,542,400	83,548,200	28.06
Nov. 5, 1887	8,046,100	289,954,700	298,000,800	64,639,800	17,810,700	82,450,500	27.67
Nov. 12, 1887	8,033,700	288,289,700	296,323,400	63,791,600	18,070,800	81,862,400	27.63

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STATE OF THE LAWFUL-MONEY RESERVE OF THE NATIONAL BANKS AS

STATES AND

	Dates.	No. of banks.	Net deposits.	Reserve required.
1	Oct. 1, 1881	1,895	$507,247,143	$76,196,945
2	Dec. 31, 1881	1,926	518,701,965	77,809,257
3	Mar. 11, 1882	1,945	515,198,159	77,283,686
4	May 19, 1882	1,981	519,247,650	77,891,110
5	July 1, 1882	1,996	527,588,049	79,142,169
6	Oct. 3, 1882	2,026	545,842,660	81,880,361
7	Dec. 30, 1882	2,065	554,245,520	83,140,390
8	Mar. 13, 1883	2,097	550,892,283	82,637,104
9	May 1, 1883	2,128	556,309,464	83,449,581
10	June 22, 1883	2,169	560,731,879	84,112,683
11	Oct. 2, 1883	2,253	577,880,812	86,695,688
12	Dec. 31, 1883	2,280	579,512,711	86,930,753
13	Mar. 7, 1884	2,314	573,619,524	86,046,715
14	Apr. 24, 1884	2,340	575,995,025	86,399,253
15	June 20, 1884	2,376	544,660,331	81,699,049
16	Sept. 30, 1884	2,417	535,807,406	80,371,110
17	Dec. 20, 1884	2,417	520,283,576	78,042,536
18	Mar. 10, 1885	2,425	537,613,418	80,642,012
19	May 6, 1885	2,432	540,281,214	81,042,182
20	July 1, 1885	2,442	552,196,593	82,829,489
21	Oct. 1, 1885	2,467	570,838,327	85,625,749
22	Dec. 24, 1885	2,485	580,879,155	87,131,873
23	Mar. 1, 1886	2,518	596,051,483	89,407,722
24	June 3, 1886	2,552	611,733,799	91,760,069
25	Aug. 27, 1886	2,589	623,886,736	93,583,010
26	Oct. 7, 1886	2,590	637,564,136	95,634,620
27	Dec. 28, 1886	2,612	651,697,492	97,754,624
28	Mar 4, 1887	2,644	675,355,824	101,303,374
29	May 13, 1887	2,676	682,845,855	102,426,878
30	Aug. 1, 1887	2,724	682,963,777	102,444,566
31	Oct. 5, 1887	2,756	690,622,007	103,593,301

RESERVE

1	Oct. 1, 1881	237	604,438,599	151,109,650
2	Dec. 31, 1881	238	577,163,351	144,290,838
3	Mar. 11, 1882	242	564,058,531	141,014,632
4	May 19, 1882	242	590,883,075	147,720,769
5	July 1, 1882	243	604,391,647	151,097,911
6	Oct. 3, 1882	243	572,791,257	143,197,814
7	Dec. 30, 1882	243	565,948,445	141,487,111
8	Mar. 13, 1883	246	559,431,070	139,857,768
9	May 1, 1883	247	568,267,546	142,066,886
10	June 22, 1883	248	611,259,171	152,814,793
11	Oct. 2, 1883	248	590,785,930	147,696,483
12	Dec. 31, 1883	249	612,621,435	153,155,359
13	Mar. 7, 1884	249	642,682,644	160,670,660
14	Apr. 24, 1884	249	620,221,832	155,055,456
15	June 20, 1884	249	534,629,056	133,657,263
16	Sept. 30, 1884	247	562,888,105	140,722,026
17	Dec. 20, 1884	247	588,299,710	147,074,927
18	Mar. 10, 1885	246	626,616,971	156,654,242
19	May 6, 1885	246	644,259,607	161,064,902
20	July 1, 1885	247	669,199,214	167,299,805
21	Oct. 1, 1885	247	677,333,060	169,333,265
22	Dec. 24, 1885	247	666,672,097	166,668,024
23	Mar. 1, 1886	250	701,576,125	175,394,031
24	June 3, 1886	257	683,992,858	170,998,214
25	Aug. 27, 1886	260	656,759,355	164,189,838
26	Oct. 7, 1886	262	664,245,121	166,061,280
27	Dec. 28, 1886	263	671,648,508	167,912,127
28	Mar. 4, 1887	265	712,504,320	178,126,082
29	May 13, 1887	279	721,869,242	180,467,310
30	Aug. 1, 1887	290	706,708,847	176,677,212
31	Oct. 5, 1887	293	697,767,889	174,441,972

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Federal Reserve Bank of St. Louis

SHOWN BY THEIR REPORTS FROM OCTOBER 1, 1881, TO OCTOBER 5, 1887.

TERRITORIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to liabilities.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
$158,299,042	31.2	$27,509,821	$26,473,002	$620,000	$92,335,036	$11,361,183	1
159,060,717	30.7	30,283,767	28,905,001	595,000	87,745,656	11,531,293	2
150,725,091	29.3	29,161,734	26,897,694	610,000	82,599,924	11,455,739	3
154,776,359	29.8	30,036,477	28,160,627	535,000	84,721,969	11,322,286	4
151,908,107	28.8	30,089,064	26,857,620	620,000	83,221,970	11,119,453	5
150,351,513	27.5	30,024,289	28,318,646	610,000	80,064,196	11,334,382	6
158,832,406	28.7	31,095,496	31,038,111	635,000	84,783,917	11,279,882	7
155,131,167	28.2	30,072,360	28,871,031	565,000	84,431,394	11,191,382	8
148,836,606	26.7	31,414,155	30,367,252	585,000	75,216,795	11,253,404	9
157,728,089	28.1	31,055,220	29,053,116	575,000	85,825,601	11,219,153	10
157,493,584	27.2	31,253,194	30,245,600	585,000	84,119,738	11,290,052	11
167,741,690	28.6	33,178,829	32,695,290	610,000	88,057,473	11,200,089	12
167,008,072	29.1	33,471,053	29,859,218	595,000	92,267,704	10,815,097	13
162,466,064	28.2	36,352,684	30,944,464	550,000	83,664,761	10,954,155	14
145,997,562	26.8	36,407,051	31,448,254	575,000	66,843,814	10,723,443	15
156,304,733	29.2	35,238,175	30,392,840	500,000	79,652,119	10,521,599	16
161,864,287	31.1	34,587,231	29,943,391	565,000	86,489,195	10,279,470	17
175,030,558	32.6	38,852,692	30,134,197	665,000	95,289,830	10,088,839	18
171,011,833	31.6	40,736,669	29,508,036	635,000	89,991,054	10,141,074	19
170,245,483	30.8	40,065,640	27,473,329	655,000	92,068,593	10,002,921	20
177,470,804	31.1	41,467,335	29,375,936	500,000	95,954,541	10,172,992	21
181,357,249	31.2	42,195,802	28,898,910	530,000	99,687,965	10,044,572	22
181,591,775	30.4	45,138,994	27,257,991	475,000	98,901,439	9,818,351	23
181,552,648	29.6	49,082,209	29,256,191	465,000	93,459,713	9,289,535	24
188,847,786	30.2	47,370,313	28,214,619	460,000	103,612,532	9,160,322	25
186,191,889	29.2	47,824,967	29,672,277	460,000	99,493,068	8,741,577	26
192,278,974	29.5	50,326,819	31,879,137	500,000	101,746,037	7,826,981	27
203,307,527	30.1	50,884,172	30,643,368	555,000	113,943,928	7,281,059	28
198,863,737	29.1	51,145,531	32,418,634	545,000	107,857,035	6,897,537	29
189,537,562	27.7	48,955,455	30,878,291	470,000	102,597,807	6,636,009	30
190,919,164	27.6	50,821,078	32,129,936	475,000	100,879,879	6,613,271	31

CITIES.

163,348,053	27.0	85,162,735	26,677,602	6,120,000	40,633,147	4,754,569	1
161,410,332	28.0	82,253,632	31,188,493	7,335,000	35,784,810	4,848,397	2
157,802,939	28.0	79,620,297	29,725,298	8,835,000	34,852,796	4,769,548	3
172,827,165	29.2	81,177,310	37,797,247	9,850,000	39,467,976	4,534,632	4
167,963,478	27.8	80,751,158	37,153,139	10,425,000	35,233,042	4,461,139	5
153,557,856	26.8	72,883,489	34,994,871	8,035,000	33,213,032	4,481,464	6
162,387,772	28.7	75,331,663	37,440,310	7,840,000	37,282,190	4,493,609	7
148,706,922	26.6	67,890,006	31,977,037	7,840,000	36,592,761	4,407,118	8
156,419,122	27.5	72,193,111	37,889,216	7,835,000	34,090,027	4,411,768	9
184,362,295	30.2	84,299,176	44,779,342	10,070,000	40,821,353	4,392,424	10
171,448,008	29.0	76,564,789	40,437,397	9,375,000	40,798,990	4,271,832	11
182,221,554	29.7	81,097,329	47,864,497	10,230,000	38,942,133	4,087,595	12
198,511,843	30.9	88,609,073	45,987,877	13,450,000	46,437,308	4,027,585	13
179,371,793	28.9	78,392,023	46,768,164	11,440,000	38,827,197	3,944,410	14
160,231,029	30.0	73,254,631	45,468,958	9,295,000	28,403,338	3,809,102	15
189,850,706	33.7	93,371,299	46,651,819	13,700,000	32,340,900	3,786,688	16
208,349,105	35.4	105,159,848	46,426,164	18,475,000	34,672,781	3,615,312	17
235,974,313	37.7	128,263,181	40,883,125	22,095,000	41,172,443	3,560,564	18
247,455,612	38.4	136,678,750	47,828,963	18,500,000	40,912,049	3,535,850	19
256,223,121	38.3	137,546,852	52,228,023	22,285,000	40,661,809	3,501,437	20
237,894,989	35.1	133,405,237	40,362,183	18,300,000	42,402,609	3,424,960	21
215,991,777	32.4	123,158,550	38,686,556	11,235,000	39,551,479	3,360,192	22
225,227,964	32.1	126,476,925	39,756,895	11,955,000	43,904,247	3,134,897	23
212,639,672	31.0	108,377,660	50,400,597	11,385,000	39,567,423	2,908,991	24
187,891,591	28.6	101,630,179	35,825,132	7,655,000	40,072,689	2,708,591	25
190,985,722	28.7	108,562,730	33,140,045	5,395,000	41,271,509	2,616,438	26
200,813,518	29.9	116,656,737	35,860,691	5,695,000	40,371,942	2,229,148	27
214,686,473	30.1	120,794,734	35,584,790	7,090,000	49,217,253	1,999,696	28
212,950,477	29.5	116,170,136	47,176,454	7,480,000	40,210,839	1,913,048	29
206,466,135	29.2	116,148,755	43,599,051	7,340,000	37,672,349	1,705,980	30
203,291,575	29.1	114,264,376	41,621,319	5,715,000	39,993,709	1,697,171	31

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Federal Reserve Bank of St. Louis

LAWFUL-MONEY RESERVE OF THE NATIONAL BANKS AS SHOWN BY THE REPORTS

	Cities, States, and Territories.	No. of banks.	Deposits.	Reserve required (25 per cent.).	Reserve held.	Ratio of reserve.
						Per ct.
1	New York City	47	$284,339,105	$71,084,776	$80,114,690	28.18
2	Chicago	18	64,646,938	16,161,735	19,739,388	30.53
3	Saint Louis	5	10,297,188	2,574,297	2,722,864	26.44
	Totals of central reserve cities	70	359,283,231	89,820,808	102,576,942	28.55
1	Boston	54	92,113,350	23,028,337	25,765,696	27.97
2	Albany	6	9,728,934	2,432,233	3,050,840	31.36
3	Philadelphia	43	81,642,059	20,410,515	25,420,214	31.14
4	Pittsburgh	23	26,797,251	6,699,313	7,466,295	27.86
5	Baltimore	17	18,377,726	4,594,432	5,985,381	32.57
6	Washington	7	6,436,273	1,609,068	2,288,808	35.56
7	New Orleans	8	10,491,129	2,622,783	2,718,929	25.91
8	Louisville	9	7,456,084	1,864,021	1,807,035	24.24
9	Cincinnati	15	25,396,147	6,349,037	7,488,305	29.49
10	Cleveland	9	10,915,115	2,728,779	2,920,125	26.75
11	Detroit	8	12,652,175	3,163,044	3,693,684	29.19
12	Milwaukee	3	5,874,862	1,468,715	1,752,158	29.82
13	Kansas City	8	14,135,898	3,533,974	5,182,163	36.66
14	Saint Joseph	2	2,601,562	650,390	670,507	25.77
15	Omaha	8	10,322,425	2,580,606	3,221,350	31.21
16	San Francisco	3	3,543,668	885,917	1,283,143	36.21
	Totals of reserve cities	223	338,484,658	84,621,164	100,714,633	29.75
	Totals of all the reserve cities	293	697,767,889	174,441,972	203,291,575	29.12
				15 per cent.		
1	Maine	72	10,112,332	1,516,850	2,751,943	27.21
2	New Hampshire	49	6,890,484	1,033,573	2,200,816	31.94
3	Vermont	49	6,720,560	1,008,084	1,717,275	25.55
4	Massachusetts	198	54,494,538	8,174,181	14,306,786	26.25
5	Rhode Island	61	15,321,123	2,298,168	3,698,768	24.14
6	Connecticut	83	24,853,986	3,728,098	7,403,931	29.79
7	New York	269	88,772,384	13,315,858	22,203,218	24.94
8	New Jersey	81	39,675,377	5,951,306	10,068,633	25.38
9	Pennsylvania	237	71,985,304	10,797,796	20,718,933	28.78
10	Delaware	17	4,066,472	609,971	1,230,916	30.27
11	Maryland	31	6,705,176	1,005,776	1,819,234	27.13
12	District of Columbia	1	805,844	120,876	366,643	45.74
13	Virginia	25	10,648,550	1,597,282	2,304,498	21.64
14	West Virginia	20	3,040,011	456,002	920,130	30.27
15	North Carolina	18	3,518,049	527,707	937,034	26.63
16	South Carolina	15	3,865,578	579,837	1,073,573	27.77
17	Georgia	21	4,926,282	738,942	1,273,987	25.86
18	Florida	8	1,532,936	229,940	340,250	22.20
19	Alabama	20	5,772,056	865,808	1,355,976	23.49
20	Mississippi	12	1,245,493	186,824	444,159	35.66
21	Louisiana	5	831,412	124,716	222,949	26.81
22	Texas	91	13,368,011	2,005,202	4,562,972	34.13
23	Arkansas	7	2,412,782	361,917	500,520	20.76
24	Kentucky	59	11,257,769	1,688,665	2,967,876	26.33
25	Tennessee	40	12,491,787	1,873,768	2,661,738	21.30
26	Ohio	192	40,805,984	6,120,898	11,512,566	28.21
27	Indiana	93	25,191,133	3,778,670	8,138,062	32.31
28	Illinois	160	35,235,878	5,285,383	12,208,959	34.65
29	Michigan	100	23,095,161	3,464,274	5,586,859	24.18
30	Wisconsin	53	12,851,562	1,927,734	3,537,470	27.53
31	Iowa	128	19,687,484	2,953,122	5,758,164	29.25
32	Minnesota	58	30,165,674	4,524,851	6,972,392	23.10
33	Missouri	35	4,442,271	666,341	1,611,121	36.27
34	Kansas	139	17,483,905	2,622,586	5,515,220	31.54
35	Nebraska	95	9,943,345	1,491,502	2,510,413	25.25
36	Colorado	31	16,165,701	2,424,855	5,681,788	35.15
37	Nevada	2	455,059	68,259	62,189	13.67
38	California	30	19,568,245	2,935,237	6,817,822	34.84
39	Oregon	23	6,011,638	901,746	1,222,866	20.34
40	Arizona	1	194,627	29,194	33,027	16.85
41	Dakota	62	5,935,815	890,372	1,333,444	22.46
42	Idaho	6	570,500	85,575	115,972	20.33
43	Montana	17	8,196,546	1,229,482	1,814,347	22.14
44	New Mexico	9	1,583,219	237,483	382,862	24.12
45	Utah	7	2,423,687	363,553	757,357	31.25
46	Washington	18	3,618,199	542,730	810,190	22.39
47	Wyoming	8	1,682,048	252,307	483,346	28.74
	Totals of country banks	2,756	690,622,007	103,593,301	190,919,164	27.64
	United States	3,049	1,388,389,896	278,035,273	394,210,739	28.39

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Federal Reserve Bank of St. Louis

OF THEIR CONDITION AT THE CLOSE OF BUSINESS ON OCTOBER 5, 1887.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
$70,662,876	$79,692,790	$63,622,929	$14,464,861	$1,605,000	.....	$421,900	1
16,114,485	19,692,138	12,958,418	6,623,720	110,000	.....	47,250	2
2,542,352	2,690,919	1,338,040	1,212,879	140,000	.....	31,945	3
89,319,713	102,075,847	77,919,387	22,301,460	1,855,000	.....	501,095	
11,291,253	12,395,938	9,996,676	2,204,262	195,000	$12,923,926	445,832	1
1,190,287	1,234,042	935,192	98,850	200,000	1,765,140	51,658	2
10,143,691	17,123,368	11,558,936	4,334,432	1,230,000	8,173,712	123,134	3
3,309,946	4,679,331	2,980,318	1,699,013	.....	2,707,542	79,422	4
2,251,092	3,817,282	2,130,100	877,182	810,000	2,075,849	92,250	5
791,113	1,612,930	945,334	587,596	80,000	649,037	26,841	6
1,281,016	2,071,948	776,215	1,295,733	.....	586,231	60,750	7
916,147	1,054,501	262,254	792,247	.....	720,807	31,727	8
3,696,184	4,632,417	663,168	2,639,249	1,330,000	2,699,218	156,670	9
1,351,027	1,714,379	813,379	881,000	15,000	1,179,021	26,725	10
1,572,522	1,896,083	1,064,667	831,416	.....	1,779,601	18,000	11
727,607	1,061,693	532,678	529,015	.....	676,965	13,500	12
1,759,112	2,913,519	1,486,764	1,426,755	.....	2,252,894	15,750	13
322,361	367,094	156,384	210,710	.....	297,746	5,667	14
1,283,103	1,853,139	947,445	905,694	.....	1,353,811	14,400	15
426,083	1,097,184	1,090,479	6,705	.....	152,209	33,750	16
41,712,544	59,524,848	36,344,989	19,319,859	3,860,000	39,993,709	1,196,076	
131,032,257	161,600,695	114,264,376	41,621,319	5,715,000	39,993,709	1,697,171	
511,289	912,926	693,630	219,296	.....	1,600,389	238,628	1
341,916	516,527	394,034	122,493	.....	1,505,536	178,783	2
338,472	562,693	387,694	174,399	.....	993,278	161,904	3
2,838,288	4,464,264	3,047,953	1,221,311	195,000	8,764,061	1,078,461	4
827,529	1,185,839	675,492	510,347	.....	2,283,584	229,345	5
1,326,048	2,439,398	1,748,295	691,103	.....	4,551,554	412,979	6
4,979,152	8,393,416	5,199,687	2,953,729	240,000	12,941,823	867,979	7
2,258,258	3,670,113	1,852,444	1,807,669	10,000	6,092,859	305,661	8
4,050,668	7,712,047	4,774,820	2,927,227	10,000	12,335,759	671,129	9
215,280	423,892	273,639	140,253	10,000	735,252	71,772	10
377,083	818,488	440,975	377,513	.....	939,178	61,568	11
43,850	273,799	168,659	105,140	.....	81,594	11,250	12
615,015	1,361,274	606,840	754,434	.....	883,479	59,745	13
170,211	525,018	275,962	249,046	.....	364,638	30,474	14
194,582	449,462	195,240	254,222	.....	446,321	41,251	15
280,930	795,982	325,301	470,681	.....	250,678	27,513	16
277,784	1,013,432	547,316	466,116	.....	216,672	44,483	17
88,727	223,202	107,762	115,440	.....	108,926	8,122	18
331,199	776,773	365,449	411,324	.....	541,371	37,832	19
69,885	293,961	153,407	140,554	.....	138,086	12,112	20
47,637	161,446	99,713	61,733	.....	55,879	5,624	21
766,480	3,076,721	1,256,595	1,820,126	.....	1,382,250	104,001	22
137,612	262,980	166,680	96,300	.....	219,653	17,887	23
615,038	1,089,635	556,561	533,074	.....	1,728,671	149,570	24
723,922	1,584,927	863,549	721,378	.....	1,012,847	63,964	25
2,276,635	6,209,495	2,923,056	3,277,439	.....	4,882,761	429,310	26
1,429,151	4,479,101	2,501,486	1,977,615	.....	3,453,169	205,792	27
2,029,717	4,524,632	2,692,576	1,821,456	10,000	7,473,837	211,090	28
1,331,950	2,489,627	1,635,912	853,715	.....	2,962,832	134,400	29
746,911	1,477,761	995,860	481,901	.....	1,999,253	60,456	30
1,127,322	2,531,893	1,540,458	991,435	.....	3,091,454	134,817	31
1,778,613	3,353,338	2,387,278	966,060	.....	3,540,735	78,319	32
252,451	626,166	324,023	302,143	.....	949,742	35,213	33
1,002,963	2,668,425	1,460,158	1,208,267	.....	2,731,616	115,179	34
568,535	1,095,662	767,474	328,188	.....	1,347,086	67,665	35
952,365	2,313,611	1,422,990	890,621	.....	3,324,235	43,942	36
26,629	57,487	57,487	.....	.....	3,015	1,687	37
1,154,948	3,919,548	3,571,927	347,621	.....	2,850,407	47,867	38
349,094	986,057	947,474	38,583	.....	207,739	29,010	39
11,228	31,902	19,352	12,550	.....	.....	1,125	40
338,826	837,643	449,654	387,989	.....	452,493	43,308	41
32,560	88,563	48,848	39,715	.....	23,234	4,175	42
484,133	1,384,488	760,193	624,295	.....	408,209	21,650	43
90,673	183,766	99,543	84,223	.....	188,297	10,799	44
138,401	377,740	307,242	70,498	.....	362,067	17,550	45
209,966	545,494	494,374	51,120	.....	246,883	17,813	46
96,895	265,600	236,016	29,584	.....	207,677	10,069	47
38,792,012	83,426,014	50,821,078	32,129,936	475,000	100,879,879	6,613,271	
169,824,269	245,026,709	165,085,454	73,751,255	6,190,000	140,873,588	8,310,442	

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Federal Reserve Bank of St. Louis

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF NATIONAL BANKS

	States, Territories, and reserve cities.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.
1	Maine	71	$10,360,000	$2,373,735.09	$12,733,735.09
2	New Hampshire	49	6,155,000	1,397,072.60	7,552,072.60
3	Vermont	49	7,691,000	1,548,346.50	9,239,346.50
4	Massachusetts	195	45,090,500	13,820,321.58	58,910,821.58
5	Boston	54	50,950,000	11,651,206.03	62,601,206.03
6	Rhode Island	61	20,334,050	4,146,355.82	24,480,405.82
7	Connecticut	84	24,671,820	6,960,034.71	31,631,854.71
	Division No. 1	563	165,252,370	41,897,072.33	207,149,442.33
8	New York	268	35,224,850	9,882,105.57	45,106,955.57
9	New York City	45	45,150,000	27,523,704.21	72,673,704.21
10	Albany	6	1,750,000	1,240,000.00	2,990,000.00
11	New Jersey	74	12,293,350	4,214,680.08	16,508,030.08
12	Pennsylvania	230	32,875,290	10,880,739.38	43,756,029.38
13	Philadelphia	40	20,359,300	10,150,902.97	30,510,202.97
14	Pittsburgh	23	10,180,000	4,072,343.05	14,252,343.05
	Division No. 2	686	157,832,790	67,964,475.26	225,797,265.26
15	Delaware	16	2,033,985	771,250.00	2,805,235.00
16	Maryland	28	2,716,700	880,778.11	3,597,478.11
17	Baltimore	17	11,713,260	3,382,029.57	15,095,289.57
18	District of Columbia	1	252,000	60,000.00	312,000.00
19	Washington	6	1,325,000	386,500.00	1,711,500.00
20	Virginia	25	3,781,300	1,292,015.55	5,073,315.55
21	West Virginia	19	1,861,000	457,840.67	2,318,840.67
	Division No. 3	112	23,683,245	7,230,413.90	30,913,658.90
22	North Carolina	17	2,376,000	532,548.83	2,908,548.83
23	South Carolina	16	1,798,000	787,680.00	2,585,680.00
24	Georgia	17	2,736,300	906,832.99	3,643,132.99
25	Florida	9	550,000	46,000.00	596,000.00
26	Alabama	12	1,935,000	401,159.87	2,336,159.87
27	Mississippi	8	650,000	96,288.57	746,288.57
28	Louisiana	1	100,000	11,000.00	111,000.00
29	New Orleans	8	3,425,000	1,165,000.00	4,590,000.00
30	Texas	73	7,459,100	2,289,983.56	9,749,083.56
31	Arkansas	6	755,000	212,300.00	967,300.00
32	Kentucky	59	9,758,900	2,254,089.75	12,012,989.75
33	Louisville	9	3,551,560	934,003.09	4,485,563.09
34	Tennessee	34	5,476,140	1,076,307.80	6,552,447.80
	Division No. 4	269	40,570,940	10,713,194.46	51,284,134.46
35	Ohio	186	22,249,000	4,905,737.57	27,154,737.57
36	Cincinnati	13	9,600,000	1,444,000.00	11,044,000.00
37	Cleveland	9	6,600,000	809,000.00	7,409,000.00
38	Indiana	92	11,894,500	3,436,825.19	15,331,325.19
39	Illinois	153	14,011,500	4,488,954.76	18,500,454.76
40	Chicago	15	13,950,000	3,715,000.00	17,665,000.00
41	Michigan	97	10,484,600	2,100,215.92	12,584,815.92
42	Detroit	7	3,300,000	424,300.00	3,724,300.00
43	Wisconsin	47	3,985,000	1,069,668.66	5,054,668.66
44	Milwaukee	3	650,000	390,000.00	1,040,000.00
	Division No. 5	622	96,724,600	22,783,702.10	119,508,302.10
45	Iowa	126	10,140,000	2,504,706.98	12,644,706.98
46	Minnesota	52	12,305,000	2,301,052.39	14,606,052.39
47	Missouri	39	5,831,000	873,472.29	6,704,472.29
48	Saint Louis	5	3,000,000	1,065,000.00	4,065,000.00
49	Kansas	103	7,087,100	1,230,209.99	8,317,309.99
50	Nebraska	89	7,198,175	1,322,568.57	8,520,743.57
	Division No. 6	414	45,561,275	9,297,010.22	54,858,285.22
51	Colorado	27	2,435,000	895,500.00	3,330,500.00
52	Nevada	2	150,000	30,000.00	180,000.00
53	California	23	3,080,000	712,963.10	3,792,963.10
54	San Francisco	3	2,600,000	253,891.24	2,853,891.24
55	Oregon	17	1,285,000	100,850.00	1,385,850.00
	Division No. 7	72	9,550,000	1,993,204.34	11,543,204.34

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Federal Reserve Bank of St. Louis

IN THE UNITED STATES FROM SEPTEMBER 1, 1886, TO MARCH 1, 1887.

Dividends.	Net earnings.	Ratios.			Charged off.		
		Dividend to capital.	Dividend to capital and surplus.	Earnings to capital and surplus.	Premiums.	Losses.	
		Per cent.	*Per cent.*	*Per cent.*			
$365,000.00	$225,541.40	3.52	2.87	1.77	$20,125.22	$369,914.26	1
227,050.00	303,594.79	3.69	3.01	4.02	32,593.79	14,241.33	2
263,930.00	340,887.31	3.43	2.86	3.69	45,776.97	42,116.10	3
1,551,520.67	1,718,868.16	3.44	2.63	2.92	159,822.19	388,117.54	4
1,368,863.20	1,730,927.11	2.69	2.19	2.76	203,746.74	474,035.10	5
642,914.00	822,894.47	3.16	2.63	3.36	98,369.19	90,963.15	6
899,202.50	1,034,473.73	3.64	2.84	3.27	50,302.01	246,858.10	7
5,318,480.37	6,176,706.97	3.22	2.57	2.98	611,036.11	1,626,245.58	
1,334,190.77	1,990,766.07	3.78	2.96	4.41	97,423.51	356,562.87	8
2,042,562.45	4,274,257.49	4.52	2.81	5.88	53,281.16	867,495.91	9
114,700.00	162,653.45	6.55	3.83	5.44	5,625.00	12,034.23	10
553,982.00	846,138.15	4.50	3.36	5.05	40,340.89	109,268.20	11
1,645,249.10	2,031,672.75	5.00	3.76	4.64	111,781.13	260,871.25	12
829,660.00	1,196,054.48	4.08	2.72	3.92	103,991.72	178,227.35	13
368,750.00	597,527.30	3.62	2.59	4.19	11,864.09	57,685.09	14
6,889,094.32	11,099,069.69	4.36	3.05	4.91	424,307.50	1,842,084.90	
88,929.97	127,390.33	4.37	3.17	4.54	1,100.00	9,013.72	15
115,577.14	147,984.76	4.25	3.21	4.11	17,092.37	15,482.51	16
421,571.10	598,248.73	3.60	2.79	3.96	6,438.57	180,185.76	17
10,080.00	11,917.94	4.00	3.23	3.82	2,500.00	2,431.89	18
49,375.00	87,807.91	3.73	2.88	5.13	875.00	7,795.93	19
138,942.60	205,471.82	3.67	2.74	4.05	13,227.63	68,250.83	20
72,330.00	73,868.49	3.89	3.12	3.19	3,890.57	10,549.07	
							21
896,805.21	1,252,689.98	3.79	2.90	4.05	45,124.14	293,709.74	
93,330.60	121,437.30	3.93	3.21	4.18	5,050.56	44,844.91	
77,350.00	105,323.50	4.30	2.99	4.07	28,650.00	24,459.16	22
101,875.00	126,933.23	3.72	2.82	3.48	12,018.13	15,944.30	23
25,060.00	36,210.08	4.55	4.19	6.08	3,496.29	3,665.19	24
83,000.00	163,170.83	4.29	3.55	6.98	3,000.00	19,352.35	25
36,500.00	45,168.49	5.62	4.89	6.05	235.35	1,131.25	26
4,000.00	4,737.52	4.00	3.64	4.31	1,000.00	.....	27
187,750.00	200,119.60	5.48	4.09	4.36	7,431.57	60,929.40	28
521,596.00	556,151.96	6.99	5.35	5.70	8,943.33	258,309.97	29
41,000.00	61,466.38	5.43	4.24	6.35	1,562.50	4,288.62	30
371,795.00	439,458.59	3.81	3.09	3.66	67,893.71	63,493.95	31
133,060.00	132,991.49	3.75	2.96	2.96	31,007.23	30,356.39	32
256,341.66	373,883.99	4.68	3.91	5.71	2,999.32	59,364.45	33
							34
1,932,597.66	2,367,052.67	4.76	3.77	4.62	173,287.99	586,139.94	
835,724.57	997,330.28	3.76	3.08	3.67	70,260.58	218,326.74	
302,500.00	455,546.23	3.15	2.74	4.12	23,117.50	54,395.54	35
192,000.00	287,995.25	2.91	2.59	3.89	11,657.56	75,101.64	36
578,180.00	664,637.69	4.86	3.77	4.34	59,512.79	86,487.22	37
692,230.00	977,487.60	4.94	3.74	5.28	15,106.06	150,443.42	38
556,000.00	1,132,195.30	3.99	3.15	6.41	7,845.86	321,085.07	39
537,261.86	690,571.41	5.12	4.27	5.49	22,118.91	56,185.29	40
140,060.00	185,737.67	4.24	3.76	4.99	3,312.50	25,750.09	41
194,572.02	289,316.21	4.88	3.85	5.72	13,562.03	28,481.33	42
26,000.00	54,489.02	4.60	2.50	5.24	7,700.00	4,010.58	43
							44
4,054,468.45	5,735,306.66	4.19	3.40	4.80	234,193.79	1,020,267.02	
545,250.00	641,110.20	5.38	4.31	5.07	28,904.56	99,536.23	
524,150.00	997,235.15	4.26	3.59	6.83	4,752.49	73,743.53	
216,994.33	391,494.24	3.72	3.24	5.84	22,666.30	20,179.45	45
105,000.00	145,039.03	3.50	2.58	3.57	19,626.68	51,222.93	46
412,992.90	747,995.13	5.83	4.97	9.00	14,198.55	36,641.06	47
385,389.15	613,111.95	5.35	4.52	7.22	35,047.66	52,170.66	48
							49
							50
2,189,776.38	3,535,985.70	4.81	3.99	6.45	124,596.24	333,493.86	
193,400.60	303,911.43	7.04	5.80	9.13	25,246.48	88,695.76	
8,000.00	10,403.30	5.33	4.44	5.78	.....	3,752.93	
144,625.36	265,340.88	4.70	3.81	7.00	5,132.85	41,394.16	51
52,560.00	77,872.88	2.02	1.84	2.73	5,600.00	12,254.51	52
64,800.00	131,537.42	5.04	4.68	9.49	28,528.34	4,357.99	53
							54
463,325.36	789,065.91	4.80	3.97	6.83	64,507.67	150,555.35	55

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ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF NATIONAL BANKS IN

	States, Territories, and reserve cities.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.
56	Dakota	54	$3,197,000	$585,087.17	$3,782,087.17
57	Idaho	6	350,000	27,129.59	377,129.59
58	Montana	16	1,875,000	368,250.00	2,243,250.00
59	New Mexico	9	825,000	168,208.81	993,208.81
60	Utah	7	850,000	325,250.00	1,175,250.00
61	Washington	18	1,130,000	188,902.02	1,318,902.02
62	Wyoming	7	953,550	190,000.00	1,143,550.00
	Division No. 8	117	9,180,550	1,852,827.59	11,033,377.59
	United States	2,855	548,355,770	163,731,900.20	712,087,670.20

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THE UNITED STATES, FROM SEPTEMBER 1, 1886, TO MARCH 1, 1887—Continued.

Dividends.	Net earnings.	Ratios.			Charged off.		
		Dividend to capital.	Dividend to capital and surplus.	Earnings to capital and surplus.	Premiums.	Losses.	
$115,590.00	$226,048.83	3.73	3.17	6.13	$11,472.07	$46,484.50	56
15,600.00	23,166.84	4.29	3.98	6.14	1,423.36	.....	57
76,400.00	210,977.82	4.07	3.41	9.41	4,818.41	16,952.40	58
58,500.00	49,869.57	7.09	5.89	5.02	459.40	10,784.43	59
30,500.00	72,163.10	4.65	3.36	6.14	9,695.85	3,696.29	60
37,550.00	95,506.34	3.31	2.85	7.24	1,378.40	31,747.76	61
61,500.00	65,184.75	6.45	5.37	5.70	10,598.07	1,270.16	62
404,040.00	742,917.25	4.45	3.71	6.79	39,845.56	110,935.54	
22,148,587.75	31,698,794.83	4.04	3.11	4.45	1,716,899.00	5,963,431.93	

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ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF NATIONAL BANKS

	States, Territories, and reserve cities.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.
1	Maine	72	$10,385,000	$2,419,208.45	$12,804,208.45
2	New Hampshire	49	6,155,000	1,451,240.21	7,606,240.21
3	Vermont	49	7,516,000	1,571,125.79	9,087,125.79
4	Massachusetts	197	44,815,500	14,148,180.64	58,963,680.64
5	Boston	54	50,950,000	12,377,608.09	63,327,608.09
6	Rhode Island	61	20,334,050	4,218,358.39	24,552,408.39
7	Connecticut	84	24,681,820	6,933,068.94	31,614,888.94
	Division No. 1	566	164,837,370	43,118,790.51	207,956,160.51
8	New York	269	34,790,301	10,058,979.68	44,849,280.68
9	New York City	45	45,150,000	28,825,762.28	73,975,762.28
10	Albany	6	1,750,000	1,243,000.00	2,993,000.00
11	New Jersey	75	11,928,070	4,481,270.18	16,409,340.18
12	Pennsylvania	233	33,350,340	11,464,029.91	44,814,369.91
13	Philadelphia	41	21,558,000	10,500,803.08	32,058,803.08
14	Pittsburgh	23	10,180,000	4,234,877.29	14,414,877.29
	Division No. 2	692	158,706,711	70,808,722.42	229,515,433.42
15	Delaware	17	2,071,985	799,350.00	2,871,335.00
16	Maryland	30	2,766,700	908,392.65	3,675,092.65
17	Baltimore	17	11,263,260	3,516,510.62	14,779,770.62
18	District of Columbia	1	252,000	60,000.00	312,000.00
19	Washington	7	1,575,000	481,203.75	2,056,203.75
20	Virginia	25	3,796,300	1,414,892.31	5,211,192.31
21	West Virginia	20	1,891,000	463,426.19	2,354,426.19
	Division No. 3	117	23,616,245	7,643,775.52	31,260,020.52
22	North Carolina	18	2,412,280	544,490.66	2,956,770.66
23	South Carolina	16	1,718,000	788,800.00	2,536,800.00
24	Georgia	18	2,818,375	951,731.71	3,770,106.71
25	Florida	8	500,000	60,680.00	560,680.00
26	Alabama	19	3,166,710	552,903.66	3,719,613.66
27	Mississippi	10	775,000	124,368.27	899,368.27
28	Louisiana	3	400,000	30,308.44	430,308.44
29	New Orleans	8	3,425,000	1,199,000.00	4,624,000.00
30	Texas	84	9,150,000	2,460,004.69	11,610,004.69
31	Arkansas	7	900,000	111,500.00	1,011,500.00
32	Kentucky	59	9,808,900	2,299,309.43	12,108,209.43
33	Louisville	9	3,551,500	945,111.62	4,496,611.62
34	Tennessee	39	7,172,250	1,300,757.80	8,473,007.80
	Division No. 4	298	45,828,015	11,368,966.28	57,196,981.28
35	Ohio	187	22,164,000	5,164,608.76	27,328,608.66
36	Cincinnati	13	9,800,000	1,720,000.00	11,520,000.00
37	Cleveland	9	6,700,000	892,000.00	7,592,000.00
38	Indiana	92	11,894,500	3,522,593.82	15,417,095.82
39	Illinois	156	14,044,500	4,547,135.69	18,591,635.69
40	Chicago	16	14,310,000	3,987,000.00	18,297,000.00
41	Michigan	97	10,484,600	2,233,096.80	12,717,696.80
42	Detroit	7	3,300,000	451,000.00	3,751,000.00
43	Wisconsin	50	4,195,000	1,133,583.99	5,328,583.99
44	Milwaukee	3	650,000	390,000.00	1,040,000.00
	Division No. 5	630	97,542,600	24,041,020.96	121,583,620.96
45	Iowa	126	10,085,000	2,600,190.52	12,685,190.52
46	Minnesota	56	13,040,000	2,378,452.39	15,418,452.39
47	Missouri	31	2,281,000	553,947.48	2,834,947.48
48	Saint Louis	5	3,000,000	1,070,000.00	4,070,000.00
49	Kansas City	5	3,200,000	397,500.00	3,597,500.00
50	Saint Joseph	2	300,000	106,000.00	406,000.00
51	Kansas	116	8,210,100	1,487,020.17	9,697,120.17
52	Nebraska	89	5,640,000	897,447.84	6,537,447.84
53	Omaha	8	2,200,000	570,500.00	2,770,500.00
	Division No. 6	438	47,956,100	10,061,058.40	58,017,158.40
54	Colorado	28	2,505,000	928,000.00	3,433,000.00
55	Nevada	2	150,000	40,000.00	190,000.00
56	California	24	3,350,000	722,550.05	4,072,550.05
57	San Francisco	3	2,700,000	259,046.02	2,959,046.02
58	Oregon	19	1,605,000	150,850.00	1,755,850.00
	Division No. 7	76	10,310,000	2,100,446.07	12,410,446.07

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Federal Reserve Bank of St. Louis

IN THE UNITED STATES FROM MARCH 1, 1887, TO SEPTEMBER 1, 1887.

Dividends.	Net earnings.	Ratios.			Charged off.		
		Dividend to capital.	Dividend to capital and surplus.	Earnings to capital and surplus.	Premiums.	Losses.	
$396, 800. 00	$496, 673. 25	3. 82	3. 10	3. 88	$67, 082. 03	$77, 650. 87	1
230, 550. 00	318, 527. 82	3. 75	3. 03	4. 19	37, 087. 90	49, 397. 27	2
262, 930. 00	316, 208. 82	3. 50	2. 89	3. 48	11, 963. 24	40, 284. 18	3
1, 545, 349 97	2, 234, 865. 99	3. 45	2. 62	3. 79	268, 921. 46	725, 458. 69	4
1, 357, 200. 00	2, 084, 227. 12	2. 66	2. 14	3. 29	106. 499. 75	626, 289. 72	5
655, 289. 00	851, 053. 91	3. 22	2. 67	3. 47	33, 023. 07	102, 985. 53	6
907, 668. 50	923, 224. 42	3. 68	2. 87	2. 92	59, 867. 20	282, 140. 36	7
5, 355, 787. 47	7, 224, 781. 32	3. 25	2. 58	3. 47	584, 444. 65	1, 904, 206. 62	
1, 466, 840. 11	1, 902, 404. 04	4. 22	3. 27	4. 24	191, 747. 83	493, 015. 42	8
2, 076, 100. 00	4, 176, 686. 48	4. 60	2. 81	5. 65	103, 677. 99	1, 006, 329. 84	9
66, 500. 00	130, 899. 78	3. 80	2. 22	4. 37	2, 000. 00	7, 544. 43	10
562. 204. 00	818, 503. 19	4. 71	3. 43	4. 99	38, 241. 22	197, 711. 99	11
1, 243, 431. 68	1, 678, 068. 88	3. 73	2. 77	3. 74	204, 908. 49	373, 050. 31	12
863, 560. 00	1, 181, 335. 68	4. 01	2. 69	3. 68	30, 064. 55	261, 677. 07	13
384, 750. 00	666, 842. 55	3 78	2. 67	4. 63	11, 155. 63	79, 225. 25	14
6, 663, 385. 79	10, 554, 740. 60	4. 20	2. 90	4. 60	581, 795. 71	2, 418, 554. 31	
89, 948. 85	132, 161. 84	4. 34	3. 13	4. 60	9, 520. 99	1, 993. 00	15
130, 418. 00	143, 835 01	4. 71	3. 55	3. 91	38, 918. 54	4, 520. 90	16
414, 192. 42	418, 944. 15	3. 68	2. 80	2. 83	21, 728. 85	213, 089. 76	17
10, 080. 00	11, 542. 05	4. 00	3. 23	3. 70	12, 955. 78	.....	18
49, 375. 00	99, 669. 54	3. 13	2. 40	4. 85	.....	19, 870. 49	19
140, 772. 00	212, 083. 65	3. 71	2. 70	4. 07	26, 708. 12	28, 208. 96	20
65, 980. 06	78, 891. 65	3. 49	2. 80	3. 35	10, 160. 83	10, 763. 40	21
900, 766. 27	1, 097, 127. 89	3. 81	2. 88	3. 51	119, 993. 11	278, 446. 51	
73, 500. 00	107, 271. 10	3. 05	2. 49	3. 63	3, 200. 00	46, 937. 76	22
66, 870. 00	134, 734. 68	3. 83	2. 64	5. 31	38, 199. 82	39, 340. 36	23
162, 110. 00	207, 677. 07	5. 75	4. 30	5. 50	1, 585. 87	34, 183. 85	24
24, 750. 00	41, 470. 25	4. 95	4. 42	7. 73	2, 874. 42	1, 180. 50	25
119, 500. 00	422, 578. 16	3. 77	3. 21	11. 36	750. 00	26, 592. 14	26
22, 000. 00	80, 984. 80	2. 84	2. 45	9. 00	2, 593. 38	1, 214. 45	27
12, 000. 00	34, 446. 53	3. 00	2. 79	8. 00	781. 22	1, 265. 60	28
121, 750. 00	221, 659. 00	3. 55	2. 63	4. 79	17, 750. 00	108, 633. 02	29
417, 472. 22	526, 681. 06	4. 56	3. 60	4. 54	20, 419. 08	355, 082. 74	30
131, 250. 00	79, 684. 54	14. 58	12. 98	7. 88	5, 343. 75	8, 935. 73	31
390, 395. 00	435, 273. 97	3. 99	3. 23	3. 59	60, 437. 94	58, 810. 95	32
133, 060. 00	142, 136. 63	3. 75	2. 96	3. 16	5, 131. 25	46, 856. 14	33
255, 419. 00	543, 400. 09	3. 56	3. 01	6. 41	6, 784. 55	106, 735. 60	34
1, 930, 576. 22	2, 977, 907, 88	4. 21	3. 38	5. 21	165, 851. 28	835. 788. 84	
906, 052. 83	1, 158, 200. 39	4. 09	3. 32	4. 24	88, 618. 27	248, 133. 69	35
310, 000. 00	747, 769. 67	3. 16	2. 69	6. 49	12, 500. 00	46, 151 60	36
177, 000. 00	279, 666. 11	2. 64	2. 33	3. 68	4, 345. 00	37, 560. 86	37
498, 000. 00	641, 259. 21	4. 19	3. 23	4. 18	82, 327. 62	94, 742. 23	38
689, 925. 00	837, 715. 65	4. 91	3. 71	4. 51	44, 305. 29	159, 793. 09	39
507, 000. 00	1, 282, 847. 28	3. 54	2. 77	7. 01	7, 337. 69	183, 049. 32	40
480, 130. 00	676, 148. 44	4. 58	3. 78	5. 32	35, 504. 05	76, 727. 90	41
120, 000. 00	175, 574. 05	3. 64	3. 20	4. 68	937. 50	44, 143. 98	42
242, 575. 00	353, 019. 89	5. 78	4. 55	6. 63	16, 667. 73	13, 809. 69	43
42, 000. 00	58, 970. 87	6. 46	4. 04	5. 67	20, 458. 69	5, 531. 32	44
3, 972, 702. 83	6, 214, 171. 56	4. 07	3. 27	5. 11	313, 001. 84	909, 643. 08	
504, 500. 00	663, 175. 22	5. 00	3. 98	5. 23	26, 589. 59	66, 134. 98	45
596, 100. 00	665, 575. 01	4. 57	3. 87	4. 32	25, 371. 98	128, 223. 59	46
107, 258. 00	144, 393. 12	4. 70	3. 78	5. 09	7, 216. 42	9, 880. 36	47
110, 000. 00	204, 349. 70	3. 67	2. 70	5. 02	375. 00	23, 143. 35	48
130, 000. 00	301, 860. 94	4. 06	3. 61	8. 39	812. 50	76, 788. 92	49
10, 000. 00	15, 427. 23	3. 33	2. 46	3. 80	.....	16, 356. 83	50
439, 553. 88	650, 553. 45	5. 35	4. 53	6. 71	31, 790. 32	137, 747. 13	51
361, 539. 71	469, 580. 91	6. 41	5. 53	7. 18	27, 295. 42	16, 797. 07	52
69, 000 00	97, 482. 95	3. 14	2. 49	3. 52	4, 947. 50	5, 116. 80	53
2, 327, 951. 59	3, 212, 398. 53	4. 85	4. 01	5. 54	124, 398. 73	480, 169. 03	
206, 000. 00	289, 829. 86	8. 22	6. 00	8. 44	17, 093. 12	104, 577. 19	54
6, 000. 00	12, 768. 39	4. 00	3. 16	6. 72	200. 00	1, 700. 00	55
186, 500. 00	295, 467. 08	5. 57	4. 58	7. 26	9, 962. 64	71, 085. 96	56
52, 500. 00	96, 041. 33	1. 94	1. 77	3. 25	2, 114. 60	21, 773. 60	57
52, 500. 00	208, 016. 17	3. 27	2. 99	11. 85	3, 971. 87	8, 349. 05	58
503, 500. 00	902, 122. 83	4. 88	4. 06	7. 27	33, 342. 23	207, 485. 80	

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ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF NATIONAL BANKS

	States, Territories, and reserve cities.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.
59	Dakota	60	$3,587,500	$663,481.15	$4,250,981.15
60	Idaho	6	350,000	26,845.94	376,845.94
61	Montana	17	1,925,000	412,950.00	2,337,950.00
62	New Mexico	9	850,000	172,671.46	1,022,671.46
63	Utah	7	850,000	368,000.00	1,218,000.00
64	Washington	18	1,130,000	232,456.93	1,362,456.93
65	Wyoming	8	1,055,000	235,367.80	1,290,367.80
	Division No. 8	125	9,747,500	2,111,773.28	11,859,273.28
	United States	2,942	558,544,541	171,254,553.44	729,799,094.44

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IN THE UNITED STATES FROM MARCH 1, 1887, TO SEPTEMBER 1, 1887—Continued.

Dividends.	Net earnings.	Ratios.			Charged off.		
		Dividend to capital.	Dividend to capital and surplus.	Earnings to capital and surplus.	Premiums.	Losses.	
$149,000.00	$136,067.57	4.15	3.51	3.21	$10,159.74	$121,215.96	59
.....	12,744.20	.....	.....	3.36	1,200.71	8,529.39	60
28,650.00	186,734.54	1.49	1.23	7.99	2,846.88	12,172.09	61
42,000.00	37,740.31	4.94	4.11	3.69	1,483.41	12,777.11	62
45,500.00	61,641.84	5.35	3.74	5.06	1,773.44	19,868.51	63
50,500.00	112,203.52	4.47	3.71	8.24	2,507.77	1,307.56	64
33,500.00	77,602.23	3.18	2.60	6.01	428.66	1,462.79	65
349,150.00	624,734.21	3.58	2.94	5.27	20,400.61	177,333.41	
22,003,820.17	32,808,074.83	3.04	3.01	4.50	1,943,228.16	7,211,627.60	

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EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ARRANGED BY GEOGRAPHICAL DIVISIONS, FOR SEMI-ANNUAL PERIODS FROM SEPTEMBER 1, 1878, TO SEPTEMBER 1, 1887.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Sept., 1878, to March, 1879:						*Pr. ct.*	*Pr. ct.*	*Pr. ct.*
New England States ..	544	$165, 645, 820	$38, 037, 115	$5, 295, 347	$3, 658, 989	3.2	2.6	1.8
Middle States	630	173, 979, 676	50, 084, 782	6, 876, 398	5, 826, 662	4.0	3.1	2.6
Southern States	175	30, 882, 800	5, 240, 054	1, 077, 333	961, 734	3.5	3.0	2.7
Western States	694	93, 905, 700	23, 382, 183	4, 291, 976	4, 231, 275	4.6	3.6	3.6
Total	2, 043	464, 413, 996	116, 744, 134	17, 541, 054	14, 678, 660	3.8	3.0	2.5
March, 1879, to Sept., 1879:								
New England States...	542	164, 450, 120	37, 441, 984	5, 257, 526	4, 761, 422	3.2	2.6	2.4
Middle States	640	169, 645, 936	49, 779, 783	6, 690, 394	7, 128, 979	3.9	3.0	3.2
Southern States	175	30, 281, 800	5, 198, 481	1, 056, 594	979, 496	3.5	3.0	2.7
Western States	688	90, 754, 200	22, 729, 103	4, 397, 353	4, 003, 303	4.8	3.9	3.5
Total	2, 045	455, 132, 056	115, 149, 351	17, 401, 867	16, 873, 200	3.8	3.1	3.0
Sept., 1879, to March, 1880:								
New England States...	546	164, 820, 020	37, 869, 312	5, 409, 351	5, 610, 287	3.3	2.7	2.8
Middle States	640	169, 399, 170	51, 306, 583	7, 151, 166	9, 220, 826	4.2	3.2	4.2
Southern States	175	30, 432, 700	5, 210, 198	1, 246, 470	1, 278, 695	4.1	3.5	3.6
Western States	685	89, 428, 200	22, 840, 408	4, 314, 286	5, 042, 976	4.8	3.8	4.5
Total	2, 046	454, 080, 090	117, 226, 501	18, 121, 273	21, 152, 784	4.0	3.2	3.7
March, 1880, to Sept., 1880:								
New England States...	548	165, 380, 242	38, 450, 297	5, 858, 434	7, 413, 622	3.5	2.9	3.6
Middle States	654	169, 343, 870	52, 762, 674	7, 120, 204	9, 805, 448	4.2	3.2	4.1
Southern States	176	30, 423, 700	5, 516, 335	1, 139, 203	1, 434, 102	3.7	3.2	4.0
Western States	694	89, 067, 250	23, 416, 343	4, 172, 359	5, 380, 078	4.7	3.7	4.8
Total	2, 072	454, 215, 062	120, 145, 649	18, 290, 200	24, 033, 250	4.0	3.2	4.2
Sept., 1880, to March, 1881:								
New England States...	550	165, 623, 120	38, 944, 841	5, 900, 861	6, 757, 787	3.6	2.9	3.3
Middle States	657	170, 739, 045	53, 536, 248	6, 974, 934	9, 162, 771	4.1	3.1	4.1
Southern States	178	30, 448, 760	5, 898, 107	1, 264, 398	1, 905, 690	4.2	3.5	5.2
Western States	702	90, 034, 000	24, 102, 592	4, 737, 324	6, 625, 773	5.3	4.2	5.8
Total	2, 087	456, 844, 865	122, 481, 788	18, 877, 517	24, 452, 021	4.1	3.3	4.2
March, 1881, to Sept., 1881:								
New England States...	550	165, 373, 120	39, 878, 448	6, 005, 608	8, 166, 022	3.6	2.9	4.0
Middle States	660	171, 560, 315	55, 747, 501	7, 558, 407	11, 925, 781	4.4	3.3	5.3
Southern States	181	30, 973, 950	6, 530, 694	1, 282, 120	2, 300, 624	4.1	3.4	6.1
Western States	709	91, 027, 100	25, 081, 751	4, 653, 833	6, 778, 112	5.1	3.9	5.8
Total	2, 100	458, 934, 485	127, 238, 394	19, 499, 968	29, 170, 542	4.3	3.3	5.0
Sept., 1881, to March, 1882:								
New England States...	553	162, 650, 870	40, 703, 776	5, 952, 275	7, 123, 339	3.7	2.9	3.5
Middle States	660	171, 483, 315	57, 470, 278	7, 367, 409	10, 210, 373	4.3	3.2	4.5
Southern States	188	31, 672, 700	8, 928, 882	1, 333, 715	1, 981, 226	4.2	3.5	5.1
Western States	730	94, 542, 600	26, 188, 953	5, 261, 976	7, 768, 661	5.6	4.3	6.4
Total	2, 137	460, 354, 485	131, 291, 889	19, 915, 375	27, 083, 599	4.3	3.4	4.6
March, 1882, to Sept., 1882:								
New England States...	555	165, 515, 870	41, 033, 296	5, 729, 842	6, 732, 539	3.5	2.8	3.3
Middle States	678	173, 270, 315	58, 491, 696	7, 191, 528	9, 704, 251	4.1	3.1	4.2
Southern States	194	32, 212, 700	7, 503, 078	1, 289, 362	2, 062, 960	4.0	3.2	5.2
Western States	770	102, 948, 830	26, 542, 862	6, 662, 821	7, 737, 893	6.5	5.1	6.0
Total	2, 197	473, 947, 715	133, 570, 931	20, 896, 553	26, 237, 635	4.4	3.4	4.3
Sept., 1882, to March, 1883:								
New England States...	557	165, 652, 070	41, 341, 246	5, 819, 093	6, 200, 443	3.5	2.8	3.0
Middle States	687	174, 375, 472	62, 118, 694	7, 542, 146	9, 900, 021	4.3	3.2	4.2
Southern States	207	33, 963, 000	8, 228, 309	1, 405, 019	2, 198, 993	4.1	3.3	5.2
Western States	816	109, 099, 800	25, 881, 856	5, 518, 844	8, 133, 477	5.1	4.1	6.0
Total	2, 267	483, 091, 342	137, 570, 105	20, 285, 102	26, 432, 934	4.2	3.3	4.2

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EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ETC.—Continued.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
						Pr. ct.	*Pr. ct.*	*Pr. ct.*
March, 1883, to Sept., 1883:								
New England States...	562	$166,793,070	$41,727,679	$5,861,182	$6,651,595	3.5	2.8	3.2
Middle States.....	698	173,915,465	63,453,454	7,556,795	9,960,635	4.3	3.2	4.2
Southern States.....	224	35,685,300	9,084,011	1,415,529	2,433,336	4.0	3.2	5.4
Western States.....	875	118,246,305	26,967,043	5,560,070	8,528,648	4.7	3.8	5.9
Total.....	2,359	494,640,140	141,232,187	20,393,576	27,574,214	4.1	3.2	4.3
Sept., 1883, to March, 1884:								
New England States...	565	167,478,070	41,863,161	5,726,356	6,095,915	3.4	2.7	2.9
Middle States.....	715	175,317,315	64,841,178	7,639,670	9,529,978	4.4	3.2	4.0
Southern States.....	248	38,214,310	9,851,923	1,709,113	2,950,096	4.4	3.5	6.1
Western States.....	963	126,959,605	29,041,587	6,016,667	9,418,775	4.7	3.9	6.0
Total.....	2,491	507,969,300	145,600,849	21,082,806	27,994,764	4.1	3.2	4.3
March, 1884, to Sept., 1884:								
New England States...	568	167,600,370	41,905,905	5,551,603	5,738,456	3.3	2.6	2.7
Middle States.....	723	175,767,355	64,580,406	7,089,673	8,198,912	4.0	2.9	3.4
Southern States.....	264	40,638,300	10,726,209	1,691,520	2,747,018	4.2	3.3	5.3
Western States.....	1,027	134,599,700	30,508,955	5,838,871	7,683,633	4.3	3.5	4.7
Total.....	2,582	518,605,725	147,721,475	20,171,667	24,368,019	3.9	3.0	3.7
Sept., 1884, to March, 1885:								
New England States...	567	167,400,370	41,413,826	5,661,537	4,388,812	3.4	2.7	2.1
Middle States.....	732	173,212,145	64,741,009	7,156,680	7,474,752	4.1	3.0	3.1
Southern States.....	278	42,648,400	11,527,942	1,790,726	2,426,878	4.2	3.3	4.5
Western States.....	1,073	139,638,800	31,088,344	5,828,707	7,310,780	4.2	3.4	4.3
Total.....	2,650	522,899,715	148,771,121	20,437,650	21,601,202	3.9	3.0	3.2
March, 1885, to Sept., 1885:								
New England States...	562	165,668,370	40,786,007	5,391,401	4,725,395	3.3	2.6	2.3
Middle States.....	731	172,907,352	64,247,888	6,953,332	7,297,159	4.0	2.9	3.1
Southern States.....	287	43,500,300	11,505,477	1,655,261	2,282,782	3.8	3.0	4.2
Western States.....	1,085	142,523,580	30,364,123	6,218,477	7,718,959	4.5	3.6	4.5
Total.....	2,665	524,599,602	146,903,495	20,218,471	22,024,295	3.9	3.0	3.3
Sept., 1885, to March, 1886:								
New England States...	559	165,203,920	41,128,387	5,375,226	5,925,381	3.2	2.6	2.8
Middle States.....	758	172,435,295	67,583,309	7,044,535	9,484,324	4.0	2.9	3.9
Southern States.....	294	44,437,400	12,053,524	1,969,190	2,705,274	4.4	3.4	4.7
Western States.....	1,117	148,879,580	32,767,699	6,946,485	9,412,687	4.6	3.8	5.2
Total.....	2,708	530,956,195	153,532,919	21,335,436	27,527,666	4.0	3.1	4.0
March, 1886, to Sept., 1886:								
New England States...	563	165,252,320	41,581,845	5,338,635	6,736,479	3.2	2.5	3.2
Middle States.....	744	173,628,875	70,044,187	7,328,798	9,780,135	4.2	3.0	4.0
Southern States.....	303	45,444,000	11,967,821	1,994,537	2,553,055	4.3	3.4	4.0
Western States.....	1,174	153,138,453	33,470,925	6,485,172	8,834,050	4.2	3.5	4.7
Total.....	2,784	537,563,648	157,064,778	21,147,142	27,912,719	3.9	3.0	4.0
Sept., 1886, to March, 1887:								
New England States...	563	165,252,370	41,897,072	5,318,480	6,176,707	3.2	2.6	3.0
Middle States.....	754	175,873,735	73,445,033	7,574,627	12,072,419	4.3	3.0	4.8
Southern States.....	313	46,213,240	12,463,050	2,143,870	2,646,393	4.6	3.6	4.5
Western States.....	1,225	161,016,425	35,926,745	7,111,610	10,803,275	4.4	3.6	5.5
Total.....	2,885	548,355,770	163,731,900	22,148,587	31,698,794	4.0	3.1	4.5
March, 1887, to Sept., 1887:								
New England States...	566	164,837,370	43,118,790	5,355,787	7,224,781	3.2	2.6	3.5
Middle States.....	764	176,635,656	76,574,179	7,357,400	11,300,893	4.2	2.9	4.5
Southern States.....	343	51,515,315	13,247,285	2,137,328	3,268,973	4.1	3.3	5.0
Western States.....	1,269	165,556,200	38,314,299	7,153,305	10,953,427	4.3	3.5	5.4
Total.....	2,942	558,544,541	171,254,553	22,003,820	32,808,074	3.9	3.0	4.5
General average.....	2,392	494,750,485	138,735,112	19,587,115	25,201,354	4.0	3.2	4.0

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TABLE, BY STATES AND RESERVE CITIES, OF THE RATIOS TO CAPITAL, AND TO FROM MARCH 1, 1883,

	States, Territories, and reserve cities.	Ratio of dividends to capital for six months ending—										Ratio of	
		March 1, 1883.	Sept. 1, 1883.	March 1, 1884.	Sept. 1, 1884.	March 1, 1885.	Sept. 1, 1885.	March 1, 1886.	Sept. 1, 1886.	March 1, 1887.	Sept. 1, 1887.	March 1, 1883.	Sept. 1, 1883.
		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	4.3	4.2	4.1	4.1	4.1	4.3	4.3	4.1	3.5	3.8	3.4	3.3
2	New Hampshire	3.8	3.9	3.7	3.7	3.7	3.7	3.6	3.8	3.7	3.7	3.2	3.2
3	Vermont	3.8	4.2	3.9	3.8	3.6	3.2	3.5	3.4	3.4	3.5	3.1	3.4
4	Massachusetts	3.7	3.7	3.6	3.3	3.6	3.4	3.4	3.3	3.4	3.4	2.9	2.8
5	Boston	2.9	2.9	2.7	2.8	2.8	2.7	2.5	2.6	2.7	2.7	2.3	2.3
6	Rhode Island	3.4	3.5	3.4	3.3	3.3	3.2	3.1	3.1	3.2	3.2	2.8	2.9
7	Connecticut	4.0	4.0	3.9	3.8	3.7	3.6	3.6	3.7	3.6	3.7	3.1	3.1
8	New York	4.0	4.4	4.2	3.9	3.7	3.7	3.8	3.7	3.8	4.2	3.2	3.5
9	New York City	4.7	4.6	4.7	4.3	4.5	4.3	4.3	5.5	4.5	4.6	3.2	3.1
10	Albany	6.1	4.2	6.2	4.2	6.2	3.3	4.3	4.9	6.6	3.8	3.4	2.4
11	New Jersey	4.7	4.6	4.7	4.4	4.5	4.4	4.4	4.4	4.5	4.7	3.6	3.5
12	Pennsylvania	3.9	3.9	4.0	3.5	3.8	3.7	3.7	3.7	5.0	3.7	3.1	3.1
13	Philadelphia	4.9	4.7	4.7	4.6	4.6	4.6	4.5	4.4	4.1	4.0	3.3	3.1
14	Pittsburgh	3.8	3.7	3.8	3.7	3.8	3.7	3.6	3.6	3.6	3.8	2.9	2.8
15	Delaware	4.5	4.8	4.6	4.8	4.8	4.9	4.4	4.3	4.4	4 3	3.4	3.5
16	Maryland	4.7	4.4	4.4	4.5	4.2	4.1	4.6	4.3	4.3	4.7	3.6	3.4
17	Baltimore	3.6	3.8	3.7	3.8	3.8	3.7	3.7	3.7	3.6	3.7	2.9	3.1
18	District of Columbia	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.2	3.2
19	Washington	2.4	3.3	3.4	3.4	3.4	3.4	3.4	3.2	3.7	3.1	2.0	2.6
20	Virginia	4.2	4·1	5.7	4.0	4.2	4.0	4.9	3.2	3.7	3.7	3.1	3.1
21	West Virginia	4.3	4.1	4.1	3.7	3.9	3.7	3.9	3.7	3.9	3.5	3.4	3.3
22	North Carolina	3.9	3.4	3.9	3.3	4.5	3.7	4.3	3.8	3.9	3.0	3.3	2.8
23	South Carolina	4.0	4.1	4.3	4.0	4.3	4.3	4.0	7.3	4.3	3.8	2.9	2.9
24	Georgia	3.7	3.4	3.5	3.2	3.7	3.6	3.8	3.3	3.7	5.7	3.0	2.7
25	Florida	7.6	2.5	2.5	2.5	3.0	2.3	1.5	1.4	4.6	4.9	6.8	2.2
26	Alabama	4.0	3.5	3.8	3.6	4.5	4.4	3.9	4.8	4.3	3.8	3.4	2.9
27	Mississippi	8.0	.....	7.4	2.8	5.4	3.1	7.3	3.3	5.6	2.8	7.7	...
28	Louisiana	5.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	5.0	4.9
29	New Orleans	4.1	4.2	6.6	3.6	4.1	3.9	3.7	3.5	5.5	3.5	3.0	3.0
30	Texas	5.3	3.9	5.0	5.7	5.5	3.3	5.9	4.4	7.0	4.6	4.0	2.9
31	Arkansas	5.9	4.0	5.8	4.4	4.4	3.8	4.9	3.9	5.4	14.6	4.9	3.4
32	Kentucky	3.6	3.8	3.6	4.1	3.6	3.8	3.7	3.8	3.8	4.0	3.1	3.2
33	Louisville	3.4	3.9	3.5	3.8	3.3	3.5	3.6	3.6	3.8	3.7	2.8	3.2
34	Tennessee	5.4	5.0	5.0	4.7	5.3	4.4	5.1	8.1	4.7	3.6	4.6	4.2
35	Ohio	4.3	4.1	4.0	4.0	3.8	3.7	3.7	3.7	3.8	4.1	3.6	3.4
36	Cincinnati	3.5	3.8	3.3	3.2	3.1	3.3	3.5	2.8	3.2	3.2	3.1	3.4
37	Cleveland	4.1	4 1	3.8	4.1	2.3	2.8	3.2	3.1	2.9	2.6	3.5	3.5
38	Indiana	5.1	4.6	4.1	3.9	3.7	4.6	4.3	4.4	4.9	4.2	4.0	3.6
39	Illinois	6.0	5.7	5.7	5.0	4.9	4.9	5.0	5.2	4 9	4.9	4.6	4.3
40	Chicago	5.0	3.9	3.7	4.7	4.9	4.3	4.6	3.8	4.0	3.5	3.8	3.1
41	Michigan	5.6	5.3	5.9	4.4	4.8	4.5	4.7	4.2	5.1	4.6	4.4	4.3
42	Detroit	4.2	3.7	4.2	4.2	4.6	4.7	4.7	3.7	4.2	3.6	3.8	3.4
43	Wisconsin	4.3	4.5	7.0	5.3	4.8	4.1	6.1	4.6	4.9	5.8	3.4	3.7
44	Milwaukee	4.3	4.9	4.9	6.5	6.5	4.9	8.0	6.4	4.0	6.5	3.0	3.4
45	Iowa	5.3	4.9	4.9	4.4	4.5	5.0	4.6	4.9	5.4	5.0	4.3	4.0
46	Minnesota	5.3	5.1	5.2	3.1	3.9	4.1	4.3	4.2	4.3	4.6	4.4	4.2
47	Missouri	9.7	4.1	4.2	4.1	3.5	8.7	4.8	3.9	3.7	4.7	8.0	3.4
48	Saint Louis	2.7	3.9	3.6	3.0	3.5	2.8	3.8	3.8	3.5	3.7	2.2	3.2
49	Kansas City	....	....	....	....	....	....	....	....	....	4.1	....	....
50	Saint Joseph	....	....	....	....	....	....	....	....	....	3.3	....	....
51	Kansas	6.1	5.9	7.4	8.8	3.9	5.6	5.2	4.9	5.8	5.3	5.3	4.9
52	Nebraska	4.9	4.9	5.9	4.9	4.9	5 3	5.8	5.2	5.4	6.4	4.1	4.1
53	Omaha	....	....	....	....	....	....	....	....	....	3.1	....	....
54	Colorado	12.0	7.2	7.0	10.0	9.6	7.0	7.7	7.2	7.9	8.2	8.0	4 8
55	Nevada	10.0	10.0	12.0	10.0	10.0	8.0	10.0	8.0	5.3	4.0	8.0	7.9
56	California	5.2	5.6	7.9	3.5	4.5	4.3	8.9	4.9	4.7	5.6	4.3	4.6
57	San Francisco	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.5	2.0	1.9	3.5	3.5
58	Oregon	14.2	19.3	10.8	6.0	5.8	5.6	4.6	3.8	5.0	3.3	12.0	16.5
59	Arizona	5.0	7.0	7.0	3.3	....	....	....	....	....	....	5.0	6.9
60	Dakota	3.3	1.9	3.0	4.6	4.9	4.0	4.9	3.1	3.7	4.1	2.8	1.6
61	Idaho	20.0	15.0	22.5	.....	14.0	....	10.0	.....	4.3	...	16.7	2.5
62	Montana	.....	10.9	.....	4.1	0.8	1.7	2.9	2.2	4.1	1.5	...	9.5
63	New Mexico	12.2	7.3	8.9	7.8	6.1	5.5	8.1	4.8	7.1	4.9	9.8	5.8
64	Utah	4.6	3.6	5.2	4.7	3.9	5.6	4.1	4.1	4.7	5.3	3.2	2.6
65	Washington	9.5	4.2	1.6	3.1	3.9	3.9	4.3	7.1	3.3	4.5	8.2	3.9
66	Wyoming	6.9	3.4	22.5	3.0	3.6	3.7	7.5	3.3	6.5	3.2	5.6	2.7
	Average	4.2	4.1	4.2	3.9	3.9	3.8	4.0	3.9	4.0	3.9	3.3	3.2

NOTE.—Figures printed in bold-face type in column

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Federal Reserve Bank of St. Louis

CAPITAL AND SURPLUS, OF THE EARNINGS AND DIVIDENDS OF NATIONAL BANKS, TO SEPTEMBER 1, 1887.

dividends to capital and surplus for six months ending—								Ratio of earnings to capital and surplus for six months ending—									
March 1, 1884.	Sept. 1, 1884.	March 1, 1885.	Sept. 1, 1885.	March 1, 1886.	Sept. 1, 1886.	March 1, 1887.	Sept. 1, 1887.	March 1, 1883.	Sept. 1, 1883.	March 1, 1884.	Sept. 1, 1884.	March 1, 1885.	Sept. 1, 1885.	March 1, 1886.	Sept. 1, 1886.	March 1, 1887.	Sept. 1, 1887.	
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.	
3.3	3.3	3.3	3.5	3.5	3.2	2.9	3.1	3.5	3.6	2.4	2.3	2.9	3.3	4.1	3.4	1.8	3.9	1
3.1	3.1	3.1	3.1	3.0	3.1	3.0	3.0	2.9	3.9	3.9	2.9	3.7	3.0	3.8	3.7	4.0	4.2	2
3.2	3.2	3.0	2.7	2.9	2.9	2.9	2.9	3.2	3.4	3.3	2.6	2.0	2.3	3.6	3.3	3.7	3.5	3
2.8	2.5	2.8	2.6	2.6	2.5	2.6	2.6	2.9	3.5	2.9	3.0	2.2	2.5	2.5	3.0	2.9	3.8	4
2.2	2.3	2.3	2.2	2.1	2.1	2.2	2.1	2.7	2.7	2.5	2.4	1.4	1.7	2.5	3.0	2.8	3.3	5
2.9	2.7	2.8	2.7	2.5	2.5	2.6	2.7	2.7	3.6	3.3	3.3	2.2	2.5	2.6	3.4	3.4	3.5	6
3.1	3.0	2.9	2.8	2.8	2.8	2.8	2.9	3.7	2.9	3.3	2.7	2.1	2.4	3.2	3.6	3.3	2.9	7
3.3	3.1	3.0	3.0	3.0	2.9	3.0	3.3	4.1	4.3	3.5	4.0	2.9	3.2	4.1	3.9	4.4	4.2	8
3.2	2.9	3.0	2.9	2.8	3.2	2.8	2.8	4.1	4.7	3.6	2.2	2.9	3.0	4.4	4.6	5.9	5.6	9
3.5	2.4	3.5	2.0	2.5	2.4	3.8	2.2	5.1	3.3	4.1	2.4	4.1	1.0	1.6	2.4	5.4	4.4	10
3.6	3.3	3.4	3.4	3.3	3.3	3.4	3.4	4.7	4.4	4.7	4.0	3.3	3.2	4.0	4.9	5.1	5.0	11
3.1	2.7	2.9	2.8	2.8	2.7	3.8	2.8	4.5	3.8	4.5	3.9	3.7	3.1	3.6	3.5	4.6	3.7	12
3.1	3.0	3.0	3.0	2.9	2.8	2.7	2.7	3.9	3.8	4.4	4.1	2.7	3.4	3.4	3.6	3.9	3.7	13
2.9	2.7	2.8	2.7	2.6	2.6	2.6	2.7	3.8	3.7	4.3	3.9	3.3	2.6	3.5	3.7	4.2	4.6	14
3.4	3.6	3.5	3.6	3.3	3.2	3.2	3.1	4.6	5.1	4.9	3.8	5.0	4.4	4.4	3.9	4.5	4.6	15
3.4	3.4	3.2	3.1	3.5	3.2	3.2	3.5	4.2	4.5	4.4	4.4	3.6	3.5	4.0	3.6	4.1	3.9	16
3.0	3.0	3.0	2.9	2.9	2.9	2.8	2.8	3.9	3.5	3.9	3.9	3.8	2.7	3.4	3.0	4.0	2.8	17
3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.9	4.5	2.8	3.6	3.6	3.6	4.0	3.9	3.8	3.7	18
2.7	2.7	2.7	2.7	2.6	2.5	2.9	2.4	2.5	3.8	4.4	3.7	1.5	4.3	3.1	4.5	5.1	4.8	19
4.3	3.0	3.0	2.9	3.7	2.4	2.7	2.7	4.5	5.1	6.3	5.2	3.8	4.7	3.6	3.2	4.1	4.1	20
3.2	3.0	3.1	2.9	3.1	2.9	3.1	2.8	3.9	3.7	3.9	3.9	3.1	2.5	3.7	3.4	3.2	3.3	21
3.2	2.7	3.6	3.0	3.4	2.5	3.2	2.5	3.3	4.9	4.2	4.6	3.7	2.9	3.6	2.9	4.2	3.6	22
3.1	2.8	3.0	3.0	2.8	5.0	3.0	2.6	5.0	6.4	6.6	6.7	3.3	3.9	4.3	3.6	4.1	5.3	23
2.7	2.4	2.7	2.7	2.9	2.5	2.8	4.3	4.8	4.8	5.5	4.8	3.8	4.3	2.4	5.7	3.5	5.5	24
2.2	2.2	2.7	2.0	1.4	1.3	4.2	4.4	2.0	11.6	**6.2**	6.9	4.6	7.3	5.2	4.4	6.1	7.7	25
3.2	3.0	3.9	3.8	3.3	3.4	3.6	3.2	2.7	2.8	3.9	3.3	4.9	6.0	6.8	4.7	7.0	11.4	26
7.0	2.6	5.1	2.8	6.6	3.0	4.9	2.4	5.2	8.5	5.8	8.9	5.4	9.2	7.0	8.8	6.1	9.0	27
3.8	3.8	3.7	3.7	3.6	3.6	3.6	2.8	5.8	6.6	6.3	5.9	4.2	5.4	5.0	3.8	4.3	8.0	28
4.8	2.7	3.0	2.8	2.6	2.6	4.1	2.6	5.3	6.3	6.5	5.1	2.9	4.2	3.0	**2.1**	4.4	4.8	29
3.7	4.3	4.2	2.5	4.5	3.3	5.4	3.6	11.9	10.8	12.3	8.5	8.0	4.3	6.2	6.7	5.7	4.5	30
5.0	3.3	3.2	3.0	3.9	3.1	4.2	13.0	10.1	5.3	8.4	12.0	5.2	4.3	4.9	6.5	6.4	7.9	31
3.0	3.5	3.0	3.2	3.0	3.1	3.1	3.2	4.5	4.5	4.4	4.4	4.1	3.9	5.6	4.1	3.7	3.6	32
2.8	3.1	2.7	2.9	2.9	2.8	3.0	3.0	4.9	4.4	4.4	3.8	2.5	3.1	3.6	4.7	3.0	3.2	33
4.2	4.0	4.3	3.7	4.2	6.9	3.9	3.0	6.7	5.5	7.8	5.4	5.3	4.9	5.6	5.8	5.7	6.4	34
3.3	3.3	3.1	3.0	3.1	3.1	3.1	3.3	5.0	4.7	4.5	3.4	3.5	2.9	3.5	3.5	3.7	4.2	35
3.0	2.9	2.7	2.9	3.1	2.4	2.7	2.7	4.5	3.5	3.7	2.9	2.2	3.4	3.6	3.5	4.1	6.5	36
3.3	3.6	2.0	2.5	2.8	2.7	2.6	2.3	5.8	4.3	5.0	2.4	2.2	4.0	3.7	3.2	3.9	3.7	37
3.2	3.1	2.9	3.6	3.4	3.4	3.8	3.2	4.6	4.7	4.2	3.4	3.3	3.7	5.9	3.8	4.3	4.2	38
4.3	3.8	3.7	3.7	3.8	3.9	3.7	3.7	5.9	5.8	5.1	5.2	5.0	4.4	5.0	4.7	5.3	4.5	39
2.9	3.6	3.9	3.5	3.7	3.1	3.2	2.8	10.8	7.8	6.1	5.7	1.6	5.2	5.9	5.1	6.4	7.0	40
4.8	3.6	3.9	3.8	3.9	3.5	4.3	3.8	6.0	6.2	6.3	4.0	4.3	4.1	4.6	5.2	5.5	5.3	41
3.9	3.9	4.2	4.3	4.2	3.3	3.8	3.2	0.7	7.4	6.7	5.6	5.9	4.9	8.6	4.8	5.0	4.7	42
5.7	4.3	3.8	3.3	4.8	3.6	3.9	4.5	5.7	6.2	6.5	5.0	4.8	4.7	5.6	5.0	5.7	6.6	43
3.2	4.2	4.2	3.2	5.2	4.2	2.5	4.0	9.5	8.9	6.0	5.6	1.3	5.4	7.4	6.6	5.2	5.7	44
4.0	3.6	3.6	4.1	3.7	4.0	4.3	4.0	6.6	6.0	5.9	5.1	4.9	4.7	4.7	4.3	5.1	5.2	45
4.3	2.6	3.3	3.5	3.7	3.6	3.6	3.9	6.9	5.7	7.9	4.3	4.6	4.0	4.9	4.3	6.8	4.3	46
3.5	3.4	2.9	7.4	4.0	2.3	3.2	3.8	5.2	5.5	6.6	5.5	5.5	6.4	5.0	4.8	5.8	5.1	47
2.9	2.4	2.7	2.2	2.9	2.9	2.6	2.7	0.9	5.7	5.0	3.8	3.7	3.6	3.5	4.7	3.6	5.0	48
.....	.....	.....	.....	.....	.....	.....	3.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	8.4	49
.....	.....	.....	.....	.....	.....	.....	2.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	3.8	50
6.2	7.7	3.4	4.8	4.5	4.2	5.0	4.5	8.6	8.5	10.7	9.2	7.5	8.1	7.6	7.7	9.0	6.7	51
5.0	4.2	4.2	4.5	5.0	4.3	4.5	5.5	8.9	8.0	11.3	7.3	7.5	7.2	6.8	3.1	7.2	7.2	52
.....	.....	.....	.....	.....	.....	.....	2.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	3.5	53
4.8	6.5	6.0	4.7	5.3	5.3	5.8	6.0	12.2	9.8	15.4	8.7	8.1	5.1	6.7	6.3	9.1	8.4	54
9.5	7.5	7.5	6.0	7.5	6.1	4.4	3.2	12.9	11.2	12.4	12.6	8.5	8.6	8.0	9.2	5.8	6.7	55
6.6	2.7	3.6	3.5	7.1	3.9	3.8	4.6	6.7	6.8	7.7	6.1	7.6	6.5	6.5	6.3	7.0	7.3	56
3.5	3.5	3.5	3.5	3.4	3.0	1.8	1.8	4.8	5.2	4.6	3.5	2.1	3.3	3.5	3.1	2.7	3.2	57
9.6	5.4	5.3	5.1	4.2	3.5	4.7	3.0	14.4	24.6	19.5	16.6	9.8	11.7	11.5	7.1	9.5	11.8	58
6.8	3.3	.....	.....	.....	.....	.....	.....	5.5	7.7	9.0	1.8	1.4	.....	.....	.....	.....	.....	59
2.4	3.8	4.1	3.3	4.0	2.6	3.2	3.5	11.2	9.5	7.6	3.2	4.0	4.2	5.1	4.8	6.1	3.2	60
20.4	.....	13.0	.....	9.2	.....	40.0	.....	17.0	12.0	22.7	10.4	10.9	6.0	7.0	5.8	6.1	3.4	61
.....	3.4	0.7	1.4	2.5	1.9	3.4	1.2	16.3	10.1	9.8	9.2	7.7	5.2	6.4	4.8	9.4	8.0	62
7.0	6.0	5.1	4.5	6.5	3.9	5.9	4.1	8.6	8.6	7.7	7.2	2.6	5.7	7.2	5.5	5.0	3.7	63
3.5	3.4	2.7	3.8	3.1	3.0	3.4	3.7	5.9	7.8	9.1	6.5	7.0	3.5	5.7	8.8	6.1	5.1	64
1.5	2.9	3.6	3.5	3.8	6.2	2.9	3.7	16.5	8.8	11.1	8.4	8.5	10.1	6.1	7.1	7.2	8.2	65
19.4	2.6	2.9	3.2	6.3	2.8	5.4	2.6	8.8	8.3	11.4	7.9	7.5	8.6	7.6	6.2	5.7	6.0	66
3.2	3.0	3.0	3.0	3.1	3.0	3.1	3.0	4.2	4.3	4.3	3.7	3.2	3.3	4.0	4.0	4.5	4.5	

for 1884 and 1886 signify percentage of loss.

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CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON OCTOBER 5, 1887.

Cities, States, and Territories.	No. of banks.	On single-name paper.	On U. S. bonds.	On other bonds and stocks.	All other loans.	Total.
New York City	47	$17,585,496.27	$1,445,900.00	$95,075,844.27	$143,906,940.58	$258,014,181.12
Chicago	18	15,498,985.93	500.00	10,821,735.83	34,754,971.62	61,076,193.38
Saint Louis	5	279,603.00	.....	1,182,214.28	8,920,936.13	10,382,753.41
Boston	54	17,249,382.98	38,350.00	19,689,465.11	86,993,214.79	123,970,412.88
Albany	6	494,236.31	7,280.00	3,011,017.84	5,267,397.27	8,779,931.42
Philadelphia	43	13,427,173.71	11,175.00	11,562,816.00	58,426,272.80	83,427,437.51
Pittsburgh	23	1,293,966.32	.....	3,454,425.99	27,198,002.81	31,946,395.12
Baltimore	17	5,401,897.60	700.00	3,829,249.81	16,927,506.79	26,159,354.20
Washington	7	27,130.24	52,230.00	686,552.19	3,257,011.11	4,022,923.54
New Orleans	8	405,502.72	7,500.00	2,641,223.15	6,879,479.97	9,933,705.84
Louisville	9	276,651.11	.....	553,343.41	8,504,829.32	9,334,823.84
Cincinnati	15	4,678,786.02	40,700.00	3,532,112.87	16,336,388.46	24,587,988.25
Cleveland	9	1,648,688.00	.....	2,335,446.50	13,584,390.75	17,568,525.25
Detroit	8	893,288.33	7,700.00	1,621,586.28	10,254,461.41	12,777,036.02
Milwaukee	3	666,926.14	.....	593,076.65	3,057,508.29	4,322,511.08
Kansas City	8	3,026,033.58	.....	431,366.56	10,910,306.57	14,367,706.71
Saint Joseph	2	433,028.16	.....	4,270.00	1,504,717.54	1,942,015.70
Omaha	8	2,060,479.96	7,500.00	130,486.11	6,872,093.51	9,070,539.58
San Francisco	3	2,693,570.10	.....	551,320.50	1,540,766.38	4,785,656.98
Total	293	88,040,807.38	1,619,535.00	161,712,553.35	465,097,196.10	716,470,091.83
Maine	72	1,241,747.20	2,139.50	1,013,961.13	16,867,808.06	19,125,655.89
New Hampshire	49	815,624.25	1,550.00	1,305,254.18	7,529,178.06	9,651,606.49
Vermont	49	969,662.81	13,121.95	361,770.55	11,487,754.03	12,832,309.34
Massachusetts	198	14,920,402.43	514,013.55	5,936,075.03	70,191,054.59	91,561,545.60
Rhode Island	61	7,491,158.94	15,854.68	928,731.16	26,050,490.00	34,486,234.78
Connecticut	83	6,648,917.31	41,675.00	3,618,867.49	32,691,840.06	43,001,299.86
New York	269	8,855,687.82	105,325.69	7,500,324.06	82,330,989.31	98,792,326.88
New Jersey	81	3,257,158.44	76,200.00	6,023,184.73	31,073,173.93	40,429,717.10
Pennsylvania	237	5,619,736.42	30,550.00	2,070,785.23	72,485,839.43	80,206,911.08
Delaware	17	72,736.95	100.00	169,522.67	4,759,404.38	5,001,764.00
Maryland	31	285,917.53	200.00	165,268.56	6,455,779.44	6,907,165.53
District of Columbia	1	.....	.....	.....	340,726.45	340,726.45
Virginia	25	547,888.99	24,500.00	705,771.97	9,507,466.67	10,786,627.63
West Virginia	20	136,542.40	.....	17,705.00	3,834,945.85	3,989,193.25
North Carolina	18	347,739.41	.....	82,578.21	4,821,477.14	5,251,794.76
South Carolina	15	147,783.16	.....	289,750.27	4,416,926.16	4,854,459.59
Georgia	21	757,316.38	.....	931,205.40	5,868,997.57	7,557,519.35
Florida	8	307,529.91	.....	23,230.62	1,080,693.88	1,411,454.41
Alabama	20	1,550,892.55	360,478.00	610,747.82	5,904,296.58	8,366,324.95
Mississippi	12	295,656.88	.....	335,455.56	1,600,481.81	2,233,594.25
Louisiana	5	207,214.46	.....	104,682.78	764,152.66	1,076,049.30
Texas	91	4,246,716.96	.....	658,077.01	15,252,409.70	20,157,203.67
Arkansas	7	143,217.13	2,500.00	222,636.20	2,412,730.11	2,781,083.44
Kentucky	59	1,092,066.95	28,600.00	624,530.86	15,719,548.81	17,464,746.62
Tennessee	40	3,881,590.88	.....	2,377,126.61	12,669,584.44	18,928,301.93
Ohio	192	4,409,667.51	1,450.00	2,069,025.52	44,353,187.21	50,833,330.24
Indiana	93	3,392,224.93	38,158.61	691,577.24	23,663,365.21	27,785,325.99
Illinois	160	6,885,654.45	70,521.35	750,824.70	27,898,100.36	35,605,100.86
Michigan	100	4,703,482.57	.....	443,510.81	24,271,603.31	29,418,596.69
Wisconsin	53	1,716,661.64	.....	282,161.86	11,341,708.19	13,340,531.69
Iowa	128	4,919,026.12	32,427.10	519,974.37	18,227,513.05	23,728,940.64
Minnesota	58	13,638,004.86	9,100.00	1,536,673.44	22,673,267.19	37,857,045.49
Missouri	35	492,669.57	7,250.00	52,069.41	4,451,887.41	5,003,876.39
Kansas	139	2,524,416.30	2,101.24	129,999.73	18,345,533.15	21,001,450.42
Nebraska	95	2,084,369.93	43,201.83	75,558.48	11,416,126.13	13,619,256.37
Colorado	31	3,927,214.55	50.00	327,693.68	7,973,901.37	12,228,859.60
Nevada	2	208,332.03	.....	38,501.16	260,836.94	507,670.13
California	30	3,320,214.86	11,150.00	758,929.53	10,204,812.08	14,295,106.47
Oregon	23	1,893,706.27	.....	49,443.79	3,742,473.79	5,685,623.85
Arizona	1	28,518.21	.....	.....	119,956.37	148,474.58
Dakota	62	879,975.39	41,700.00	60,539.90	5,711,869.23	6,694,084.52
Idaho	6	182,133.70	.....	34,241.50	344,904.47	561,279.67
Montana	17	2,508,651.75	.....	233,806.25	5,349,345.14	8,091,803.14
New Mexico	9	499,791.91	.....	43,424.56	1,161,821.18	1,705,037.65
Utah	7	749,475.44	.....	33,932.47	1,273,277.49	2,056,685.40
Washington	18	546,912.11	.....	86,860.00	3,102,036.96	3,735,809.07
Wyoming	8	651,542.41	.....	39,502.02	1,779,005.87	2,470,050.30
Total	2,756	124,035,462.67	1,413,918.50	44,335,893.52	693,790,280.62	863,575,555.31
United States	3,049	212,076,270.05	3,033,453.50	206,048,446.87	1,158,887,476.72	1,580,045,647.14

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CLEARINGS AND BALANCES OF THE BANKS OF NEW YORK CITY FOR THE WEEKS ENDING AT THE DATES GIVEN.

Week ending—	Clearings.	Balances.
Sept. 2, 1882	$787,790,346.16	$27,396,924.64
Sept. 9, 1882	806,162,117.62	29,786,386.41
Sept. 16, 1882	1,010,034,295.97	30,418,411.78
Sept. 23, 1882	950,962,831.49	27,978,458.28
Sept. 30, 1882	1,011,393,333.57	54,393,848.91
Oct. 7, 1882	1,124,360,247.43	30,742,717.31
Oct. 14, 1882	999,817,864.93	35,772,217.86
Oct. 21, 1882	1,044,396,226.21	33,623,283.86
Oct. 28, 1882	857,810,086.35	26,633,506.70
Nov. 4, 1882	991,296,926.46	37,122,701.71
Nov. 11, 1882	950,469,956.50	26,969,785.92
Nov. 18, 1882	1,054,584,665.67	33,258,877.77
Nov. 25, 1882	1,246,998,567.95	28,657,750.01
Sept. 1, 1883	645,021,546.86	26,472,986.85
Sept. 8, 1883	739,732,907.18	31,195,746.55
Sept. 15, 1883	732,316,071.00	30,914,820.30
Sept. 22, 1883	709,082,460.54	30,061,000.19
Sept. 29, 1883	763,567,536.28	30,260,285.71
Oct. 6, 1883	759,872,865.58	32,844,144.42
Oct. 13, 1883	833,965,948.88	31,363,439.92
Oct. 20, 1883	919,608,026.44	31,917,847.51
Oct. 27, 1883	906,319,847.51	31,844,418.48
Nov. 3, 1883	817,996,284.43	29,763,441.71
Nov. 10, 1883	622,487,973.40	28,478,167.32
Nov. 17, 1883	783,094,622.25	33,519,486.15
Nov. 24, 1883	682,451,400.44	28,333,263.64
Sept. 6, 1884	463,912,628.57	21,278,921.75
Sept. 13, 1884	422,613,919.74	22,793,219.60
Sept. 20, 1884	492,069,873.06	21,412,397.53
Sept. 27, 1884	491,357,661.20	22,028,008.11
Oct. 4, 1884	554,662,698.69	32,658,517.10
Oct. 11, 1884	496,582,476.56	26,358,572.40
Oct. 18, 1884	518,575,214.89	28,696,794.93
Oct. 25, 1884	605,195,931.55	27,673,214.95
Nov. 1, 1884	458,532,568.11	23,225,190.59
Nov. 8, 1884	477,210,695.35	28,269,591.59
Nov. 15, 1884	527,541,755.74	26,823,261.26
Nov. 22, 1884	555,711,569.01	26,496,903.13
Nov. 29, 1884	459,294,007.66	21,392,407.63
Sept. 5, 1885	476,800,526.79	22,990,787.52
Sept. 12, 1885	484,537,657.96	23,969,367.46
Sept. 19, 1885	480,733,380.21	24,410,868.93
Sept. 26, 1885	471,652,048.41	22,978,989.63
Oct. 3, 1885	572,076,277.97	30,158,232.32
Oct. 10, 1885	659,560,549.70	28,462,678.38
Oct. 17, 1885	702,000,829.74	29,632,037.42
Oct. 24, 1885	828,373,048.53	30,475,583.77
Oct. 31, 1885	695,214,389.87	29,590,574.77
Nov. 7, 1885	775,416,616.98	30,751,563.50
Nov. 14, 1885	779,244,286.61	27,323,721.40
Sept. 4, 1886	485,535,545.80	28,387,297.77
Sept. 11, 1886	520,437,476.86	21,865,163.40
Sept. 18, 1886	590,366,037.81	28,050,351.78
Sept. 25, 1886	691,723,056.66	25,603,758.94
Oct. 2, 1886	744,533,107.30	31,285,172.38
Oct. 9, 1886	820,726,858.70	29,904,285.79
Oct. 16, 1886	774,127,054.20	30,952,375.99
Oct. 23, 1886	734,586,056.19	27,767,549.66
Oct. 30, 1886	625,098,064.48	26,667,923.82
Nov. 6, 1886	735,609,027.93	31,825,400.11
Nov. 13, 1886	704,572,284.86	28,065,256.87
Sept. 3, 1887	629,926,782.37	29,322,367.47
Sept. 10, 1887	562,627,925.28	22,329,268.73
Sept. 17, 1887	628,634,786.18	31,404,534.44
Sept. 24, 1887	659,648,314.43	30,974,062.90
Oct. 1, 1887	575,717,723.42	31,069,309.36
Oct. 8, 1887	676,201,491.67	29,825,323.74
Oct. 15, 1887	718,896,811.83	31,170,113.34
Oct. 22, 1887	742,551,452.60	33,350,889.58
Oct. 29, 1887	647,590,728.82	29,809,361.75
Nov. 5, 1887	706,280,839.34	31,269,781.13
Nov. 12, 1887	602,240,351.60	23,758,351.99

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ABSTRACT OF REPORTS OF CONDITION

OF

State Banks, Loan and Trust Companies, Savings and Private Banks,

1886-'87,

ARRANGED BY STATES AND TERRITORIES.

NOTE.—Under the heading "official" are placed reports from State officers, and under heading "unofficial" reports from additional banks to this office.

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STATE BANKS—OFFICIAL.

NEW HAMPSHIRE.

March 31, 1887.] [1 bank.

Resources.		Liabilities.	
Loans on real estate	$56,607	Capital stock paid in	$50,000
Loans on personal and collateral security	30,421	Surplus fund	15,216
Other loans and discounts		Other undivided profits	
Overdrafts		State-bank notes outstanding	1,130
U. S. bonds		Dividends unpaid	950
State bonds	5,000	Individual deposits	35,342
R. R. bonds and stocks	2,500	State, county, and municipal deposits	
Bank stocks	2,400	Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages		Due to other banks and bankers	3,153
Due from other banks and bankers		Other liabilities	
Real estate, furniture, and fixtures	1,854		
Current expenses and taxes paid			
Gold coins	7,009		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources			
Total	105,791	Total	105,791

RHODE ISLAND.

November 16, 1886.] [10 banks.

Loans on real estate		Capital stock paid in	$1,766,685
Loans on personal and collateral security	$75,312	Surplus fund	
Other loans and discounts	2,609,864	Other undivided profits	160,775
Overdrafts		State-bank notes outstanding	3,148
U. S. bonds	3,800	Dividends unpaid	8,723
State bonds		Individual deposits	1,177,883
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	127,759	Due to other banks and bankers	195,905
Due from other banks and bankers	139,968	Other liabilities	14,600
Real estate, furniture, and fixtures	225,005		
Current expenses and taxes paid	3,233		
Gold coins	142,778		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources			
Total	3,327,719	Total	3,327,719

CONNECTICUT.

October 1, 1886.] [8 banks.

Loans on real estate	$4,546,467	Capital stock paid in	$2,390,000
Loans on personal and collateral security		Surplus fund	497,598
Other loans and discounts		Other undivided profits	
Overdrafts		State-bank notes outstanding	19,286
U. S. bonds		Dividends unpaid	
State bonds	206,864	Individual deposits	3,407,182
R. R. bonds and stocks	320,972	State, county, and municipal deposits	
Bank stocks	3,800	Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages		Due to other banks and bankers	486,294
Due from other banks and bankers	937,685	Other liabilities	
Real estate, furniture, and fixtures	232,127		
Current expenses and taxes paid			
Gold coins	552,445		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources			
Total	6,800,360	Total	6,800,360

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STATE BANKS—OFFICIAL.

NEW YORK.

June 4, 1887.] [71 banks.

Resources.		Liabilities.	
Loans on real estate		Capital stock paid in	$8,428,000
Loans on personal and collateral security		Surplus fund	2,077,764
Other loans and discounts	$44,049,244	Other undivided profits	3,157,311
Overdrafts	80,227		
U. S. bonds		State-bank notes outstanding	5,470
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	2,438,777	Individual deposits	37,688,748
Due from other banks and bankers	5,510,298	State, county, and municipal deposits	
Real estate, furniture, and fixtures	794,695		
Current expenses and taxes paid	180,941	Deposits of State, county, and municipal disbursing officers	2,000
Checks and other cash items	876,449		
Gold coins			
Gold certificates	660,943	Due to other banks and bankers	3,061,954
Silver coins		Other liabilities	1,906,324
Silver certificates			
Legal tenders and national-bank notes	1,605,740		
Other resources	130,257		
Total	56,327,571	Total	56,327,571

NEW YORK CITY.

June 4, 1887.] [31 banks.

Loans on real estate		Capital stock paid in	$14,712,700
Loans on personal and collateral security		Surplus fund	5,141,937
Other loans and discounts	$80,698,086	Other undivided profits	3,795,694
Overdrafts	22,094		
U. S. bonds		State-bank notes outstanding	2,605
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	1,867,915	Individual deposits	112,699,172
Due from other banks and bankers	6,389,106	State, county, and municipal deposits	
Real estate, furniture, and fixtures	2,214,526		
Current expenses and taxes paid	381,881	Deposits of State, county, and municipal disbursing officers	86,193
Checks and other cash items	37,484,131		
Gold coins			
Gold certificates	11,508,025	Due to other banks and bankers	8,045,360
Silver coins		Other liabilities	816,937
Silver certificates			
Legal tenders and national-bank notes	4,624,403		
Other resources	110,401		
Total	145,300,598	Total	145,300,598

NEW JERSEY.

December 31, 1886.] [8 banks.

Loans on real estate		Capital stock paid in	$1,209,350
Loans on personal and collateral security		Surplus fund	332,335
Other loans and discounts	$3,340,181	Other undivided profits	159,785
Overdrafts	216		
U. S. bonds	88,700	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	14,435
Bank stocks	21,700		
Other stocks, bonds, and mortgages	408,795	Individual deposits	3,284,201
Due from other banks and bankers	526,576	State, county, and municipal deposits	
Real estate, furniture, and fixtures	123,719		
Current expenses and taxes paid	12,532	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	295,849	Due to other banks and bankers	103,247
Silver certificates		Other liabilities	36,479
Legal tenders and national-bank notes			
Other resources	321,564		
Total	5,139,832	Total	5,139,832

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STATE BANKS—OFFICIAL.

PENNSYLVANIA.

November —, 1886.] [80 banks.

Resources.		Liabilities.	
Loans on real estate	$24,079,175	Capital stock paid in	$7,888,473
Loans on personal and collateral security		Surplus fund	1,857,264
Other loans and discounts		Other undivided profits	805,336
Overdrafts			
U. S. bonds	738,007	State-bank notes outstanding	71,066
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	5,073,996	Individual deposits	29,117,308
Due from other banks and bankers	4,517,022	State, county, and municipal deposits	
Real estate, furniture, and fixtures	2,929,561		
Current expenses and taxes paid	196,060	Deposits of State, county, and municipal disbursing officers	
Gold coin			
Gold certificates	943,123		
Silver coin		Due to other banks and bankers	572,629
Silver certificates		Other liabilities	456,928
Legal tenders and national-bank notes	1,840,675		
Other resources	450,785		
Total	40,769,004	Total	40,769,004

MARYLAND.

July and September, 1887.] [8 banks.

Loans on real estate		Capital stock paid in	$1,979,390
Loans on personal and collateral security	$1,331,392	Surplus fund	335,000
Other loans and discounts	3,170,772	Other undivided profits	125,072
Overdrafts	2,057		
U. S. bonds	55,000	State-bank notes outstanding	69
State bonds	204,487		
R. R. bonds and stocks		Dividends unpaid	43,016
Bank stocks	29,010		
Other stocks, bonds, and mortgages	317,372	Individual deposits	3,799,136
Due from other banks and bankers	357,095	State, county, and municipal deposits	
Real estate, furniture, and fixtures	434,168		
Current expenses and taxes paid	12,105	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	522,459	Due to other banks and bankers	106,629
Silver certificates		Other liabilities	48,510
Legal tenders and national-bank notes			
Other resources	305		
Total	6,436,822	Total	6,436,822

NORTH CAROLINA.

June 30, 1887.] [11 banks.

Loans on real estate	$160,636	Capital stock paid in	$691,410
Loans on personal and collateral security		Surplus fund	173,503
Other loans and discounts	1,511,825	Other undivided profits	55,203
Overdrafts	48,750		
U. S bonds		State-bank notes outstanding	
State bonds	31,000		
R. R. bonds and stocks		Dividends unpaid	4,080
Bank stocks			
Other stocks, bonds, and mortgages	70,450	Individual deposits	1,424,785
Due from other banks and bankers	196,383	State, county, and municipal deposits	
Real estate, furniture, and fixtures	119,321		
Current expenses and taxes paid	14,456	Deposits of State, county, and municipal disbursing officers	
Gold coins	47,245		
Gold certificates			
Silver coins	37,164	Due to other banks and bankers	61,273
Silver certificates		Other liabilities	64,626
Legal tenders and national-bank notes	183,428		
Other resources	54,222		
Total	2,474,880	Total	2,474,880

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STATE BANKS—OFFICIAL.

GEORGIA.*

June 30, 1887.] [25 banks.

Resources.		Liabilities.	
Loans on real estate	$11, 550	Capital stock paid in	$10, 295, 840
Loans on personal and collateral security	380, 702	Surplus fund	1, 334, 268
Other loans and discounts	9, 460, 083	Other undivided profits	229, 494
Overdrafts	12, 649		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	43, 271
Bank stocks			
Other stocks, bonds, and mortgages	6, 971, 614	Individual deposits	6, 393, 996
Due from other banks and bankers	1, 020, 958	State, county, and municipal deposits	21, 146
Real estate, furniture, and fixtures	575, 973		
Current expenses and taxes paid	72, 129	Deposits of State, county, and municipal disbursing officers	21, 891
Gold coins			
Gold certificates			
Silver coins	1, 458, 058	Due to other banks and bankers	1, 564, 872
Silver certificates		Other liabilities	1, 218, 135
Legal tenders and national-bank notes			
Other resources	1, 159, 160		
Add for cents	71	Add for cents	34
Total	21, 122, 947	Total	21, 122, 947

* This report is not included in any summary, having been received after the other statistics were in type. Much of the information, however, is duplicated in unofficial reports and tables.

KENTUCKY.

June 30, 1887.] [71 banks.

Loans on real estate	$146, 571	Capital stock paid in	$11, 555, 686
Loans on personal and collateral security	1, 921, 309	Surplus fund	2, 073, 500
Other loans and discounts	18, 781, 392	Other undivided profits	817, 827
Overdrafts	46, 635		
U. S. bonds		State-bank notes outstanding	35, 976
State bonds	52, 850		
R. R. bonds and stocks	28, 000	Dividends unpaid	281, 740
Bank stocks			
Other stocks, bonds, and mortgages	1, 119, 556	Individual deposits	16, 852, 350
Due from other banks and bankers	3, 108, 133	State, county, and municipal deposits	
Real estate, furniture, and fixtures	805, 540		
Current expenses and taxes paid	26, 930	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	2, 641, 821	Due to other banks and bankers	1, 106, 945
Silver certificates		Other liabilities	484, 310
Legal tenders and national-bank notes			
Other resources	4, 529, 597		
Total	33, 208, 334	Total	33, 208, 334

OHIO.

April 7, 1887.] [46 banks.

Loans on real estate	$2, 063, 993	Capital stock paid in	$3, 079, 695
Loans on personal and collateral security		Surplus fund	385, 506
Other loans and discounts	7, 587, 247	Other undivided profits	200, 353
Overdrafts	44, 915		
U. S. bonds	230, 769	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	1, 411
Bank stocks			
Other stocks, bonds, and mortgages	913, 291	Individual deposits	10, 314, 788
Due from other banks and bankers	1, 538, 795	State, county, and municipal deposits	
Real estate, furniture, and fixtures	608, 160		
Current expenses and taxes paid	68, 592	Deposits of State, county, and municipal disbursing officers	
Checks and other cash items	391, 646		
Gold coins			
Gold certificates	159, 012	Due to other banks and bankers	218, 200
Silver coins		Other liabilities	249, 688
Silver certificates			
Legal tenders and national-bank notes	706, 003		
Other resources	107, 218		
Total	14, 449, 641	Total	14, 449, 641

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STATE BANKS—OFFICIAL.

INDIANA.

October 31, 1886.] [32 banks.

Resources.		Liabilities.	
Loans on real estate		Capital stock paid in	$1,676,600
Loans on personal and collateral security		Surplus fund	235,874
Other loans and discounts	$3,434,568	Other undivided profits	143,636
Overdrafts	50,696	State-bank notes outstanding	
U. S bonds		Dividends unpaid	
State bonds		Individual deposits	3,126,849
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	101,242	Due to other banks and bankers	23,124
Due from other banks and bankers	801,675	Other liabilities	14,548
Real estate, furniture, and fixtures	224,330		
Current expenses and taxes paid	35,357		
Gold coins			
Gold certificates			
Silver coins	569,914		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	2,849		
Total	5,220,631	Total	5,220,631

MICHIGAN.

July 4, 1887.] [62 banks.

Loans on real estate	$508,591	Capital stock paid in	$4,556,150
Loans on personal and collateral security	27,606	Surplus fund	746,235
Other loans and discounts	23,436,616	Other undivided profits	642,866
Overdrafts	41,837	State-bank notes outstanding	
U. S. bonds	214,600	Dividends unpaid	29,756
State bonds	528,482	Individual deposits	26,069,050
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	1,160,985	Due to other banks and bankers	458,281
Due from other banks and bankers	3,669,402	Other liabilities	625,096
Real estate, furniture, and fixtures	499,710		
Current expenses and taxes paid	112,327		
Gold coins			
Gold certificates			
Silver coins	2,664,713		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	262,565		
Total	33,127,434	Total	33,127,434

WISCONSIN.

July 4, 1887.] [56 banks.

Loans on real estate		Capital stock paid in	$3,350,340
Loans on personal and collateral security		Surplus fund	1,111,523
Other loans and discounts	$16,314,038	Other undivided profits	10,311
Overdrafts	132,256	State-bank notes outstanding	223
U. S. bonds	181,516	Dividends unpaid	1,333
State bonds	1,000	Individual deposits	19,960,417
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	1,716,468	Due to other banks and bankers	1,282,354
Due from other banks and bankers	4,210,455	Other liabilities	22,257
Real estate, furniture, and fixtures	496,414		
Current expenses and taxes paid	25,428		
Gold coins			
Gold certificates			
Silver coins	2,656,852		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	4,331		
Total	25,738,758	Total	25,738,758

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STATE BANKS—OFFICIAL.

IOWA.

June 30, 1887.] [65 banks.

Resources.		Liabilities.	
Loans on real estate		Capital stock paid in	$3,579,843
Loans on personal and collateral security		Surplus fund	441,982
Other loans and discounts	$7,444,217	Other undivided profits	252,817
Overdrafts	186,166		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages		Individual deposits	5,747,286
Due from other banks and bankers	1,413,227	State, county, and municipal deposits	
Real estate, furniture, and fixtures	545,905		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coin			
Gold certificates			
Silver coins	674,036	Due to other banks and bankers	254,378
Silver certificates		Other liabilities	
Legal tenders and national-bank notes			
Other resources	12,755		
Total	10,276,306	Total	10,276,306

MINNESOTA.

July 23, 1887.] [54 banks.

Loans on real estate		Capital stock paid in	$5,228,000
Loans on personal and collateral security		Surplus fund	691,587
Other loans and discounts	$15,439,215	Other undivided profits	501,538
Overdrafts	99,161		
U. S. bonds	21,550	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	12,544
Bank stocks			
Other stocks, bonds, and mortgages	948,445	Individual deposits	14,429,516
Due from other banks and bankers	2,434,323	State, county, and municipal deposits	
Real estate, furniture, and fixtures	835,374		
Current expenses and taxes paid	69,848	Deposits of State, county, and municipal disbursing officers	
Gold coins	213,657		
Gold certificates			
Silver coins	119,672	Due to other banks and bankers	778,670
Silver certificates		Other liabilities	367,657
Legal tenders and national-bank notes	1,539,572		
Other resources	288,695		
Total	22,009,512	Total	22,009,512

MISSOURI.

May 14, 1887.] [212 banks.

Loans on real estate	$2,662,527	Capital stock paid in	$11,626,403
Loans on personal and collateral security	41,101,608	Surplus fund	6,596,349
Other loans and discounts	5,603	Other undivided profits	
Overdrafts	593,573		
U. S. bonds	758,971	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	75,428
Bank stocks			
Other stocks, bonds, and mortgages	4,008,958	Individual deposits	49,173,704
Due from other banks and bankers	8,068,591	State, county, and municipal deposits	
Real estate, furniture, and fixtures	2,086,530		
Current expenses and taxes paid	734	Deposits of State, county, and municipal disbursing officers	
Checks and other cash items	2,121,911		
Gold coins	1,158,329		
Gold certificates		Due to other banks and bankers	6,319,267
Silver coins	270,883	Other liabilities	388,860
Silver certificates			
Legal tenders and national-bank notes	7,383,676		
Other resources	3,958,117		
Total	74,180,011	Total	74,180,011

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STATE BANKS—OFFICIAL.

CALIFORNIA.

July 1, 1887.] [88 banks.

Resources.		Liabilities.	
Loans on real estate	$13,508,018	Capital stock paid in	$31,061,935
Loans on personal and collateral security	34,653,984	Surplus fund	11,402,287
Other loans and discounts	17,995,633	Other undivided profits	
Overdrafts		State-bank notes outstanding	
U. S. bonds		Dividends unpaid	
State bonds		Individual deposits	52,513,971
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	2,378,217	Due to other banks and bankers	5,872,134
Due from other banks and bankers	10,335,491	Other liabilities	514,343
Real estate, furniture, and fixtures	3,188,231		
Current expenses and taxes paid			
Gold coins	15,579,298		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	3,725,798		
Total	101,364,670	Total	101,364,670

AGGREGATE RESOURCES AND LIABILITIES OF 914 STATE BANKS IN THE UNITED STATES

Loans on real estate	$23,653,410	Capital stock paid in	$114,830,660
Loans on personal and collateral security	79,141,632	Surplus fund	34,115,460
Other loans and discounts	269,897,676	Other undivided profits	10,828,524
Overdrafts	1,348,583		
U. S. bonds	2,292,913	State-bank notes outstanding	138,973
State bonds	1,029,683		
R. R. bonds and stocks	351,472	Dividends unpaid	473,416
Bank stocks	56,910		
Other stocks, bonds, and mortgages	22,652,256	Individual deposits	390,821,688
Due from other banks and bankers	54,184,825	State, county, and municipal deposits	
Real estate, furniture, and fixtures	16,365,170		
Current expenses and taxes paid	1,141,024	Deposits of State, county, and municipal disbursing officers	88,193
Gold coins	100,182,861		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	13,959,459		
Total	586,257,874	Total	586,257,874

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STATE BANKS—UNOFFICIAL.

DELAWARE.

June 30, 1887.] [2 banks.

Resources.		Liabilities.	
Loans on real estate	$124,550	Capital stock paid in	$356,000
Loans on personal and collateral security		Surplus fund	41,558
Other loans and discounts	721,337	Other undivided profits	9,585
Overdrafts			
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks	2,506		
Other stocks, bonds, and mortgages		Individual deposits	497,427
Due from other banks and bankers	91,847	State, county, and municipal deposits	
Real estate, furniture, and fixtures	25,828		
Current expenses and taxes paid	448	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	39,194	Due to other banks and bankers	73,924
Silver certificates		Other liabilities	38,530
Legal tenders and national-bank notes			
Other resources	11,314		
Total	1,017,024	Total	1,017,024

VIRGINIA.

June 30, 1887.] [39 banks.

Loans on real estate	$633,446	Capital stock paid in	$1,900,255
Loans on personal and collateral security	3,548,348	Surplus fund	451,588
Other loans and discounts	1,669,296	Other undivided profits	199,125
Overdrafts	94,903		
U. S. bonds	20,000	State-bank notes outstanding	
State bonds	189,409		
R. R. bonds and stocks	276,810	Dividends unpaid	14,187
Bank stocks	83,821		
Other stocks, bonds, and mortgages	485,236	Individual deposits	5,956,769
Due from other banks and bankers	894,581	State, county, and municipal deposits	17,787
Real estate, furniture, and fixtures	149,460		
Current expenses and taxes paid	52,670	Deposits of State, county, and municipal disbursing officers	28,832
Gold coins			
Gold certificates			
Silver coins	582,058	Due to other banks and bankers	117,005
Silver certificates		Other liabilities	38,748
Legal tenders and national-bank notes			
Other resources	44,258		
Total	8,724,296	Total	8,724,296

WEST VIRGINIA.

June 30, 1887.] [14 banks.

Loans on real estate	$59,220	Capital stock paid in	$819,853
Loans on personal and collateral security	3,092,776	Surplus fund	246,739
Other loans and discounts	96,654	Other undivided profits	57,430
Overdrafts	5,112		
U. S. bonds	800	State-bank notes outstanding	13,791
State bonds			
R. R. bonds and stocks	101,900	Dividends unpaid	30,190
Bank stocks			
Other stocks, bonds, and mortgages	115,935	Individual deposits	2,897,123
Due from other banks and bankers	368,681	State, county, and municipal deposits	
Real estate, furniture, and fixtures	156,888		
Current expenses and taxes paid	9,957	Deposits of State, county, and municipal disbursing officers	7,188
Gold coins			
Gold certificates			
Silver coins	291,786	Due to other banks and bankers	215,540
Silver certificates		Other liabilities	35,114
Legal tenders and national-bank notes			
Other resources	23,261		
Total	4,322,970	Total	4,322,970

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STATE BANKS—UNOFFICIAL.

SOUTH CAROLINA.

June 30, 1887.] [10 banks.

Resources.		Liabilities.	
Loans on real estate	$618,063	Capital stock paid in	$788,704
Loans on personal and collateral security	1,566,594	Surplus fund	137,412
Other loans and discounts	624,530	Other undivided profits	228,355
Overdrafts	10,496		
U. S. bonds	50,000	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	153
Bank stocks	.....		
Other stocks, bonds, and mortgages	1,872,367	Individual deposits	4,121,254
Due from other banks and bankers	242,440	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	123,055		
Current expenses and taxes paid	16,515	Deposits of State, county, and municipal disbursing officers	4,751
Gold coins			
Gold certificates			
Silver coins	279,212	Due to other banks and bankers	112,656
Silver certificates		Other liabilities	10,005
Legal tenders and national-bank notes.			
Other resources	18		
Total	5,403,290	Total	5,403,290

GEORGIA.

June 30, 1887.] [16 banks.

Loans on real estate	$114,492	Capital stock paid in	$2,738,850
Loans on personal and collateral security	3,969,921	Surplus fund	946,011
Other loans and discounts	3,825,806	Other undivided profits	310,991
Overdrafts	118,177		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	7,570		
R. R. bonds and stocks	12,000	Dividends unpaid	28,024
Bank stocks	19,600		
Other stocks, bonds, and mortgages	722,002	Individual deposits	4,958,365
Due from other banks and bankers	496,308	State, county, and municipal deposits	70,119
Real estate, furniture, and fixtures	367,352		
Current expenses and taxes paid	31,113	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	1,045,316	Due to other banks and bankers	1,289,681
Silver certificates		Other liabilities	512,337
Legal tenders and national-bank notes.			
Other resources	124,721		
Total	10,854,378	Total	10,854,378

FLORIDA.

June 30, 1887.] [6 banks.

Loans on real estate	$48,030	Capital stock paid in	$290,100
Loans on personal and collateral security	744,832	Surplus fund	239,578
Other loans and discounts	28,672	Other undivided profits	137,012
Overdrafts	20,921		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	15,000		
R. R. bonds and stocks	150	Dividends unpaid	250
Bank stocks	.....		
Other stocks, bonds, and mortgages	32,860	Individual deposits	830,198
Due from other banks and bankers	149,701	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	395,902		
Current expenses and taxes paid	6,512	Deposits of State, county, and municipal disbursing officers	695
Gold coin			
Gold certificates			
Silver coins	134,367	Due to other banks and bankers	39,134
Silver certificates		Other liabilities	76,065
Legal tenders and national-bank notes.			
Other resources	36,085		
Total	1,613,032	Total	1,613,032

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STATE BANKS—UNOFFICIAL.

ALABAMA.

June 30, 1887.] [7 banks.

Resources.		Liabilities.	
Loans on real estate		Capital stock paid in	$735,000
Loans on personal and collateral security	$524,918	Surplus fund	158,840
Other loans and discounts	1,150,093	Other undivided profits	69,302
Overdrafts	48,824		
U. S. bonds		State-bank notes outstanding	
State bonds	1,030		
R. R. bonds and stocks	13,953	Dividends unpaid	491
Bank stocks			
Other stocks, bonds, and mortgages	44,527	Individual deposits	934,266
Due from other banks and bankers	225,661	State, county, and municipal deposits	
Real estate, furniture, and fixtures	131,830		
Current expenses and taxes paid	24,695	Deposits of State, county, and municipal disbursing officers	1,852
Gold coins			
Gold certificates			
Silver coins	221,900	Due to other banks and bankers	35,167
Silver certificates		Other liabilities	466,471
Legal tenders and national-bank notes			
Other resources	13,958		
Total	2,401,389	Total	2,401,389

MISSISSIPPI.

June 30, 1887.] [9 banks.

Loans on real estate	$59,500	Capital stock paid in	$759,650
Loans on personal and collateral security	423,473	Surplus fund	29,044
Other loans and discounts	764,147	Other undivided profits	68,490
Overdrafts	41,358		
U. S. bonds		State-bank notes outstanding	
State bonds	31,290		
R. R. bonds and stocks	1,200	Dividends unpaid	50
Bank stocks			
Other stocks, bonds, and mortgages	84,062	Individual deposits	1,102,906
Due from other banks and bankers	308,688	State, county, and municipal deposits	16,186
Real estate, furniture, and fixtures	68,598		
Current expenses and taxes paid	16,421	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	157,025	Due to other banks and bankers	176,407
Silver certificates		Other liabilities	16,145
Legal tenders and national-bank notes			
Other resources	213,116		
Total	2,168,878	Total	2,168,878

LOUISIANA.

June 30, 1887.] [5 banks.

Loans on real estate	$473,858	Capital stock paid in	$2,017,300
Loans on personal and collateral security	1,989,590	Surplus fund	260,000
Other loans and discounts	2,795,628	Other undivided profits	288,693
Overdrafts			
U. S. bonds		State-bank notes outstanding	8,597
State bonds	263,848		
R. R. bonds and stocks	4,770	Dividends unpaid	39,476
Bank stocks			
Other stocks, bonds, and mortgages	546,701	Individual deposits	5,660,873
Due from other banks and bankers	81,601	State, county, and municipal deposits	
Real estate, furniture, and fixtures	228,642		
Current expenses and taxes paid	11,617	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	1,914,995	Due to other banks and bankers	266,361
Silver certificates		Other liabilities	5
Legal tenders and national-bank notes			
Other resources	230,055		
Total	8,541,305	Total	8,541,305

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STATE BANKS—UNOFFICIAL.

TEXAS.

June 30, 1887.] [9 banks.

Resources.		Liabilities.	
Loans on real estate	$2,656	Capital stock paid in	$761,098
Loans on personal and collateral security	876,087	Surplus fund	88,353
Other loans and discounts	540,584	Other undivided profits	124,408
Overdrafts	25,385	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	.....
State bonds	.....		
R. R. bonds and stocks	.....		
Bank stocks	21,400		
Other stocks, bonds, and mortgages	14,560	Individual deposits	976,851
Due from other banks and bankers	230,904	State, county, and municipal deposits	13,499
Real estate, furniture, and fixtures	132,230	Deposits of State, county, and municipal disbursing officers	1,863
Current expenses and taxes paid	14,670		
Gold coin	389,791	Due to other banks and bankers	74,110
Gold certificates		Other liabilities	229,293
Silver coin			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	21,208		
Total	2,269,475	Total	2,269,475

ARKANSAS.

June 30, 1887.] [6 banks.

Loans on real estate	$75,276	Capital stock paid in	$265,000
Loans on personal and collateral security	407,772	Surplus fund	44,244
Other loans and discounts	13,000	Other undivided profits	7,189
Overdrafts	14,342	State-bank notes outstanding	.....
U. S. bonds	9,000		
State bonds	53,551	Dividends unpaid	.....
R. R. bonds and stocks	.....		
Bank stocks	4,000		
Other stocks, bonds, and mortgages	28,281	Individual deposits	593,264
Due from other banks and bankers	203,153	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	28,023		
Current expenses and taxes paid	2,138	Deposits of State, county, and municipal disbursing officers	52,391
Gold coin	128,168		
Gold certificates		Due to other banks and bankers	3,650
Silver coin		Other liabilities	1,000
Silver certificates			
Legal tenders and national-bank notes			
Other resources	34		
Total	966,738	Total	966,738

TENNESSEE.

June 30, 1887.] [27 banks.

Loans on real estate	$98,141	Capital stock paid in	$2,924,254
Loans on personal and collateral security	4,754,492	Surplus fund	153,987
Other loans and discounts	1,439,955	Other undivided profits	479,701
Overdrafts	252,951		
U. S. bonds	4,793	State-bank notes outstanding	.....
State bonds	679		
R. R. bonds and stocks	47,374	Dividends unpaid	17,498
Bank stocks	49,953		
Other stocks, bonds, and mortgages	418,708	Individual deposits	5,590,552
Due from other banks and bankers	1,095,163	State, county, and municipal deposits	3,922
Real estate, furniture, and fixtures	221,612		
Current expenses and taxes paid	51,392	Deposits of State, county, and municipal disbursing officers	12,960
Gold coin	1,050,786		
Gold certificates		Due to other banks and bankers	302,561
Silver coin		Other liabilities	126,916
Silver certificates			
Legal tenders and national-bank notes			
Other resources	146,352		
Total	9,612,351	Total	9,612,351

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STATE BANKS—UNOFFICIAL.

ILLINOIS.

June 30, 1887.] [48 banks.

Resources.		Liabilities.	
Loans on real estate	$594,014	Capital stock paid in	$1,655,500
Loans on personal and collateral security	4,165,881	Surplus fund	676,927
Other loans and discounts	833,465	Other undivided profits	213,568
Overdrafts	105,211		
U. S. bonds	138,285	State-bank notes outstanding	
State bonds	7,100		
R. R. bonds and stocks	1,000	Dividends unpaid	116,277
Bank stocks	74,975		
Other stocks, bonds, and mortgages	223,234	Individual deposits	5,178,069
Due from other banks and bankers	1,420,245	State, county, and municipal deposits	669,640
Real estate, furniture, and fixtures	430,744		
Current expenses and taxes paid	29,470	Deposits of State, county, and municipal disbursing officers	85,805
Gold coins			
Gold certificates			
Silver coins	921,557	Due to other banks and bankers	228,096
Silver certificates		Other liabilities	172,624
Legal tenders and national-bank notes			
Other resources	51,325		
Total	8,996,506	Total	8,996,506

KANSAS.

June 30, 1887.] [149 banks.

Loans on real estate	$1,442,835	Capital stock paid in	$6,618,545
Loans on personal and collateral security	8,338,434	Surplus fund	490,117
Other loans and discounts	1,613,426	Other undivided profits	880,004
Overdrafts	184,098		
U. S. bonds	14,365	State-bank notes outstanding	29,095
State bonds	7,457		
R. R. bonds and stocks		Dividends unpaid	18,121
Bank stocks	43,860		
Other stocks, bonds, and mortgages	401,358	Individual deposits	9,151,626
Due from other banks and bankers	2,603,194	State, county, and municipal deposits	165,117
Real estate, furniture, and fixtures	904,562		
Current expenses and taxes paid	576,135	Deposits of State, county, and municipal disbursing officers	210,054
Gold coins			
Gold certificates			
Silver coins	2,383,193	Due to other banks and bankers	345,834
Silver certificates		Other liabilities	878,915
Legal tenders and national-bank notes			
Other resources	274,571		
Total	18,787,428	Total	18,787,428

NEBRASKA.

June 30, 1887.] [140 banks.

Loans on real estate	$1,007,453	Capital stock paid in	$2,864,606
Loans on personal and collateral security	4,937,864	Surplus fund	340,922
Other loans and discounts	360,682	Other undivided profits	455,075
Overdrafts	112,921		
U. S. bonds		State-bank notes outstanding	38,500
State bonds	25,376		
R. R. bonds and stocks	100	Dividends unpaid	11,239
Bank stocks	24,500		
Other stocks, bonds, and mortgages	67,860	Individual deposits	4,836,266
Due from other banks and bankers	1,326,692	State, county, and municipal deposits	147,581
Real estate, furniture, and fixtures	672,956		
Current expenses and taxes paid	118,848	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	601,867	Due to other banks and bankers	173,315
Silver certificates		Other liabilities	465,938
Legal tenders and national-bank notes			
Other resources	76,323		
Total	9,333,442	Total	9,333,442

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STATE BANKS—UNOFFICIAL.

COLORADO.

June 30, 1887.] [8 banks.

Resources.		Liabilities.	
Loans on real estate	$214,693	Capital stock paid in	$505,000
Loans on personal and collateral security	1,532,677	Surplus fund	83,778
Other loans and discounts	4,875	Other undivided profits	84,777
Overdrafts	30,717		
U. S. bonds		State-bank notes outstanding	
State bonds	10,410		
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	155	Individual deposits	2,279,135
Due from other banks and bankers	808,987	State, county, and municipal deposits	28,258
Real estate, furniture, and fixtures	50,057		
Current expenses and taxes paid	18,604	Deposits of State, county, and municipal disbursing officers	1,887
Gold coin			
Gold certificates			
Silver coin	461,273	Due to other banks and bankers	42,178
Silver certificates		Other liabilities	115,000
Legal tenders and national-bank notes			
Other resources	7,565		
Total	3,140,013	Total	3,140,013

OREGON.

June 30, 1887.] [4 banks.

Loans on real estate	$47,736	Capital stock paid in	$170,000
Loans on personal and collateral security	179,541	Surplus fund	15,162
Other loans and discounts	12,333	Other undivided profits	10,261
Overdrafts	1,611		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	377
Bank stocks			
Other stocks, bonds, and mortgages		Individual deposits	173,390
Due from other banks and bankers	42,210	State, county, and municipal deposits	
Real estate, furniture, and fixtures	22,193		
Current expenses and taxes paid	1,443	Deposits of State, county, and municipal disbursing officers	
Gold coin			
Gold certificates			
Silver coin	60,369	Due to other banks and bankers	
Silver certificates		Other liabilities	2,266
Legal tenders and national-bank notes			
Other resources	4,020		
Total	371,456	Total	371,456

AGGREGATE RESOURCES AND LIABILITIES OF 499 STATE BANKS IN THE UNITED STATES.

Loans on real estate	$5,613,963	Capital stock paid in	$26,169,717
Loans on personal and collateral security	41,053,200	Surplus fund	4,404,260
Other loans and discounts	16,494,483	Other undivided profits	3,623,966
Overdrafts	1,047,027		
U. S. bonds	237,243	State-bank notes outstanding	89,983
State bonds	612,720		
R. R. bonds and stocks	459,257	Dividends unpaid	276,333
Bank stocks	324,555		
Other stocks, bonds and mortgages	5,057,846	Individual deposits	55,738,334
Due from other banks and bankers	10,590,056	State, county, and municipal deposits	1,132,109
Real estate, furniture, and fixtures	4,109,932		
Current expenses and taxes paid	982,648	Deposits of State, county, and municipal disbursing officers	408,278
Gold coin			
Gold certificates			
Silver coin	10,662,857	Due to other banks and bankers	3,495,619
Silver certificates		Other liabilities	3,185,372
Legal tenders and national-bank notes			
Other resources	1,278,184		
Total	98,523,971	Total	98,523,971

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STATE BANKS—OFFICIAL AND UNOFFICIAL.*

AGGREGATE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1882 TO 1887.

Resources and liabilities.	1882–'83.	1883–'84.	1884–'85.	1885–'86.	1886–'87.
	754 banks.	817 banks.	975 banks.	849 banks.	1,413 banks.
Resources.					
Loans on real estate	$322,358,227	$331,049,510	$347,880,520	$331,183,626	$29,267,372
Loans on pers'l and collat'l security					120,194,832
Other loans and discounts					286,392,159
Overdrafts	1,392,961	1,262,725	1,349,998	1,169,388	2,395,610
U. S. bonds	5,287,606	2,337,705	2,994,806	4,392,421	2,530,156
State, county, and municipal bonds	22,083,304	31,452,019	32,644,859	27,194,693	1,642,403
R. R. bonds and stocks					810,729
Bank stocks					381,465
Other stocks, bonds, and mortgages					27,710,102
Due from other banks and bankers	58,709,516	48,836,689	59,062,405	49,747,429	64,774,881
Real estate, furniture, and fixtures	13,592,791	15,058,411	15,873,312	14,605,853	20,475,102
Current expenses and taxes paid	918,403	1,025,237	1,130,883	1,047,782	2,123,672
Gold coins	17,429,817	25,376,565	29,867,724	24,734,684	110,845,718
Gold certificates					
Silver coins					
Silver certificates					
Legal tenders and nat'l-bank notes	25,302,316	28,787,615	30,994,221	14,726,940	
Checks and other cash items	35,118,379	28,219,414	25,972,922	51,668,218	
Other resources	9,943,706	7,671,876	5,791,111	8,224,886	15,237,643
Total	512,137,026	521,077,766	553,562,761	528,695,920	684,781,845
Liabilities.					
Capital stock paid in	102,454,861	110,020,351	125,238,240	109,611,596	141,000,377
Surplus fund	25,702,738	31,483,942	30,669,575	27,813,508	38,519,720
Other undivided profits	11,287,623	12,718,894	11,574,736	10,695,760	14,452,490
State-bank notes outstanding	187,978	177,554	98,129	103,430	228,956
Dividends unpaid	442,652	473,735	493,926	430,699	749,749
Individual deposits	334,995,702	325,365,669	344,307,996	342,882,767	446,560,022
State, county, and municipal deposits	.....	.....	.....	.....	1,132,109
Deposits of State, county and municipal officers	.....	.....	.....	.....	496,471
Due to other banks and bankers	20,651,930	27,125,108	29,950,453	27,800,280	32,445,414
Other liabilities	16,353,542	13,712,513	11,209,706	9,957,880	9,196,537
Total	512,137,026	521,077,766	553,562,761	528,695,920	684,781,845

* Official only, prior to 1886–'87.

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LOAN AND TRUST COMPANIES—OFFICIAL.

MAINE.

September 25 and October 5, 1886.] [2 companies.

Resources.		Liabilities.	
Loans on real estate	$107,141	Capital stock paid in	$190,297
Loans on personal and collateral security	15,907	Surplus fund	16,440
Other loans and discounts	398,438	Other undivided profits	17,225
Overdrafts		State-bank notes outstanding	
U. S. bonds	3,516	Dividends unpaid	822
State bonds	43,025	Individual deposits	539,161
R. R. bonds and stocks	75,931	State, county, and municipal deposits	
Bank stocks	12,891	Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	32,863	Due to other banks and bankers	
Due from other banks and bankers	*69,221	Other liabilities	
Real estate, furniture, and fixtures	3,904		
Current expenses and taxes paid	1,198		
Gold coins			
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources			
Total	763,945	Total	763,945

*Includes cash on hand.

NEW HAMPSHIRE.

March 31, 1887.] [1 company.

Loans on real estate	$543,205	Capital stock paid in	$200,000
Loans on personal and collateral security	227,710	Surplus fund	27,350
Other loans and discounts		Other undivided profits	23,269
Overdrafts		State-bank notes outstanding	
U. S. bonds		Dividends unpaid	
State bonds	2,582	Individual deposits	116,984
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks	500	Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	15,000	Due to other banks and bankers	
Due from other banks and bankers	9,058	Other liabilities	466,900
Real estate, furniture, and fixtures	1,929		
Current expenses and taxes paid			
Gold coins			
Gold certificates			
Silver coins	4,305		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	30,214		
Total	834,503	Total	834,503

MASSACHUSETTS.

October, November, and December, 1886.] [9 companies.

Loans on real estate	$9,128,260	Capital stock paid in	$4,150,000
Loans on personal and collateral security		Surplus fund	415,202
Other loans and discounts	25,172,919	Other undivided profits	659,075
Overdrafts		State-bank notes outstanding	
U. S. bonds	2,438,506	Dividends unpaid	194,518
State bonds		Individual deposits	43,972,419
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	7,946,290	Due to other banks and bankers	30,329
Due from other banks and bankers	805,106	Other liabilities	1,536,917
Real estate, furniture, and fixtures	839,044		
Current expenses and taxes paid	90,348		
Gold coins			
Gold certificates			
Silver coins	4,167,516		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	370,471		
Total	50,958,460	Total	50,958,460

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LOAN AND TRUST COMPANIES—OFFICIAL.

CONNECTICUT.

October 1, 1886.] [7 companies.

Resources.		Liabilities.	
Loans on real estate	$380, 282	Capital stock paid in	$986, 600
Loans on personal and collateral security		Surplus fund	251, 990
Other loans and discounts	2, 095, 417	Other undivided profits	
Overdrafts		State-bank notes outstanding	
U. S. bonds		Dividends unpaid	3, 457
State bonds		Individual deposits	2, 829, 975
R. R. bonds and stocks		State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages	696, 609	Due to other banks and bankers	224, 545
Due from other banks and bankers	674, 436	Other liabilities	
Real estate, furniture, and fixtures	294, 027		
Current expenses and taxes paid	13, 489		
Gold coins			
Gold certificates			
Silver coins	142, 307		
Silver certificates			
Legal tenders and national-bank notes			
Other resources			
Total	4, 296, 567	Total	4, 296, 567

NEW YORK CITY.

October 1, 1886.] [15 companies.

Loans on real estate		Capital stock paid in	$13, 900, 000
Loans on personal and collateral security		Surplus fund	8, 659, 852
Other loans and discounts	$104, 719, 444	Other undivided profits	7, 268, 965
Overdrafts	1, 055		
U. S. bonds	24, 454, 821	State-bank notes outstanding	
State bonds		Dividends unpaid	278, 757
R. R. bonds and stocks		Individual deposits	139, 348, 535
Bank stocks		State, county, and municipal deposits	
Other stocks, bonds, and mortgages	19, 470, 876	Deposits of State, county, and municipal disbursing officers	
Due from other banks and bankers	11, 562, 193	Due to other banks and bankers	846, 149
Real estate, furniture, and fixtures	5, 997, 556	Other liabilities	4, 379, 233
Current expenses and taxes paid	8, 579		
Gold coins			
Gold certificates			
Silver coins	6, 752, 751		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	1, 714, 216		
Total	174, 681, 491	Total	174, 681, 491

NEW YORK STATE.

October 1, 1886.] [5 companies.

Loans on real estate		Capital stock paid in	$1, 431, 900
Loans on personal and collateral security		Surplus fund	173, 358
Other loans and discounts	$9, 220, 882	Other undivided profits	669, 738
Overdrafts	263		
U. S. bonds	1, 506, 993	State-bank notes outstanding	
State bonds		Dividends unpaid	48, 425
R. R. bonds and stocks		Individual deposits	12, 558, 214
Bank stocks		State, county, and municipal deposits	
Other stocks, bonds, and mortgages	2, 483, 617	Deposits of State, county, and municipal disbursing officers	
Due from other banks and bankers	1, 315, 317	Due to other banks and bankers	35, 000
Real estate, furniture, and fixtures	195, 134	Other liabilities	26, 157
Current expenses and taxes paid			
Gold coins			
Gold certificates			
Silver coins	149, 403		
Silver certificates			
Legal tenders and national-bank notes			
Other resources	71, 183		
Total	14, 942, 792	Total	14, 942, 792

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LOAN AND TRUST COMPANIES—OFFICIAL.

MINNESOTA.

July 23, 1887.] [3 companies.

Resources.		Liabilities.	
Loans on real estate	$908,427	Capital stock paid in	$1,000,000
Loans on personal and collateral security	51,139	Surplus fund	50,000
Other loans and discounts	.....	Other undivided profits	75,860
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	2,950	Individual deposits	434,083
Due from other banks and bankers	80,908	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	317,217		
Current expenses and taxes paid	19,164	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	2,543	Due to other banks and bankers	.....
Silver certificates		Other liabilities	20,000
Legal tenders and national-bank notes			
Other resources	197,595		
Total	1,579,943	Total	1,579,943

AGGREGATE RESOURCES AND LIABILITIES OF 42 LOAN AND TRUST COMPANIES IN THE UNITED STATES.

Loans on real estate	$11,067,315	Capital stock paid in	$21,858,797
Loans on personal and collateral security	294,756	Surplus fund	9,594,192
Other loans and discounts	141,607,100	Other undivided profits	8,714,132
Overdrafts	1,318		
U. S. bonds	28,403,836	State-bank notes outstanding	.....
State bonds	45,607		
R. R. bonds and stocks	75,931	Dividends unpaid	525,979
Bank stocks	13,201		
Other stocks, bonds, and mortgages	30,648,205	Individual deposits	199,799,370
Due from other banks and bankers	14,516,239	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	7,648,811		
Current expenses and taxes paid	132,778	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	11,218,823	Due to other banks and bankers	1,136,023
Silver certificates		Other liabilities	6,429,208
Legal tenders and national-bank notes			
Other resources	2,383,681		
Total	248,057,701	Total	248,057,701

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LOAN AND TRUST COMPANIES—UNOFFICIAL.

PHILADELPHIA, PA.

June 30, 1887.] [10 companies.

Resources.		Liabilities.	
Loans on real estate	$2,178,174	Capital stock paid in	$12,241,972
Loans on personal and collateral security	36,216,489	Surplus fund	5,988,438
Other loans and discounts	36,728	Other undivided profits	2,536,009
Overdrafts	11,492		
U. S. bonds	383,881	State-bank notes outstanding	.....
State bonds	132,541		
R. R. bonds and stocks	7,324,417	Dividends unpaid	35,086
Bank stocks	117,350		
Other stocks, bonds, and mortgages	5,650,168	Individual deposits	40,244,593
Due from other banks and bankers	3,801,931	State, county, and municipal deposits	38,084
Real estate, furniture, and fixtures	3,379,776		
Current expenses and taxes paid	109,098	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	869,011		
Gold certificates	.....		
Silver coins	.....	Due to other banks and bankers	4,303,872
Silver certificates	19,881	Other liabilities	.....
Legal tenders and national-bank notes	1,516,281		
Checks and other cash items	3,111,084		
Other resources	469,752		
Total	65,388,054	Total	65,388,054

MISSOURI.

June 30, 1887.] [2 companies.

Loans on real estate	$881,263	Capital stock paid in	$1,200,000
Loans on personal and collateral security	32,773	Surplus fund	.....
Other loans and discounts	1,324,382	Other undivided profits	50,850
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	20,190
Bank stocks	.....		
Other stocks, bonds, and mortgages	15,188	Individual deposits	42,536
Due from other banks and bankers	316,956	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	17,494		
Current expenses and taxes paid	1,828	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	52,465	Due to other banks and bankers	.....
Silver certificates		Other liabilities	1,330,520
Legal tenders and national-bank notes			
Other resources	1,747		
Total	2,644,096	Total	2,644,096

NEBRASKA.

June 30, 1887.] [4 companies.

Loans on real estate	$2,143,241	Capital stock paid in	$1,055,000
Loans on personal and collateral security	.....	Surplus fund	259,163
Other loans and discounts	314,609	Other undivided profits	50,535
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	2,000		
Other stocks, bonds, and mortgages	115,317	Individual deposits	104,212
Due from other banks and bankers	160,377	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	41,191		
Current expenses and taxes paid	129,805	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	34,679	Due to other banks and bankers	167,002
Silver certificates		Other liabilities	1,399,894
Legal tenders and national-bank notes			
Other resources	94,537		
Total	3,035,806	Total	3,035,806

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LOAN AND TRUST COMPANIES—UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF 16 LOAN AND TRUST COMPANIES IN THE UNITED STATES.

Resources.		Liabilities.	
Loans on real estate	$5,202,678	Capital stock paid in	$14,496,972
Loans on personal and collateral security	36,249,262	Surplus fund	6,247,601
Other loans and discounts	1,675,719	Other undivided profits	2,637,394
Overdrafts	11,492		
U. S. bonds	383,881	State-bank notes outstanding	
State bonds	132,541		
R. R. bonds and stocks	7,324,417	Dividends unpaid	55,276
Bank stocks	119,350		
Other stocks, bonds, and mortgages	5,780,673	Individual deposits	40,391,341
Due from other banks and bankers	4,279,264	State, county, and municipal deposits	38,084
Real estate, furniture, and fixtures	3,438,461		
Current expenses and taxes paid	300,731	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	5,603,401	Due to other banks and bankers	4,470,874
Silver certificates		Other liabilities	2,730,414
Legal tenders and national-bank notes			
Other resources	566,086		
Total	71,067,956	Total	71,067,956

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LOAN AND TRUST COMPANIES—OFFICIAL AND UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1882 TO 1887.

Resources and liabilities.	1882–'83.	1883–'84.	1884–'85.	1885–'86.	1886–'87.
	34 banks.	35 banks.	40 banks.	42 banks.	58 banks.
Resources.					
Loans on real estate	$140,022,358	$158,018,009	$141,542,649	$156,828,458	$16,269,993
Loans on pers'l and collat'l security					36,544,018
Other loans and discounts					143,282,819
Overdrafts	100,675	367,749	135,919	419	12,810
U. S. bonds	17,437,990	23,371,084	25,376,400	27,985,658	28,787,717
State, county, and municipal bonds	30,322,420	27,879,858	29,750,200	43,816,716	178,148
R. R. bonds and stocks					7,400,348
Bank stocks					132,651
Other stocks, bonds, and mortgages					36,428,878
Due from other banks and bankers	9,561,148	16,517,457	23,458,985	16,160,112	18,795,503
Real estate, furniture, and fixtures	6,567,756	6,152,771	8,759,291	9,774,575	11,087,272
Current expenses and taxes paid	213,183	209,842	302,052	664,497	433,509
Gold coins	825,433	552,192	1,388,065	19,644,510	16,822,224
Gold certificates					
Silver coins					
Silver certificates					
Legal tenders and nat'l-bank notes	2,956,753	3,871,990	8,557,796		
Checks and other cash items	88,483	88,802	94,672		
Other resources	4,246,338	2,841,937	9,023,654	3,439,646	2,949,767
Total	212,342,587	239,871,691	248,389,683	278,314,591	319,125,657
Liabilities.					
Capital stock paid in	22,778,175	23,938,600	26,428,600	27,644,150	36,355,769
Surplus fund	8,812,723	10,191,544	10,695,984	21,671,152	15,841,793
Other undivided profits	6,788,987	9,619,067	8,508,000	2,849,549	11,351,526
State-bank notes outstanding					
Dividends unpaid	22,359	25,282	19,251	38,900	581,255
Individual deposits	165,378,515	188,745,922	188,417,293	214,063,415	240,190,711
State, county, and municipal deposits					38,084
Deposits of State, county, and municipal disbursing officers					
Due to other banks and bankers	267,006	761,888	197,893	192,243	5,606,897
Other liabilities	8,294,822	6,580,388	14,122,662	11,855,182	9,159,622
Total	212,342,587	239,871,691	248,389,683	278,314,591	319,125,657

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SAVINGS BANKS—OFFICIAL.

MAINE.

November 1, 1886.] [54 banks.

Resources.		Liabilities.	
Loans on real estate	$6,113,414	Capital stock paid in	.....
Loans on personal and collateral security	.....	Surplus fund	$1,429,363
Other loans and discounts	4,760,804	Other undivided profits	770,499
Overdrafts	.....		
U. S. bonds	3,207,929	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	8,215,531	Dividends unpaid	60,204
Bank stocks	1,900,238		
Other stocks, bonds, and mortgages	12,526,723	Individual deposits	37,215,072
Due from other banks and bankers	.....	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	1,102,727		
Current expenses and taxes paid	.....	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	1,063,749	Due to other banks and bankers	.....
Silver certificates		Other liabilities	.....
Legal tenders and national-bank notes			
Other resources	581,018		
Total	39,475,138	Total	39,475,138

NEW HAMPSHIRE.

March 31, 1887.] [66 banks.

Loans on real estate	$25,320,569	Capital stock paid in	.....
Loans on personal and collateral security	7,382,859	Surplus fund	$4,604,680
Other loans and discounts	.....	Other undivided profits	.....
Overdrafts	.....		
U. S. bonds	463,050	State-bank notes outstanding	.....
State bonds	7,063,047		
R. R. bonds and stocks	8,007,534	Dividends unpaid	.....
Bank stocks	1,906,815		
Other stocks, bonds, and mortgages	3,707,881	Individual deposits	50,822,762
Due from other banks and bankers	663,062	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	708,724		
Current expenses and taxes paid	.....	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	220,545	Due to other banks and bankers	.....
Silver certificates		Other liabilities	16,694
Legal tenders and national-bank notes			
Other resources	.....		
Total	55,444,136	Total	55,444,136

VERMONT.

June 30, 1887.] [28 banks.

Loans on real estate	$9,714,717	Capital stock paid in	$460,000
Loans on personal and collateral security	1,981,732	Surplus fund	349,900
Other loans and discounts	203,102	Other undivided profits	426,212
Overdrafts	.....		
U. S. bonds	261,460	State-bank notes outstanding	.....
State bonds	3,151,781		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	368,298		
Other stocks, bonds, and mortgages	.....	Individual deposits	15,587,050
Due from other banks and bankers	625,706	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	218,474		
Current expenses and taxes paid	.....	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	135,259	Due to other banks and bankers	.....
Silver certificates		Other liabilities	50,676
Legal tenders and national-bank notes			
Other resources	213,309		
Total	16,873,838	Total	16,873,838

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SAVINGS BANKS—OFFICIAL.

MASSACHUSETTS.

October 30, 1886.] [172 banks.

Resources.		Liabilities.	
Loans on real estate	$112,208,878	Capital stock paid in	
Loans on personal and collateral security	82,309,472	Surplus fund	$12,928,350
Other loans and discounts		Other undivided profits	
Overdrafts			
U. S. bonds	10,393,028	State-bank notes outstanding	
State bonds	32,921,245		
R. R. bonds and stocks	17,224,968	Dividends unpaid	
Bank stocks	26,722,512		
Other stocks, bonds, and mortgages		Individual deposits	291,197,900
Due from other banks and bankers	12,161,761	State, county, and municipal deposits	
Real estate, furniture, and fixtures	5,300,447		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	859,428	Due to other banks and bankers	
Silver certificates		Other liabilities	276,827
Legal tenders and national-bank notes			
Other resources	4,301,338		
Total	304,403,077	Total	304,403,077

RHODE ISLAND.

November 6, 1886.] [37 banks.

Loans on real estate	$22,030,587	Capital stock paid in	
Loans on personal and collateral security	9,256,151	Surplus fund	$44,500
Other loans and discounts		Other undivided profits	2,752,748
Overdrafts			
U. S. bonds	800,000	State-bank notes outstanding	
State bonds	9,241,792		
R. R. bonds and stocks	7,362,844	Dividends unpaid	
Bank stocks	2,700,908		
Other stocks, bonds, and mortgages	93,260	Individual deposits	53,284,821
Due from other banks and bankers		State, county, and municipal deposits	
Real estate, furniture, and fixtures	2,707,849		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	1,187,335	Due to other banks and bankers	
Silver certificates		Other liabilities	29,046
Legal tenders and national-bank notes			
Other resources	630,389		
Total	56,111,115	Total	56,111,115

CONNECTICUT.

October 1, 1886.] [85 banks.

Loans on real estate	$40,538,284	Capital stock paid in	
Loans on personal and collateral security	3,481,725	Surplus fund	$3,395,730
Other loans and discounts	6,489,675	Other undivided profits	1,449,901
Overdrafts			
U. S. bonds	3,116,542	State-bank notes outstanding	
State bonds	16,082,995		
R. R. bonds and stocks	18,154,126	Dividends unpaid	
Bank stocks	6,171,539		
Other stocks, bonds, and mortgages		Individual deposits	97,424,820
Due from other banks and bankers	*3,355,874	State, county, and municipal deposits	
Real estate, furniture, and fixtures	4,738,928		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins		Due to other banks and bankers	
Silver certificates		Other liabilities	421,377
Legal tenders and national-bank notes			
Other resources	562,140		
Total	102,691,828	Total	102,691,828

* Includes cash on hand.

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SAVINGS BANKS—OFFICIAL.

NEW YORK.

January 1, 1887.] [115 banks.

Resources.		Liabilities.	
Loans on real estate	$169,972,875	Capital stock paid in	
Loans on personal and collateral security	14,530,030	Surplus fund	$85,633,329
Other loans and discounts		Other undivided profits	
Overdrafts			
U. S. bonds	134,964,410	State-bank notes outstanding	
State bonds	140,044,704		
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages		Individual deposits	482,486,730
Due from other banks and bankers	30,795,122	State, county, and municipal deposits	
Real estate, furniture, and fixtures	8,034,653		
Current expenses and taxes paid	1,590,967	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	5,836,998	Due to other banks and bankers	
Silver certificates		Other liabilities	166,808
Legal tenders and national-bank notes			
Other resources	62,497,108		
Total	568,286,867	Total	568,286,867

NEW JERSEY.

December 31, 1886.] [25 banks.

Loans on real estate	$9,579,425	Capital stock paid in	
Loans on personal and collateral security	1,586,137	Surplus fund	$2,412,877
Other loans and discounts		Other undivided profits	
Overdrafts			
U. S. bonds	10,395,382	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	5,283,653	Individual deposits	27,482,135
Due from other banks and bankers	837,936	State, county, and municipal deposits	
Real estate, furniture, and fixtures	1,135,531		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	371,713	Due to other banks and bankers	
Silver certificates		Other liabilities	181,214
Legal tenders and national-bank notes			
Other resources	886,449		
Total	30,076,226	Total	30,076,226

MARYLAND.

March 1 and September 30, 1887.] [2 banks.

Loans on real estate	$109,737	Capital stock paid in	$30,105
Loans on personal and collateral security		Surplus fund	
Other loans and discounts	121,616	Other undivided profits	14,879
Overdrafts			
U. S. bonds		State-bank notes outstanding	
State bonds	200		
R. R. bonds and stocks	6,000	Dividends unpaid	9,252
Bank stocks	7,928		
Other stocks, bonds, and mortgages	1,000	Individual deposits	204,125
Due from other banks and bankers	4,809	State, county, and municipal deposits	
Real estate, furniture, and fixtures	5,496		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	1,155	Due to other banks and bankers	6,582
Silver certificates		Other liabilities	6,295
Legal tenders and national-bank notes			
Other resources	13,297		
Total	271,238	Total	271,238

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SAVINGS BANKS—OFFICIAL.

WASHINGTON, D. C.

June 30, 1887.] [1 bank.

Resources.		Liabilities.	
Loans on real estate	$112,563	Capital stock paid in	.....
Loans on personal and collateral security	234,268	Surplus fund	.....
Other loans and discounts	.....	Other undivided profits	$11,464
Overdrafts	.....		
U. S. bonds	160,000	State-bank notes outstanding	.....
State bonds	30,000		
R. R. bonds and stocks	21,000	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	227,500	Individual deposits	834,524
Due from other banks and bankers	4,546	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	.....		
Current expenses and taxes paid	7,272	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	400		
Gold certificates	.....		
Silver coins	1,287	Due to other banks and bankers	.....
Silver certificates	7,500	Other liabilities	.....
Legal tenders and national-bank notes	10,650		
Other resources	29,002		
Total	845,988	Total	845,988

NORTH CAROLINA.

June 30, 1887.] [1 bank.

Loans on real estate	$1,000	Capital stock paid in	$5,991
Loans on personal and collateral security	.....	Surplus fund	.....
Other loans and discounts	8,606	Other undivided profits	374
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	3,100		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	1,500	Individual deposits	11,307
Due from other banks and bankers	1,021	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	957		
Current expenses and taxes paid	.....	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	17		
Gold certificates	.....		
Silver coins	109	Due to other banks and bankers	.....
Silver certificates	.....	Other liabilities	.....
Legal tenders and national-bank notes	1,360		
Other resources	2		
Total	17,672	Total	17,672

OHIO.

April 7, 1887.] [4 banks.

Loans on real estate	$4,394,655	Capital stock paid in	.....
Loans on personal and collateral security	.....	Surplus fund	$70,000
Other loans and discounts	1,131,103	Other undivided profits	318,326
Overdrafts	.....		
U. S. bonds	2,255,000	State-bank notes outstanding	.....
State bonds	500,000		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	6,693,884	Individual deposits	15,065,659
Due from other banks and bankers	967,451	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	247,496		
Current expenses and taxes paid	16,330	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	4,334		
Gold certificates			
Silver coins		Due to other banks and bankers	.....
Silver certificates		Other liabilities	1,000,000
Legal tenders and national-bank notes	221,366		
Other resources	22,366		
Total	16,453,985	Total	16,453,985

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SAVINGS BANKS—OFFICIAL.

INDIANA.

October 30, 1886.] [6 banks.

Resources.		Liabilities.	
Loans on real estate	$1,645,330	Capital stock paid in	
Loans on personal and collateral security		Surplus fund	$168,853
Other loans and discounts		Other undivided profits	43,697
Overdrafts			
U. S. bonds	127,397	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	91,830	Individual deposits	2,312,013
Due from other banks and bankers		State, county, and municipal deposits	
Real estate, furniture, and fixtures	133,870		
Current expenses and taxes paid	8,503	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	354,832	Due to other banks and bankers	
Silver certificates		Other liabilities	43,854
Legal tenders and national-bank notes			
Other resources	206,655		
Total	2,568,417	Total	2,568,417

IOWA.

June 30, 1887.] [37 banks.

Loans on real estate		Capital stock paid in	$2,128,603
Loans on personal and collateral security		Surplus fund	218,801
Other loans and discounts	$10,326,774	Other undivided profits	273,403
Overdrafts	67,081		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages		Individual deposits	9,969,019
Due from other banks and bankers	1,461,610	State, county, and municipal deposits	
Real estate, furniture, and fixtures	339,843		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	471,039	Due to other banks and bankers	76,431
Silver certificates		Other liabilities	
Legal tenders and national-bank notes			
Other resources			
Total	12,666,347	Total	12,666,347

MINNESOTA.

July 23, 1887.] [7 banks.

Loans on real estate	$1,918,298	Capital stock paid in	*$150,000
Loans on personal and collateral security	768,237	Surplus fund	103,985
Other loans and discounts		Other undivided profits	34,923
Overdrafts	10,276		
U. S. bonds	55,000	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	52,852
Bank stocks			
Other stocks, bonds, and mortgages	662,712	Individual deposits	3,891,650
Due from other banks and bankers	650,883	State, county, and municipal deposits	
Real estate, furniture, and fixtures	68,514		
Current expenses and taxes paid	10,241	Deposits of State, county, and municipal disbursing officers	
Gold coins	4,639		
Gold certificates			
Silver coins	3,387	Due to other banks and bankers	4,988
Silver certificates		Other liabilities	4,495
Legal tenders and national-bank notes	79,553		
Other resources	11,146		
Total	4,242,891	Total	4,242,891

* Of two banks only.

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SAVINGS BANKS—OFFICIAL.

CALIFORNIA.

June 30, 1887.] [24 banks.

Resources.		Liabilities.	
Loans on real estate	$42,963,926	Capital stock paid in	$4,216,377
Loans on personal and collateral security	1,000,815	Surplus fund	2,731,089
Other loans and discounts	8,571,063	Other undivided profits	
Overdrafts		State-bank notes outstanding	
U. S. bonds		Dividends unpaid	
State bonds		Individual deposits	70,077,893
R. R. bonds and stocks	17,860,209	State, county, and municipal deposits	
Bank stocks		Deposits of State, county, and municipal disbursing officers	
Other stocks, bonds, and mortgages		Due to other banks and bankers	591
Due from other banks and bankers	1,609,286	Other liabilities	558,652
Real estate, furniture, and fixtures	3,104,876		
Current expenses and taxes paid			
Gold coins			
Gold certificates	1,994,883		
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	479,544		
Total	77,584,602	Total	77,584,602

AGGREGATE RESOURCES AND LIABILITIES OF 664 SAVINGS BANKS IN THE UNITED STATES, 1886–'87.

Loans on real estate	$446,624,258	Capital stock paid in	*$6,991,166
Loans on personal and collateral security	122,631,426	Surplus fund	114,091,457
Other loans and discounts	31,612,743	Other undivided profits	6,096,426
Overdrafts	77,357		
U. S. bonds	166,219,198	State-bank notes outstanding	
State bonds	209,038,864		
R. R. bonds and stocks	58,992,053	Dividends unpaid	122,308
Bank stocks	39,778,238		
Other stocks, bonds, and mortgages	47,150,157	Individual deposits	1,157,867,483
Due from other banks and bankers	53,139,067	State, county, and municipal deposits	
Real estate, furniture, and fixtures	27,848,385		
Current expenses and taxes paid	1,633,313	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	12,842,682	Due to other banks and bankers	88,588
Silver certificates		Other liabilities	2,755,937
Legal tenders and national-bank notes			
Other resources	70,425,624		
Total	1,288,013,365	Total	1,288,013,365

* Of 84 banks.

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SAVINGS BANKS—UNOFFICIAL.

PHILADELPHIA, PA.

June 30, 1887.] [5 banks.

Resources.		Liabilities.	
Loans on real estate	$6,889,383	Capital stock paid in	$444,700
Loans on personal and collateral security	9,120,310	Surplus fund	2,953,782
Other loans and discounts	4,558,562	Other undivided profits	857,142
Overdrafts	.....		
U. S. bonds	5,251,086	State-bank notes outstanding	.....
State bonds	3,110,778		
R. R. bonds and stocks	13,723,261	Dividends unpaid	6,250
Bank stocks	.....		
Other stocks, bonds, and mortgages	459,680	Individual deposits	42,219,099
Due from other banks and bankers	55,680	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	1,018,040		
Current expenses and taxes paid	106,000	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	1,100,847		
Gold certificates	.....		
Silver coins	1,318	Due to other banks and bankers	.....
Silver certificates	.....	Other liabilities	50,002
Legal tenders and national-bank notes	122,397		
Other resources	1,013,933		
Total	46,531,275	Total	46,531,275

DELAWARE.

June 30, 1887.] [2 banks.

Loans on real estate	.....	Capital stock paid in	.....
Loans on personal and collateral security	$385,560	Surplus fund	$269,740
Other loans and discounts	.....	Other undivided profits	.....
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	81,670	Dividends unpaid	.....
Bank stocks	52,601		
Other stocks, bonds, and mortgages	2,053,407	Individual deposits	2,771,392
Due from other banks and bankers	.....	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	167,785		
Current expenses and taxes paid	.....	Deposits of State, county, and municipal disbursing officers	.....
Gold coins, Gold certificates, Silver coins, Silver certificates, Legal tenders and national-bank notes	35,822	Due to other banks and bankers	.....
		Other liabilities	.....
Other resources	264,287		
Total	3,041,132	Total	3,041,132

MARYLAND.

June 30, 1887.] [8 banks.

Loans on real estate	$2,451,457	Capital stock paid in	.....
Loans on personal and collateral security	2,729,974	Surplus fund	$1,119,870
Other loans and discounts	451,362	Other undivided profits	22,827
Overdrafts	.....		
U. S. bonds	8,197,000	State-bank notes outstanding	.....
State bonds	3,603,531		
R. R. bonds and stocks	1,487,728	Dividends unpaid	2,284
Bank stocks	222,666		
Other stocks, bonds, and mortgages	321,679	Individual deposits	18,816,837
Due from other banks and bankers	186,838	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	442,461		
Current expenses and taxes paid	19,504	Deposits of State, county, and municipal disbursing officers	.....
Gold coins, Gold certificates, Silver coins, Silver certificates, Legal tenders and national-bank notes	198,110	Due to other banks and bankers	2,200
		Other liabilities	580,517
Other resources	232,225		
Total	20,544,535	Total	20,544,535

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SAVINGS BANKS—UNOFFICIAL.

CHICAGO, ILL.

June 30, 1887.] [5 banks.

Resources.		Liabilities.	
Loans on real estate	$1,476,568	Capital stock paid in	$2,655,000
Loans on personal and collateral security	10,685,865	Surplus fund	1,260,461
Other loans and discounts	1,282,150	Other undivided profits	228,238
Overdrafts	12,768		
U. S. bonds	581,470	State-bank notes outstanding	.....
State bonds	11,642		
R. R. bonds and stocks	124,219	Dividends unpaid	62,544
Bank stocks	14,175		
Other stocks, bonds, and mortgages	699,304	Individual deposits	14,061,258
Due from other banks and bankers	1,728,142	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	163,079		
Current expenses and taxes paid	2,633	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	2,690,126	Due to other banks and bankers	.....
Silver certificates		Other liabilities	1,262,916
Legal tenders and national-bank notes			
Other resources	58,276		
Total	19,530,417	Total	19,530,417

AGGREGATE RESOURCES AND LIABILITIES OF 20 SAVINGS BANKS IN THE UNITED STATES.

Loans on real estate	$10,817,408	Capital stock paid in	$3,099,700
Loans on personal and collateral security	22,921,709	Surplus fund	5,603,853
Other loans and discounts	6,292,074	Other undivided profits	1,108,507
Overdrafts	12,768		
U. S. bonds	14,029,556	State-bank notes outstanding	.....
State bonds	6,725,951		
R. R. bonds and stocks	15,416,878	Dividends unpaid	71,078
Bank stocks	289,442		
Other stocks, bonds, and mortgages	3,534,070	Individual deposits	77,868,586
Due from other banks and bankers	1,970,660	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	1,791,365		
Current expenses and taxes paid	128,137	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	5,162,553	Due to other banks and bankers	2,200
Silver certificates		Other liabilities	1,893,435
Legal tenders and national-bank notes			
Other resources	554,788		
Total	89,647,359	Total	89,647,359

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SAVINGS BANKS—OFFICIAL AND UNOFFICIAL.*

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1882 TO 1887.

Resources and liabilities.	1882–'83.	1883–'84.	1884–'85.	1885–'86.	1886–'87.
	630 banks.	636 banks.	646 banks.	638 banks.	684 banks.
Resources.					
Loans on real estate	$328,197,858	$358,686,040	$389,953,928	$418,372,642	$457,441,666
Loans on pers'l and collat'l security	155,874,522	141,457,111	133,716,902	127,677,702	145,553,135
Other loans and discounts	.....	.....	.....	.....	37,904,817
Overdrafts	.....	.....	.....	.....	90,125
U. S. bonds	219,017,313	196,226,202	191,980,698	197,171,307	180,248,754
State, county, and municipal bonds	190,629,915	222,218,006	228,993,250	241,051,536	215,764,815
R. R. bonds and stocks	41,695,701	50,994,579	59,585,489	63,511,735	74,408,931
Bank stocks	36,587,817	37,929,754	38,460,603	39,029,813	40,067,680
Other stocks, bonds, and mortgages	.....	.....	.....	.....	50,684,227
Due from other banks and bankers	43,184,629	52,358,971	46,125,014	43,689,103	55,109,727
Real estate, furniture, and fixtures	37,224,601	34,467,276	32,174,810	30,984,883	29,639,750
Current expenses and taxes paid	144,223	156,944	166,636	142,717	1,761,450
Gold coins					
Gold certificates					
Silver coins	12,998,594	14,079,452	13,423,064	19,757,941	18,005,235
Silver certificates					
Legal tenders and nat'l-bank notes					
Checks and other cash items					
Other resources	53,235,771	69,166,584	68,445,304	79,451,562	70,980,412
Total	1,118,790,944	1,177,740,919	1,203,025,698	1,260,840,941	1,377,660,724
Liabilities.					
Capital stock paid in	.....	.....	.....	.....	10,090,866
Surplus fund	72,784,155	82,395,717	88,647,315	96,924,117	119,695,310
Other undivided profits	15,738,223	16,904,753	13,106,359	15,326,391	7,204,933
State bank notes outstanding	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	193,386
Individual deposits	1,024,856,787	1,073,294,955	1,095,172,147	1,141,530,578	1,235,736,069
State, county, and municipal deposits	.....	.....	.....	.....	.....
Deposits of State, county, and municipal disbursing officers	.....	.....	.....	.....	.....
Due to other banks and bankers	.....	.....	.....	.....	90,788
Other liabilities	5,411,779	5,145,494	6,099,877	7,059,855	4,649,372
Total	1,118,790,944	1,177,740,919	1,203,025,698	1,260,840,941	1,377,660,724

* Official only, prior to 1886–'87.

TABLE, BY STATES, OF THE AGGREGATE DEPOSITS OF SAVINGS BANKS, WITH THE NUMBER OF THEIR DEPOSITORS AND THE AVERAGE AMOUNT DUE TO EACH, IN 1885–'86 AND 1886–'87.

States.	1885–'86.			1886–'87.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine	109,398	$35,111,600	$320.95	114,691	$37,215,071	$324.47
New Hampshire	121,216	47,231,919	389.65	132,714	50,822,762	382.94
Vermont	49,453	11,723,675	237.07	53,810	15,587,050	289.67
Massachusetts	848,787	274,998,413	323.99	906,039	291,197,900	321.40
Rhode Island	116,381	51,816,390	445.23	119,159	53,284,821	447.18
Connecticut	256,097	92,481,425	361.12	266,888	97,424,820	365.04
New York	1,208,072	457,050,250	378.33	1,264,535	482,486,730	381.55
New Jersey	91,681	25,335,780	276.35	98,137	27,482,135	280.04
Pennsylvania	143,645	37,530,370	261.27	156,722	42,219,099	269.39
Delaware	.....	.....	.....	12,744	2,771,392	217.46
Maryland	*77,212	30,542,992	395.57	59,565	19,020,962	319.33
District of Columbia	7,605	793,943	104.40	8,245	834,524	101.22
North Carolina	.....	.....	.....	*377	11,307	30.00
Ohio	*34,553	12,823,374	371.12	*41,059	15,065,659	366.93
Indiana	.....	.....	.....	9,933	2,312,013	232.75
Illinois	.....	.....	.....	*28,038	14,061,258	501.51
Iowa	.....	.....	.....	*39,638	9,969,019	251.50
Minnesota	14,361	3,654,528	254.48	15,474	3,402,950	219.91
California	*80,489	60,435,919	750.86	*90,245	70,077,899	776.52
Total	3,158,950	1,141,530,578	361.36	3,418,013	1,235,247,371	361.39

* Estimated.

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PRIVATE BANKS—OFFICIAL.

WISCONSIN.

July 4, 1887.] [68 banks.

Resources.		Liabilities.	
Loans on real estate		Capital stock paid in	$986,435
Loans on personal and collateral security		Surplus fund	479,036
Other loans and discounts	$5,256,468	Other undivided profits	
Overdrafts	108,656		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	446,740	Individual deposits	6,229,610
Due from other banks and bankers	1,788,491	State, county, and municipal deposits	
Real estate, furniture, and fixtures	320,282		
Current expenses and taxes paid	26,182	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates	286,607		
Silver coins		Due to other banks and bankers	
Silver certificates		Other liabilities	1,336,306
Legal tenders and national-bank notes	584,617		
Other resources	213,343		
Total	9,031,387	Total	9,031,387

MISSOURI.

May 4, 1887.] [85 banks.

Loans on real estate	$552,770	Capital stock paid in	$1,331,241
Loans on personal and collateral security	5,087,416	Surplus fund	801,910
Other loans and discounts		Other undivided profits	38,669
Overdrafts	243,737		
U. S. bonds	89,600	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	176,541	Individual deposits	6,495,824
Due from other banks and bankers	1,557,420	State, county, and municipal deposits	
Real estate, furniture, and fixtures	436,865		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins	167,084		
Gold certificates			
Silver coins	63,174	Due to other banks and bankers	531,366
Silver certificates		Other liabilities	125,728
Legal tenders and national-bank notes	736,374		
Other resources	213,757		
Total	9,324,738	Total	9,324,738

CALIFORNIA.

June 30, 1887.] [29 banks.

Loans on real estate	$1,536,604	Capital stock paid in	$3,578,468
Loans on personal and collateral security	4,684,088	Surplus fund	400,577
Other loans and discounts	520,885	Other undivided profits	
Overdrafts			
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks	478,077	Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages		Individual deposits	6,118,496
Due from other banks and bankers	813,903	State, county, and municipal deposits	
Real estate, furniture, and fixtures	693,691		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates	1,548,508		
Silver coins		Due to other banks and bankers	340,531
Silver certificates		Other liabilities	158,826
Legal tenders and national-bank notes			
Other resources	321,142		
Total	10,596,898	Total	10,596,898

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PRIVATE BANKS—OFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF 182 PRIVATE BANKS IN THE UNITED STATES.

Resources.		Liabilities.	
Loans on real estate	$2,089,374	Capital stock paid in	$5,896,144
Loans on personal and collateral security	9,771,504	Surplus fund	1,681,523
Other loans and discounts	5,777,353	Other undivided profits	38,669
Overdrafts	352,393		
U. S. bonds	89,600	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	1,101,358	Individual deposits	18,843,930
Due from other banks and bankers	4,159,814	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	1,450,839		
Current expenses and taxes paid	26,182	Deposits of State, county, and municipal disbursing officers	.....
Gold coins	3,767,071		
Gold certificates			
Silver coins		Due to other banks and bankers	871,897
Silver certificates		Other liabilities	1,620,860
Legal tenders and national-bank notes			
Other resources	367,535		
Total	28,953,023	Total	28,953,023

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PRIVATE BANKS—UNOFFICIAL.

MASSACHUSETTS.

June 30, 1887.] [5 banks.

Resources.		Liabilities.	
Loans on real estate	$309,837	Capital stock paid in	$231,000
Loans on personal and collateral security	685,712	Surplus fund	65,566
Other loans and discounts	88,404	Other undivided profits	134,502
Overdrafts			
U. S. bonds	500	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks	1,860	Dividends unpaid	87
Bank stocks	11,495		
Other stocks, bonds, and mortgages	203,478	Individual deposits	827,880
Due from other banks, and bankers	32,772	State, county, and municipal deposits	
Real estate, furniture, and fixtures	1,713		
Current expenses and taxes paid	903	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	89,003	Due to other banks and bankers	
Silver certificates		Other liabilities	174,186
Legal tenders and national-bank notes			
Other resources	7,604		
Total	1,433,221	Total	1,433,221

CONNECTICUT.

June 30, 1887.] [4 banks.

Loans on real estate	$34,200	Capital stock paid in	$78,000
Loans on personal and collateral security	103,180	Surplus fund	28,241
Other loans and discounts	278,333	Other undivided profits	15,580
Overdrafts	934		
U. S. bonds	8,380	State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks	2,550		
Other stocks, bonds, and mortgages	18,846	Individual deposits	387,378
Due from other banks, and bankers	80,115	State, county, and municipal deposits	
Real estate, furniture, and fixtures	1,692		
Current expenses and taxes paid	4,858	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	51,037	Due to other banks and bankers	75,916
Silver certificates		Other liabilities	43
Legal tenders and national-bank notes			
Other resources	1,033		
Total	585,158	Total	585,158

NEW YORK.

June 30, 1887.] [41 banks.

Loans on real estate	$474,706	Capltal stock paid in	$1,218,272
Loans on personal and collateral security	1,946,362	Surplus fund	658,161
Other loans and discounts	4,007,934	Other undivided profits	185,650
Overdrafts	35,571		
U. S. bonds	2,523,061	State-bank notes outstanding	
State bonds	23,889		
R. R. bonds and stocks	1,043,547	Dividends unpaid	30,000
Bank stocks	32,950		
Other stocks, bonds, and mortgages	518,681	Individual deposits	6,013,485
Due from other banks and bankers	876,802	State, county, and municipal deposits	76,903
Real estate, furniture, and fixtures	219,625		
Current expenses and taxes paid	19,459	Deposits of State, county, and municipal disbursing officers	67,100
Gold coins			
Gold certificates			
Silver coins	365,644	Due to other banks and bankers	2,178,481
Silver certificates		Other liabilities	1,772,232
Legal tenders and national-bank notes			
Other resources	112,053		
Total	12,200,284	Total	12,200,284

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PRIVATE BANKS—UNOFFICIAL.

NEW JERSEY.

June 30, 1887.] [3 banks.

Resources.		Liabilities.	
Loans on real estate	$24,150	Capital stock paid in	$169,325
Loans on personal and collateral security	471,816	Surplus fund	93,000
Other loans and discounts	208,735	Other undivided profits	9,125
Overdrafts	.....		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	77,265	Dividends unpaid	365
Bank stocks	.....		
Other stocks, bonds, and mortgages	43,497	Individual deposits	754,489
Due from other banks and bankers	161,204	State, county, and municipal deposits	10,040
Real estate, furniture, and fixtures	28,892		
Current expenses and taxes paid	5,826	Deposits of State, county, and municipal disbursing officers	10,000
Gold coins			
Gold certificates			
Silver coins	92,782	Due to other banks and bankers	34,298
Silver certificates		Other liabilities	40,012
Legal tenders and national-bank notes			
Other resources	6,487		
Total	1,120,654	Total	1,120,654

PENNSYLVANIA.

June 30, 1887.] [46 banks.

Loans on real estate	$658,871	Capital stock paid in	$1,571,351
Loans on personal and collateral security	3,204,946	Surplus fund	518,859
Other loans and discounts	3,592,657	Other undivided profits	171,150
Overdrafts	64,522		
U. S. bonds	92,600	State-bank notes outstanding	.....
State bonds	4,050		
R. R. bonds and stocks	357,561	Dividends unpaid	13,648
Bank stocks	68,500		
Other stocks, bonds, and mortgages	380,676	Individual deposits	8,990,050
Due from other banks and bankers	1,802,352	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	329,781		
Current expenses and taxes paid	59,056	Deposits of State, county, and municipal disbursing officers	7,504
Gold coins			
Gold certificates			
Silver coins	852,164	Due to other banks and bankers	196,367
Silver certificates		Other liabilities	74,207
Legal tenders and national-bank notes			
Other resources	75,400		
Total	11,543,136	Total	11,543,136

MARYLAND.

June 30, 1887.] [3 banks.

Loans on real estate	$11,400	Capital stock paid in	$16,000
Loans on personal and collateral security	51,225	Surplus fund	102
Other loans and discounts	77,221	Other undivided profits	1,152
Overdrafts	73		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	1,000	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	22,000	Individual deposits	47,859
Due from other banks and bankers	11,195	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	25,519		
Current expenses and taxes paid	333	Deposits of State, county, and municipal disbursing officers	827
Gold coins			
Gold certificates			
Silver coins	7,912	Due to other banks and bankers	19,242
Silver certificates		Other liabilities	122,862
Legal tenders and national-bank notes			
Other resources	166		
Total	208,044	Total	208,044

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PRIVATE BANKS—UNOFFICIAL.

WASHINGTON, D. C.

June 30, 1887.] [1 bank.

Resources.		Liabilities.	
Loans on real estate	.....	Capital stock paid in	$33,000
Loans on personal and collateral security	.....	Surplus fund	3,088
Other loans and discounts	$102,085	Other undivided profits	10,030
Overdrafts	.....	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	.....
State bonds	.....	Individual deposits	79,490
R. R. bonds and stocks	.....	State, county, and municipal deposits	.....
Bank stocks	.....	Deposits of State, county, and municipal disbursing officers	.....
Other stocks, bonds, and mortgages	.....	Due to other banks and bankers	47
Due from other banks and bankers	3,000	Other liabilities	.....
Real estate, furniture, and fixtures	.....		
Current expenses and taxes paid	104		
Gold coins	20,466		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	.....		
Total	125,655	Total	125,655

NORTH CAROLINA.

June 30, 1887.] [2 banks.

Loans on real estate	.....	Capital stock paid in	$40,000
Loans on personal and collateral security	$160,596	Surplus fund	11,585
Other loans and discounts	.....	Other undivided profits	11,405
Overdrafts	2,462	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	.....
State bonds	.....	Individual deposits	112,535
R. R. bonds and stocks	.....	State, county, and municipal deposits	.....
Bank stocks	.....	Deposits of State, county, and municipal disbursing officers	819
Other stocks, bonds, and mortgages	1,049	Due to other banks and bankers	7,814
Due from other banks and bankers	21,816	Other liabilities	20,706
Real estate, furniture, and fixtures	2,507		
Current expenses and taxes paid	2,384		
Gold coins	14,046		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	4		
Total	204,864	Total	204,864

SOUTH CAROLINA.

June 30, 1887.] [3 banks.

Loans on real estate	$32,991	Capital stock paid in	$87,850
Loans on personal and collateral security	41,239	Surplus fund	31,330
Other loans and discounts	11,448	Other undivided profits	.....
Overdrafts	3,157	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	.....
State bonds	.....	Individual deposits	51,161
R. R. bonds and stocks	.....	State, county, and municipal deposits	.....
Bank stocks	.....	Deposits of State, county, and municipal disbursing officers	6,143
Other stocks, bonds, and mortgages	4,702	Due to other banks and bankers	6,000
Due from other banks and bankers	26,459	Other liabilities	.....
Real estate, furniture, and fixtures	14,604		
Current expenses and taxes paid	745		
Gold coins	16,343		
Gold certificates			
Silver coins			
Silver certificates			
Legal tenders and national-bank notes			
Other resources	30,796		
Total	182,484	Total	182,484

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PRIVATE BANKS—UNOFFICIAL.

GEORGIA.

June 30, 1887.] [12 banks.

Resources.		Liabilities.	
Loans on real estate	$90,282	Capital stock paid in	$740,770
Loans on personal and collateral security	504,391	Surplus fund	155,378
Other loans and discounts	285,129	Other undivided profits	23,672
Overdrafts	18,168	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	2,000
State bonds	4,500	Individual deposits	372,785
R. R. bonds and stocks	107,077	State, county, and municipal deposits	6,904
Bank stocks	2,000	Deposits of State, county, and municipal disbursing officers	500
Other stocks, bonds, and mortgages	51,044	Due to other banks and bankers	43,844
Due from other banks and bankers	105,574	Other liabilities	162,526
Real estate, furniture, and fixtures	226,498		
Current expenses and taxes paid	9,548		
Gold coins, Gold certificates, Silver coins, Silver certificates, Legal tenders and national-bank notes	79,120		
Other resources	25,048		
Total	1,508,379	Total	1,508,379

FLORIDA.

June 30, 1887.] [2 banks.

Loans on real estate	$5,050	Capital stock paid in	$53,000
Loans on personal and collateral security	129,693	Surplus fund	.....
Other loans and discounts	.....	Other undivided profits	5,381
Overdrafts	9,414	State-bank notes outstanding	.....
U. S. bonds	.....	Dividends unpaid	667
State bonds	.....	Individual deposits	228,129
R. R. bonds and stocks	.....	State, county, and municipal deposits	.....
Bank stocks	41,000	Deposits of State, county, and municipal disbursing officers	.....
Other stocks, bonds, and mortgages	1,670	Due to other banks and bankers	15,496
Due from other banks and bankers	67,197	Other liabilities	3,499
Real estate, furniture, and fixtures	4,548		
Current expenses and taxes paid	2,339		
Gold coins, Gold certificates, Silver coins, Silver certificates, Legal tenders and national-bank notes	44,997		
Other resources	264		
Total	306,172	Total	306,172

ALABAMA.

June 30, 1887.] [5 banks.

Loans on real estate	$212,905	Capital stock paid in	$312,000
Loans on personal and collateral security	961,367	Surplus fund	335,793
Other loans and discounts	237,507	Other undivided profits	2,178,839
Overdrafts	5,250	State-bank notes outstanding	.....
U. S. bonds	3,500	Dividends unpaid	.....
State bonds	63,933	Individual deposits	1,471,209
R. R. bonds and stocks	35,000	State, county, and municipal deposits	.....
Bank stocks	12,992	Deposits of State, county, and municipal disbursing officers	21,657
Other stocks, bonds, and mortgages	2,201,051	Due to other banks and bankers	24,391
Due from other banks and bankers	257,990	Other liabilities	105,172
Real estate, furniture, and fixtures	136,046		
Current expenses and taxes paid	17,373		
Gold coins, Gold certificates, Silver coins, Silver certificates, Legal tenders and national-bank notes	294,300		
Other resources	9,347		
Total	4,449,061	Total	4,449,061

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PRIVATE BANKS—UNOFFICIAL.

MISSISSIPPI.

June 30, 1887.] [2 banks.

Resources.		Liabilities.	
Loans on real estate	$18,000	Capital stock paid in	$120,000
Loans on personal and collateral security	10,260	Surplus fund	36,400
Other loans and discounts	122,837	Other undivided profits	14,576
Overdrafts	7,732		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	13,021	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	17,987	Individual deposits	129,957
Due from other banks and bankers	35,365	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	51,559		
Current expenses and taxes paid	3,460	Deposits of State, county, and municipal disbursing officers	3,510
Gold coins			
Gold certificates			
Silver coins	39,809	Due to other banks and bankers	18,537
Silver certificates		Other liabilities	19,998
Legal tenders and national-bank notes			
Other resources	22,948		
Total	342,978	Total	342,978

LOUISIANA.

June 30, 1887.] [2 banks.

Loans on real estate	$1,400	Capital stock paid in	$33,000
Loans on personal and collateral security	27,529	Surplus fund	.....
Other loans and discounts	.....	Other undivided profits	8,925
Overdrafts	13,789		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Banks stocks	.....		
Other stocks, bonds, and mortgages	.....	Individual deposits	52,285
Due from other banks and bankers	7,035	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	2,964		
Current expenses and taxes paid	450	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	34,306	Due to other banks and bankers	.....
Silver certificates		Other liabilities	.....
Legal tenders and national-bank notes			
Other resources	6,737		
Total	94,210	Total	94,210

TEXAS.

June 30, 1887.] [18 banks.

Loans on real estate	$896,484	Capital stock paid in	$1,709,899
Loans on personal and collateral security	1,141,907	Surplus fund	91,273
Other loans and discounts	533,172	Other undivided profits	129,185
Overdrafts	106,948		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	37,500		
R. R. bonds and stocks	37,947	Dividends unpaid	.....
Bank stocks	6,250		
Other stocks, bonds, and mortgages	225,405	Individual deposits	1,916,563
Due from other banks and bankers	611,349	State, county, and municipal deposits	15,000
Real estate, furniture, and fixtures	323,124		
Current expenses and taxes paid	26,235	Deposits of State, county, and municipal disbursing officers	6,000
Gold coins			
Gold certificates			
Silver coins	417,880	Due to other banks and bankers	58,812
Silver certificates		Other liabilities	460,262
Legal tenders and national-bank notes			
Other resources	22,793		
Total	4,386,994	Total	4,386,994

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PRIVATE BANKS—UNOFFICIAL.

KENTUCKY.

June 30, 1887.] [15 banks.

Resources.		Liabilities.	
Loans on real estate	$4,347	Capital stock paid in	$631,700
Loans on personal and collateral security	847,797	Surplus fund	128,511
Other loans and discounts	702,677	Other undivided profits	44,552
Overdrafts	12,406		
U. S. bonds	600	State-bank notes outstanding	
State bonds	23,000		
R. R. bonds and stocks	33,004	Dividends unpaid	2,422
Bank stocks	15,580		
Other stocks, bonds, and mortgages	42,329	Individual deposits	1,406,540
Due from other banks and bankers	396,723	State, county, and municipal deposits	20,000
Real estate, furniture, and fixtures	46,416		
Current expenses and taxes paid	14,811	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	94,331	Due to other banks and bankers	58,124
Silver certificates		Other liabilities	44,784
Legal tenders and national-bank notes			
Other resources	102,612		
Total	2,336,633	Total	2,336,633

OHIO.

June 30, 1887.] [77 banks.

Loans on real estate	$966,569	Capital stock paid in	$2,949,975
Loans on personal and collateral security	7,724,039	Surplus fund	826,018
Other loans and discounts	2,079,427	Other undivided profits	387,561
Overdrafts	103,264		
U. S. bonds	312,067	State-bank notes outstanding	
State bonds	15,130		
R. R. bonds and stocks	158,888	Dividends unpaid	6,656
Bank stocks	75,100		
Other stocks, bonds, and mortgages	425,396	Individual deposits	11,059,045
Due from other banks and bankers	1,718,453	State, county, and municipal deposits	12,160
Real estate, furniture, and fixtures	663,793		
Current expenses and taxes paid	98,966	Deposits of State, county, and municipal disbursing officers	52,220
Gold coins	203,045		
Gold certificates	9,570		
Silver coins	67,419	Due to other banks and bankers	456,442
Silver certificates	41,393	Other liabilities	256,521
Legal tenders and national-bank notes	994,567		
Other resources	349,512		
Total	16,006,598	Total	16,006,598

INDIANA.

June 30, 1887.] [44 banks.

Loans on real estate	$202,634	Capital stock paid in	$2,371,142
Loans on personal and collateral security	4,080,506	Surplus fund	214,761
Other loans and discounts	747,935	Other undivided profits	204,682
Overdrafts	80,685		
U. S. bonds	819,320	State-bank notes outstanding	
State bonds	21,560		
R. R. bonds and stocks		Dividends unpaid	5,796
Bank stocks	14,750		
Other stocks, bonds, and mortgages	346,122	Individual deposits	6,319,457
Due from other banks and bankers	1,782,405	State, county, and municipal deposits	84,182
Real estate, furniture, and fixtures	515,140		
Current expenses and taxes paid	26,205	Deposits of State, county, and municipal disbursing officers	90,143
Gold coins			
Gold certificates			
Silver coins	1,038,780	Due to other banks and bankers	302,471
Silver certificates		Other liabilities	205,192
Legal tenders and national-bank notes			
Other resources	122,444		
Total	9,797,826	Total	9,797,826

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PRIVATE BANKS—UNOFFICIAL.

ILLINOIS.

June 30, 1887.] [99 banks.

Resources.		Liabilities.	
Loans on real estate	$1,804,555	Capital stock paid in	$4,246,028
Loans on personal and collateral security	12,281,915	Surplus fund	3,785,552
Other loans and discounts	1,512,569	Other undivided profits	448,140
Overdrafts	215,743		
U. S. bonds	376,398	State-bank notes outstanding	.....
State bonds	104,337		
R. R. bonds and stocks	1,028,332	Dividends unpaid	28,111
Bank stocks	91,000		
Other stocks, bonds, and mortgages	415,300	Individual deposits	15,128,207
Due from other banks and bankers	3,702,410	State, county, and municipal deposits	209,313
Real estate, furniture, and fixtures	1,630,503		
Current expenses and taxes paid	110,809	Deposits of State, county, and municipal disbursing officers	298,937
Gold coins			
Gold certificates			
Silver coins	2,094,687	Due to other banks and bankers	989,645
Silver certificates		Other liabilities	794,719
Legal tenders and national-bank notes			
Other resources	560,094		
Total	25,928,652	Total	25,928,652

MICHIGAN.

June 30, 1887.] [55 banks.

Loans on real estate	$517,230	Capital stock paid in	$994,077
Loans on personal and collateral security	1,257,774	Surplus fund	170,196
Other loans and discounts	855,671	Other undivided profits	87,270
Overdrafts	35,328		
U. S. bonds	37,630	State-bank notes outstanding	1,000
State bonds	35,317		
R. R. bonds and stocks	2,500	Dividends unpaid	5,008
Bank stocks	1,500		
Other stocks, bonds, and mortgages	12,013	Individual deposits	2,914,008
Due from other banks and bankers	790,820	State, county, and municipal deposits	11,052
Real estate, furniture, and fixtures	244,287		
Current expenses and taxes paid	22,277	Deposits of State, county, and municipal disbursing officers	15,056
Gold coins			
Gold certificates			
Silver coins	415,965	Due to other banks and bankers	56,971
Silver certificates		Other liabilities	55,309
Legal tenders and national-bank notes			
Other resources	81,675		
Total	4,309,987	Total	4,309,987

IOWA.

June 30, 1887.] [139 banks.

Loans on real estate	$5,158,542	Capital stock paid in	$5,130,606
Loans on personal and collateral security	5,574,653	Surplus fund	867,596
Other loans and discounts	1,145,956	Other undivided profits	397,610
Overdrafts	303,523		
U. S. bonds	20,000	State-bank notes outstanding	.....
State bonds	6,961		
R. R. bonds and stocks	6,000	Dividends unpaid	27,377
Bank stocks	84,020		
Other stocks, bonds, and mortgages	111,698	Individual deposits	6,143,252
Due from other banks and bankers	1,597,347	State, county, and municipal deposits	97,453
Real estate, furniture, and fixtures	1,288,553		
Current expenses and taxes paid	81,989	Deposits of State, county, and municipal disbursing officers	153,668
Gold coins			
Gold certificates			
Silver coins	970,391	Due to other banks and bankers	53,870
Silver certificates		Other liabilities	3,707,976
Legal tenders and national-bank notes			
Other resources	229,775		
Total	16,579,408	Total	16,579,408

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PRIVATE BANKS—UNOFFICIAL.

MINNESOTA.

June 30, 1887.] [40 banks.

Resources.		Liabilities.	
Loans on real estate	$919,081	Capital stock paid in	$2,895,615
Loans on personal and collateral security	2,647,014	Surplus fund	186,099
Other loans and discounts	764,703	Other undivided profits	162,452
Overdrafts	44,938		
U. S. bonds		State-bank notes outstanding	
State bonds	256		
R. R. bonds and stocks		Dividends unpaid	
Bank stocks	2,500		
Other stocks, bonds, and mortgages	68,401	Individual deposits	2,642,758
Due from other banks and bankers	1,111,229	State, county, and municipal deposits	139,085
Real estate, furniture, and fixtures	539,056		
Current expenses and taxes paid	35,185	Deposits of State, county, and municipal disbursing officers	56,804
Gold coin			
Gold certificates			
Silver coin	358,085	Due to other banks and bankers	70,061
Silver certificates		Other liabilities	571,778
Legal tenders and national-bank notes			
Other resources	234,204		
Total	6,724,652	Total	6,724,652

KANSAS.

June 30, 1887.] [55 banks.

Loans on real estate	$1,304,235	Capital stock paid in	$2,852,934
Loans on personal and collateral security	2,611,048	Surplus fund	505,744
Other loans and discounts	309,832	Other undivided profits	170,357
Overdrafts	58,887		
U. S. bonds		State-bank notes outstanding	1,155
State bonds			
R. R. bonds and stocks		Dividends unpaid	13,807
Bank stocks	90,274		
Other stocks, bonds, and mortgages	63,884	Individual deposits	2,426,726
Due from other banks and bankers	769,555	State, county, and municipal deposits	141,125
Real estate, furniture, and fixtures	592,120		
Current expenses and taxes paid	50,020	Deposits of State, county, and municipal disbursing officers	310,264
Gold coin			
Gold certificates			
Silver coin	1,346,484	Due to other banks and bankers	40,766
Silver certificates		Other liabilities	794,892
Legal tenders and national-bank notes			
Other resources	61,431		
Total	7,257,770	Total	7,257,770

NEBRASKA.

June 30, 1887.] [34 banks.

Loans on real estate	$241,539	Capital stock paid in	$1,256,262
Loans on personal and collateral security	1,474,343	Surplus fund	127,819
Other loans and discounts	276,506	Other undivided profits	139,833
Overdrafts	32,814		
U. S. bonds		State-bank notes outstanding	
State bonds	5,806		
R. R. bonds and stocks		Dividends unpaid	1,639
Bank stocks	10,300		
Other stocks, bonds, and mortgages	95,040	Individual deposits	1,538,131
Due from other banks and bankers	375,785	State, county, and municipal deposits	64,785
Real estate, furniture, and fixtures	520,916		
Current expenses and taxes paid	40,180	Deposits of State, county, and municipal disbursing officers	
Gold coin			
Gold certificates			
Silver coin	229,737	Due to other banks and bankers	100,490
Silver certificates		Other liabilities	355,624
Legal tenders and national-bank notes			
Other resources	281,817		
Total	3,584,583	Total	3,584,583

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PRIVATE BANKS—UNOFFICIAL.

OREGON.

June 30, 1887.] [3 banks.

Resources.		Liabilities.	
Loans on real estate	$190,227	Capital stock paid in	$186,282
Loans on personal and collateral security	855,283	Surplus fund	5,000
Other loans and discounts	.....	Other undivided profits	438,409
Overdrafts	77,365		
U. S. bonds	26,000	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	2,603
Bank stocks	4,000		
Other stocks, bonds, and mortgages	32,836	Individual deposits	818,181
Due from other banks and bankers	51,845	State, county, and municipal deposits	6,707
Real estate, furniture, and fixtures	108,663		
Current expenses and taxes paid	4,991	Deposits of State, county, and municipal disbursing officers	.....
Gold coin			
Gold certificates			
Silver coin	110,478	Due to other banks and bankers	5,609
Silver certificates		Other liabilities	1,858
Legal tenders and national-bank notes			
Other resources	2,961		
Total	1,464,649	Total	1,464,649

COLORADO.

June 30, 1887.] [8 banks.

Loans on real estate	$12,310	Capital stock paid in	$221,500
Loans on personal and collateral security	588,564	Surplus fund	.....
Other loans and discounts	50,402	Other undivided profits	20,095
Overdrafts	4,687		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	9,279		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	3,815	Individual deposits	999,961
Due from other banks and bankers	419,218	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	43,497		
Current expenses and taxes paid	2,174	Deposits of State, county, and municipal disbursing officers	54,607
Gold coins			
Gold certificates			
Silver coins	167,402	Due to other banks and bankers	6,264
Silver certificates		Other liabilities	.....
Legal tenders and national-bank notes			
Other resources	879		
Total	1,302,227	Total	1,302,227

NEVADA.

June 30, 1887.] [2 banks.

Loans on real estate	$30,000	Capital stock paid in	$108,150
Loans on personal and collateral security	74,109	Surplus fund	19,093
Other loans and discounts	.....	Other undivided profits	3,122
Overdrafts	38,561		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	1,686	Individual deposits	93,247
Due from other banks and bankers	30,684	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	21,917		
Current expenses and taxes paid	2,039	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	24,616	Due to other banks and bankers	.....
Silver certificates		Other liabilities	.....
Legal tenders and national-bank notes			
Other resources	.....		
Total	223,612	Total	222,612

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PRIVATE BANKS—UNOFFICIAL.

UTAH.

June 30, 1887.] [7 banks.

Resources.		Liabilities.	
Loans on real estate	$844,365	Capital stock paid in	$995,907
Loans on personal and collateral security	1,400,570	Surplus fund	1,061,667
Other loans and discounts	20,055	Other undivided profits	63,724
Overdrafts	106,674		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks	930	Dividends unpaid	219
Bank stocks			
Other stocks, bonds, and mortgages	34,945	Individual deposits	1,818,718
Due from other banks and bankers	287,709	State, county, and municipal deposits	233
Real estate, furniture, and fixtures	59,653		
Current expenses and taxes paid	4,098	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	336,446	Due to other banks and bankers	12,108
Silver certificates		Other liabilities	25,960
Legal tenders and national-bank notes			
Other resources	883,031		
Total	3,978,476	Total	3,978,476

IDAHO.

June 30, 1887.] [2 banks.

Loans on real estate	$18,450	Capital stock paid in	$127,660
Loans on personal and collateral security	48,250	Surplus fund	25,000
Other loans and discounts		Other undivided profits	131,751
Overdrafts	6,918		
U. S. bonds		State-bank notes outstanding	
State bonds			
R. R. bonds and stocks		Dividends unpaid	
Bank stocks	15,000		
Other stocks, bonds, and mortgages	132,549	Individual deposits	54,016
Due from other banks and bankers	7,556	State, county, and municipal deposits	
Real estate, furniture, and fixtures	45,416		
Current expenses and taxes paid		Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	15,188	Due to other banks and bankers	
Silver certificates		Other liabilities	5,900
Legal tenders and national-bank notes			
Other resources	55,000		
Total	344,327	Total	344,327

WYOMING.

June 30, 1887.] [7 banks.

Loans on real estate	$85,251	Capital stock paid in	$338,000
Loans on personal and collateral security	402,855	Surplus fund	53,905
Other loans and discounts	209,209	Other undivided profits	39,011
Overdrafts	22,337		
U. S. bonds		State-bank notes outstanding	
State bonds	676		
R. R. bonds and stocks		Dividends unpaid	
Bank stocks			
Other stocks, bonds, and mortgages	16,074	Individual deposits	730,874
Due from other banks and bankers	198,989	State, county, and municipal deposits	
Real estate, furniture, and fixtures	157,393		
Current expenses and taxes paid	8,279	Deposits of State, county, and municipal disbursing officers	
Gold coins			
Gold certificates			
Silver coins	96,197	Due to other banks and bankers	3,944
Silver certificates		Other liabilities	47,847
Legal tenders and national-bank notes			
Other resources	16,321		
Total	1,213,581	Total	1,213,581

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PRIVATE BANKS—UNOFFICIAL.

NEW MEXICO.

June 30, 1887.] [2 banks.

Resources.		Liabilities.	
Loans on real estate	$20,000	Capital stock paid in	$130,000
Loans on personal and collateral security	176,999	Surplus fund	7,443
Other loans and discounts	2,000	Other undivided profits	19,493
Overdrafts	4,046		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	16,564	Individual deposits	194,919
Due from other banks and bankers	46,245	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	34,758		
Current expenses and taxes paid	865	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	53,334	Due to other banks and bankers	450
Silver certificates		Other liabilities	2,526
Legal tenders and national-bank notes			
Other resources	.....		
Total	354,831	Total	354,831

DAKOTA.

June 30, 1887.] [77 banks.

Loans on real estate	$385,055	Capital stock paid in	$2,019,189
Loans on personal and collateral security	1,811,189	Surplus fund	168,323
Other loans and discounts	156,344	Other undivided profits	196,603
Overdrafts	55,172		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	100		
R. R. bonds and stocks	1,000	Dividends unpaid	29,650
Bank stocks	11,230		
Other stocks, bonds, and mortgages	32,101	Individual deposits	1,155,693
Due from other banks and bankers	447,979	State, county, and municipal deposits	21,210
Real estate, furniture, and fixtures	351,740		
Current expenses and taxes paid	54,378	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	395,159	Due to other banks and bankers	56,084
Silver certificates		Other liabilities	116,533
Legal tenders and national-bank notes			
Other resources	89,838		
Total	3,793,285	Total	3,793,285

WASHINGTON.

June 30, 1887.] [2 banks.

Loans on real estate	$10,000	Capital stock paid in	$225,000
Loans on personal and collateral security	599,810	Surplus fund	295,039
Other loans and discounts	45,133	Other undivided profits	5,000
Overdrafts	10,000		
U. S. bonds	.....	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	44,000	Individual deposits	513,310
Due from other banks and bankers	186,347	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	58,444		
Current expenses and taxes paid	5,129	Deposits of State, county, and municipal disbursing officers	.....
Gold coins			
Gold certificates			
Silver coins	96,544	Due to other banks and bankers	21,388
Silver certificates		Other liabilities	160
Legal tenders and national-bank notes			
Other resources	4,490		
Total	1,059,897	Total	1,059,897

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PRIVATE BANKS—UNOFFICIAL.

ARIZONA.

June 30, 1887.] [2 banks.

Resources.		Liabilities.	
Loans on real estate	$14,500	Capital stock paid in	$90,000
Loans on personal and collateral security	106,489	Surplus fund	80,000
Other loans and discounts	164,028	Other undivided profits	28,329
Overdrafts	25,617		
U. S. bonds	45,000	State-bank notes outstanding	.....
State bonds	.....		
R. R. bonds and stocks	.....	Dividends unpaid	.....
Bank stocks	.....		
Other stocks, bonds, and mortgages	56,833	Individual deposits	344,229
Due from other banks and bankers	44,927	State, county, and municipal deposits	.....
Real estate, furniture, and fixtures	15,640		
Current expenses and taxes paid	7,897	Deposits of State, county, and municipal disbursing officers	3,146
Gold coins			
Gold certificates			
Silver coins	89,597	Due to other banks and bankers	27,324
Silver certificates		Other liabilities	.....
Legal tenders and national-bank notes			
Other resources	2,500		
Total	573,028	Total	573,028

AGGREGATE RESOURCES AND LIABILITIES OF 819 PRIVATE BANKS IN THE UNITED STATES.

Loans on real estate	$15,499,166	Capital stock paid in	$34,183,294
Loans on personal and collateral security	54,003,430	Surplus fund	10,556,542
Other loans and discounts	18,587,909	Other undivided profits	5,887,166
Overdrafts	1,506,385		
U. S. bonds	4,265,056	State-bank notes outstanding	2,155
State bonds	356,234		
R. R. bonds and stocks	2,904,872	Dividends unpaid	170,055
Bank stocks	592,991		
Other stocks, bonds, and mortgages	5,641,692	Individual deposits	77,736,527
Due from other banks and bankers	18,066,251	State, county, and municipal deposits	946,192
Real estate, furniture, and fixtures	8,306,977		
Current expenses and taxes paid	725,365	Deposits of State, county, and municipal disbursing officers	1,158,905
Gold coins			
Gold certificates			
Silver coins	11,896,653	Due to other banks and bankers	4,941,254
Silver certificates		Other liabilities	9,943,226
Legal tenders and national-bank notes			
Other resources	3,172,335		
Total	145,525,316	Total	145,525,316

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PRIVATE BANKS—OFFICIAL AND UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF 1,001 PRIVATE BANKS IN THE UNITED STATES, 1887.

Resources.		Liabilities.	
Loans on real estate	$17,588,540	Capital stock paid in	$40,079,438
Loans on personal and collateral security	63,774,934	Surplus fund	12,238,065
Other loans and discounts	24,365,262	Other undivided profits	5,925,835
Overdrafts	1,858,778		
U. S. bonds	4,354,656	State-bank notes outstanding	2,155
State bonds	356,234		
R. R. bonds and stocks	2,904,872	Dividends unpaid	170,055
Bank stocks	592,991		
Other stocks, bonds, and mortgages	6,743,050	Individual deposits	96,580,457
Due from other banks and bankers	22,296,065	State, county, and municipal deposits	946,192
Real estate, furniture, and fixtures	9,757,816		
Current expenses and taxes paid	751,547	Deposits of State, county, and municipal disbursing officers	1,158,905
Gold coins			
Gold certificates			
Silver coins	15,663,724	Due to other banks and bankers	5,813,151
Silver certificates		Other liabilities	11,564,086
Legal tenders and national-bank notes			
Other resources	3,539,870		
Total	174,478,339	Total	174,478,339

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REPORT OF THE CONDITION OF THE NATIONAL SAVINGS BANK OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 5TH DAY OF OCTOBER, 1887.

DR.			CR.
RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule)	$358,841.66	Undivided profits	$12,047.23
United States bonds on hand (par value), 4 per cents	100,000.00	Individual deposits subject to check	$818,506.58
Other stocks, bonds, and mortgages (par; see schedule)	247,500.00	Time certificates of deposit	1,000.00
Due from State and private banks and bankers (see schedule)	15,489.94		819,506.58
Current expenses and taxes paid	3,635.74		
Premium (market value) on bonds	24,735.00		
Checks and other cash items (see schedule)	4,225.50		
Bills of other banks	250.00		
Fractional paper currency, nickels, and cents	25.97		
Specie, viz:			
Gold coin $525.00			
Silver coin 225.00			
Silver Treasury certificates (act Feb. 28, 1878) 5,000.00			
	5,750.00		
Legal-tender notes	11,100.00		
Total	831,553.81	Total	831,553.81

SCHEDULES.

Loans and discounts.

On mortgages and other real-estate security	$120,550.00
On United States bonds (demand loans)	3,050.00
On other stocks, bonds, etc. (demand loans)	235,241.66
	358,841.66

Other stocks, bonds, and mortgages.

50 000 District of Columbia 5s	$50,000 00
50,000 District of Columbia 6s	50,000 00
50 000 District of Columbia 3.65s	50,000 00
15,000 Washington Market Company 6s	15,000 00
20,000 Washington and Georgetown Railroad 6s	20,000.00
30,000 State of Georgia 7s	30,000.00
32,500 National Safe Deposit Company stock	32,500.00
Total	247,500.00

I, Benjamin P. Snyder, president of the National Savings Bank of the District of Columbia, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

BENJAMIN P. SNYDER,
President.

DISTRICT OF COLUMBIA,
City of Washington:

Sworn to and subscribed before me this 7th day of October, 1887.

[SEAL.]

D. RITTENHOUSE,
Notary Public.

Correct. Attest:

BENJAMIN P. SNYDER,
ANDREW WYLIE,
Z. C. ROBBINS,
M. G. EMERY,
Directors.

The highest rate of interest paid by the bank is 2 per cent.
Number depositors September 30, 1887, 8,488.

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DISTRIBUTION BY STATES, TERRITORIES, AND GEOGRAPHICAL DIVISIONS, NUMBER, AND LOAN AND TRUST

States and Territories.	Number of banks reporting distribution of shares of stock.	Number of banks reporting condition.	Number of shares held by—		Same, in detail, held by—				
			State residents.	Non-State residents.	Natural persons.	Religious, charitable, and educational institutions.	Municipal corporations.	Savings banks, loan and trust and insurance companies.	All other corporations.
Maine	2	56	1,813	187	1,834	.....	.....	136	30
New Hampshire	2	68	1,989	511	1,882	.....	.....	618	.....
Vermont	5	28	3,457	43	3,350	.....	.....	150	.....
Massachusetts	10	181	43,411	2,599	44,247	753	.....	910	100
Rhode Island	5	47	18,846	1,643	17,610	943	34	373	1,529
Connecticut	12	100	30,819	4,581	24,496	521	.....	9,793	590
Division No. 1	36	480	100,335	9,564	93,419	2,217	34	11,980	2,249
New York	96	237	250,275	41,339	281,774	659	735	8,002	444
New Jersey	10	33	16,954½	2,106	18,520½	198	220	80	42
Pennsylvania	85	95	294,880½	11,953	298,595	267	.....	6,014½	1,957
Division No. 2	191	365	562,110	55,398	598,889½	1,124	955	14,096½	2,443
Delaware	1	2	2,351	49	973	514	45	49	819
Maryland	8	20	67,872	2,817	63,648	1,086	.....	4,004	1,951
District of Columbia	1	1	1,015	365	1,055	.....	.....	325	.....
Virginia	30	39	22,389	2,899	24,796	234	.....	16	242
West Virginia	12	14	9,867	1,580	11,427	.....	.....	20	.....
Division No. 3	52	76	103,494	7,710	101,899	1,834	45	4,414	3,012
North Carolina	4	12	2,273	.....	2,273	.....	.....	.....	.....
South Carolina	6	10	4,125	835	4,810	25	.....	118	7
Georgia	14	16	59,170	17,419	71,575	1,320	591	1,916	1,187
Florida	1	6	500	.....	500	.....	.....	.....	.....
Alabama	3	7	4,380	120	4,117	6	.....	377	.....
Mississippi	6	9	7,176½	945½	7,507	.....	.....	615	.....
Louisiana	4	5	20,118	2,055	20,487	214	.....	53	1,419
Texas	5	9	5,935	362	6,297	.....	.....	.....	.....
Arkansas	3	6	4,650	.....	4,650	.....	.....	.....	.....
Kentucky	41	71	56,253½	7,245	61,279½	1,794	.....	394	31
Tennessee	19	27	32,796½	2,604	34,783½	25	.....	102	490
Division No. 4	106	178	197,377½	31,585½	218,279	3,384	591	3,575	3,134
Ohio	48	50	38,379¼	1,542¼	39,156½	10	.....	570	185
Indiana	30	38	20,069	506	20,575	.....	.....	.....	.....
Illinois	12	53	23,337	7,118	30,300	50	.....	105	.....
Michigan	33	62	25,606½	1,583¾	27,145	.....	.....	.....	45
Wisconsin	33	56	86,985	2,552	89,492	.....	.....	.....	45
Division No. 5	156	259	194,376½	13,302	206,668½	60	.....	675	275
Iowa	90	102	59,221	14,968	72,826	3	.....	1,060	300
Minnesota	59	64	60,541	7,859	66,712	80	.....	1,239	369
Missouri	158	214	93,708$\frac{3}{10}$	29,574$\frac{6}{10}$	121,314$\frac{9}{10}$	590	.....	1,192	186
Kansas	111	149	63,272½	23,238$\frac{1}{10}$	85,021$\frac{3}{5}$	.....	.....	1,005	484
Nebraska	70	144	25,607½	12,213	37,316⅓	.....	.....	404	100
Division No. 6	488	673	302,350$\frac{3}{10}$	87,852$\frac{7}{10}$	383,191	673	.....	4,900	1,439
Colorado	5	8	2,475	375	2,850	.....	.....	.....	.....
Nevada	1	.....	2,000	1,000	3,000	.....	.....	.....	.....
California	58	112	193,078½	25,701½	215,645	180	.....	1,749	1,209
Oregon	2	4	917	83	1,000	.....	.....	.....	.....
Division No. 7	66	124	198,470½	27,162½	222,495	180	.....	1,749	1,209
Dakota	22	.....	6,029⅘	4,015⅕	10,045	.....	.....	.....	.....
Idaho	.....	.....	.....	.....	.....	.....	.....	.....	.....
Montana	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Mexico	.....	.....	.....	.....	.....	.....	.....	.....	.....
Utah	1	.....	4,000	.....	4,000	.....	.....	.....	.....
Washington	1	.....	277	223	500	.....	.....	.....	.....
Arizona	1	.....	250	250	500	.....	.....	.....	.....
Division No. 8	25	.....	10,556½	4,488⅕	15,045	.....	.....	.....	.....
United States	1,120	2,155	1,669,070⅗	237,062$\frac{7}{10}$	1,859,886	9,472	1,625	41,389½	13,761

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AND AVERAGE PAR VALUE OF SHARES OF STOCK OF STATE AND SAVINGS BANKS, COMPANIES, JUNE 30, 1887.

Total shares issued.		Number of shareholders.					Number of shareholders owning specific amounts.				
Number.	Average par value.	Natural persons.	Corporations.	Resident.	Non-resident.	Total.	Owning shares to the par value of $1,000 and less.	Over $1,000 and less than $5,000.	Over $5,000 and less than $30,000.	Over $30,000.	Total.
2,000	100.00	128	5	124	9	133	94	30	9	.....	133
2,500	100.00	181	14	159	36	195	147	33	15	.....	195
3,500	100.00	184	1	158	27	185	123	51	11	.....	185
46,010	98.04	1,020	14	961	73	1,034	313	334	373	14	1,034
20,489	48.67	792	41	705	128	833	617	183	32	1	833
35,400	90.62	1,334	126	1,243	217	1,460	867	435	146	12	1,460
109,899	86.65	3,639	201	3,350	490	3,840	2,161	1,066	586	27	3,840
291,614	81.37	7,103	117	5,685	1,535	7,220	3,203	2,558	1,386	73	7,220
19,060¼	64.39	724	14	661	77	738	442	240	56	.....	738
306,833½	65.46	6,771	109	6,205	675	6,880	3,809	2,667	985	79	6,880
617,508	72.94	14,598	240	12,551	2,287	14,838	7,454	4,805	2,427	152	14,838
2,400	50.00	65	10	67	8	75	54	18	2	1	75
70,689	28.71	1,231	55	1,240	46	1,286	810	398	71	7	1,286
1,380	100.00	20	1	18	3	21	3	10	6	2	21
25,288	63.55	1,208	9	1,111	106	1,217	877	279	60	.....	1,217
11,447	68.38	444	1	385	60	445	288	126	30	2	445
111,204	42.06	2,968	76	2,821	223	3,044	2,032	831	169	12	3,044
2,273	100.00	83	.....	83	.....	83	52	21	10	.....	83
4,960	100.00	223	4	208	19	227	137	64	26	.....	227
76,589	88.25	2,017	65	1,731	351	2,082	1,012	751	287	32	2,082
500	100.00	12	.....	12	.....	12	7	2	3	.....	12
4,500	100.00	89	3	88	4	92	33	31	28	.....	92
8,122	100.00	131	1	115	17	132	38	43	46	5	132
22,173	86.47	641	12	564	89	653	268	200	90	5	653
6,297	100.00	108	.....	98	10	108	35	34	36	3	108
4,650	25.00	37	.....	37	.....	37	15	10	11	1	37
63,498⅜	89.83	2,498	45	2,202	341	2,543	1,312	938	285	8	2,543
35,400½	86.44	864	12	781	95	876	404	312	155	5	876
228,963	87.45	6,703	142	5,919	926	6,845	3,313	2,496	977	59	6,845
39,921½	90.70	1,148	7	1,064	91	1,155	553	373	214	15	1,155
20,575	88.26	527	.....	505	22	527	268	164	89	6	527
30,455	100.00	405	3	323	85	408	147	104	130	27	408
27,190	90.08	857	2	765	94	859	478	248	125	8	859
89,537	16.71	468	3	405	66	471	223	151	92	5	471
207,678½	57.77	3,405	15	3,062	358	3,420	1,669	1,040	650	61	3,420
74,189	78.24	2,528	16	1,900	644	2,544	1,473	751	306	14	2,544
68,400	96.90	1,974	33	1,737	270	2,007	1,000	594	398	15	2,007
123,282⅝	100.37	4,386	23	3,516	893	4,409	2,476	1,308	581	44	4,409
86,510¾	90.24	2,145	35	1,368	812	2,180	1,132	621	383	44	2,180
37,820½	96.15	887	13	529	371	900	476	277	239	8	900
390,203	92.85	11,920	120	9,050	2,990	12,040	6,457	3,551	1,907	125	12,040
2,850	100.00	112	.....	77	35	112	65	26	21	.....	112
3,000	100.00	35	.....	29	6	35	1	14	17	3	35
218,783	100.65	2,682	30	2,455	257	2,712	1,178	824	592	118	2,712
1,000	100.00	28	.....	24	4	28	11	11	6	.....	28
225,633	100.63	2,857	30	2,585	302	2,887	1,255	875	636	121	2,887
10,045	88.94	419	.....	115	304	419	249	137	32	1	419
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4,000	50.00	13	.....	13	.....	13	5	4	3	1	13
500	100.00	22	.....	5	17	22	12	2	8	.....	22
500	100.00	9	.....	6	3	9	2	5	2	.....	
15,045	77.66	463	.....	139	324	463	268	148	45	2	463
1,906,133⅜	79.53	46,553	824	39,477	7,900	47,377	24,609	14,812	7,397	559	47,377

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AGGREGATE RESOURCES AND LIABILITIES

OF

THE NATIONAL BANKS

FROM

OCTOBER, 1863, TO OCTOBER, 1887.

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1863.

Resources.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Loans and discounts				$5,466,088.33
U. S. bonds and securities				5,662,600.00
Other items				106,009.12
Due from nat'l and other b'ks				2,625,597.05
Real estate, furniture, etc				177,565.69
Current expenses				53,808.92
Premiums paid				2,503.69
Checks and other cash items				492,138.58
Bills of nat'l and other banks				764,725.00
Specie and other lawful mon'y				1,446,607.62
Total				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Loans and discounts	$10,666,095.60	$31,593,943.43	$70,746,513.33	$93,238,657.92
U. S. bonds and securities	15,112,250.00	41,175,150.00	92,530,500.00	108,064,400.00
Other items	74,571.48	432,059.95	812,017.73	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 mon'y	5,018,622.57	22,961,411.64	42,283,798.23	44,801,497.48
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts	$166,448,718.00	$252,404,208.07	$362,442,743.08	$487,170,136.29
U. S. bonds and securities	176,578,750.00	277,619,900.00	391,744,850.00	427,731,300.00
Other items	3,294,883.27	4,275,769.51	12,569,120.38	19,048,513.15
Due from national banks	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs	19,836,072.83	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 frac'l cur'y	72,535,504.67	112,999,320.59	168,426,766.55	189,988,496.28
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

*Including amount due from national banks.

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1863.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Capital stock				$7,188,393.00
Undivided profits				128,030.06
Individual and other deposits				8,497,681.84
Due to nat'l and other banks*				981,178.59
Other items				2,360.51
Total				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Capital stock	$14,740,522.00	$42,204,474.00	$75,213,945.00	$86,782,802.00
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
National b'k notes outstanding	30,155.00	9,797,975.00	25,825,665.00	45,260,504.00
Individual and other deposits	19,450,492.53	51,274,914.01	119,414,239.03	122,106,536.40
Due to nat'l and other banks*	2,153,779.38	6,814,930.40	27,382,006.37	34,862,384.81
Other items	822,914.86	3,102,337.38	213,708.02	43,289.77
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Capital stock	$135,618,874.00	$215,326,023.00	$325,834,558.00	$393,157,206.00
Surplus fund	8,663,311.22	17,318,942.65	31,303,565.64	38,713,380.72
Undivided profits	12,283,812.65	17,809,307.14	23,159,408.17	32,350,278.19
National b'k notes outstanding	66,769,375.00	98,896,488.00	131,452,158.00	171,321,903.00
Individual and other deposits	183,479,636.98	262,961,473.13	398,357,559.59	500,910,873.23
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	78,261,015.64	90,044,837.08
Due to other b'ks and bankers*	37,104,130.62	59,692,581.64	79,591,594.93	84,155,161.27
Other items	265,620.87	578,951.37	462,871.02	944,053.70
Total	512,568,656.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including State bank circulation outstanding.

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

Resources.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Loans and discounts	$500,650,109.19	$528,080,526.70	$550,353,094.17	$603,314,704.83
U.S.b'ds dep'd to secure circ'n	298,376,850.00	315,850,300.00	326,483,350.00	331,843,200.00
Other U.S.b'ds and securities	142,003,500.00	125,625,750.00	121,152,950.00	94,974,650.00
Oth'r stocks, b'ds, and mortg's	17,483,753.18	17,379,738.92	17,565,911.46	15,887,490.06
Due from national banks	93,254,551.02	87,564,329.71	96,696,482.66	107,650,174.18
Due from other b'ks and b'k'rs	14,658,229.87	13,682,345.12	13,982,613.23	15,211,117.16
Real estate, furniture, etc	15,436,296.16	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 national and other b'ks	20,406,442.00	18,279,816.00	17,866,742.00	17,437,779.00
Specie	19,205,018.75	17,529,778.42	12,629,376.30	9,226,831.82
Legal tenders and fract'l cur'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.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Loans and discounts	$608,771,799.61	$597,648,286.53	$588,450,396.12	$609,675,214.61
U.S.b'ds dep'd to secure circ'n	339,570,700.00	338,863,650.00	337,684,250.00	338,640,150.00
U.S.b'ds dep'd to sec're 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	20,639,768.23
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	333,509.00
Specie	19,726,043.20	11,444,529.15	11,128,672.98	12,798,044.40
Legal tenders and fract'l cu'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.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Loans and discounts	$616,603,479.89	$628,029,347.65	$655,729,546.42	$657,668,847.83
U.S.b'ds dep'd to secure circ'n	339,064,200.00	339,686,650.00	339,569,100.00	340,487,050.00
U.S.b'ds dep'd to sec're dept's	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	20,693,406.49
Due from national banks	90,311,446.60	95,900,606.35	114,434,097.93	102,278,547.77
Due from other b'ks and b'k'rs	8,480,199.74	7,074,297.44	8,642,456.72	7,818,822.24
Real estate, furniture, etc	21,125,665.68	22,082,570.25	22,699,829.70	22,747,875.18
Current expenses	2,986,893.86	5,428,460.25	2,938,519.04	5,278,911.22
Premiums paid	2,461,536.96	2,660,106.09	2,432,074.37	1,829,815.50
Checks and other cash items	109,390,266.37	114,993,036.23	124,076,097.71	143,241,394.93
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	13,093,713.39
Legal-tender notes	114,306,491.00	84,390,219.00	100,166,100.00	92,453,475.00
Compound-interest notes	39,997,030.00	38,917,490.00	19,473,420.00	4,513,730.00
Three per cent. certificates	8,245,000.00	24,255,000.00	44,905,000.00	59,080,000.00
Total	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—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
National b'k notes outstand'g	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State bank notes outstanding	45,449,155.00	33,800,865.00	19,996,163.00	9,748,025.00
Individual deposits	522,507,829.27	534,734,950.33	533,338,174.25	564,616,777.64
U. S. deposits	29,747,236.15	29,150,729.82	36,038,185.03	30,420,819.80
Dep'ts of U.S. disb'sing officers	.....	.....	3,066,892.22	2,979,955.77
Due to national banks	94,709,074.15	89,067,501.54	96,496,726.42	110,531,957.31
Due to other b'ks and bankers	23,793,584.24	21,841,641.35	25,951,728.99	26,986,317.57
Total	1,401,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Capital stock	$420,229,739.00	$419,399,484.00	$418,558,148.00	$420,073,415.00
Surplus fund	59,992,874.57	60,206,013.58	63,232,811.12	66,695,587.01
Undivided profits	26,961,382.60	31,131,034.39	30,656,222.84	33,751,446.21
National b'k notes outstand'g	291,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State bank notes outstanding	6,961,499.00	5,460,312.00	4,484,112.00	4,092,153.00
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	23,062,119.02
Dep'ts of U.S. disb'sing officers	2,477,509.48	2,650,981.29	3,474,192.74	4,352,379.43
Due to national banks	92,761,998.43	91,156,890.89	89,821,751.60	93,111,240.89
Due to other b'ks and bankers	24,416,588.33	23,138,629.46	22,659,267.08	19,644,940.20
Total	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Capital stock	$420,260,790.00	$420,676,210.00	$420,105,011.00	$420,634,511.00
Surplus fund	70,586,125.70	72,349,110.60	75,840,118.94	77,995,761.40
Undivided profits	31,399,877.57	32,861,597.08	33,543,223.35	36,095,883.98
National b'k notes outstand'g	294,377,390.00	295,336,014.00	294,908,264.00	295,769,489.00
State bank notes outstanding	3,792,013.00	3,310,177.00	3,163,771.00	2,906,352.00
Individual deposits	534,704,709.00	532,011,480.36	575,842,070.12	580,940,820.85
U. S. deposits	24,305,638.02	22,750,342.77	24,603,676.96	17,573,250.64
Dep'ts of U.S. disb'si'g 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	21,867,648.17	21,323,636.00	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

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4. 1,628 banks.	APRIL 17. 1,620 banks.	JUNE 12. 1,619 banks.	OCTOBER 9. 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'lat'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
Oth'r stocks, 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 b'nks	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	8,790,418.57
Real estate, furniture, etc	23,289,838.28	23,798,188.13	23,859,271.17	25,169,188.95
Current expenses	3,265,990.81	5,641,195.01	5,820,577.87	5,646,382.96
Premiums paid	1,654,352.70	1,716,210.13	1,809,070.01	2,092,364.85
Checks and other cash items	142,605,984.92	154,137,191.23	161,614,852.66	108,809,817.37
Bills of other national banks	14,684,799.00	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	29,026,750.26	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	1,497,226,604.33

1870.

	JANUARY 22. 1,615 banks.	MARCH 24. 1,615 banks.	JUNE 9. 1,612 banks.	OCTOBER 8. 1,615 banks.	DECEMBER 28. 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'nts	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 banks	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	26,593,357.00	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	2,429,591.41	2,680,882.39	3,076,456.74	2,491,222.11	3,251,648.72
Cash items	111,634,832.00	11,267,703.12	11,497,534.13	12,536,613.57	13,229,403.34
Cl'r'g-house exch'gs		75,317,992.22	83,936,515.64	79,089,688.39	76,208,707.00
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	2,285,499.02	2,184,714.39	2,078,178.05	2,150,522.89
Specie	48,345,383.72	37,096,543.44	31,099,437.78	18,460,011.47	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	43,465,000.00	43,345,000.00	41,845,000.00
Total	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

	MARCH 18. 1,688 banks.	APRIL 29. 1,707 banks.	JUNE 10. 1,723 banks.	OCTOBER 2. 1,767 banks.	DECEMBER 16. 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	17,733,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,414,639.05	23,132,871.05	24,517,059.35	23,061,184.20
Due from red'g ag'nts	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 banks	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	30,070,320.57
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
Cl'r'g-house exch'gs	100,693,917.54	130,855,698.15	102,091,311.75	101,165,854.52	114,538,539.93
National bank notes	13,137,006.00	16,632,323.00	19,101,389.00	14,197,653.00	13,085,904.00
Fractional currency	2,103,298.16	2,135,763.09	2,160,713.22	2,095,485.79	2,061,000.89
Specie	25,769,166.64	22,732,027.02	19,924,955.16	13,252,998.17	29,595,299.56
Legal-tender notes	91,072,349.00	106,219,126.00	122,137,660.00	109,414,735.00	93,942,707.00
Three per cent. cert'fs	37,570,000.00	33,935,000.00	30,690,000.00	25,075,000.00	21,400,000.00
Total	1,627,032,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—Continued.

1869.

Liabilities.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,623 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	574,707,282.77	511,409,196.63
U. S. deposits	13,211,859.19	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	23,018,640.62	28,046,771.30	23,849,371.62
Notes and bills re-discounted		2,464,849.81	2,392,205.61	3,879,357.10
Bills payable		1,870,913.26	1,735,289.07	2,140,363.12
Total	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock	$426,074,954.00	$427,504,247.00	$427,235,701.00	$430,399,301.00	$435,356,004.00
Surplus fund	90,174,281.14	90,229,954.59	91,689,834.12	94,067,428.95	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. offic's	2,592,001.21	4,778,225.93	2,592,967.54	4,550,142.68	4,155,304.25
Due to national banks	108,351,300.33	109,667,715.95	115,456,491.84	109,348,292.45	106,090,414.53
Due to State banks	28,904,849.14	29,767,575.21	33,012,162.78	29,693,910.80	29,200,587.29
Notes re-discounted	3,842,542.30	2,462,647.49	2,741,843.53	3,843,577.67	4,612,131.08
Bills payable	1,543,753.49	2,873,357.40	2,302,756.99	4,592,609.76	4,838,667.83
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.

	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	44,776,030.71	45,535,227.79	42,008,714.38	48,630,925.81
Nat'l bank circulat'n	301,713,460.00	306,131,293.00	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. offic's	4,813,016.66	3,757,873.84	4,893,907.25	5,393,598.89	5,399,108.34
Due to national b'nks	118,904,865.84	128,037,469.17	135,167,847.69	131,730,713.04	118,657,614.16
Due to State banks	37,311,519.13	36,113,290.67	41,219,802.96	40,211,971.67	38,116,950.67
Notes re-discounted	3,256,896.42	3,573,723.02	3,120,009.09	3,964,552.57	4,922,455.78
Bills payable	5,248,206.01	5,740,964.77	5,278,973.72	4,528,191.12	5,374,362.67
Total	1,627,032,030.28	1,694,440,912.94	1,703,415,325.65	1,730,566,899.72	1,715,861,897.22

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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, 8 38, 388. 80	21. 538, 914. 06	22, 270. 610. 47	23, 533. 151. 73	23, 160, 557. 29
Due from red'g ag'nts	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. 98	31, 123, 843. 21	32, 276, 498. 17	33, 014, 796. 83
Current expenses ...	6. 265, 655. 13	7. 026, 041. 23	6. 719, 794. 90	6. 310. 428. 79	8, 454, 803. 97
Premiums paid.....	6, 308. 821. 86	6, 544, 279. 29	6, 616 174. 75	6, 546, 848. 52	7, 097, 817. 86
Cash items	12, 143, 403. 12	12, 461, 171. 40	13, 458, 753. 80	14. 916, 784. 34	13, 696. 723. 85
Clear'g-house exch'gs	93, 154. 319. 74	114, 195, 966. 36	88, 592, 800. 16	110, 086, 315. 37	90. 145, 482. 72
National-bank notes	15, 552. 087. 00	18, 492, 852. 00	16, 253, 560. 00	15, 787, 296. 00	19, 070. 322. 00
Fractional currency.	2, 278, 142. 24	2, 143, 249. 29	2, 069. 464. 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.cer'fs of deposit	.....	.....	.....	6, 710. 000. 00	12, 650, 000 00
Three per cent.cert'fs	18, 980, 000. 00	15, 365, 000. 00	12, 005, 000. 00	7, 140, 000. 00	4, 185, 000. 00
Total.....	1,719,415.657. 34	1,743,652,213. 55	1,770,837,269. 40	1,755,857,098. 24	1.773,556,532. 43

1873.

	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Loans and discounts.	$913, 265. 189 67	$912, 064, 267. 31	$925. 557, 682. 42	$944, 220, 116. 34	$856. 816, 555. 05
Bonds for circulation	384, 675. 050 00	386, 763, 800 00	388, 080, 300. 00	388, 330, 400. 00	389. 384. 400 00
Bonds for deposits ..	15, 035, 000. 00	16, 235. 000. 00	15, 935. 000 00	14. 805, 000. 00	14. 815, 200 00
U. S. bonds on hand	10, 426, 950. 00	9, 613, 550. 00	9, 789, 400. 00	8, 824, 850. 00	8, 630, 850. 00
Other stocks and b'ds	22. 063, 306. 20	22, 449, 146 04	22, 912, 415. 63	23, 709. 034. 53	24, 358. 125. 06
Due from red'g ag'nts	95 773, 077. 10	88. 815, 557. 80	97, 143, 326. 94	96, 134, 120. 66	73, 032, 046. 87
Due from nat'l banks	39, 483, 700. 09	38, 671, 088. 63	43, 328, 792. 29	41. 413, 680. 06	40, 404. 757. 97
Due from State banks	13, 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, 388, 806. 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'fs 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'fs	1, 805, 000. 00	710, 000. 00	305, 000. 00	.....	.....
Total.....	1,839,152,715. 21	1,800,303,280. 11	1,851,234,860. 38	1,830,627,845. 53	1,729,380,303. 61

1874.

	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Loans and discounts	$897, 859, 600. 46	$923, 347 030. 79	$926, 195, 671. 70	$954, 394, 791. 59	$955, 862, 580. 51
Bonds for circulation	389. 614, 700. 00	389, 249 100. 00	390, 281, 700. 00	383, 254, 800. 00	382, 976, 200. 00
Bonds for deposits ..	14, 600, 200. 00	14, 890, 200. 00	14, 890, 200. 00	14, 691, 700 00	14, 714, 000. 00
U. S. bonds on hand	11, 043, 400. 00	10, 152, 000. 00	10, 456, 900. 00	13, 313, 550. 00	15, 290, 300. 00
Other stocks and b'ds	25. 305. 736. 24	25, 460, 460. 20	27, 010, 727. 48	27, 807, 826 92	28, 313, 473. 12
Due from res've 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. 29	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, 190, 683. 04
Current expenses ...	6, 998, 875. 75	7, 547, 203. 05	7, 550, 125. 20	7, 658, 738. 82	5, 510, 566. 47
Premiums paid.....	8, 741, 028. 77	8, 680. 370. 84	8, 563. 262. 27	8, 376. 659. 07	8, 626, 112. 16
Cash items	10, 269, 955. 50	11, 949, 020. 71	10, 496, 257. 00	12, 296, 416. 77	14, 005, 517. 33
Clear'g-house exch'gs	62, 768, 119. 19	94. 87., 796. 52	63, 896. 271. 31	97, 383, 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, 509, 969. 26	22, 326, 207. 27	21, 240, 945. 23	22, 436, 761. 04
Legal-tender notes..	102, 717, 563. 00	101, 692, 930. 00	103, 108, 350. 00	80, 021, 946. 00	82, 604, 791. 00
U.S.cert'fs of deposit	37, 235, 000. 00	40, 135, 000. 00	47, 780, 000. 00	42, 825, 000. 00	33, 670, 000. 00
Dep. with U. S. Treas	.....	.....	91, 250. 00	20, 349, 950. 15	21, 043, 084. 36
Total.....	1.808,500,529. 16	1,867,802,796. 28	1,851,840,913. 64	1,877,180,942. 44	1,902,409,638. 46

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—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	111,410,248.93
Undivided profits...	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	50,762,411.89
Nat'l bank circulation	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State bank circulation	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid...	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,356,934.48
Individual deposits..	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'ts U.S.dis.officers	5,024,699.44	3,416,371.16	5,463,953.48	4,563,833.79	5,136,597.74
Due to national banks	128,627,494.44	120,755,565.86	132,804,924.02	110,047,347.67	124,218,392.83
Due to State banks..	39,625,165.44	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.

	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Capital stock.....	$484,551,811.00	$487,891,251.00	$490,109,801.00	$491,072,616.00	$490,266,611.00
Surplus fund.....	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits...	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l bank circulation	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State bank circulation	1,368,271.00	1,280,208.00	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'ts U.S.dis.officers	5,835,696.60	4,425,750.14	6,416,275.10	8,098,560.13	4,705,593.36
Due to national banks	134,231,842.95	126,631,926.24	137,856,085.67	133,672,732.94	114,996,666.54
Due to State banks..	38,124,803.85	35,036,433.18	40,741,788.47	39,298,148.14	36,598,076.29
Notes rediscounted.	5,117,810.50	5,403,043.38	5,515,900.67	5,987,512.36	3,811,487.89
Bills payable.....	5,672,532.75	7,059,128.39	7,215,157.04	5,480,554.09	7,754,137.41
Total.....	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Capital stock.....	$490,859,101.00	$490,077,001.00	$491,003,711.00	$493,765,121.00	$495,802,481.00
Surplus fund.....	123,497,347.20	125,561,081.23	126,239,308.41	128,958,106.84	130,485,641.37
Undivided profits...	50,256,919.88	54,331,713.13	58,332,965.71	51,484,437.32	51,477,629.33
Nat'l bank circulation	339,602,955.00	340,267,649.00	338,538,743.00	333,225,298.00	331,193,159.00
State bank circulation	1,078,988.00	1,049,286.00	1,009,021.00	964,567.00	860,417.00
Dividends unpaid...	1,291,055.63	2,259,129.91	1,242,474.81	3,516,276.99	6,088,845.01
Individual deposits..	595,350,334.90	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits.....	7,276,959.87	7,994,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep'ts U.S.dis.officers	5,034,624.46	3,297,689.24	3,238,639.20	3,927,828.27	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.....	4,275,602.51	4,772,662.59	4,352,560.57	4,950,727.51	5,398,900.83
Total.....	1,808,500,529.16	1,867,802,796.28	1,851,840,913,64	1,877,180,942.44	1,902,409,638.46

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Loans and discounts	$956,485,939.35	$971,835,298.74	$972,926,532.14	$984,691,434.40	$962,571,807.70
Bonds for circulation	380,682,650.00	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've ag'ts	89,991,175.34	80,630,878.75	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	11,963,768.50	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	7,790,581.86	7,706,700.42	4,992,044.34	7,841,213.05	9,218,455.47
Premiums paid	9,006,880.92	8,434,453.14	8,742,393.83	8,670,091,18	9,442,801.54
Cash items	11,734,762.42	13,122,145.88	12,433,100.43	12,758,872.03	11,238,725.72
Clear'g-house exch'gs	81,127,796.39	116,970,819.05	88,924,025.93	75,142,863.45	67,886,967.04
Bills of other banks	18,909,397.00	19,504,640.00	24,261,961.00	18,528,837.00	17,166,190.00
Fractional currency	3,008,592.12	2,702,326.44	2,620,504.26	2,595,631.78	2,501,023.10
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'fs 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	19,686,960.50	19,202,256.68
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Loans and discounts	$950,205,555.62	$939,895,085.34	$933,686,530.45	$931,304,714.06	$929,066,408.42
Bonds for circulation	354,547,750.00	344,537,350.00	339,141,750.00	337,170,400.00	336,705,300.00
Bonds for deposits	14,216,500.00	14,128,000.00	14,328,000.00	14,698,000.00	14,757,000.00
U. S. bonds on hand	25,910,650.00	26,577,000.00	30,842,300.00	33,142,150.00	31,937,950.00
Other stocks and b'ds	30,425,430.43	30,905,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res've 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	11,262,193.06	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	43,498,445.40
Current expenses	8,296,207.85	6,820,573.35	5,025,549.38	6,987,644.46	9,818,422.88
Premiums paid	10,946,713.15	10,414,347.28	10,021,634.03	10,715,251.16	10,811,300.66
Cash items	9,517,868.86	9,693,186.37	11,724,592.67	12,043,139.68	10,658,709.26
Clear'g-house exch'gs	58,863,182.43	56,806,632.63	75,328,878.84	87,870,817.06	68,027,016.40
Bills of other banks	18,536,502.00	20,347,964.00	20,398,422.00	15,910,315.00	17,521,663.00
Fractional currency	3,215,594.30	2,771,886.26	1,987,897.44	1,417,203.66	1,146,741.94
Specie	29,077,345.85	21,714,594.36	25,218,469.92	21,360,767.42	32,999,647.89
Legal-tender notes	76,768,446.00	79,858,661.00	90,836,876.00	84,250,847.00	66,221,400.00
U. S. cert'fs of deposit	30,895,000.00	27,380,000.00	27,955,000.00	29,170,000.00	26,095,000.00
Due from U. S. Treas	18,479,112.79	16,911,680.20	17,063,407.65	16,743,695.40	16,359,491.73
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 23.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Loans and discounts	$920,561,018.65	$911,946,833.88	$901,731,416.03	$891,920,593.54	$881,856,744.87
Bonds for circulation	337,590,700.00	339,658,100.00	337,754,100.00	336,810,950.00	343,839,550.00
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	32,169,491.03
Due from res've ag'ts	88,698,308.85	84,942,718.41	82,132,099.96	73,284,133.12	75,960,087.27
Due from nat'l banks	44,844,616.88	42,027,778.81	44,567,303.63	45,217,246.82	44,123,924.97
Due from State banks	13,680,990.81	11,911,437.36	11,246,349.79	11,415,761.60	11,479,945.65
Real estate, etc	43,704,335.47	44,736,549.09	44,818,722.07	45,229,983.25	45,511,932.25
Current expenses	4,131,516.48	7,842,296.86	7,910,864.84	6,915,792.50	8,958,903.60
Premiums paid	10,991,714.50	10,494,505.12	10,320,674.34	9,219,174.62	8,841,939.09
Cash items	10,295,404.19	10,410,623.87	10,099,988.46	11,674,587.50	10,267,059.49
Clear'g-house exch'gs	81,117,889.04	85,159,422.74	57,861,481.13	74,525,215.89	64,664,415.01
Bills of other banks	18,418,727.00	17,942,693.00	20,182,948.00	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	27,070,017.78	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'fs of deposit	25,470,000.00	32,100,000.00	44,490,000.00	32,410,000.00	26,515,000.00
Due from U. S. Treas	16,441,509.98	16,291,040.84	17,932,574.00	16,021,753.01	16,493,577.08
Total	1,818,174,517.68	1,796,001,275.29	1,774,352,833.81	1,741,081,664.82	1,737,295,145.79

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—Continued.

1875.

Liabilities.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Capital stock	$496,272,901.00	$498,717,143.00	$501,568,563.50	$504,829,769.00	$505,485,865.00
Surplus fund	131,249,079.47	131,604,608.66	133,169,094.79	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 circulation	324,525,349.00	323,321,230.00	318,148,406.00	318,350,379.00	314,979,451.00
State bank circulation	824,876.00	815,229.00	786,844.00	772,348.00	752,722.00
Dividends unpaid	1,601,255.48	2,501,742.39	6,105,519.34	4,003,534.90	1,353,396.80
Individual deposits	647,735,879.69	695,347,677.70	686,478,630.48	664,579,619.39	618,517,245.74
U. S. deposits	7,971,932.75	6,797,972.00	6,714,228.70	6,507,531.59	6,652,556.67
Dept's U.S. dis. officers	5,330,414.16	2,766,387.41	3,459,061.80	4,271,195.19	4,232,550.87
Due to national banks	137,735,121.44	127,280,034.02	138,914,828.39	129,810,681.60	119,843,665.44
Due to State banks	55,294,663.84	53,037,582.89	55,714,055.18	49,918,530.95	47,048,174.56
Notes re-discounted	4,841,600.20	5,671,031.44	4,261,464.45	5,254,453.66	5,257,160.61
Bills payable	4,786,436.57	6,079,632.94	5,758,299.85	6,590,234.43	7,056,583.64
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Capital stock	$504,818,666.00	$500,982,006.00	$500,393,796.00	$499,802,232.00	$497,482,016.00
Surplus fund	133,091,739.50	131,795,199.94	131,897,197.21	132,202,282.00	131,390,664.67
Undivided profits	51,177,031.26	49,039,278.75	46,609,341.51	46,445,215.59	52,327,715.08
Nat'l bank circulation	307,476,155.00	300,252,085.00	294,444,678.00	291,544,020.00	292,011,575.00
State bank circulation	714,539.00	667,050.00	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
Dept'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 re-discounted	4,631,882,57	4,653,460.08	3,867,622.24	4,464,407.31	4,553,158.76
Bills payable	6,049,566.31	5,650,126.87	6,173,006.03	6,154,784.21	5,882,672.15
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
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	122,770,121.24	121,618,455.32
Undivided profits	37,456,530.32	45,609,418.27	50,508,351.70	44,572,678.72	51,530,910.18
Nat'l bank circulation	292,851,351.00	294,710,313.00	290,002,057.00	291,874,236.00	299,240,475.00
State bank circulation	581,242.00	535,963.00	521,611.00	481,738.00	470,540.00
Dividends unpaid	2,448,909.70	1,853,974.79	1,398,101.52	3,623,703.43	1,404,178.34
Individual deposits	659,691,969.76	641,772,528.08	636,267,529.20	610,403,987.12	604,512,514.52
U. S. deposits	7,234,696.96	7,584,267.72	7,187,431.67	7,972,714.75	6,529,031.09
Dept's U.S. dis. officers	3,108,316.55	3,076,878.70	3,710,167.20	2,376,983.02	3,780,759.43
Due to national banks	130,293,566.36	125,422,444.43	121,443,601.23	115,028,954.38	115,773,660.58
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 re-discounted	4,000,063.82	3,985,459.75	2,953,128.58	3,791,219.47	4,654,784.51
Bills payable	6,483,320.92	5,969,241.94	6,249,426.88	6,137,116.83	5,843,107.03
Total	1,818,174,517.68	1,796,603,275.29	1,774,352,833.81	1,741,684,663.84	1,737,295,145.79

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

Resources.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Loans and discounts.	$854,750,708.87	$847,620,392.49	$835,078,133.13	$833,988,450.59	$826,017,451.87
Bonds for circulation	343,871,350.00	345,256,350.00	347,332,100.00	347,556,650.00	347,812,300.00
Bonds for deposits ..	13,329,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand.	34,881,600.00	33,615,700.00	40,479,900.00	46,785,600.00	44,255,850.00
Other stocks and b'ds	34,674,307.21	34,697,320.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res've agt's	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks	39,692,105.87	40,545,522.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,316.30	12,314,698.11	12,259,856.09
Real estate, etc	45,792,363.73	45,901,536.93	46,153,409.35	46,702,476.26	46,728,147.36
Current expenses ...	7,786,572.42	7,239,365.78	4,718,618.66	6,272,566.73	7,608,128.83
Premiums paid.....	7,806,252.00	7,574,255.95	7,335,454.49	7,134,735.68	6,978,768.71
Cash items	10,107,583.76	10,989,440.78	11,525,376.07	10,982,432.89	9,985,004.21
Clear'g-house exch'gs	66,498,965.23	95,525,134.28	87,498,287.82	82,372,537.88	61,998,286.11
Bills of other banks.	16,250,569.00	18,363,335.00	17,063,576.00	16,929,721.00	19,392,281.00
Fractional currency.	697,398.86	661,044.69	610,084.25	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'fs of deposit	20,605,000.00	20,995,000.00	36,905,000.00	32,690,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,364,030.47	16,798,667.62	16,543,674.36	17,940,918.34
Total.....	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Loans and discounts	$823,906,765.68	$814,653,422.69	$835,875,012.36	$878,503,097.45	$933,543,661.93
Bonds for circulation	347,118,300.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits...	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand .	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,677,500.00
Other stocks and b'ds	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res've agt's	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	11,892,546.26	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 ...	4,023,024.67	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	62,712,445.55	83,152,359.49	112,964,964.25	112,172,677.95
Bills of other banks.	19,535,588.00	17,068,505.00	16,685,484.00	16,707,550.00	16,400,218.00
Fractional currency.	475,538.50	467,177.47	446,217.26	396,065.06	374,227.02
Specie.....	41,499,757.32	41,148,563.41	42,333,287.44	42,173,731.23	79,013,041.59
Legal-tender notes ..	70,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert'fs of deposit	28,915,000.00	21,885,000.00	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.

	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've agt's	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.76	126,155,014.40
Due from nat'l banks	53,230,034.03	54,493,465.09	56,578,444.69	63,023,706.84	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	6,386,183.01	4,442,440.02
Premiums paid.....	3,908,059.27	3,791,703.33	3,702,354.60	3,488,470.11	3,288,602.63
Cash items.....	10,320,274.51	9,857,645.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs	166,736,492.64	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	64,470,717.00	56,640,458.00	59,216,934.00
U. S. cert'fs 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	16,969,083.78	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

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock	$473,952,541.00	$471,971,627.00	$470,393,366.00	$466,147,436.00	$464,874,996.00
Surplus fund	120,870,290.10	119,231,126.13	118,178,530.75	116,897,779.98	116,402,118.84
Undivided profits	45,040,851.85	43,938,961.98	40,482,522.64	40,936,213.58	44,040,171.84
Nat'l bank circulat'n	300,926,284.00	301,884,704.00	299,621,059.00	301,888,092.00	303,324,733.00
State bank circulat'n	439,339.00	426,504.00	417,808.00	413,913.00	400,715.00
Dividends unpaid	1,207,472.68	1,930,669.58	5,466,350.52	3,118,389.91	1,473,784.86
Individual deposits	602,882,585.17	625,479,771.12	621,632,160.06	620,236,176.82	598,805,775.56
U. S. deposits	7,243,253.29	13,811,474.14	22,686,619.67	41,654,812.08	40,269,825.72
Dep's U.S.dis.officers	3,004,064.90	2,392,281.61	2,903,531.99	3,342,794.73	3,451,436.56
Due to national banks	123,239,448.50	109,720,396.70	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 re-discounted	2,465,390.79	2,834,012.00	2,453,859.77	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.

	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	115,429,031.93
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	1,305,480.45
Individual deposits	643,337,745.26	598,822,694.02	648,934,141.42	719,737,568.89	755,459,966.01
U. S. deposits	59,701,222.90	303,463,505.69	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	52,622,453.99	59,232,391.93
Notes re-discounted	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	4,208,201.29	4,041,649.70
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Capital stock	$454,548,585.00	$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	42,863,804.95	48,226,087.61	50,443,635.45	46,139,690.24	47,946,741.64
Nat'l bank circulat'n	320,303,874.00	320,759,472.00	318,088,562.00	317,350,036.00	317,484,496.00
State bank circulat'n	303,452.00	299,790.00	290,738.00	271,045.00	258,499.00
Dividends unpaid	1,365,001.91	1,542,447.98	1,330,179.85	3,452,504.17	6,198,238.38
Individual deposits	848,926,599.86	791,555,059.63	833,701,034.20	873,537,637.07	1,006,452,852.82
U. S. deposits	7,856,791.97	7,925,988.37	7,680,905.47	7,548,538.67	7,898,100.94
Dep's U.S.dis.officers	3,069,880.74	3,220,606.64	3,026,757.34	3,344,386.62	3,489,501.01
Due to national banks	170,245,061.08	157,209,759.14	171,462,131.23	192,124,705.10	192,413,295.78
Due to State banks	65,439,334.51	63,317,107.96	67,938,795.35	75,735,677.06	71,185,817.08
Notes re-discounted	1,918,788.88	2,616,900.55	2,258,544.72	3,178,232.50	3,354,697.18
Bills payable	4,181,280.53	4,529,967.98	5,260,417.43	5,031,604.93	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

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11. 2,094 banks.	MAY 6. 2,102 banks.	JUNE 30. 2,115 banks.	OCTOBER 1. 2,132 banks.	DECEMBER 31. 2,164 banks.
Loans and discounts.	$1,073,786,749. 70	$1,093,649,782. 18	$1,144,988,949. 45	$1,173,796,083. 09	$1,169 177,557. 16
Bonds for circulation	339.8.1.950 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	15,510,000. 00	15 715,000. 00
U. S. bonds on hand	46,636,150. 00	44,116,500. 00	48 584,950. 00	40,866 750. 00	31,884 000. 00
Other stocks and b'ds	49 545,154. 92	51 908 123. 98	58,049,292. 63	61,952,402. 95	62,663,218. 93
Due from res've ag'ts	120 8..0.691. 09	128,017,627. 03	156,258,637. 05	132,968,183. 12	123,530,465. 75
Due from nat'l banks	62.295 517. 34	63,176,225. 67	75,703,599. 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	19,206,826. 62	17,644,704. 62
Real estate, etc	47,525,790 0.2	47,791,348. 36	47,834,660. 20	47,329,111. 16	47,445,050. 46
Current expenses	7 810 930. 83	6,096,109. 78	4,235,911. 19	6,731,936. 48	4 647,101. 04
Premiums paid	3.5 0 516. 71	4 024,763. 60	4,115,980. 01	4,138,485. 71	3,891,728. 72
Cash items	10,144 682. 87	11,826,603. 16	13,574,227. 31	14,831,879. 30	17,337,964. 78
Clear'g-house exch'gs	147,761,544. 96	196,633,558. 01	143,960 236. 84	189 222,255. 95	217,214,627. 10
Bills of other banks	17,733 032. 00	25,1.0,933. 00	21,6 1,932. 00	17,732,712 00	24,190,534. 00
Fractional currency	386,569. 63	386,950. 21	372,140. 23	373,945 26	366 361. 52
Specie	105,156,195. 24	122,628,562. 08	128,6 8 927. 50	114,334,736. 12	113 680,6 9. 60
Legal-tender notes	52 156,4 9. 00	62,516,296 00	58,728,713. 00	53,158 441. 00	60,104,287. 00
U. S. cert's of deposit	6,120 000 00	8,045,000. 00	9,510 000. 00	6,740 000. 00	7,9 0.000. 00
Due from U. S. Treas	17,015,269. 8	18,456,600. 14	17,251,868. 22	17,472,595. 96	18,097,923. 40
Total	2,140,110,944. 78	2,270,226,817. 76	2,325,832,700. 75	2,358,387,391. 59	2,381,890,866. 85

1882.

	MARCH 11. 2,187 banks.	MAY 19. 2,224 banks.	JULY 1. 2,239 banks.	OCTOBER 3. 2,269 banks.	DECEMBER 30. 2,308 banks.
Loans and discounts	$1,182,661,609. 5	$1,189,094,870. 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	15,9.0.000 00	15,9.0.000. 00	16,111 000. 00	16,344 000. 00
U. S. bonds on hand.	28,523,450. 00	29,062 700 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 6..0. 36
Due from res've agt's	117,452,719. 75	124,189,945. 23	118,455,012. 38	113,277,227. 87	122 066,106. 75
Due from nat'l banks	68,301,645. 12	66,883,512. 75	75,366,970. 74	68 516,841. 06	76,073,227. 76
Due from State banks	15,921,422. 07	16,890,174. 92	16,344,688. 66	17,105,468. 44	18,405,748. 49
Real estate, etc	47,073,247. 45	46,956,574. 28	46 425,351. 40	46,537,006. 41	46,993,408. 41
Current expenses	8,494.0 6 21	6,774,571. 85	3,0 0 464. 69	7,2.8,270. 17	5,1.0 505. 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,.08,1.0. 70	12,295 256. 96	20,166,927. 35	14,784,0.5 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	106,427,150. 40
Legal-tender notes	56,6 3,572. 00	65 969,5.2. 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	17,7.0,701. 07	17,099,385. 14	16,8.0,407. 40	17,161,367. 94	17,054,069. 42
Total	2,309,057,088. 72	2,277,924,911. 13	2,344,342,686. 90	2,399,833,676. 84	2,360,793,467. 09

1883.

	MARCH 13. 2,343 banks.	MAY 1. 2,375 banks.	JUNE 22. 2,417 banks.	OCTOBER 2. 2,501 banks.	DECEMBER 31. 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	16 799 900 00	16,949,000. 00	17,116 000. 00	17,081,000. 00	16,846,000. 00
U. S. bonds on hand	17,850 100 00	15,870,600. 00	16,978,150. 00	13,593,050. 00	13,151,250. 00
Other stocks and b'ds	68,428,685. 67	68,340,560. 79	68,552,073. 03	71,114,031. 11	71,609,421. 62
Due from res've ag'ts	121,024,154. 60	109,306,8.8. 23	126 646,954. 62	124,918 728. 71	126,999,606. 92
Due from nat'l banks	67,263,503. 85	68,477,918. 02	66 164,638. 21	65,714,229. 44	77,902,785. 07
Due from State banks	16 993,341. 72	19,382,129. 33	19,451,4.8. 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	8,8.9,278. 26	6 808,327. 30	4,878,318. 44
Premiums paid	7,4.0 959. 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-h use exch'gs	107,7.0 965 17	145 990 968. 18	90,792,075. 08	96,353,211. 76	134,545,273. 98
Bills of other banks	19,729,526. 00	22 655 8.3. 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	97 962,765. 34	103,607,266. 32	115,254,394. 62	107 817,983. 53	114,276,158. 04
Legal-tender notes	60 8.8,0.8. 00	68,256,4.8. 00	73,832,458. 00	70 672,997. 00	80,559,796. 00
U. S cert's of deposit	8,405 000. 00	8 4..0 000 00	10,685,000. 00	9,970 000. 00	10,840 000. 00
Due from U. S. Treas	16,726 451. 30	17,497,694. 31	17,407,906. 20	16,586,712. 60	16,865,928. 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

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—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	128,146,617.75	129,867,493.92
Undivided profits	54,072,225.49	54,906,690.47	54,684,137.16	56,372,190.92	54,221,816.10
Nat'l bank circulation	298,590,802.00	309,737,193.00	312,223,352.00	320,200,069.00	325,018,161.00
State bank circulat'n	252,765.00	252,647.00	242,967.00	244,399.00	241,701.00
Dividends unpaid	1,402,118.43	2,617,134.37	5,871,595.59	3,836,445.84	6,372,737.13
Individual deposits	933,392,430.75	1,027,010,514.10	1,031,731,043.42	1,070,997,431.71	1,102,679,163.71
U. S. deposits	7,281,149.25	9,504,081.25	8,971,826.75	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 national banks	181,677,285.37	191,250,091.00	223,503,034.19	205,862,945.80	197,252,226.01
Due to State banks	71,579,477.47	80,700,506.06	91,035,599.65	89,047,471.00	79,380,429.38
Notes re-discounted	2,616,203.05	2,908,370.45	2,220,053.02	3,091,165.30	4,122,472.79
Bills payable	4,581,231.47	4,493,544.77	5,109,128.57	4,604,077.12	4,482,325.25
Total	2,140,110,944.78	2,270,226,817.76	2,325,852,700.75	2,358,387,391.59	2,381,890,866.85

1882.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
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	135,970,969.31
Undivided profits	60,475,764.98	62,345,199.19	52,128,817.73	61,180,310.53	55,342,816.94
Nat'l bank circulation	323,651,577.00	315,671,236.00	308,921,868.00	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	3,153,836.36	6,895,057.82
Individual deposits	1,036,595,098.20	1,001,687,693.74	1,066,707,248.75	1,122,472,682.46	1,066,901,719.85
U. S. deposits	8,853,242.16	9,741,133.36	9,817,224.44	8,817,411.21	9,622,503.56
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 national banks	187,433,824.90	192,067,865.26	194,858,025.46	180,075,749.77	194,491,260.60
Due to State banks	78,359,675.85	78,911,787.20	84,066,023.66	76,885,052.22	77,031,165.82
Notes re-discounted	3,912,992.38	3,754,044.38	4,195,210.99	5,747,614.68	6,703,164.45
Bills payable	4,428,531.51	5,008,343.09	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	2,399,853,676.84	2,360,763,497.09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock	$490,456,932.00	$493,963,069.00	$500,298,312.00	$509,699,787.00	$511,837,575.00
Surplus fund	136,922,884.44	137,775,004.39	138,331,902.06	141,991,789.18	144,800,252.13
Undivided profits	59,340,913.64	60,739,878.85	68,354,157.15	62,569,652.01	58,787,945.91
Nat'l bank circulation	312,778,053.00	313,549,993.00	311,963,302.00	310,517,857.00	304,944,131.00
State bank circulat'n	206,779.00	198,162.00	189,253.00	184,357.00	181,121.00
Dividends unpaid	1,389,092.96	2,849,629.87	1,454,232.01	3,229,226.31	7,082,682.28
Individual deposits	1,004,111,400.55	1,067,962,238.35	1,043,137,763.11	1,049,427,700.57	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 national banks	191,296,859.14	180,445,876.92	194,150,676.43	186,828,676.27	209,867,280.06
Due to State banks	80,251,968.26	78,544,128.82	84,744,666.35	83,692,073.01	84,776,421.60
Notes re-discounted	5,101,458.69	5,557,184.69	5,197,514.12	7,387,527.40	8,248,562.67
bills payable	3,660,724.79	3,304,061.60	3,137,259.77	4,053,252.81	4,103,297.78
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

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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	$1,321,548,289.62	$1,333,433,230.54	$1,269,862,935.96	$1,245,294,093.37	$1,234,202,226.44
Bonds for circulation	339,816,150.00	337,342,900.00	334,346,350.00	327,435,000.00	317,586,050.00
Bonds for deposits	16,850,000.00	17,135,000.00	17,060,000.00	16,840,000.00	16,740,000.00
U. S. bonds on hand	18,672,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.60	73,424,815.97	72,572,306.93	71,363,477.46	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	66,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,500.91	15,833,982.98	18,329,912.01
Real estate, etc	49,418,805.02	49,667,126.87	50,149,083.90	49,900,886.91	49,889,936.06
Current expenses	7,813,880.56	8,054,296.82	8,866,558.09	6,913,508.85	9,670,996.14
Premiums paid	9,742,601.42	9,826,386.76	10,605,343.49	11,632,631.68	11,923,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's			10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'gs	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	14,200,000.00	19,040,000.00
Due from U.S. Treas.	16,465,785.66	17,468,976.58	17,022,999.34	17,739,906.28	15,442,306.52
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Loans and discounts	$1,232,327,453.69	$1,241,450,649.79	$1,257,655,547.92	$1,306,143,990.46	$1,343,517,559.96
Bonds for circulation	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposits	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	78,967,097.86	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	3,533,759.49	6,853,392.72	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'gs	59,085,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks	22,013,314.00	26,217,171.00	23,465,388.00	23,062,765.00	23,178,052.00
Fractional currency	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars				1,605,763.69	1,670,961.77
Specie	167,115,873.67	177,433,119.30	177,612,492.02	174,872,572.54	165,354,352.37
Legal-tender notes	71,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U.S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U.S. Treas.	15,079,935.80	15,473,270.84	14,617,897.02	14,897,114.24	14,981,021.79
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Loans and discounts	$1,367,705,252.80	$1,398,552,099.71	$1,421,547,199.22	$1,450,957,054.93	$1,470,157,681.13
Bonds for circulation	296,661,400.00	279,414,400.00	270,315,850.00	258,498,950.00	228,384,350.00
Bonds for deposits	18,637,000.00	18,810,000.00	19,984,900.00	20,105,900.00	21,040,900.00
U. S. bonds on hand	16,580,050.00	12,535,550.00	14,368,950.00	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	13,277,169.64	13,218,973.44
Cl'g-house loan cert's	505,000.00	205,000.00	85,000.00		
Clear'g-house exc'gs	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	25,120,938.00	21,602,661.00	22,734,085.00	20,132,330.00
Fractional currency	470,175.18	452,361.34	451,308.89	434,220.93	447,333.09
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	156,387,696.60	166,983,550.01
Legal-tender notes	67,014,886.00	79,656,788.00	64,039,751.00	62,812,322.00	67,739,828.00
U. S. cert's of deposit	12,420,000.00	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

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—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	146,867,119.06
Undivided profits	63,644,861.56	67,450,459.00	70,597,487.21	63,234,237.62	70,711,369.95
Nat'l bank circulati'n	298,791,610.00	297,506,243.00	295,175,334.00	289,775,123.00	280,197,043.00
State bank circulati'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	1,046,050,167.90	1,060,778,388.06	979,020,349.63	975,243,795.14	987,649,055.68
U. S. deposits	9,956,875.24	11,233,495.77	10,530,759.44	10,367,909.92	10,655,803.72
Dep's U. S. dis. offic'rs	3,856,461,66	3,588,980.50	3,664,326.13	3,703,804.34	3,749,969.85
Due to national banks	207,461,179.63	192,868,942.31	155,785,354.44	173,979,149.80	187,296,348.30
Due to State banks	88,406,363.89	86,778,138.85	70,480,617.11	72,408,206.83	72,572,384.43
Notes re-discounted	6,234,202.32	7,299,284.58	11,343,505.55	11,008,595.07	8,433,724.67
Bills payable	2,968,740.50	3,193,635.20	4,262,244.57	4,580,862.15	3,415,524.07
Cl'g-house loan cert's	.....	.....	11,895,000.00	.....	.....
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock	$524,255,151.00	$525,195,577.00	$526,273,602.00	$527,524,410.00	$529,360,725.00
Surplus fund	145,907,800.02	145,103,776.01	146,523,799.94	146,624,642.06	150,155,549.52
Undivided profits	60,296,452.56	60,184,358.12	52,229,946.61	59,335,519.11	69,229,645.82
Nat'l bank circulati'n	274,054,157.00	273,703,047.00	269,147,600.00	268,869,597.00	267,430,837.00
State bank circulati'n	162,581.00	144,498.00	144,489.00	136,898.00	133,932.00
Dividends unpaid	1,301,937.73	2,577,236.08	6,414,263.98	3,508,325.38	1,360,977.27
Individual deposits	996,501,647.40	1,035,802,188.56	1,106,376,516.80	1,102,372,450.35	1,111,429,914.98
U. S. deposits	11,006,919.47	11,690,707.52	10,995,974.68	11,552,621.98	12,058,768.36
Dep's U.S. dis. offic'rs	3,039,646.40	3,330,522.70	3,027,218.02	2,714,399.37	3,005,783.11
Due to national banks	205,877,203.09	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 re-discounted	6,299,722.15	5,736,012.02	5,864,000.85	8,432,792.64	9,932,828.24
Bills payable	1,850,462.10	2,167,333.33	2,074,259.76	2,191,380.16	1,951,598.60
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.

	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	$539,199,291.72	$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 circulati'n	256,972,158.00	244,893,097.00	238,273,685.00	228,672,610.00	202,078,287.00
State bank circulati'n	133,931.00	132,470.00	128,336.00	125,002.00	115,352.00
Dividends unpaid	1,534,905.58	1,526,776.66	1,863,303.62	2,227,810.59	1,590,345.06
Individual deposits	1,152,660,492.06	1,146,246,911.43	1,113,459,187.35	1,172,968,308.64	1,169,716,413.13
U. S. deposits	12,414,566.52	13,670,721.76	14,295,927.74	13,842,023.69	13,705,700.73
Dep's U.S. dis. offic'rs	3,019,018.72	2,798,864.55	2,884,865.62	2,721,276.77	4,276,257.85
Due to national ba'ks	219,778,171.80	204,405,273.11	218,327,437.33	218,395,950.54	223,842,279.46
Due to State banks	92,663,570.46	90,591,102.81	90,366,354.90	90,246,483.31	91,254,533.23
Notes re-discounted	8,376,095.20	8,718,911.71	7,948,698.27	10,594,176.56	9,159,345.79
Bills payable	1,174,874.29	1,145,240.26	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

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Federal Reserve Bank of St. Louis

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.
Loans and discounts	$1,515,534,674.67	$1,560,291,810.73	$1,560,371,741.05	$1,587,549,133.76
U.S. bonds to secure circ'lat'n	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00
U. S. bonds to secure deposits	22,976,900.00	24,990,500.00	26,402,000.00	27,757,000.00
U. S. bonds on hand	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00
Oth'r stocks, b'ds, and mortg's	87,441,034.86	88,031,124.15	88,374,837.99	88,831,009.96
Due from ap'r'd reserve ag'ts	163,161,181.37	148,067,874.43	140,270,155.75	140,873,587.98
Due from national banks	86,460,829.09	105,576,841.99	99,487,767.80	93,302,413.94
Due from State b'ks and b'k'rs	21,725,805.99	22,746,160.43	20,952,187.86	22,103,677.18
Real estate, furniture, etc	55,128,600.78	55,729,098.76	56,954,622.58	57,968,159.71
Current exp's and taxes paid	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72
Premiums paid	15,537,721.22	16,806,431.83	17,353,120.17	17,288,771.35
Checks and other cash items	13,308,520.04	13,065,663.79	16,914,070.02	14,691,373.38
Exchanges for cl'ng-house	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99
Bills for other banks	22,225,206.00	25,188,137.00	22,962,737.00	21,937,884.00
Uncurrent and minor coins	577,878.03	556,186 75	564,266.72	540,594.50
Trade dollars	1,803,661,40	184,203.08	63,671.97	509.25
Specie	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38
Legal-tender notes	66,228,158.00	79,595,088.00	74,477,342.00	73,751,255.00
U. S. certificates of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00
5% fund with Treasurer	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35
Due from U. S. Treasurer	1,856,195.13	1,113,554.81	660,818.42	985,410.14
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59

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BANKS FROM OCTOBER, 1863, TO OCTOBER, 1887—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.
Capital stock paid in	$555,351,765.00	$565,629,068.45	$571,643,811.00	$578,462,765.00
Surplus fund	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97
Undivided profits	67,248,949.16	70,153,368.11	62,294,634.02	71,451,167.02
Nat'l bank notes outstanding	186,231,498.00	176,771,569.00	166,625,658.00	167,283,343.00
State bank notes outstanding	106,100.00	98,716.00	98,697.00	98,690.00
Dividends unpaid	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83
Individual deposits	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95
U. S deposits	15,233,909.94	17,536,485.93	19,186,712.77	20,392,284.03
Deposits U. S. disb'ng offic'rs	4,277,187.61	3,779,735.14	4,074,903.62	4,831,666.14
Due to national banks	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15
Due to State banks	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68
Notes and bills rediscounted	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39
Bills payable	2,082,374.21	2,567,953.30	2,985,987.60	4,888,439.43
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59

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Federal Reserve Bank of St. Louis

A SUMMARY

OF THE

STATE AND CONDITION

OF

THE NATIONAL BANKS

ON

DECEMBER 28, 1886, MARCH 4, MAY 13, AUGUST 1, AND OCTOBER 5, 1887.

Arranged by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886,

MAINE.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	71 banks.	71 banks.	72 banks.	72 banks.	72 banks.
Loans and discounts	$18,231,448.55	$17,976,009.75	$18,309,263.30	$18,502,167.80	$19,174,026.59
Bonds for circulation	7,351,000.00	6,501,000.00	5,878,500.00	5,558,500.00	5,483,500.00
Bonds for deposits	170,000.00	170,000.00	170,000.00	170,000.00	170,000.00
U. S. bonds on hand	10,600.00	11,750.00	10,400.00	10,400.00	10,400.00
Other stocks and b'ds	779,273.04	816,977.69	805,954.35	803,014.62	828,932.83
Due from res've ag'ts	1,984,959.25	1,624,733.48	1,615,264.45	1,586,391.92	1,600,388.87
Due from nat'l banks	710,767.16	546,101.59	461,201.54	461,190.00	587,018.27
Due from State banks	21,425.06	14,765.12	15,473.48	12,283.29	15,510.33
Real estate, etc	513,966.64	513,783.91	513,246.91	496,940.63	492,729.57
Current expenses	77,043.58	49,784.34	62,535.58	32,205.45	54,473.76
Premiums paid	267,244.89	260,237.48	274,191.13	272,280.76	266,404.10
Cash items	264,379.30	236,655.61	213,013.69	199,073.84	207,454.64
Clear'g-house exch'gs	85,615.61	79,372.16	60,795.98	72,573.37	66,580.98
Bills of other banks	449,930.00	276,029.00	299,949.00	330,446.00	321,995.00
Uncur't & minor coins	2,796.53	3,707.61	3,114.42	3,416.74	3,063.09
Trade dollars	1,983.00	488.00	231.00	22.00	
Specie	763,114.86	793,955.17	687,780.49	676,498.61	693,629.93
Legal-tender notes	239,808.00	184,548.00	185,377.00	197,099.00	219,296.00
U. S. cert's of deposit					
5% fund with Treas.	321,255.00	281,865.00	254,750.00	245,482.50	238,627.50
Due from U. S. Treas.	4,788.55	10,780.00	7,532.00	9,670.00	5,950.00
Total	32,251,449.71	30,372,543.91	29,828,574.02	29,641,656.63	30,439,981.46

NEW HAMPSHIRE.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Loans and discounts	$9,101,003.29	$8,993,811.58	$9,030,317.42	$9,357,589.87	$9,695,037.37
Bonds for circulation	4,449,500.00	4,364,500.00	4,289,500.00	4,019,500.00	4,019,500.00
Bonds for deposits	350,000.00	350,000.00	350,000.00	350,000.00	350,000.00
U. S. bonds on hand	300.00	600.00	4,250.00	5,000.00	1,600.00
Other stocks and b'ds	1,674,904.94	1,769,412.03	1,716,862.58	1,703,589.97	1,753,393.98
Due from res've ag'ts	1,371,739.93	1,272,851.45	1,580,289.69	1,151,839.56	1,505,535.95
Due from nat'l banks	107,564.73	144,021.35	106,459.03	147,305.04	178,542.12
Due from State banks	56,798.28	48,462.05	65,458.14	46,567.36	43,524.55
Real estate, etc	198,493.69	195,941.62	207,077.52	207,682.46	210,474.15
Current expenses	68,140.75	48,954.93	44,001.17	35,140.88	44,478.19
Premiums paid	269,341.88	245,060.46	268,422.96	291,171.60	292,540.02
Cash items	120,399.39	109,091.29	140,403.66	190,932.31	228,541.75
Clear'g-house exch'gs					
Bills of other banks	328,978.00	239,914.00	276,141.00	252,485.00	225,149.00
Uncur't & minor coins	4,789.42	4,848.03	5,823.21	4,984.54	5,138.06
Trade dollars	132.25	407.25	407.00	27.00	
Specie	387,070.41	372,756.87	379,240.15	385,159.54	394,034.15
Legal-tender notes	141,730.00	124,706.00	132,141.00	138,235.00	122,493.00
U. S. cert's of deposit					
5% fund with Treas.	199,609.67	194,677.50	192,302.50	180,162.50	178,782.50
Due from U. S. Treas.	6,818.34	4,451.20	1,481.20	1,960.00	1,432.16
Total	18,837,323.97	18,484,517.61	18,850,573.23	18,469,032.63	19,250,196.95

VERMONT.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Loans and discounts	$12,080,041.46	$11,938,056.79	$12,265,214.54	$12,541,864.26	$12,879,765.21
Bonds for circulation	4,676,500.00	4,571,000.00	3,954,500.00	3,898,500.00	3,891,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	150,000.00
U. S. bonds on hand	129,900.00	160,950.00	160,150.00	122,850.00	128,600.00
Other stocks and b'ds	824,621.17	806,554.66	768,435.28	772,242.94	820,911.86
Due from res've ag'ts	1,062,360.56	1,016,916.61	1,249,382.13	998,880.01	993,278.39
Due from nat'l banks	191,347.68	174,526.69	212,134.92	169,096.94	213,415.46
Due from State banks	24,805.77	42,059.02	62,672.30	39,020.22	24,898.43
Real estate, etc	221,128.60	224,183.98	223,319.80	215,856.61	217,659.78
Current expenses	56,072.96	27,926.54	51,168.44	15,414.70	41,252.90
Premiums paid	140,102.92	125,159.59	133,561.46	152,169.09	151,686.10
Cash items	90,768.68	83,605.23	63,303.90	67,850.10	69,096.88
Clear'g-house exch'gs					
Bills of other banks	165,467.00	120,990.00	122,360.00	121,840.00	123,579.00
Uncur't & minor coins	3,684.15	4,534.76	4,270.61	3,845.27	4,349.05
Trade dollars	4,731.01	4,781.85	2,518.00	507.00	4.00
Specie	400,682.78	400,992.49	384,824.26	395,767.91	387,693.58
Legal-tender notes	197,701.00	141,438.00	172,719.00	161,276.00	174,390.00
U. S. cert's of deposit					
5% fund with Treas.	206,348.29	201,965.00	173,872.50	172,060.00	161,903.50
Due from U. S. Treas.	360.00	585.00	10.00	340.00	1,310.00
Total	20,577,225.03	20,146,206.21	20,095,417.14	19,999,380.96	20,434,803.14

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Federal Reserve Bank of St. Louis

by States and reserve cities.

MAINE.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	71 banks.	71 banks.	72 banks.	72 banks.	72 banks.
Capital stock	$10, 360, 000. 00	$10, 360, 000. 00	$10, 385, 000. 00	$10, 410, 000. 00	$10, 440, 700. 00
Surplus fund	2, 346, 128. 02	2, 374, 735. 09	2, 396, 222. 03	2, 414, 708. 45	2, 401, 404. 86
Undivided profits	1, 370, 360. 34	1, 160, 447. 50	1, 349, 712. 12	1, 191, 330. 69	1, 343, 946. 34
Nat'l-bank circulation	6, 538, 654. 00	5, 756, 770. 00	5, 231, 564. 00	4, 944, 497. 00	4, 875, 561. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	48, 058. 25	49, 254. 50	48, 984. 87	74, 163. 61	73, 158. 70
Individual deposits	10, 648, 758. 52	9, 730, 874. 18	9, 506, 709. 64	9, 724, 629. 75	10, 116, 282. 26
U. S. deposits	73, 532. 53	70, 650. 72	91, 691. 23	76, 419. 50	64, 277. 60
Dep'ts U.S.dis.officers	63, 786. 26	64, 867. 58	61, 702. 84	72, 971. 07	101, 859. 81
Due to national banks	647, 422. 77	492, 577. 73	546, 623. 17	491, 044. 18	551, 540. 42
Due to State banks	62, 072. 02	172, 330. 50	79, 557. 00	97, 429. 73	196, 317. 72
Notes re-discounted	92, 677. 00	140, 056. 11	130, 807. 12	140, 410. 45	267, 180. 55
Bills payable	.....	.....	.....	4, 052. 20	7, 752. 20
Total	32, 251, 449. 71	30, 372, 543. 91	29, 828, 574. 02	29, 641, 656. 63	30, 439, 981. 46

NEW HAMPSHIRE.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Capital stock	$6, 155, 000. 00	$6, 155, 000. 00	$6, 205, 000. 00	$6, 205, 000. 00	$6 205, 000. 00
Surplus fund	1, 331, 176. 61	1, 397, 072. 60	1, 434, 547. 60	1, 451, 274. 77	1, 453, 624. 77
Undivided profits	747, 884. 54	576, 163. 83	595, 190. 03	537, 726. 39	639, 058. 42
Nat'l-bank circulation	3, 966, 995. 00	3, 892, 185. 00	3, 792, 839. 00	3, 588, 310. 00	3, 588, 015. 00
State-bank circulation	6, 834. 00	6, 833. 00	6, 833. 00	6, 833. 00	6, 829. 00
Dividends unpaid	34, 610. 36	20, 629. 46	30, 609. 80	40, 497. 26	34, 580. 12
Individual deposits	5, 576, 309. 26	5, 378, 933. 01	5, 511, 929. 27	5, 632, 125. 05	6, 123, 423. 51
U. S. deposits	246, 377. 40	254, 507. 53	252, 883. 33	265, 029. 29	223, 031. 17
Dep'ts U.S.dis.officers	60, 174. 15	54, 286. 57	61, 817. 95	66, 992. 22	114, 561. 02
Due to national banks	466, 189. 61	405, 450. 46	578, 110. 26	406, 830. 61	500, 895. 52
Due to State banks	222, 703. 36	317, 674. 01	346, 831. 68	245, 771. 19	341, 208. 42
Notes re-discounted	22, 619. 68	25, 782. 20	24, 171. 31	17, 112. 00	15, 000. 00
Bills payable	450. 00	.....	9, 810. 00	5, 530. 85	4, 970. 00
Total	18, 837, 323. 97	18, 484, 517. 61	18, 850, 573. 23	18, 469, 032. 63	19, 250, 196. 95

VERMONT.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Capital stock	$7, 641, 000. 00	$7, 591, 000. 00	$7, 516, 000. 00	$7, 516, 000. 00	$7, 566, 000. 00
Surplus fund	1, 514, 978. 05	1, 551, 346. 50	1, 552, 479. 33	1, 568, 887. 23	1, 571, 863. 75
Undivided profits	740, 355. 38	532, 669. 71	688, 419. 95	499, 867. 30	668, 328. 88
Nat'l-bank circulation	4, 175, 065. 00	4, 076, 725. 00	3, 531, 505. 00	3, 464, 035. 00	3, 478, 100. 00
State-bank circulation	3, 500. 00	3, 500. 00	3, 500. 00	3, 500. 00	3, 500. 00
Dividends unpaid	36, 012. 83	14, 249. 93	9, 962. 55	24, 042. 75	9, 095. 60
Individual deposits	6, 124, 700. 31	5, 939, 958. 06	6, 239, 836. 44	6, 416, 438. 48	6, 627, 089. 66
U. S. deposits	47, 345. 32	60, 505. 72	69, 598. 48	115, 921. 43	134, 515. 47
Dep'ts U.S.dis.officers	5, 840. 88	4, 333. 23	4, 997. 89	7, 463. 15	8, 924. 22
Due to national banks	170, 995. 52	216, 667. 79	275, 731. 26	225, 381. 42	216, 530. 49
Due to State banks	71, 483. 59	70, 973. 90	90, 238. 79	82, 057. 59	86, 297. 70
Notes re-discounted	45, 933. 52	84, 247. 12	113, 118. 20	75, 757. 36	44, 528. 12
Bills payable	14. 63	29. 25	29. 25	29. 25	20, 029. 25
Total	20, 577, 225. 03	20, 146, 206. 21	20, 095, 417. 14	19, 999, 380. 96	20, 434, 803. 14

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Abstract of reports since October 7, 1886, arranged

MASSACHUSETTS.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	197 banks.	197 banks.	198 banks.	198 banks.	198 banks.
Loans and discounts	$89,493,330.29	$89,862,784.01	$91,900,537.80	$91,379,755.60	$91,685,952.03
Bonds for circulation	30,541,750.00	27,317,250.00	25,899,250.00	24,404,250.00	24,064,250.00
Bonds for deposits	320,000.00	320,000.00	320,000.00	300,000.00	300,000.00
U. S. bonds on hand	230,150.00	221,050.00	188,950.00	136,100.00	130,450.00
Other stocks and b'ds	4,606,697.09	4,684,393.28	4,394,989.05	4,373,494.71	4,405,426.40
Due from res'veag'ts	7,640,536.64	9,186,017.18	8,009,322.16	6,611,982.37	8,764,060.86
Due from nat'l banks	1,196,325.81	1,094,910.87	941,484.39	1,201,728.52	952,151.53
Due from State banks	182,903.01	174,964.53	239,452.00	169,113.53	208,443.13
Real estate, etc	2,176,188.71	2,173,304.04	2,189,762.45	2,233,010.87	2,235,153.65
Current expenses	571,577.37	577,029.99	236,848.83	356,581.52	266,198.31
Premiums paid	1,052,865.80	1,066,824.62	1,004,957.30	1,007,891.86	1,037,096.11
Cash items	709,396.60	705,560.36	763,574.49	672,668.33	894,714.29
Clear'g-house exch'gs	66,969.58	59,304.32	66,445.76	72,593.19	70,652.56
Bills of other banks	1,486,329.00	1,100,929.00	1,339,270.00	1,006,893.00	1,215,864.00
Uncur't&minor coins	35,419.55	50,481.97	46,736.37	43,539.33	41,616.11
Trade dollars	16,825.44	16,298.14	6,061.40	1,507.00	
Specie	3,185,693.34	3,063,864.64	3,120,546.69	3,022,099.84	3,047,952.85
Legal-tender notes	1,370,831.00	1,197,636.00	1,301,263.00	1,201,142.00	1,221,311.00
U. S. cert's of deposit	180,000.00	175,000.00	185,000.00	190,000.00	195,000.00
5% fund with Treas.	1,360,773.50	1,229,066.00	1,163,136.00	1,092,531.00	1,078,461.45
Due from U. S. Treas.	39,810.41	57,528.80	34,525.00	12,596.00	68,201.99
Total	146,464,463.14	144,388,197.75	143,352,112.69	139,489,478.67	141,882,956.27

CITY OF BOSTON.

	54 banks.	54 banks.	54 banks.	54 banks.	54 banks.
Loans and discounts	$125,688,037.76	$129,723,753.35	$127,804,391.26	$123,316,945.24	$124,033,033.53
Bonds for circulation	14,826,650.00	12,751,650.00	11,314,650.00	9,958,150.00	9,908,150.00
Bonds for deposits	275,000.00	530,000.00	730,000.00	1,255,000.00	1,555,000.00
U. S. bonds on hand	24,400.00	76,700.00	57,800.00	86,900.00	38,250.00
Other stocks and b'ds	3,059,101.47	3,365,554.44	3,159,000.62	3,012,895.52	2,657,201.50
Due from res'veag'ts	11,319,756.32	12,171,284.30	14,398,329.56	10,534,835.56	12,923,926.40
Due from nat'l banks	10,775,408.57	8,861,981.28	11,315,440.22	10,208,044.44	10,164,069.35
Due from State banks	541,566.24	129,195.62	715,060.73	464,494.83	600,171.67
Real estate, etc	2,807,686.20	2,875,396.40	2,914,482.81	2,922,555.01	2,924,685.92
Current expenses	706,623.94	1,138,941.97	207,600.65	664,845.88	42,568.85
Premiums paid	295,702.83	410,136.89	428,367.79	693,347.93	681,945.60
Cash items	448,070.69	381,713.89	511,381.67	485,490.23	398,267.72
Clear'g-house exch'gs	7,340,877.11	9,055,781.22	12,206,292.15	10,742,667.69	8,039,147.87
Bills of other banks	1,947,045.00	1,168,818.00	1,462,937.00	971,866.00	1,387,176.00
Uncur't&minor coins	11,378.32	16,278.04	13,515.19	13,318.78	14,927.12
Trade dollars	405.00	498.00			
Specie	9,869,367.39	10,594,860.62	11,891,720.79	9,300,409.27	9,996,676.28
Legal-tender notes	3,026,330.00	2,045,842.00	2,637,947.00	2,049,027.00	2,204,262.00
U. S. cert's of deposit	365,000.00	475,000.00	25,000.00	175,000.00	195,000.00
5% fund with Treas	653,953.15	552,261.75	505,397.25	439,405.75	445,831.75
Due from U. S. Treas	74,359.22	104,660.00	50,887.50	37,601.00	48,780.00
Total	194,036,719.21	196,430,307.77	202,350,202.19	187,332,800.13	188,159,071.56

RHODE ISLAND.

	61 banks.	61 banks.	61 banks.	61 banks.	61 banks.
Loans and discounts	$33,149,447.06	$33,561,439.37	$35,307,344.04	$34,633,821.36	$34,521,408.47
Bonds for circulation	8,515,150.00	6,675,400.00	5,818,400.00	5,183,900.00	5,183,900.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	236,200.00	150,800.00	138,650.00	84,250.00	136,700.00
Other stocks and b'ds	1,288,308.10	1,320,946.39	1,331,100.70	1,371,004.91	1,380,601.01
Due from res'veag'ts	1,987,622.52	2,411,839.86	2,303,312.27	2,017,146.04	2,283,583.61
Due from nat'l banks	599,885.67	857,368.53	737,749.81	1,012,102.64	807,982.49
Due from State banks	95,624.96	30,715.72	76,507.76	50,247.25	51,639.94
Real estate, etc	669,669.62	635,205.26	624,049.96	624,436.38	635,976.51
Current expenses	127,642.57	98,426.58	105,391.67	76,599.17	100,159.89
Premiums paid	365,062.02	389,841.74	417,486.54	409,090.65	417,933.89
Cash items	208,882.99	185,659.85	174,131.88	229,351.58	190,403.78
Clear'g-house exch'gs	287,074.13	450,850.21	331,523.91	312,120.33	357,095.86
Bills of other banks	491,621.00	323,117.00	345,211.00	296,131.00	270,421.00
Uncur't&minor coins	10,845.90	14,320.38	13,915.48	12,466.51	9,932.47
Trade dollars	708.00	302.00	516.00	216.00	1.00
Specie	661,627.57	682,503.17	687,863.23	687,798.15	675,491.52
Legal-tender notes	579,499.00	478,179.00	558,958.00	583,563.00	510,347.00
U. S. cert's of deposit					
5% fund with Treas.	361,317.38	296,013.00	262,363.00	228,165.50	229,345.50
Due from U. S. Treas.	17,155.00	28,186.25	7,257.50	21,132.50	10,352.50
Total	49,803,343.49	48,731,114.31	49,391,732.75	47,983,542.97	47,923,276.44

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

MASSACHUSETTS.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	197 banks.	197 banks.	198 banks.	198 banks.	198 banks.
Capital stock	$45,240,500.00	$45,110,500.00	$45,065,500.00	$44,690,500.00	$44,790,500.00
Surplus fund	13,757,100.43	13,996,065.43	14,156,123.09	14,187,383.48	14,226,514.11
Undivided profits	5,022,750.88	5,296,731.41	4,348,837.67	4,911,521.96	4,170,526.94
Nat'l-bank circulation	27,179,800.00	24,288,906.00	23,123,966.00	21,785,854.00	21,459,692.00
State-bank circulation					
Dividends unpaid	107,723.18	99,599.73	181,347.13	180,025.05	533,791.53
Individual deposits	52,409,610.95	52,896,301.86	53,413,309.88	51,674,748.47	53,872,217.39
U. S. deposits	268,467.43	259,537.29	258,690.21	250,702.89	270,216.52
Dep'ts U.S.dis.officers	19,069.65	31,576.57	38,909.79	21,896.23	2,615.73
Due to national banks	1,848,039.86	1,980,638.02	2,334,730.16	1,384,743.14	2,031,262.84
Due to State banks	222,030.79	232,486.01	199,312.71	252,191.54	231,545.03
Notes re-discounted	379,369.97	185,855.43	221,386.05	139,911.91	258,610.23
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00	35,463.95
Total	146,464,463.14	144,388,197.75	143,352,112.69	139,489,478.67	141,882,956.27

CITY OF BOSTON.

	54 banks.	54 banks.	54 banks.	54 banks.	54 banks.
Capital stock	$50,950,000.00	$50,950,000.00	$50,950,000.00	$50,950,000.00	$50,950,000.00
Surplus fund	11,816,205.23	11,820,705.23	12,377,607.29	12,377,607.29	12,592,035.50
Undivided profits	4,675,846.15	5,974,277.42	3,862,704.45	5,303,708.18	3,549,120.60
Nat'l-bank circulation	13,252,945.00	11,347,210.00	10,038,910.00	8,923,375.00	8,854,500.00
State-bank circulation					
Dividends unpaid	44,580.29	31,628.29	63,726.67	43,428.87	364,648.70
Individual deposits	75,845,177.79	77,551,860.06	88,391,171.34	73,904,586.59	74,255,437.80
U. S. deposits	100,479.71	283,447.51	589,570.29	1,024,948.75	1,440,298.60
Dep'ts U.S.dis.officers	36,840.79	54,596.58	30,444.62	49,936.64	45,044.28
Due to national banks	29,064,889.50	30,103,652.92	27,391,769.59	26,237,461.62	28,087,958.10
Due to State banks	8,159,754.75	8,312,929.76	8,498,797.94	8,312,447.19	8,010,527.98
Notes re-discounted					
Bills payable	90,000.00		149,500.00	205,300.00	9,500.00
Total	194,036,719.21	196,430,307.77	202,350,202.19	187,332,800.13	188,159,071.56

RHODE ISLAND.

	61 banks.	61 banks.	61 banks.	61 banks.	61 banks.
Capital stock	$20,340,050.00	$20,340,050.00	$20,340,050.00	$20,340,050.00	$20,340,050.00
Surplus fund	4,119,905.71	4,146,705.24	4,188,265.29	4,221,736.60	4,243,887.72
Undivided profits	1,964,033.89	1,735,430.86	1,858,773.90	1,749,726.46	1,887,273.13
Nat'l-bank circulation	7,612,193.00	5,946,398.00	5,278,728.00	4,641,643.00	4,642,913.00
State-bank circulation	884.00	884.00	884.00	884.00	890.00
Dividends unpaid	73,812.34	99,657.01	99,609.49	126,400.51	145,621.11
Individual deposits	13,100,614.06	13,542,264.46	14,547,315.78	13,939,686.52	13,918,046.52
U. S. deposits	62,089.66	49,156.26	96,610.52	63,054.89	70,265.35
Dep'ts U.S.dis.officers	55,113.72	74,224.59	24,379.02	42,847.41	52,053.74
Due to national banks	1,583,638.95	1,679,137.21	1,690,243.20	1,500,415.98	1,582,004.28
Due to State banks	891,008.16	1,117,206.68	1,266,873.45	1,357,097.60	1,040,271.59
Notes re-discounted					
Bills payable					
Total	49,803,343.49	48,731,114.31	49,391,732.75	47,983,542.97	47,923,276.44

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

CONNECTICUT.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	84 banks.	84 banks.	84 banks.	83 banks.	83 banks.
Loans and discounts	$43, 642, 662. 92	$43, 689, 838. 64	$44, 213, 692. 14	$44, 067, 483. 33	$43, 114, 000. 64
Bonds for circulation.	12, 417, 100. 00	11, 224, 100. 00	10, 583, 600. 00	9, 831, 100. 00	9, 716, 100. 00
Bonds for deposits ..	360, 000. 00	386, 000. 00	546, 000. 00	611, 000. 00	636, 000. 00
U. S. bonds on hand..	264, 350. 00	225, 150. 00	174, 650. 00	150, 750. 00	105, 750. 00
Other stocks and b'ds	3, 439, 169. 84	3, 337, 257. 52	3, 328, 957. 33	3, 405, 016. 54	3, 297, 401. 05
Due from res've ag'ts	5, 291, 039. 74	5, 624, 758. 80	5, 635, 873. 68	3, 740, 145. 45	4, 551, 553. 96
Due from nat'l banks	2, 511, 025. 97	1, 902, 529. 87	2, 683, 171. 82	2, 829, 832. 66	1, 985, 439. 91
Due from State banks	293, 242. 88	231, 161. 23	297, 625. 03	251, 167. 21	254, 436. 65
Real estate, etc	1, 456, 850. 62	1, 464, 096. 60	1, 476, 113. 34	1, 479, 040. 21	1, 461, 700. 01
Current expenses....	292, 348. 90	167, 081. 32	240, 811. 20	117, 665. 88	209, 508. 47
Premiums paid	814, 717. 55	814, 624. 83	827, 351. 41	777, 854. 49	763, 630. 69
Cash items	355, 015. 25	381, 205. 23	362, 810. 51	463, 306. 78	441. 289. 88
Clear'g-house exch'gs	247, 565. 50	240, 435. 54	282, 481. 77	398, 198. 41	268, 299. 64
Bills of other banks..	813, 196. 00	643, 416. 00	873, 169. 00	737, 309. 00	603, 100. 00
Uncur't&minor coins	13, 884. 08	20, 139. 22	19, 492. 80	18, 280. 78	17, 045. 97
Trade dollars.....	33, 605. 51	31, 275. 57	8, 774. 27	5, 130, 00	161. 00
Specie	1, 888, 290. 87	1, 857, 703. 00	1, 793, 147. 02	1, 793, 935. 57	1, 748, 294. 62
Legal-tender notes ..	892, 844. 00	788, 381. 00	881, 390. 00	770, 081. 00	691, 103. 00
U. S. cert's of deposit					
5 % fund with Treas.	552, 932. 25	484, 732. 25	453, 194. 75	417, 568. 55	412, 979. 16
Due from U. S. Treas.	30, 299, 80	24, 246. 00	25, 893. 37	14, 120. 50	18, 040. 55
Total.....	75, 610, 141. 68	73, 538, 132. 62	74, 707, 599. 44	71, 878, 986. 36	70, 295, 835. 20

NEW YORK.

	268 banks.	268 banks.	270 banks.	270 banks.	269 banks.
Loans and discounts	$95, 505, 736. 85	$96, 117, 424. 20	$98, 198. 422. 69	$98, 031, 328. 24	$99, 198, 788. 59
Bonds for circulation.	21, 913, 700. 00	21, 258, 700. 00	20, 529, 900. 00	19, 481, 050. 00	19, 468, 550. 00
Bonds for deposits ..	952, 000. 00	992, 000. 00	1, 048, 000. 00	1, 127, 000. 00	1, 127, 000, 00
U. S. bonds on hand..	1, 121, 050. 00	1, 114, 450. 00	999, 700. 00	900, 450. 00	880, 650. 00
Other stocks and b'ds	8, 368, 766. 40	8, 358, 253. 89	8, 371, 880. 20	8, 462, 031. 68	8, 599, 195. 12
Due from res've ag'ts.	13, 195, 193. 23	13, 885, 566. 30	13, 855. 395. 89	11, 731, 896. 94	12, 941, 822. 68
Due from nat'l banks.	2, 650, 931. 23	2, 025, 109. 31	2, 859, 614. 24	2, 658, 424. 20	2, 408, 729. 26
Due from State banks	711, 259. 02	853, 543. 57	736, 252. 01	596, 892. 60	680, 157. 53
Real estate, etc.....	3, 385, 895. 69	3, 376, 276. 85	3, 388, 812. 71	3, 372, 209. 87	3, 370, 287. 19
Current expenses....	712, 683. 61	442, 449. 16	561, 011. 53	233, 629. 86	509, 266. 63
Premiums paid	1, 419, 378. 78	1, 362, 626. 06	1, 406, 445. 50	1, 340, 383. 60	1, 313, 616. 24
Cash items	1, 727, 303. 98	1, 392, 256. 27	1, 618, 484. 24	3, 318, 414. 78	1, 728, 977. 40
Clear'g-house exch'gs	31, 104. 53	37, 654. 57	45. 361. 05	57, 764. 31	47, 829. 99
Bills of other banks..	1, 443, 169. 00	1, 310, 695. 00	1, 517, 564. 00	1, 081, 779. 00	1, 237, 440. 00
Uncur't&minor coins	33, 434. 64	42, 121. 40	41, 565. 13	35, 053. 16	34, 406. 84
Trade dollars	252, 179. 63	245, 202. 75	31, 814. 19	14, 323. 02	45. 40
Specie	5, 431, 671. 44	5, 594, 368. 21	5, 320, 827. 11	5, 225, 481. 70	5, 199, 687. 15
Legal-tender notes ..	3, 041, 742. 00	2, 721, 186. 00	3, 040, 865. 00	2, 822, 606. 00	2, 953, 729. 00
U. S. cert's of deposit	280, 000. 00	340, 000. 00	320, 000. 00	240, 000. 00	240, 000. 00
5 % fund with Treas.	972, 779. 81	941, 368. 20	911, 658. 07	864, 402. 39	867, 979. 09
Due from U. S. Treas.	32, 983. 38	25, 453. 66	20, 056. 88	18, 931. 40	29, 210. 24
Total.....	163, 182, 963. 22	162, 436, 705. 40	164, 823, 680. 44	161, 614, 052. 75	162, 837, 368. 35

NEW YORK CITY.

	45 banks.	45 banks.	46 banks.	46 banks.	47 banks.
Loans and discounts.	$254, 206, 176. 91	$272, 874, 508. 38	$267, 105, 520. 97	$261, 465, 671. 03	$258, 074, 593. 47
Bonds for circulation.	9, 492, 000. 00	9, 211, 000. 00	9, 751, 000. 00	9, 545, 000. 00	9, 695, 000. 00
Bonds for deposits...	1, 370, 000. 00	1, 405, 000. 00	2, 140, 000. 00	2, 470, 000. 00	2, 820, 000. 00
U. S. bonds on hand..	2, 619, 050. 00	1, 767, 750. 00	1, 368, 050. 00	1, 182, 900. 00	525, 300. 00
Other stocks and b'ds	14, 305, 331. 05	16, 703, 783. 63	17, 907, 229. 53	17, 848, 579. 70	16, 492, 593. 25
Due from res've ag'ts.					
Due from nat'l banks.	21, 519, 991. 12	19, 631, 294. 08	25, 573, 968. 33	23, 426, 700. 70	22, 300, 733. 46
Due from State banks	2, 777, 845. 54	2, 221, 748. 14	2, 346, 726. 77	1, 995, 570. 65	2, 611, 215. 76
Real estate, etc.....	10, 374, 168. 90	10, 145, 921. 94	10, 157, 565. 28	10, 348, 935. 64	10, 484, 819. 03
Current expenses....	1, 300, 864. 27	612, 933. 97	984, 623. 99	365, 849. 94	1, 139, 962. 04
Premiums paid.....	1, 143, 850. 28	999, 414. 68	1, 425, 950. 23	1, 405, 932. 35	1, 124, 837. 54
Cash items	1, 780, 560. 06	1, 676, 715. 59	1, 840, 357. 07	2, 303, 620. 25	1, 792, 795. 14
Clear'g-house exch'gs	44, 769, 948. 56	58, 822, 085. 28	55, 991, 869. 11	92, 869, 103. 28	60, 514, 349. 13
Bills of other banks..	2, 186, 488. 00	1, 379, 982. 00	1, 776, 316. 00	1, 948, 576. 00	1, 408, 873. 00
Uncur't&minor coins	30, 857. 16	44, 213. 62	44, 751. 65	39, 033. 36	40, 613. 48
Trade dollars	213, 054. 05	205, 771. 05	3, 188. 00		
Specie	73, 475, 913. 67	74, 878, 034. 65	63, 638, 494. 17	64, 996, 456. 59	63, 622, 928. 94
Legal-tender notes ..	12, 437, 729. 00	12, 979, 934. 00	17, 243, 850. 00	15, 845, 149. 00	14, 464, 861. 00
U. S. cert's of deposit.	1, 665, 000. 00	1, 980, 000. 00	1, 530, 000. 00	1, 385, 000. 00	1, 605, 000. 00
5 % fund with Treas.	413, 640. 00	400, 995. 00	423, 045. 00	413, 695. 00	421, 900. 00
Due from U. S. Treas.	311, 153. 83	1, 083, 215. 43	386, 273. 01	149, 284. 95	280, 598. 09
Total.....	456, 393, 622. 40	489, 024, 301. 44	481, 638, 809. 11	510, 005, 058. 44	469, 420, 973. 33

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by States and reserve cities—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	84 banks.	84 banks.	84 banks.	83 banks.	83 banks.
Capital stock	$24,671,820.00	$24,671,820.00	$24,681,820.00	$24,649,370.00	$24,505,410.00
Surplus fund	6,859,108.60	6,971,024.71	6,932,150.71	6,926,004.80	6,908,034.74
Undivided profits	2,572,060.46	1,883,985.59	2,193,444.99	1,655,627.15	1,937,197.33
Nat'l-bank circulation	11,042,494.00	9,967,078.00	9,432,566.00	8,788,136.00	8,698,693.00
State-bank circulation	9,047.00	4,785.00	4,785.00	4,785.00	4,785.00
Dividends unpaid	57,375.46	65,488.70	58,762.83	88,214.79	67,148.01
Individual deposits	25,542,888.26	26,470,056.44	26,062,276.06	26,272,589.19	24,478,665.09
U. S. deposits	300,446.28	296,814.58	407,463.91	536,388.91	526,964.12
Dep'ts U.S.dis.officers	8,113.99	4,495.65	4,537.22	11,396.86	78,169.18
Due to national banks	3,580,347.41	2,589,063.17	4,068,336.21	2,262,331.55	2,310,853.23
Due to State banks	715,317.32	476,945.12	790,298.42	493,540.17	503,462.15
Notes re-discounted	101,122.90	61,575.66	21,158.09	115,601.94	200,703.35
Bills payable	150,000.00	75,000.00	50,000.00	75,000.00	75,750.00
Total	75,610,141.68	73,538,132.62	74,707,599.44	71,878,986.36	70,295,835.20

NEW YORK.

	268 banks.	268 banks.	270 banks.	270 banks.	269 banks.
Capital stock	$34,884,870.00	$34,884,870.00	$34,780,716.45	$34,763,956.00	$34,724,260.00
Surplus fund	9,628,018.99	9,751,989.53	9,880,686.97	10,048,314.14	10,121,879.68
Undivided profits	7,161,614.83	6,031,812.56	6,716,477.07	5,641,658.73	6,499,409.40
Nat'l-bank circulation	19,577,736.00	18,925,556.00	18,271,525.00	17,384,168.00	17,406,488.00
State-bank circulation	29,181.00	24,193.00	24,191.00	24,191.00	24,191.00
Dividends unpaid	87,002.54	76,109.86	70,576.78	141,861.83	78,541.57
Individual deposits	85,236,467.17	87,163,368.18	87,602,834.98	87,530,431.47	87,269,212.02
U. S. deposits	671,925.40	770,234.11	851,807.06	869,437.85	903,172.96
Dep'ts U.S.dis.officers	110,268.91	79,935.06	75,117.74	189,575.98	130,968.65
Due to national banks	4,109,490.42	3,072,336.32	5,050,868.73	3,331,100.39	3,613,199.74
Due to State banks	1,259,611.10	1,269,951.61	1,395,702.44	1,037,175.04	1,151,446.08
Notes re-discounted	360,393.64	336,141.71	639,101.00	572,039.25	738,146.21
Bills payable	66,383.22	50,207.46	64,075.22	80,143.07	176,453.04
Total	163,182,963.22	162,436,705.40	164,823,680.44	161,614,052.75	162,837,368.35

NEW YORK CITY.

	45 banks.	45 banks.	46 banks.	46 banks.	47 banks.
Capital stock	$45,150,000.00	$45,150,000.00	$48,650,000.00	$48,850,000.00	$49,150,000.00
Surplus fund	26,779,409.69	27,523,704.21	28,050,704.21	29,585,762.28	30,585,762.28
Undivided profits	12,210,064.76	10,665,438.77	11,210,869.02	9,163,573.97	10,091,067.65
Nat'l-bank circulation	7,949,812.00	7,678,532.00	8,327,412.00	8,151,352.00	8,295,502.00
State-bank circulation	31,172.00	31,171.00	24,365.00	24,365.00	24,365.00
Dividends unpaid	291,205.30	228,883.70	172,852.06	255,576.59	196,005.44
Individual deposits	226,820,901.92	237,112,207.86	236,554,285.73	264,693,380.91	228,221,855.09
U. S. deposits	758,150.54	930,009.55	1,232,604.45	1,786,256.96	2,344,591.20
Dept's U.S.dis.officers	261,554.03	184,538.17	199,532.43	218,322.26	240,096.59
Due to national banks	101,609,066.59	120,093,404.49	110,302,328.22	110,217,532.49	103,538,530.81
Due to State banks	34,532,285.57	39,486,411.69	36,943,855.99	37,058,935.98	36,633,197.27
Notes re-discounted					100,000.00
Bills payable					
Total	456,595,622.40	489,024,301.44	481,638,809.11	510,005,058.44	469,420,975.33

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

CITY OF ALBANY.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$7,943,044.00	$8,179,455.29	$8,568,676.93	$8,455,604.43	$8,781,559.14
Bonds for circulation	1,218,000.00	1,218,000.00	1,218,000.00	1,148,000.00	1,148,000.00
Bonds for deposits	100,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	400.00	500.00			
Other stocks and b'ds	551,133.37	426,622.12	380,561.20	315,284.72	310,204.22
Due from res've ag'ts	1,285,581.04	1,299,385.78	1,471,883.90	2,080,541.69	1,765,140.10
Due from nat'l banks	668,867.85	747,135.03	821,105.62	889,397.32	857,183.80
Due from State banks	133,136.90	66,809.20	77,187.53	51,275.15	60,473.74
Real estate, etc	276,500.00	276,500.00	279,651.34	307,675.08	307,675.08
Current expenses					
Premiums paid	157,047.25	158,114.75	168,260.00	165,690.00	165,120.00
Cash items	63,402.09	112,348.49	72,466.93	73,648.78	74,541.06
Clear'g-house exch'gs	114,293.02	162,075.20	131,801.84	214,672.70	191,834.83
Bills of other banks	132,828.00	91,553.00	126,645.00	67,957.00	92,668.00
Uncur't & minor coins	1,153.47	1,491.99	1,076.00	1,114.43	822.07
Trade dollars	600.00	600.00	480.00	577.00	
Specie	892,015.75	920,777.50	1,017,920.50	957,430.70	935,191.50
Legal-tender notes	185,207.00	158,700.00	157,300.00	81,296.00	98,850.00
U. S. cert's of deposit	200,000.00	200,000.00	150,000.00	150,000.00	200,000.00
5% fund with Treas.	54,807.50	54,807.50	54,807.50	50,897.50	51,657.50
Due from U. S. Treas.	7,025.43	410.00	8,874.00	3,238.00	9,522.00
Total	13,985,042.67	14,225,285.85	14,856,697.69	15,164,300.50	15,200,443.04

NEW JERSEY.

	75 banks.	76 banks.	76 banks.	80 banks.	81 banks.
Loans and discounts	$35,602,963.00	$36,342,255.60	$37,587,912.94	$38,503,595.65	$40,467,838 08
Bonds for circulation	7,630,850.00	7,165,850.00	6,750,350.00	6,849,600.00	6,874,600.00
Bonds for deposits	250,000.00	350,000.00	350,000.00	450,000.00	500,000.00
U. S. bonds on hand	647,600.00	465,200.00	275,100.00	177,800.00	182,050.00
Other stocks and b'ds	4,013,271.25	3,952,505.00	4,117,488.24	4,383,321.30	4,328,180.96
Due from res've ag'ts	6,126,003.49	6,509,493.21	6,864,086.19	6,214,489.43	6,092,858.93
Due from nat'l banks	1,512,654.46	1,568,559.81	1,682,395.14	1,420,247.39	1,404,541.62
Due from State banks	183,959.54	266,834.97	318,612.63	237,852.90	216,652.31
Real estate, etc	1,606,401.32	1,613,845.82	1,583,831.08	1,646,179.35	1,669,565.69
Current expenses	202,198.00	163,313.33	210,267.20	123,115.75	170,271.78
Premiums paid	450,589.95	443,582.84	437,410.70	546,038.15	549,085.73
Cash items	779,248.10	717,262.26	688,891.79	1,237,972.72	761,439.36
Clear'g-house exch'gs					
Bills of other banks	566,756.00	434,208.00	471,251.00	499,088.00	497,674.00
Uncur't & minor coins	20,403.39	22,758.20	20,348.79	21,543.94	17,091.38
Trade dollars	82,193.98	82,979.53	11,652.00	5,615.00	4.00
Specie	2,062,785.49	1,870,431.96	1,846,549.92	1,762,777.37	1,852,443.99
Legal-tender notes	1,744,489.00	1,712,592.00	1,908,368.00	1,678,504.00	1,807,669.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5% fund with Treas.	337,683.00	319,595.00	298,485.00	303,665.00	305,660.95
Due from U. S. Treas.	19,617.00	9,827.00	20,202.00	12,212.00	6,062.00
Total	63,939,666.97	63,821,094.53	65,453,232.62	66,083,617.35	67,714,589.78

PENNSYLVANIA.

	232 banks.	232 banks.	234 banks.	236 banks.	237 banks.
Loans and discounts	$74,187,601.11	$74,702,183.80	$77,481,596.21	$77,984,678.04	$80,471,568.05
Bonds for circulation	18,726,300.00	16,931,050.00	16,242,300.00	15,452,800.00	15,198,800.00
Bonds for deposits	480,000.00	480,000.00	480,000.00	480,000.00	480,000.00
U. S. bonds on hand	560,800.00	633,650.00	655,800.00	495,950.00	490,250.00
Other stocks and b'ds	9,422,295.78	9,433,336.82	9,674,135.29	9,792,622.99	9,829,900.88
Due from res've ag'ts	11,528,604.24	13,054,572.30	13,440,992.25	12,280,021.93	12,335,758.74
Due from nat'l banks	2,896,034.01	2,244,405.34	3,307,405.83	3,132,009.29	2,358,841.61
Due from State banks	1,282,686.77	1,092,749.81	1,387,351.69	1,342,927.60	962,961.74
Real estate, etc	3,608,527.30	3,670,693.53	3,698,928.22	3,739,525.26	3,768,389.17
Current expenses	390,734.92	545,826.73	378,286.33	283,777.86	531,454.56
Premiums paid	1,376,058.20	1,368,287.89	1,425,121.76	1,416,948.71	1,383,779.37
Cash items	791,544.84	810,142.34	794,089.61	799,418.86	905,835.73
Clear'g-house exch'gs					
Bills of other banks	1,247,976.00	1,005,343.00	1,106,587.00	1,030,202.00	1,166,988.00
Uncur't & minor coins	38,042.27	53,487.79	49,188.11	46,269.98	45,783.38
Trade dollars	653,676.16	672,316.81	66,376.15	20,080.13	5.00
Specie	5,011,818.11	4,613,350.54	4,846,736.87	4,722,217.43	4,774,820.34
Legal-tender notes	2,767,928.00	2,533,699.00	2,889,804.00	2,819,571.00	2,927,227.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5% fund with Treas.	821,096.38	751,545.40	704,441.50	676,044.12	671,127.40
Due from U. S. Treas.	45,998.68	43,445.26	38,559.27	28,501.36	51,071.09
Total	135,847,723.37	134,650,086.36	138,677,700.09	136,552,966.56	138,364,562.06

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by States and reserve cities—Continued.

CITY OF ALBANY.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$1,750,000.00	$1,750,000.00	$1,750,000.00	$1,750,000.00	$1,750,000.00
Surplus fund	1,237,000.00	1,240,000.00	1,240,000.00	1,243,000.00	1,243,000.00
Undivided profits	258,706.29	206,507.75	227,876.68	228,992.92	259,858.62
Nat'l-bank circulation	1,077,330.00	1,083,120.00	1,084,180.00	1,021,380.00	1,016,490.00
State-bank circulation					
Dividends unpaid	18,647.20	12,056.85	2,210.69	21,887.54	14,934.04
Individual deposits	6,677,294.33	6,458,056.85	7,496,793.18	8,110,810.69	7,962,421.67
U. S. deposits	88,357.38	101,427.40	130,000.00	141,544.66	139,284.28
Dep'ts U.S.dis.officers	1,642.62	412.56	549.53	483.74	1,868.78
Due to national banks	2,332,461.06	2,759,711.15	2,319,370.49	2,303,230.59	2,365,219.13
Due to State banks	543,603.79	583,993.29	605,717.12	342,970.36	447,366.52
Notes re-discounted					
Bills payable					
Total	13,985,042.67	14,225,285.85	14,856,697.69	15,164,300.50	15,200,443.04

NEW JERSEY.

	75 banks.	76 banks.	76 banks.	80 banks.	81 banks.
Capital stock	$12,373,350.00	$12,444,500.00	$12,478,070.00	$12,865,890.00	$13,024,220.00
Surplus fund	4,117,352.47	4,248,580.08	4,312,080.08	4,441,767.99	4,501,267.99
Undivided profits	2,402,264.79	1,967,589.49	2,215,506.93	1,908,379.89	2,137,149.36
Nat'l-bank circulation	6,777,047.00	6,311,169.00	5,925,839.00	6,033,648.00	6,060,523.00
State-bank circulation	8,357.00	8,357.00	8,357.00	8,358.00	8,358.00
Dividends unpaid	41,261.40	76,045.63	48,059.28	124,546.05	106,025.06
Individual deposits	34,619,886.82	35,407,669.20	36,540,919.68	37,599,018.63	38,644,239.13
U. S. deposits	212,331.42	230,397.94	309,116.82	363,467.98	437,968.02
Dep'ts U.S.dis.officers	14,826.62	30,885.45	8,744.47	13,816.30	11,717.34
Due to national banks	2,995,405.20	2,668,429.75	3,113,308.93	2,232,245.46	2,253,927.29
Due to State banks	327,806.17	387,470.99	401,020.46	392,479.05	340,368.47
Notes re-discounted	15,078.08		72,209.97		48,826.12
Bills payable	34,700.00	40,000.00	20,000.00	100,000.00	140,000.00
Total	63,939,666.97	63,821,094.53	65,453,232.62	66,083,617.35	67,714,589.78

PENNSYLVANIA.

	232 banks.	232 banks.	234 banks.	236 banks.	237 banks.
Capital stock	$33,082,840.00	$33,103,840.00	$33,414,630.00	$33,650,340.00	$33,551,140.00
Surplus fund	10,714,276.73	10,931,808.97	11,107,285.10	11,418,204.91	11,480,946.46
Undivided profits	3,740,499.49	3,544,416.23	3,256,546.32	2,976,141.25	3,957,379.87
Nat'l-bank circulation	16,582,015.00	14,922,719.00	14,284,635.00	13,573,645.00	13,379,865.00
State-bank circulation	4,745.00	4,745.00	4,745.00	4,745.00	4,745.00
Dividends unpaid	180,396.70	158,363.69	408,577.38	231,106.18	153,356.31
Individual deposits	66,854,270.61	68,947,226.15	70,914,791.79	71,993,295.74	72,564,898.01
U. S. deposits	396,340.04	419,843.68	436,649.03	434,758.50	421,682.05
Dep'ts U.S.dis.officers	30,743.90	13,449.82	9,646.17	14,116.79	12,355.67
Due to national banks	3,621,379.09	2,159,696.74	4,180,014.98	1,749,648.23	2,366,498.25
Due to State banks	450,378.76	326,936.73	456,356.38	233,432.90	273,082.08
Notes re-discounted	189,347.77	101,550.07	189,332.71	248,041.78	160,123.08
Bills payable	490.28	15,490.28	14,490.28	25,490.28	38,490.28
Total	135,847,723.37	134,650,086.36	138,677,700.09	136,552,966.56	138,364,562.06

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Abstract of reports since October 7, 1886, arranged

CITY OF PHILADELPHIA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	40 banks.	41 banks.	41 banks.	43 banks.	43 banks.
Loans and discounts	$79,457,036.82	$81,313,540.35	$83,188,161.55	$85,574,872.54	$83,440,471.17
Bonds for circulation	4,664,300.00	4,094,300.00	4,094,300.00	2,737,500.00	2,737,500.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand	71,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Other stocks and b'ds	3,716,254.75	3,861,774.14	3,552,968.36	2,544,406.50	3,216,808.64
Due from res've ag'ts	5,618,646.98	7,922,438.69	7,594,519.82	7,185,654.77	8,173,712.07
Due from nat'l banks	5,580,547.46	4,913,637.87	6,783,252.06	5,596,180.39	5,733,655.73
Due from State banks	821,890.27	1,013,963.54	1,169,242.33	854,829.19	1,003,812.54
Real estate, etc	3,252,669.81	3,291,485.64	3,356,325.05	3,389,597.09	3,389,096.30
Current expenses	272,187.73	542,385.00	116,167.66	360,406.88	644,352.84
Premiums paid	336,404.24	333,836.44	322,833.05	428,267.03	407,767.83
Cash items	712,052.81	543,534.68	429,226.77	728,118.69	609,923.31
Clear'g-house exch'gs	8,333,354.22	9,401,233.79	7,330,378.82	10,800,589.06	8,095,823.22
Bills of other banks	792,238.00	363,575.00	600,037.00	495,882.00	477,872.00
Uncur't&minor coins	34,434.75	34,156.96	35,883.25	47,809.88	45,092.23
Trade dollars	293,124.00	278,943.00	4,760.00	2,595.00	
Specie	10,680,134.11	10,003,054.27	9,886,897.75	9,960,082.69	11,558,935.47
Legal-tender notes	4,232,939.00	3,625,923.00	4,395,642.00	3,659,154.00	4,334,432.00
U. S. cert's of deposit	1,330,000.00	1,820,000.00	3,270,000.00	2,900,000.00	1,230,000.00
5 % fund with Treas.	209,737.50	183,883.74	184,183.74	160,158.74	123,133.74
Due from U. S. Treas.	87,310.00	20,940.00	35,680.00	42,071.00	38,860.00
Total	130,649,362.45	133,813,706.11	136,601,559.21	137,719,275.45	135,512,351.09

CITY OF PITTSBURGH.

	23 banks.	23 banks.	23 banks.	23 banks.	23 banks.
Loans and discounts	$28,625,299.39	$28,971,811.37	$31,720,419.35	$31,910,013.63	$31,989,826.00
Bonds for circulation	5,060,500.00	4,196,500.00	3,092,500.00	1,765,500.00	1,765,500.00
Bonds for deposits	250,000.00	300,000.00	400,000.00	400,000.00	400,000.00
U. S. bonds on hand	500.00	2,200.00	3,400.00	1,000.00	5,400.00
Other stocks and b'ds	421,655.76	288,160.52	377,571.47	330,286.47	347,740.59
Due from res've ag'ts	2,562,143.74	3,254,598.30	2,298,223.50	2,590,525.59	2,707,541.98
Due from nat'l banks	976,394.49	1,441,115.69	1,126,506.24	1,499,451.67	1,094,335.46
Due from State banks	250,243.54	168,868.69	172,392.63	219,268.49	200,014.26
Real estate, etc	1,551,526.19	1,553,755.78	1,557,064.38	1,547,395.92	1,549,822.63
Current expenses	137,047.81	134,617.89	124,314.05	84,239.24	151,791.98
Premiums paid	99,236.75	112,637.97	128,949.71	126,390.86	126,161.97
Cash items	200,522.91	220,996.40	293,028.31	243,129.43	306,071.65
Clear'g-house exch'gs	1,328,079.45	1,089,094.55	1,098,291.86	1,116,385.30	1,302,340.52
Bills of other banks	472,943.00	437,057.00	473,680.00	488,233.00	448,975.00
Uncur't&minor coins	9,749.66	10,966.72	14,215.12	15,515.22	14,133.43
Trade dollars	12,790.00	14,668.00	3,934.00	335.00	21.00
Specie	2,497,486.67	2,731,315.64	2,952,005.97	3,070,903.22	2,980,318.21
Legal-tender notes	1,684,073.00	1,643,794.00	2,129,355.00	2,044,227.00	1,699,013.00
U. S. cert's of deposit					
5 % fund with Treas.	226,902.50	184,162.50	139,137.50	79,422.50	79,422.50
Due from U. S. Treas.	18,790.70	34,846.26	4,033.26	16,412.16	25,241.20
Total	46,385,885.56	46,791,167.37	48,049,002.35	47,557,704.70	47,193,671.38

DELAWARE.

	16 banks.	16 banks.	16 banks.	17 banks.	17 banks.
Loans and discounts	$4,744,463.44	$4,685,929.24	$4,677,166.93	$4,913,719.86	$5,003,555.37
Bonds for circulation	1,585,200.00	1,585,200.00	1,585,200.00	1,596,700.00	1,596,700.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand					
Other stocks and b'ds	325,194.87	305,660.34	376,084.03	269,057.75	260,502.75
Due from res've ag'ts	903,405.38	1,062,955.09	765,275.92	636,088.08	735,252.29
Due from nat'l banks	221,950.99	131,238.67	201,206.32	240,752.11	143,543.83
Due from State banks	71,686.81	47,719.48	76,143.15	39,758.43	45,157.28
Real estate, etc	254,390.06	254,388.06	255,585.10	258,424.61	261,917.52
Current expenses	35,848.09	17,278.36	26,291.60	14,158.88	28,114.12
Premiums paid	139,711.37	137,713.87	137,792.37	137,346.74	134,841.74
Cash items	70,019.22	84,651.18	74,071.11	71,575.19	33,835.75
Clear'g-house exch'gs					32,802.39
Bills of other banks	103,268.00	85,603.00	90,610.00	127,740.00	82,322.60
Uncur't&minor coins	1,659.97	2,721.19	2,560.07	2,846.28	2,080.78
Trade dollars	22,959.75	23,036.75	6,269.00	2,936.00	
Specie	295,687.56	286,189.88	246,306.60	287,566.09	273,639.21
Legal-tender notes	123,593.00	117,570.00	113,260.00	125,468.00	140,253.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	70,392.50	68,642.50	69,142.50	71,799.50	71,771.90
Due from U. S. Treas.	9,179.23	5,750.00	1,530.00	7,260.00	8,150.00
Total	9,038,610.24	8,962,247.61	8,764,494.70	8,863,197.52	8,914,440.02

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by States and reserve cities—Continued.

CITY OF PHILADELPHIA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	40 banks.	41 banks.	41 banks.	43 banks.	43 banks.
Capital stock	$21, 067, 110. 00	$21, 558, 000. 00	$21, 558, 000. 00	$22, 438, 930. 00	$22, 658, 000. 00
Surplus fund	9, 988, 803. 08	10, 260, 803. 08	10, 547, 803. 08	10, 550, 803. 08	10, 550, 803. 08
Undivided profits	2, 031, 159. 54	2, 339, 665. 28	1, 553, 852. 07	2, 050, 074. 66	2, 764, 033. 20
Nat'l-bank circulation	4, 106, 179. 00	3, 594, 729. 00	3, 576, 509. 00	2, 390, 839. 00	2, 401, 149. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	61, 958. 71	42, 223. 66	176, 151. 71	60, 240. 86	42, 783. 12
Individual deposits	75, 659. 444. 24	75, 961, 365. 96	79, 232, 345. 53	78, 555, 361. 78	78, 195, 378. 68
U. S. deposits	213, 349. 85	210, 795. 79	216, 405. 09	218, 008. 22	212, 911. 90
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	14, 230, 534. 97	16, 304, 743. 79	15, 720, 396. 35	17, 514, 264. 91	14, 685, 297. 86
Due to State banks	3, 189, 755. 35	3, 527, 379. 55	4, 006, 096. 38	3, 920, 752. 94	3, 816, 850. 08
Notes re-discounted	87, 067. 71	.....	.....	.....	35, 144. 17
Bills payable	14, 000. 00	14, 000. 00	14, 000. 00	20. 000. 00	150, 000. 00
Total	130, 649, 362. 45	133, 813, 706. 11	136, 601, 559. 21	137, 719, 275. 45	135, 512, 351. 09

CITY OF PITTSBURGH.

	23 banks.	23 banks.	23 banks.	23 banks.	23 banks.
Capital stock	$10, 180, 000. 00	$10, 180, 000. 00	$10, 180, 000. 00	$10, 180, 000. 00	$10, 180, 000. 00
Surplus fund	3, 911, 508. 20	4, 066, 476. 32	4, 108, 885. 14	4, 334, 877. 29	4, 334, 877. 29
Undivided profits	1, 117, 544. 39	968, 090. 92	1, 008, 737. 26	912, 532. 18	1, 209, 617. 87
Nat'l-bank circulation	4, 517, 805. 00	3, 636, 405. 00	2, 757, 300. 00	1, 572, 440. 00	1, 569, 260. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	81, 160. 00	81, 910. 50	125, 874. 75	103, 160. 00	88, 969. 00
Individual deposits	21, 826, 772. 48	22, 586, 517. 52	24, 588, 561. 56	24, 741, 119. 56	24, 478, 664. 65
U. S. deposits	206, 700. 93	184, 235. 63	329, 991. 02	217, 776. 59	154, 037. 35
Dep'ts U.S.dis.officers	49, 169. 10	109, 847. 43	63, 084. 35	176, 891. 69	233, 079. 45
Due to national banks	2, 928, 295. 74	3, 152, 233. 75	3, 035, 833. 76	3, 175, 834. 35	3, 030, 922. 06
Due to State banks	1, 526, 999. 72	1, 780, 217. 40	1, 817, 793. 27	2, 133, 073. 04	1, 857, 243. 71
Notes re-discounted	30, 000. 00	15, 232. 90	22, 941. 24	.....	52, 000. 00
Bills payable	10, 000. 00	10, 000. 00	10, 000. 00	10, 000. 00	5, 000. 00
Total	46, 385, 885. 56	46, 791, 167. 37	48, 049, 002. 35	47, 557, 704. 70	47, 193, 671. 38

DELAWARE.

	16 banks.	16 banks.	16 banks.	17 banks.	17 banks.
Capital stock	$2, 033, 985. 00	$2, 033, 985. 00	$2, 033, 985. 00	$2, 071, 985. 00	$2, 083, 985. 00
Surplus fund	753, 500. 00	771, 250. 00	771, 250. 00	798, 350. 00	799, 350. 00
Undivided profits	267, 809. 52	192, 066. 28	228, 025. 51	166, 912. 35	237, 853. 97
Nat'l-bank circulation	1, 402, 390. 00	1, 412, 490. 00	1, 408, 150 00	1, 424, 590. 00	1 415, 860. 00
State-bank circulation	604. 00	604. 00	594. 00	594. 00	594. 00
Dividends unpaid	6, 683. 64	10, 155. 14	7, 378. 11	13, 056. 26	7, 938. 59
Individual deposits	4, 068, 872. 45	4, 168, 488. 72	3, 774, 735. 58	4, 033, 176. 77	4, 050, 362. 24
U. S. deposits	48, 881. 69	29, 695. 78	39, 728. 90	39, 062. 04	37, 854. 91
Dep'ts U.S.dis.officers	3, 925. 74	3, 845. 83	3, 239. 47	3, 025. 47	4, 171. 90
Due to national banks	426, 754. 28	293, 095. 90	413, 243. 46	266, 588. 47	258, 310. 61
Due to State banks	15, 403. 92	2, 456. 05	21, 815. 59	3, 537. 88	11, 658. 80
Notes re-discounted	9, 800. 00	44, 114. 91	62, 349. 08	42, 319. 28	6, 500. 00
Bills payable	.....	.....	.....	.....	.....
Total	9, 038, 610. 24	8, 962, 247. 61	8, 764, 494. 70	8, 863, 197. 52	8, 914, 449. 02

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

MARYLAND.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	30 banks.	30 banks.	30 banks.	30 banks.	31 banks.
Loans and discounts	$6,234,091.31	$6,180,741.68	$6,599,783.25	$6,767,370.99	$6,960,912.90
Bonds for circulation	1,966,500.00	1,826,500.00	1,733,500.00	1,504,500.00	1,517,000.00
Bonds for deposits				80,000.00	80,000.00
U. S. bonds on hand	83,500.00	130,500.00	73,600.00	42,100.00	118,600.00
Other stocks and b'ds	594,502.78	685,913.17	774,792.83	825,750.65	820,570.70
Due from res've ag'ts	939,243.91	859,616.03	674,717.06	908,917.32	939,177.90
Due from nat'l banks	673,054.94	593,929.97	538,503.20	452,956.06	455,436.25
Due from State banks	74,232.28	88,864.42	78,107.38	34,335.75	39,730.65
Real estate, etc	316,768.12	323,453.17	325,572.08	334,768.82	344,816.68
Current expenses	59,779.23	42,002.37	60,972.60	29,087.96	59,846.01
Premiums paid	140,026.42	132,549.13	119,622.56	117,150.56	131,430.32
Cash items	34,066.14	38,890.79	37,228.12	42,217.35	60,561.09
Clear'g-house exch'gs					
Bills of other banks	57,929.00	59,583.00	69,329.00	62,241.00	54,032.00
Uncur't & minor coins	3,341.82	3,724.89	4,177.73	2,901.68	3,474.75
Trade dollars	15,677.69	16,349.49	4,358.74	1,296.92	
Specie	389,214.17	422,963.44	444,301.01	420,618.15	440,974.73
Legal-tender notes	310,096.00	307,448.00	392,793.00	358,525.00	377,513.00
U. S. cert's of deposit					
5% fund with Treas.	81,045.31	79,460.50	73,644.50	65,259.50	61,567.59
Due from U. S. Treas.	5,362.50	11,200.00	3,060.00	2,646.00	5,262.93
Total	11,978,431.62	11,803,690.05	12,008,063.06	12,053,243.71	12,470,907.50

CITY OF BALTIMORE.

	17 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Loans and discounts	$26,271,791.05	$27,319,734.73	$27,442,848.67	$26,928,990.88	$26,190,608.13
Bonds for circulation	3,460,000.00	2,960,000.00	2,050,000.00	2,050,000.00	2,050,000.00
Bonds for deposits	300,000.00	400,000.00	400,000.00	400,000.00	400,000.00
U. S. bonds on hand					
Other stocks and b'ds	292,890.87	739,628.75	913,692.69	946,459.57	940,745.80
Due from res've ag'ts	1,919,831.60	1,652,214.63	2,024,822.04	1,437,144.74	2,075,849.23
Due from nat'l banks	1,861,301.37	1,317,459.73	1,251,258.33	1,295,743.34	1,848,175.95
Due from State banks	247,530.99	161,477.78	215,898.37	177,846.68	295,563.83
Real estate, etc	774,052.15	790,558.25	790,472.08	773,903.39	784,393.99
Current expenses	159,166.95	98,428.70	119,491.03	87,474.55	150,577.86
Premiums paid	51,366.31	38,199.62	59,993.37	63,478.13	63,240.63
Cash items	70,870.89	35,313.36	41,397.45	36,258.95	56,510.08
Clear'g-house exch'gs	1,129,228.77	2,012,680.77	1,166,431.97	1,520,960.75	1,192,507.42
Bills of other banks	402,911.00	253,160.00	249,614.00	235,369.00	248,111.00
Uncur't & minor coins	8,033.03	7,573.24	6,081.30	9,803.81	6,755.26
Trade dollars	86,381.00	85,413.00	66.00	9.00	
Specie	2,492,432.12	2,598,627.07	2,370,917.73	2,174,109.13	2,130,100.33
Legal-tender notes	1,288,546.00	1,155,273.00	1,451,735.00	1,093,125.00	877,182.00
U. S. cert's of deposit	930,000.00	1,460,000.00	1,030,000.00	1,235,000.00	810,000.00
5% fund with Treas.	155,700.00	133,200.00	92,250.00	92,250.00	92,250.00
Due from U. S. Treas	5,240.00	200.00	30,000.00	2,200.00	4,050.00
Total	41,907,314.10	43,219,142.63	41,706,970.03	40,560,126.92	40,216,621.51

DISTRICT OF COLUMBIA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	$331,988.32	$311,712.06	$337,113.46	$323,531.94	$347,202.43
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	151,200.00	151,200.00	151,200.00	151,200.00	151,200.00
Other stocks and b'ds	188,930.00	188,930.00	197,930.00	197,930.00	192,930.00
Due from res've ag'ts	90,204.49	102,523.32	123,856.57	98,978.52	81,594.63
Due from nat'l banks	4,649.80	12,847.01	12,218.70	6,151.72	11,373.35
Due from State banks	10.00		1,106.53	244.03	404.69
Real estate, etc	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Current expenses	7.50	2,430.34	4,547.49	244.73	3,573.76
Premiums paid	31,444.68	31,444.68	32,357.18	32,357.18	32,357.18
Cash items	6,494.60	18,518.50	5,237.34	10,980.00	6,736.00
Clear'g-house exch'gs					
Bills of other banks	5,398.00	4,450.00	1,560.00	5,292.00	3,046.00
Uncur't & minor coins	89.22	53.75	23.98	33.63	25.14
Trade dollars			70.00		
Specie	156,773.00	163,752.00	170,040.00	167,120.50	168,658.75
Legal-tender notes	56,300.00	82,530.00	90,378.00	81,050.00	105,140.00
U. S. cert's of deposit					
5% fund with Treas.	11,250.00	11,250.00	11,250.00	11,250.00	11,250.00
Due from U. S. Treas.					
Total	1,304,739.61	1,351,641.36	1,408,889.25	1,356,364.32	1,385,491.93

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

MARYLAND.

Liabilities	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	30 banks.	30 banks.	30 banks.	30 banks.	31 banks.
Capital stock	$2,771,700.00	$2,746,700.00	$2,766,700.00	$2,766,700.00	$2,796,700.00
Surplus fund	871,147.05	871,078.11	871,183.59	901,580.48	901,580.48
Undivided profits	329,120.41	282,785.92	360,555.80	241,324.04	312,757.99
Nat'l bank circulation	1,710,116.00	1,593,961.00	1,529,016.00	1,329,206.00	1,332,140.00
State-bank circulation					
Dividends unpaid	31,118.44	17,004.65	17,880.12	36,086.74	28,613.61
Individual deposits	5,837,032.13	5,985,393.98	6,048,239.87	6,360,871.17	6,650,594.56
U. S. deposits				58,771.40	80,000.00
Dep'ts U.S.dis.officers					
Due to national banks	319,915.11	185,396.19	284,857.14	168,836.03	257,957.57
Due to State banks	38,795.46	42,403.64	43,305.68	35,460.08	51,563.29
Notes re-discounted	39,487.02	53,966.56	56,324.86	94,407.77	19,000.00
Bills payable	20,000.00	25,000.00	30,000.00	60,000.00	40,000.00
Total	11,978,431.62	11,803,690.05	12,008,063.06	12,053,243.71	12,470,907.50

CITY OF BALTIMORE.

	17 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Capital stock	$11,713,260.00	$11,713,260.00	$11,713,260.00	$11,713,260.00	$11,713,260.00
Surplus fund	3,178,500.00	3,399,000.00	3,419,000.00	3,544,400.00	3,544,400.00
Undivided profits	1,664,569.29	1,197,014.27	1,289,557.45	897,124.39	1,157,434.87
Nat'l-bank circulation	3,062,360.00	2,601,190.00	1,796,540.00	1,818,580.00	1,822,900.00
State-bank circulation	16,663.00	16,663.00	16,563.00	16,543.00	16,543.00
Dividends unpaid	46,830.13	54,509.87	84,216.43	80,377.82	62.907.62
Individual deposits	18,432,968.33	19,694,641.95	19,282,554.90	18,880,358.71	18,188,191.39
U. S. deposits	109,014.96	290,861.73	330,724.43	310,950.17	317,607.88
Dep'ts U.S.dis.officers	45,594.58	63,136.74	29,181.25	57,521.91	38.238.59
Due to national banks	3,119,005.44	3,642,754.13	3,263,309.86	2,792,019.99	2,827,238.32
Due to State banks	518,548.37	546,110.94	482,062.71	448,990.93	527,869.84
Notes re-discounted					
Bills payable					
Total	41,907,314.10	43,219,142.63	41,706,970.03	40,560,126.92	40,216,621.51

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	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
Undivided profits	47,395.17	56,190.63	64,141.03	55,100.91	63,238.97
Nat'l-bank circulation	207,600.00	212,020.00	208,860.00	199,630.00	194,130.00
State-bank circulation					
Dividends unpaid	13,980.00	4,268.00	4,236.00	3,388.00	3,080.00
Individual deposits	708,228.60	757,114.98	811,190.95	776,275.47	805,809.96
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	15,315.98	9,491.91	8,257.44	9,562.06	6,867.99
Due to State banks	219.86	556.14	203.93	407.88	365.01
Notes re-discounted					
Bills payable					
Total	1,304,739.61	1,351,641.66	1,408,889.25	1,356,364.32	1,385,491.93

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

CITY OF WASHINGTON.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	6 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts	$3,507,240.13	$3,570,623.98	$3,937,926.51	$4,013,181.35	$4,028,111.36
Bonds for circulation	630,000.00	680,000.00	680,000.00	680,000.00	680,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	864,750.00	847,050.00	861,450.00	866,000.00	844,400.00
Other stocks and b'ds	312,219.18	312,800.43	314,238.58	345,781.82	356,133.62
Due from res've ag'ts	417,424.72	898,356.76	912,391.72	740,621.39	649,036.53
Due from nat'l banks	265,901.01	451,766.69	450,943.27	434,645.41	265,775.35
Due from State banks	15,866.09	23,536.35	20,454.27	15,231.56	7,785.21
Real estate, etc	420,532.42	454,653.72	454,891.13	572,842.86	587,592.50
Current expenses	55,808.52	23,850.60	47,932.52	11,379.77	34,788.51
Premiums paid	179,058.01	183,772.48	186,230.40	182,500.85	187,350.60
Cash items	258,316.16	220,992.28	235,457.59	82,051.66	84,132.23
Clear'g-house exch'gs				89,166.60	59,212.95
Bills of other banks	39,179.00	31,783.00	41,506.00	26,963.00	27,162.00
Uncur't & minor coins	8,144.14	8,048.28	8,132.06	7,320.39	7,972.45
Trade dollars	8,039.00	8,039.00	712.00		
Specie	819,203.00	891,706.25	1,015,156.75	909,504.00	945,334.00
Legal-tender notes	622,537.00	695,053.00	720,874.00	718,955.00	587,596.00
U. S. cert's of deposit	200,000.00	30,000.00	10,000.00	100,000.00	80,000.00
5 % fund with Treas.	24,734.50	24,703.50	24,970.00	26,866.00	26,841.00
Due from U. S. Treas	2,015.50	46.50	1,360.00	34.00	59.00
Total	8,750,968.38	9,456,782.82	10,024,626.80	9,923,045.66	9,559,283.31

VIRGINIA.

	25 banks.	25 banks.	25 banks.	25 banks.	25 banks.
Loans and discounts	$10,566,880.33	$10,686,250.12	$10,475,483.93	$10,420,144.58	$10,825,495.50
Bonds for circulation	2,115,850.00	1,465,000.00	1,390,000.00	1,352,500.00	1,352,500.00
Bonds for deposits	650,000.00	800,000.00	975,000.00	1,250,000.00	1,250,000.00
U S. bonds on hand	58,400.00	63,400.00	18,400.00	108,700.00	9,200.00
Other stocks and b'ds	567,240.62	750,748.04	818,454.04	835,276.90	916,769.38
Due from res've ag'ts	1,107,859.32	990,157.72	811,802.10	1,024,452.22	883,478.96
Due from nat'l banks	467,859.22	605,165.61	565,087.96	615,061.89	710,047.65
Due from State banks	280,037.81	230,319.91	219,170.88	268,082.98	260,915.38
Real estate, etc	395,087.85	394,552.52	394,541.75	395,375.36	395,288.58
Current expenses	139,469.59	52,709.87	103,221.70	29,736.09	76,650.48
Premiums paid	257,974.35	320,721.62	306,332.91	320,146.18	320,271.18
Cash items	143,662.71	317,025.50	212,786.34	291,668.80	228,455.53
Clear'g-house exch'gs	15,531.14				
Bills of other banks	289,837.00	167,983.00	245,797.00	277,866.00	236,836.00
Uncur't & minor coins	4,690.03	5,966.07	5,545.61	4,196.65	2,913.32
Trade dollars	8,521.00	8,877.35	1,463.85	350.00	1.20
Specie	524,893.89	538,749.02	607,867.51	623,325.56	606,840.38
Legal-tender notes	761,154.00	645,264.00	759,935.00	771,221.00	754,434.00
U. S. cert's of deposit					
5 % fund with Treas.	88,862.50	60,424.66	55,502.16	58,882.50	59,745.00
Due from U. S. Treas	20.00	647.50	747.50	939.66	1,960.57
Total	18,443,831.36	18,103,962.51	17,967,140.24	18,647,926.37	18,891,803.11

WEST VIRGINIA.

	19 banks.	19 banks.	20 banks.	20 banks.	20 banks.
Loans and discounts	$3,457,531.75	$3,593,057.47	$3,774,317.33	$3,851,439.42	$4,018,987.40
Bonds for circulation	821,250.00	771,250.00	786,250.00	786,250.00	761,250.00
Bonds for deposits					50,000.00
U. S. bonds on hand	89,500.00	89,500.00	44,500.00	44,500.00	44,500.00
Other stocks and b'ds	63,736.20	61,636.20	74,636.20	81,064.23	81,064.23
Due from res've ag'ts	373,990.16	355,315.61	265,012.02	284,181.20	364,638.18
Due from nat'l banks	254,264.98	221,556.47	236,841.75	228,963.84	242,815.17
Due from State banks	58,416.49	57,438.38	57,473.55	32,468.93	71,465.57
Real estate, etc	228,320.35	231,004.50	231,059.44	238,265.89	230,782.01
Current expenses	56,989.83	20,780.14	34,904.57	10,924.67	24,421.12
Premiums paid	73,325.32	73,792.00	69,082.80	62,893.75	63,795.03
Cash items	18,977.68	22,172.17	20,595.65	20,657.36	27,198.28
Clear'g-house exch'gs					
Bills of other banks	93,028.00	78,465.00	85,897.00	87,201.00	60,196.00
Uncur't & minor coins	1,463.00	1,739.44	1,719.55	1,682.53	1,829.64
Trade dollars	7,540.73	5,373.28	3,892.75	995.80	16.00
Specie	254,520.46	265,762.93	278,439.99	279,495.12	275,962.36
Legal-tender notes	241,870.00	220,892.00	238,434.00	273,535.00	249,056.00
U. S. cert's of deposit					
5 % fund with Treas.	36,636.25	33,756.25	31,806.25	33,931.25	30,473.75
Due from U. S. Treas.	696.32	1,716.07	456.07	304.82	2,736.13
Total	6,132,057.52	6,105,207.91	6,238,318.92	6,318,754.81	6,601,186.87

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

CITY OF WASHINGTON.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	6 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Capital stock	$1,325,000.00	$1,450,000.00	$1,532,300.00	$1,575,000.00	$1,575,000.00
Surplus fund	383,000.00	401,500.00	401,500.00	479,703.75	481,203.75
Undivided profits	268,995.28	186,546.65	249,934.12	132,118.75	183,328.17
Nat'l-bank circulation	490,080.00	489,510.00	533,720.00	534,980.00	534,895.00
State-bank circulation					
Dividends unpaid	994.50	2,040.50	1,188.00	3,566.50	2,848.00
Individual deposits	6,029,604.90	6,674,368.65	7,000,313.68	6,869,360.79	6,465,834.37
U. S. deposits	46,746.96	52,014.91	91,075.01	54,865.75	53,965.95
Dep'ts U.S.dis.officers					
Due to national banks	151,542.98	133,520.63	157,931.67	183,493.48	160,432.17
Due to State banks	550,003.76	42,281.48	31,664.32	27,456.64	39,275.90
Notes re-discounted					
Bills payable		25,000.00	25,000.00	62,500.00	62,500.00
Total	8,750,968.38	9,456,782.82	10,024,626.80	9,923,045.66	9,559,283.31

VIRGINIA.

	25 banks.	25 banks.	25 banks.	25 banks.	25 banks.
Capital stock	$3,776,300.00	$3,791,300.00	$3,796,300.00	$3,796,300.00	$3,796,300.00
Surplus fund	1,237,779.75	1,352,300.73	1,352,300.73	1,414,502.45	1,414,892.31
Undivided profits	703,661.85	445,945.60	586,776.39	386,646.95	487,539.50
Nat'l-bank circulation	1,862,860.00	1,311,950.00	1,245,410.00	1,210,550.00	1,204,380.00
State-bank circulation					
Dividends unpaid	1,758.65	3,705.65	1,544.65	8,125.65	3,781.65
Individual deposits	9,630,986.07	9,615,368.06	8,959,617.31	9,836,879.76	9,786,470.26
U. S. deposits	327,653.93	403,194.62	604,757.52	895,199.55	1,002,263.10
Dep'ts U.S.dis.officers	110,695.27	97,763.80	79,867.61	103,814.42	92,871.19
Due to national banks	404,519.94	401,090.14	463,522.27	326,345.17	462,255.00
Due to State banks	291,745.72	383,027.75	434,424.39	487,995.03	410,631.28
Notes re-discounted	80,870.18	80,378.66	246,681.87	136,629.89	120,418.82
Bills payable	15,000.00	217,937.50	195,937.50	44,937.50	110,000.00
Total	18,443,831.36	18,103,962.51	17,967,140.24	18,647,926.37	18,891,803.11

WEST VIRGINIA.

	19 banks.	19 banks.	20 banks.	20 banks.	20 banks.
Capital stock	$1,861,000.00	$1,861,000.00	$1,911,000.00	$1,911,000.00	$1,961,000.00
Surplus fund	453,214.54	458,243.75	457,093.75	466,120.98	469,120.98
Undivided profits	163,327.55	84,153.25	135,766.73	77,110.01	121,819.65
Nat'l-bank circulation	719,090.00	676,540.00	688,605.00	687,325.00	655,525.00
State-bank circulation					
Dividends unpaid	12,729.00	20,197.00	14,572.00	23,992.00	15,713.00
Individual deposits	2,635,099.78	2,776,556.77	2,749,544.41	2,909,186.33	3,079,587.22
U. S. deposits					4,907.25
Dep'ts U.S.dis.officers					
Due to national banks	147,274.30	117,368.14	144,625.92	149,562.37	153,745.80
Due to State banks	89,733.85	57,235.50	7,839.61	42,307.12	73,238.97
Notes re-discounted	38,988.50	52,541.50	61,900.50	51,122.00	61,000.00
Bills payable	11,000.00	1,372.00	7,371.00	1,029.00	5,529.00
Total	6,132,057.52	6,105,207.91	6,238,318.92	6,318,754.81	6,601,186.87

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

NORTH CAROLINA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	17 banks.	17 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts	$4,576,557.14	$4,828,540.02	$5,157,010.33	$5,254,464.62	$5,323,203.27
Bonds for circulation	972,000.00	929,500.00	928,500.00	928,500.00	928,500.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	5,000.00				
Other stocks and b'ds	215,797.72	288,674.55	292,563.87	290,935.84	313,207.84
Due from res'v'eag'ts	703,308.24	599,778.62	374,014.37	351,891.18	446,320.97
Due from nat'l banks	355,116.87	356,463.36	252,306.54	157,072.28	219,268.80
Due from State banks	132,782.06	123,637.90	34,791.32	53,743.70	102,613.42
Real estate, etc	277,125.83	296,102.39	297,477.11	307,496.50	299,496.90
Current expenses	60,948.40	22,528.86	47,419.03	18,260.20	42,924.21
Premiums paid	82,040.96	76,924.34	78,877.47	80,407.47	83,657.47
Cash items	61,245.94	48,922.96	32,922.99	15,838.81	51,426.12
Clear'g-house exch'gs					
Bills of other banks	134,465.00	133,833.00	125,111.00	63,252.00	100,344.00
Uncur't&minor coins	2,060.34	2,210,48	2,745.26	3,017.93	2,999.38
Trade dollars	330.10	214.50	40.00	99.35	93.65
Specie	274,027.26	325,106.78	365,428.80	267,423.67	195,240.38
Legal-tender notes	287,199.00	296,680.00	279,216.00	192,236.00	254,222.00
U. S. cert's of deposit					
5 % fund with Treas	39,699.50	39,038.00	38,803.00	40,816.31	41,251.25
Due from U. S. Treas	662.99	1,081.79	3,262.99	2,162.99	2,300.70
Total	8,280,367.35	8,459,237.55	8,410,490.08	8,127,618.85	8,507,090.36

SOUTH CAROLINA.

	16 banks.	16 banks.	16 banks.	16 banks.	15 banks.
Loans and discounts	$3,898,516.68	$4,260,546.78	$4,899,264.58	$5,068,293.54	$4,944,297.69
Bonds for circulation	836,350.00	773,850.00	712,350.00	662,250.00	624,750.00
Bonds for deposits	300,000.00	300,000.00	300,000.00	350,000.00	375,000.00
U. S. bonds on hand	23,200.00	173,100.00	23,100.00	23,100.00	23,100.00
Other stocks and b'ds	596,311.13	815,530.40	691,699.59	650,702.22	754,170.94
Due from res'v'eag'ts	1,579,543.38	791,152.03	420,154.25	148,769.50	250,077.80
Due from nat'l banks	667,172.27	733,749.44	327,666.95	144,378.40	202,614.75
Due from State banks	180,427.08	156,690.35	110,456.92	45,536.72	194,559.84
Real estate, etc	188,180.18	192,897.52	192,855.02	186,016.91	188,580.29
Current expenses	87,926.31	39,859.04	83,189.93	14,907.40	40,838.74
Premiums paid	56,296.70	66,590.45	71,569.51	35,244.69	34,072.82
Cash items	57,405.95	52,369.84	28,397.57	23,079.43	66,169.37
Clear'g-house exch'gs					
Bills of other banks	281,703.00	142,401.00	88,379.00	62,521.00	106,579.00
Uncur't&minor coins	1,172.96	2,911.20	3,546.33	2,336.25	2,034.45
Trade dollars	25.00		10.00	10.00	
Specie	337,763.71	321,004.70	298,536.20	326,245.60	325,300.95
Legal-tender notes	551,747.00	341,556.00	313,368.00	221,426.00	470,681.00
U. S. cert's of deposit					
5 % fund with Treas	36,385.75	34,322.75	30,905.25	28,915.25	27,513.25
Due from U. S. Treas	254.00	12,200.00	22,923.00	10,700.00	2,500.00
Total	9,690,381.10	9,210,731.50	8,618,372.11	8,004,432.91	8,632,840.89

GEORGIA.

	17 banks.	17 banks.	18 banks.	19 banks.	21 banks.
Loans and discounts	$5,871,065.96	$6,230,697.73	$6,494,128.22	$7,166,861.20	$7,789,358.14
Bonds for circulation	888,500.00	888,500.00	913,500.00	938,500.00	988,500.00
Bonds for deposits	110,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	25,000.00	25,000.00			
Other stocks and b'ds	329,487.51	305,233.37	290,321.32	245,818.17	256,933.61
Due from res'v'eag'ts	1,022,840.19	807,724.45	510,479.67	256,492.83	216,072.40
Due from nat'l banks	220,041.28	228,889.52	220,734.71	129,371.34	330,816.63
Due from State banks	191,324.43	184,461.79	152,687.18	100,571.15	321,190.84
Real estate, etc	464,565.66	456,022.72	441,835.12	464,498.55	465,889.64
Current expenses	119,589.12	36,927.47	74,894.37	21,508.09	65,645.75
Premiums paid	56,391.53	71,407.78	72,254.65	77,706.65	80,863.86
Cash items	123,065.21	171,396.12	80,335.95	116,458.51	189,705.00
Clear'g-house exch'gs					
Bills of other banks	243,163.00	234,641.00	241,966.00	176,814.00	226,809.00
Uncur't&minor coins	2,924.56	4,128.70	4,041.85	3,179.40	4,081.24
Trade dollars					
Specie	464,729.86	647,098.05	539,133.83	506,387.58	547,316.35
Legal-tender notes	406,925.00	344,326.00	305,626.00	278,143.00	466,116.00
U. S. cert's of deposit					
5 % fund with Treas	39,532.50	38,692.50	39,239.04	40,694.04	44,482.50
Due from U. S. Treas	3,049.90	5,327.66	10,889.40	4,951.60	12,350.20
Total	10,582,195.71	10,830,474.80	10,542,067.31	10,677,956 11	12,156,131.16

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

NORTH CAROLINA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	17 banks.	17 banks.	18 banks.	18 banks.	18 banks.
Capital stock	$2,376,000.00	$2,376,000.00	$2,401,650.00	$2,412,280.00	$2,412,280.00
Surplus fund	505,805.40	532,548.83	532,548.83	542,490.66	544,490.66
Undivided profits	344,382.69	226,268.89	296,836.63	207,420.05	271,059.35
Nat'l-bank circulation	834,340.00	794,850.00	780,300.00	788,510.00	795,710.00
State-bank circulation					
Dividends unpaid	3,121.00	4,091.00	3,042.00	6,908.50	6,150.50
Individual deposits	3,704,842.42	4,101,380.14	3,875,648.15	3,431,074.18	3,537,066.46
U. S. deposits	53,244.37	37,715.39	46,003.59	57,765.52	48,684.31
Dep'ts U.S.dis.officers	41,588.22	30,641.68	23,653.08	16,879.47	26,492.16
Due to national banks	191,725.71	175,173.76	150,147.39	106,076.47	196,640.62
Due to State banks	45,073.43	40,570.78	60,483.42	50,096.39	27,513.61
Notes re-discounted	180,244.11	139,997.08	240,176.99	463,117.61	541,002.69
Bills payable				45,000.00	100,000.00
Total	8,280,367.35	8,459,237.55	8,410,490.08	8,127,618.85	8,507,090.36

SOUTH CAROLINA.

	16 banks.	16 banks.	16 banks.	16 banks.	15 banks.
Capital stock	$1,798,000.00	$1,729,640.60	$1,748,000.00	$1,748,000.00	$1,698,000.00
Surplus fund	785,000.00	770,000.00	770,000.00	788,800.00	778,800.00
Undivided profits	741,014.42	659,070.21	770,939.29	627,117.94	709,151.07
Nat'l-bank circulation	728,890.00	670,325.00	617,900.00	575,705.00	559,875.00
State-bank circulation					
Dividends unpaid	8,437.50	10,840.50	8,967.50	14,879.00	9,748.50
Individual deposits	4,932,725.27	4,527,916.32	4,004,362.32	3,295,394.63	3,545,114.11
U. S. deposits	202,936.09	218,347.18	228,476.37	283,661.92	323,549.14
Dep'ts U.S.dis.officers	43,221.98	57,285.19	43,974.72	53,064.45	43,387.57
Due to national banks	174,287.29	297,861.68	173,709.97	122,807.34	174,049.61
Due to State banks	273,218.55	250,519.87	181,460.18	204,042.72	273,483.11
Notes re-discounted	300.00	18,925.55	70,491.76	219,003.41	137,720.38
Bills payable	2,350.00			71,956.50	379,962.40
Total	9,690,381.10	9,210,731.50	8,618,372.11	8,004,432.91	8,632,840.89

GEORGIA.

	17 banks.	17 banks.	18 banks.	19 banks.	21 banks.
Capital stock	$2,736,000.00	$2,736,000.00	$2,823,375.00	$2,903,780.00	$3,050,520.00
Surplus fund	892,651.88	921,832.99	921,832.99	951,731.71	951,731.71
Undivided profits	576,076.04	441,738.65	574,761.96	422,614.09	513,005.18
Nat'l-bank circulation	799,050.00	783,890.00	785,370.00	801,395.00	877,650.00
State-bank circulation					
Dividends unpaid	1,721.50	2,712.00	1,851.00	4,606.50	3,525.00
Individual deposits	4,937,831.26	5,066,051.28	4,637,184.07	4,323,486.72	5,003,216.43
U. S. deposits	57,988.69	91,268.13	108,669.67	108,364.68	111,147.49
Dep'ts U.S.dis.officers	37,742.64	35,445.12	21,138.44	25,182.26	35,202.27
Due to national banks	179,391.09	258,282.30	228,372.87	181,964.64	351,586.97
Due to State banks	315,088.91	463,296.16	223,781.15	239,989.49	292,982.55
Notes re-discounted	48,653.70	19,778.17	215,730.16	687,841.02	910,563.56
Bills payable		10,180.00		27,000.00	55,000.00
Total	10,582,195.71	10,830,474.80	10,542,067.31	10,677,956.11	12,156,131.16

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, arranged

FLORIDA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	9 banks.	9 banks.	9 banks.	8 banks.	8 banks.
Loans and discounts	$1,379,795.65	$1,365,414.66	$1,333,838.30	$1,393,026.25	$1,441,829.15
Bonds for circulation	200,500.00	200,500.00	200,500.00	180,500.00	180,500.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	300.00	.....	.....	1,000.00	1,000.00
Other stocks and b'ds	116,162.44	76,258.83	69,496.69	67,566.70	73,085.09
Due from res've ag'ts	218,310.19	323,070.29	364,513.33	189,568.97	108,926.01
Due from nat'l banks	77,741.60	125,291.18	251,352.07	103,915.77	86,154.14
Due from State banks	97,211.66	91,002.61	93,409.16	64,095.56	63,998.57
Real estate, etc	95,999.78	99,581.80	101,773.33	89,807.35	93,386.14
Current expenses	29,585.68	24,662.97	22,331.48	15,408.68	12,276.63
Premiums paid	32,725.52	32,255.43	30,759.01	29,664.01	29,334.01
Cash items	28,522.29	27,832.02	39,425.73	16,583.00	10,134.58
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	89,491.00	123,669.00	116,229.00	93,653.00	74,060.00
Uncur't&minor coins	597.47	896.52	1,019.89	1,405.28	948.84
Trade dollars	33.00	113.00	.....	.....	.....
Specie	46,227.00	66,478.41	91,638.30	75,326.25	107,762.30
Legal-tender notes	132,776.00	177,030.00	163,108.00	150,701.00	115,440.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	9,022.00	9,022.00	9,022.00	8,102.57	8,122.00
Due from U. S. Treas	2,011.07	2,870.77	1,080.77	.....	1,250.57
Total	2,657,012.35	2,845,949.49	2,989,497.06	2,580,324.39	2,508,208.03

ALABAMA.

	13 banks.	15 banks.	17 banks.	20 banks.	20 banks.
Loans and discounts	$5,088,255.90	$6,144,385.13	$6,979,674.35	$8,009,124.05	$8,502,536.84
Bonds for circulation	1,048,000.00	1,088,000.00	825,500.00	900,500.00	900,500.00
Bonds for deposits	100,000.00	.....	.....	.....	.....
U. S. bonds on hand	50.00	50,000.00	50,000.00	50,000.00	50,000.00
Other stocks and b'ds	638,011.47	803,714.97	771,028.97	803,714.60	834,004.51
Due from res've ag'ts	970,421.15	1,423,008.37	1,170,337.49	574,532.41	541,370.63
Due from nat'l banks	543,838.33	870,834.85	685,172.24	602,688.45	386,820.22
Due from State banks	263,845.86	260,578.73	119,093.47	262,515.94	182,911.27
Real estate, etc	294,405.65	311,830.26	332,094.60	349,663.79	372,648.77
Current expenses	70,362.98	47,623.34	90,316.19	32,021.15	67,214.66
Premiums paid	81,071.66	89,786.66	96,729.78	118,448.53	115,554.78
Cash items	64,788.54	98,924.86	50,813.85	85,264.10	81,170.79
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	241,621.00	389,550.00	260,202.00	140,029.00	161,393.00
Uncur't&minor coins	1,403.39	2,510.49	3,079.91	2,730.23	2,565.17
Trade dollars	104.00	104.00	195.00	48.30	1.00
Specie	403,690.30	456,724.35	444,127.00	346,026.00	365,448.65
Legal-tender notes	356,831.00	478,983.00	396,363.00	375,110.00	411,324.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	40,760.83	47,050.00	35,460.00	36,772.50	37,831.67
Due from U. S. Treas	452.75	1,388.58	8,549.18	2,381.75	2,532.89
Total	10,207,914.81	12,564,997.59	12,318,737.03	12,691,570.80	13,015,828.85

MISSISSIPPI.

	8 banks.	8 banks.	9 banks.	11 banks.	12 banks.
Loans and discounts	$1,609,932.26	$1,552,745.99	$1,649,932.28	$1,914,588.80	$2,292,652.99
Bonds for circulation	225,000.00	225,000.00	250,000.00	287,500.00	320,000.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	65,938.12	50,786.32	54,518.31	63,646.34	70,231.20
Due from res've ag'ts	224,725.33	303,447.07	149,055.19	75,002.70	138,086.35
Due from nat'l banks	189,592.14	130,829.37	123,227.11	73,980.37	72,894.46
Due from State banks	36,376.49	41,383.08	24,560.25	41,791.18	40,270.88
Real estate, etc	43,782.89	43,947.47	43,562.02	46,594.56	46,676.41
Current expenses	30,533.54	14,689.47	23,696.09	10,297.63	23,596.94
Premiums paid	22,288.41	24,381.18	26,996.31	30,922.53	33,788.15
Cash items	11,966.19	12,295.38	22,072.14	7,169.67	28,331.26
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	16,403.00	16,833.00	10,776.00	11,036.00	18,535.00
Uncur't&minor coins	256.01	549.06	1,284.20	982.94	614.20
Trade dollars	1.00	1.00	1.00	1.00	.....
Specie	108,716.30	109,124.20	146,099.55	132,863.55	153,407.13
Legal-tender notes	184,149.00	168,899.00	177,606.00	115,312.00	140,554.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	10,667.55	9,377.96	9,975.00	12,037.00	12,112.00
Due from U. S. Treas	.....	6,000.00	4,000.00	5,000 00	.....
Total	2,780,328.23	2,710,289.65	2,717,361.55	2,828,736.27	3,391,750.97

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Federal Reserve Bank of St. Louis

by States, and reserve cities—Continued.

FLORIDA.

Liabilities.	DECEMBER 28	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	9 banks.	9 banks.	9 banks.	8 banks.	8 banks.
Capital stock	$550,000.00	$550,000.00	$550,000.00	$500,000.00	$500,000.00
Surplus fund	33,500.00	46,500.00	50,000.00	60,680.00	66,180.00
Undivided profits	84,975.55	55,449.63	63,513.18	46,823.36	51,574.17
Nat'l-bank circulation	163,660.00	156,830.00	153,900.00	142,690.00	146,750.00
State-bank circulation					
Dividends unpaid	2.00	26.00	6.00	1,847.50	151.00
Individual deposits	1,612,612.45	1,838,737.91	1,968,289.04	1,634,417.55	1,515,764.27
U. S. deposits	72,533.47	85,020.79	87,934.58	84,718.91	88,506.08
Dep'ts U.S.dis.officers	17,802.35	5,187.32	3,866.04	5,597.71	2,575.15
Due to national banks	76,473.85	58,713.46	62,621.54	76,961.45	84,901.58
Due to State banks	16,535.24	41,692.74	48,027.48	26,587.91	21,142.10
Notes re-discounted	28,917.44	7,791.64	1,339.20		20,663.68
Bills payable					10,000.00
Total	2,657,012.35	2,845,949.49	2,989,497.06	2,580,324.39	2,508,208.03

ALABAMA.

	13 banks.	15 banks.	17 banks.	20 banks.	20 banks.
Capital stock	$2,435,000.00	$2,729,250.00	$2,855,200.00	$3,306,430.00	$3,485,100.00
Surplus fund	356,500.00	469,500.00	499,500.00	552,780.84	639,903.66
Undivided profits	458,734.80	460,323.69	577,379.09	476,413.99	451,393.71
Nat'l-bank circulation	866,140.00	878,360.00	661,490.00	725,350.00	782,330.00
State-bank circulation					
Dividends unpaid	2,491.00	6,777.60	2,164.00	7,799.00	8,131.60
Individual deposits	5,561,407.70	7,550,769.11	7,111,870.49	6,308,282.46	5,925,317.72
U. S. deposits	83,837.25				
Dep'ts U.S.dis.officers	6,332.03				
Due to national banks	271,705.18	290,799.99	254,400.46	415,759.85	232,610.15
Due to State banks	93,253.68	158,194.94	139,278.53	80,682.04	117,295.54
Notes re-discounted	72,513.17	21,022.26	217,454.46	818,072.62	1,173,746.47
Bills payable					200,000.00
Total	10,207,914.81	12,564,997.59	12,318,737.03	12,691,570.80	13,015,828.85

MISSISSIPPI.

	8 banks.	8 banks.	9 banks.	11 banks.	12 banks.
Capital stock	$650,000.00	$675,000.00	$775,000.00	$915,000.00	$1,055,000.00
Surplus fund	68,878.14	96,288.57	100,288.57	127,368.27	127,368.27
Undivided profits	102,699.69	62,044.84	98,598.80	65,097.81	102,496.10
Nat'l-bank circulation	198,065.00	194,955.00	206,645.00	229,595.00	277,230.00
State-bank circulation					
Dividends unpaid	50.00	470.00	200.00	720.00	20.00
Individual deposits	1,601,194.13	1,624,534.15	1,472,793.53	1,199,875.39	1,264,007.76
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	27,058.32	15,197.23	19,018.71	91,510.20	42,665.21
Due to State banks	11,181.83	19,886.94	9,883.01	7,632.46	7,655.98
Notes re-discounted	101,201.12	11,912.92	34,933.93	156,937.14	409,708.25
Bills payable	20,000.00	10,000.00		35,000.00	105,599.40
Total	2,780,328.23	2,710,289.65	2,717,361.55	2,828,736.27	3,391,750.97

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

LOUISIANA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	1 bank.	3 banks.	4 banks.	5 banks.	5 banks.
Loans and discounts	$161,155.65	$474,189.87	$566,142.94	$844,692.29	$1,181,429.97
Bonds for circulation	50,000.00	115,000.00	112,500.00	125,000.00	125,000.00
Bonds for deposits					
U. S. bonds on hand			75,000.00	75,000.00	75,000.00
Other stock and b'ds	32,805.50	13,021.57	72,752.46	43,352.34	41,267.93
Due from res've ag'ts	10,777.39	342,170.61	177,364.90	40,287.92	55,878.61
Due from nat'l banks	31,101.09	188,458.13	87,688.87	44,541.07	14,664.61
Due from State banks	725.04	13,064.31	23,814.27	22,912.90	4,146.16
Real estate, etc	1,100.00	2,777.79	3,787.89	6,954.79	8,559.57
Current expenses	3,776.31	5,723.82	10,503.68	4,213.62	8,479.82
Premiums paid	1,500.00	8,412.50	33,263.13	33,606.88	33,169.38
Cash items		2,384.59	7,084.64	11,647.09	8,585.79
Clear'g-house exch'gs					
Bills of other banks	1,355.00	57,465.00	61,595.00	30,075.00	22,542.00
Uncur't&minor coins	65.30	173.29	357.54	266.45	471.75
Trade dollars					
Specie	23,090.00	78,736.75	102,200.40	117,205.50	99,713.44
Legal-tender notes	5,317.00	111,933.00	54,148.00	71,248.00	61,733.00
U. S. cert's of deposit					
5 % fund with Treas.	2,250.00	5,175.60	4,500.00	5,624.00	5,624.00
Due from U. S. Treas					
Total	325,018.28	1,418,677.23	1,392,803.72	1,476,627.85	1,746,266.03

CITY OF NEW ORLEANS.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts	$10,864,887.73	$8,763,752.40	$10,194,226.65	$9,525,434.09	$9,951,461.45
Bonds for circulation	1,265,000.00	1,325,000.00	1,375,000.00	1,175,000.00	1,350,000.00
Bonds for deposits			200,000.00	200,000.00	200,000.00
U. S. bonds on hand	207,550.00	308,100.00	41,350.00	4,350.00	7,850.00
Other stocks and b'ds	1,069,632.45	1,584,683.05	1,538,720.45	1,536,026.52	1,541,598.42
Due from res've ag'ts	919,493.33	1,628,582.37	869,436.84	503,177.03	586,230.50
Due from nat'l banks	315,053.69	419,997.18	367,699.80	253,913.50	204,275.44
Due from State banks	629,358.53	954,969.00	416,127.22	208,776.23	329,208.51
Real estate, etc	439,945.23	439,110.56	473,330.66	474,173.24	476,533.08
Current expenses	132,460.02	64,599.03	122,430.09	35,776.98	106,704.97
Premiums paid	135,294.57	138,575.85	202,789.47	185,964.63	201,673.80
Cash items	1,619.51	6,080.49	5,272.54	3,934.30	5,241.86
Clear'g-house exch'gs	1,180,679.10	1,086,863.51	794,389.28	937,493.13	973,835.23
Bills of other banks	124,683.00	189,942.00	155,340.00	164,504.00	82,838.00
Uncur't&minor coins	4,627.09	3,986.65	4,059.39	4,049.65	3,770.37
Trade dollars					
Specie	1,091,340.45	1,241,518.85	1,297,874.20	1,017,299.15	776,215.25
Legal-tender notes	1,779,121.00	1,876,023.00	1,791,720.00	1,600,627.00	1,295,733.00
U. S. cert's of deposit					
5 % fund with Treas.	56,285.00	56,425.00	61,375.00	50,925.00	60,750.00
Due from U. S. Treas.		9,000.00	5,000.00		130.00
Total	20,217,030.70	20,097,208.94	19,916,141.59	17,881,424.45	18,154,049.88

TEXAS.

	74 banks.	79 banks.	84 banks.	87 banks.	91 banks.
Loans and discounts	$16,225,725.59	$17,291,313.91	$18,906,498.37	$19,399,393.80	$20,762,342.30
Bonds for circulation	1,945,750.00	2,105,250.00	2,250,250.00	2,341,500.00	2,415,300.00
Bonds for deposits	325,000.00	325,000.00	250,000.00	350,000.00	350,000.00
U. S. bonds on hand	150,000.00				
Other stocks and b'ds	288,741.20	294,348.79	295,091.46	332,237.74	345,606.25
Due from res've ag'ts	2,286,341.74	1,481,488.48	1,460,133.25	1,746,422.29	1,382,249.96
Due from nat'l banks	1,216,808.38	1,264,045.00	1,261,392.82	1,143,885.66	1,249,449.37
Due from State banks	692,267.00	735,549.89	681,265.48	773,708.16	731,854.35
Real estate, etc	892,007.90	967,859.72	1,030,854.82	1,048,044.78	1,104,166.76
Current expenses	268,427.47	149,244.50	237,210.18	104,370.88	207,996.51
Premiums paid	229,904.81	260,830.11	311,516.03	346,190.54	356,327.28
Cash items	135,699.07	183,965.27	121,545.46	193,987.09	180,075.15
Clear'g-house exch'gs					
Bills of other banks	541,261.00	715,280.00	498,591.00	458,299.00	687,603.00
Uncur't&minor coins	5,877.64	7,957.02	9,733.94	14,052.37	8,524.15
Trade dollars		1.00	9.00	10.00	10.00
Specie	1,167,990.01	1,370,249.65	1,177,230.03	1,092,312.80	1,256,594.67
Legal-tender notes	1,793,062.00	1,837,430.00	1,398,243.00	1,604,684.00	1,820,126.00
U. S. cert's of deposit					
5 % fund with Treas.	85,871.35	86,768.25	98,293.75	101,925.25	104,001.30
Due from U. S. Treas.	3,482.83	17,234.38	9,640.65	5,856.10	6,342.17
Total	28,254,157.99	29,093,815.97	29,997,505.24	31,056,880.46	32,968,569.22

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

LOUISIANA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	1 bank.	3 banks.	4 banks.	5 banks.	5 banks.
Capital stock	$100,000.00	$400,000.00	$429,250.00	$490,800.00	$500,000.00
Surplus fund	10,500.00	11,000.00	11,000.00	30,308.44	30,308.44
Undivided profits	10,398.63	19,295.13	42,174.32	13,880.67	33,418.75
Nat'l bank circulation	45,000.00	82,500.00	69,000.00	73,240.00	101,740.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	100.00	56.00	152.00	144.00
Individual deposits	159,119.65	895,113.67	820,847.78	783,777.26	703,496.72
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	.....	150.30	679.30	59,233.58	167,792.96
Due to State banks	.....	10,518.13	19,796.32	235.90	1,360.74
Notes re-discounted	.....	.....	.....	25,000.00	208,004.42
Bills payable	.....	.....	.....	.....	.....
Total	325,018.28	1,418,677.23	1,392,803.72	1,476,627.85	1,746,266.03

CITY OF NEW ORLEANS.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$3,425,000.00	$3,425,000.00	$3,425,000.00	$2,925,000.00	$2,925,000.00
Surplus fund	1,145,000.00	1,165,000.00	1,165,000.00	1,199,000.00	1,199,000.00
Undivided profits	573,264.90	443,850.67	627,184.59	437,012.82	561,923.32
Nat'l bank circulation	1,120,895.00	1,081,355.00	1,214,235.00	1,054,395.00	1,214,995.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	21,082.82	13,919.16	9,849.16	35,226.83	14,217.83
Individual deposits	11,459,352.15	11,827,270.83	11,651,370.85	10,626,564.97	9,698,952.77
U. S. deposits	.....	.....	153,262.15	182,844.08	200,000.00
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	1,106,344.50	1,230,729.79	791,359.42	650,664.45	1,108,449.82
Due to State banks	1,314,256.04	907,103.49	878,860.42	770,716.30	1,059,665.83
Notes re-discounted	51,835.29	.....	.....	.....	171,845.31
Bills payable	.....	.....	.....	.....	.....
Total	20,217,030.70	20,097,208.94	19,916,141.59	17,881,424.45	18,154,049.88

TEXAS.

	74 banks.	79 banks.	84 banks.	87 banks.	91 banks.
Capital stock	$7,630,000.00	$8,421,000.00	$9,032,902.00	$9,682,350.00	$9,919,750.00
Surplus fund	2,124,081.90	2,290,403.55	2,304,064.55	2,450,811.93	2,431,284.69
Undivided profits	1,552,019.29	814,715.43	1,126,056.68	778,498.38	1,118,964.09
Nat'l bank circulation	1,702,040.00	1,722,890.00	1,926,235.00	1,975,335.00	2,107,535.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	4,633.00	6,843.25	3,514.00	19,871.96	12,428.00
Individual deposits	13,066,387.67	13,719,982.95	13,285,209.36	13,629,715.70	13,710,426.47
U. S. deposits	71,203.24	123,848.17	94,746.70	175,567.00	170,572.07
Dep'ts U.S.dis.officers	224,969.98	166,482.39	130,327.58	131,250.78	162,187.12
Due to national banks	866,099.82	871,923.90	784,572.64	744,151.46	953,400.23
Due to State banks	526,963.11	542,363.97	402,399.90	551,137.24	651,024.55
Notes re-discounted	447,759.98	379,362.36	842,827.36	881,251.01	1,513,497.00
Bills payable	38,000.00	34,000.00	64,749.47	37,000.00	217,500.00
Total	28,254,157.99	29,093,815.97	29,997,505.24	31,056,880.46	32,968,569.22

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Abstract of reports since October 7, 1886, arranged

ARKANSAS.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	5 banks.	6 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts	$2,147,813.84	$1,950,924.06	$2,293,210.36	$2,528,630.04	$2,794,469.84
Bonds for circulation	320,000.00	355,000.00	367,500.00	367,500.00	410,000.00
Bonds for deposits	100,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	90,800.00	80,800.00	70,800.00	80,800.00	50,800.00
Other stocks and b'ds	50,613.77	55,931.56	60,085.14	26,133.60	29,151.96
Due from res'v'ag'ts	460,687.84	729,192.71	694,841.00	314,826.26	219,653.00
Due from nat'l banks	115,971.16	202,582.53	113,037.63	97,519.00	60,668.64
Due from State banks	101,181.23	77,026.38	93,077.05	70,828.97	111,104.38
Real estate, etc	19,709.27	22,841.21	33,763.40	33,763.90	33,765.20
Current expenses	4,862.91	2,900.65	6,583.35	5,451.95	4,000.53
Premiums paid	72,790.00	85,071.25	85,871.25	98,783.75	96,096.25
Cash items	7,439.34	20,456.45	9,060.27	14,015.28	8,619.96
Clear'g-house exch'gs					
Bills of other banks	45,289.00	74,673.00	64,206.00	48,032.00	50,090.00
Uncur't & minor coins	140.62	478.58	340.59	538.25	1,292.93
Trade dollars	187.00	188.00	6.00	17.00	
Specie	197,833.85	206,761.35	186,574.95	168,990.45	166,679.60
Legal-tender notes	183,879.00	163,479.00	144,777.00	131,574.00	96,300.00
U. S. cert's of deposit					
5 % fund with Treas.	14,400.00	14,850.00	15,975.00	16,537.00	17,887.00
Due from U. S. Treas.	1,808.15	2,634.25	3,902.20	3,448.20	2.20
Total	3,935,406.95	4,195,790.98	4,393,611.19	4,157,389.65	4,300,581.49

KENTUCKY.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Loans and discounts	$16,662,298.33	$16,976,361.81	$17,563,028.89	$17,574,316.50	$17,680,928.58
Bonds for circulation	4,263,100.00	3,850,500.00	3,766,000.00	3,411,000.00	3,411,000.00
Bonds for deposits	710,000.00	810,000.00	810,000.00	1,020,000.00	1,020,000.00
U. S. bonds on hand	48,350.00	6,400.00	102,650.00	117,200.00	118,950.00
Other stocks and b'ds	647,721.07	692,397.98	691,572.72	689,562.91	692,602.37
Due from res'v'ag'ts	1,946,153.67	1,756,031.93	1,244,514.82	1,775,102.32	1,728,670.79
Due from nat'l banks	996,760.51	853,828.23	673,732.76	873,331.70	934,928.48
Due from State banks	287,946.56	245,533.51	256,749.34	222,489.26	244,668.21
Real estate, etc	480,840.67	506,078.93	510,777.68	509,090.85	511,890.59
Current expenses	149,814.04	87,579.39	105,826.17	90,700.66	116,784.39
Premiums paid	341,483.25	339,118.10	337,771.54	323,114.81	326,218.85
Cash items	64,468.71	47,006.52	97,845.26	128,332.55	105,439.18
Clear'g-house exch'gs					
Bills of other banks	332,392.00	277,315.00	260,475.00	237,445.00	259,056.00
Uncur't & minor coins	2,853.48	3,134.90	3,110.19	3,476.87	3,875.12
Trade dollars	9,649.42	7,693.75	2,238.00	20.00	4.00
Specie	575,356.81	535,624.31	505,367.12	538,780.38	556,561.01
Legal-tender notes	506,059.00	492,917.00	509,957.00	518,090.00	533,074.00
U. S. cert's of deposit					
5 % fund with Treas.	182,601.23	166,657.03	162,954.53	146,589.53	149,569.53
Due from U. S. Treas.	2,097.06	1,900.00	1,950.00		1,600.00
Total	28,210,545.81	27,656,078.39	27,606,521.02	28,178,553.34	28,395,821.10

CITY OF LOUISVILLE.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	$9,020,427.94	$9,050,697.31	$9,490,737.42	$9,290,262.68	$9,455,073.88
Bonds for circulation	944,000.00	744,000.00	694,000.00	694,000.00	694,000.00
Bonds for deposits	1,000,000.00	1,000,000.00	900,000.00	900,000.00	900,000.00
U. S. bonds on hand	1,350.00	1,350.00			
Other stocks and b'ds	239,442.35	226,770.12	245,795.08	234,760.67	226,710.22
Due from res'v'ag'ts	774,684.41	1,052,855.48	643,059.56	998,960.88	720,807.28
Due from nat'l banks	442,530.22	377,003.37	342,618.85	318,122.93	383,546.59
Due from State banks	223,308.41	201,112.92	185,031.67	129,843.35	157,171.34
Real estate, etc	152,341.72	154,373.34	150,839.25	152,697.10	157,243.52
Current expenses	42,440.61	59,756.34	30,330.06	42,757.34	88,735.51
Premiums paid	113,508.24	113,008.24	107,876.99	98,376.99	98,376.99
Cash items	45,684.62	34,541.45	38,798.84	35,388.87	19,972.34
Clear'g-house exch'gs	97,116.50	44,615.34	24,588.27	15,744.78	35,090.81
Bills of other banks	59,444.00	48,642.00	73,680.00	66,742.00	53,644.00
Uncur't & minor coins	258.18	765.83	715.20	1,105.83	596.50
Trade dollars	1,570.00	1,170.00	205.00		61.00
Specie	371,371.85	457,273.31	506,626.35	239,199.25	262,254.08
Legal-tender notes	495,400.00	504,218.00	668,576.00	883,786.00	792,247.00
U. S. cert's of deposit					
5 % fund with Treas	42,477.50	33,477.50	31,227.50	31,227.50	31,727.50
Due from U. S. Treas	2,160.00	3,500.00	1,000.00	1,000.00	4,078.02
Total	14,069,516.55	14,109,130.55	14,045,706.04	14,133,976.17	14,081,336.58

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

ARKANSAS.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	5 banks.	6 banks.	7 banks.	7 banks.	7 banks.
Capital stock	$705,000.00	$800,000.00	$880,000.00	$900,000.00	$950,000.00
Surplus fund	188,600.00	102,300.00	102,300.00	111,500.00	111,500.00
Undivided profits	70,976.31	48,919.47	86,484.15	75,483.44	101,561.85
Nat'l bank circulation	287,520.00	296,100.00	308,040.00	315,840.00	348,740.00
State bank circulation					
Dividends unpaid	12,154.00	2,388.00	1,232.00	2,302.00	2,182.00
Individual deposits	2,476,921.02	2,711,130.09	2,780,643.43	2,491,060.40	2,313,140.08
U. S. deposits	56,099.19	45,309.17	76,528.09	91,526.48	100,469.87
Dep'ts U.S.dis.officers	22,975.06	66,874.05	69,547.24	56,766.38	47,079.84
Due to national banks	41,275.50	9,702.19	12,956.78	21,002.62	17,866.28
Due to State banks	63,026.42	113,068.01	84,779.50	71,408.33	40,801.03
Notes re-discounted	10,859.45			20,500.00	252,240.54
Bills payable					15,000.00
Total	3,935,406.95	4,195,790.98	4,393,611.19	4,157,389.65	4,300,581.49

KENTUCKY.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Capital stock	$9,758,900.00	$9,758,900.00	$9,758,900.00	$9,758,900.00	$9,758,900.00
Surplus fund	2,181,581.12	2,254,089.75	2,224,132.56	2,293,485.12	2,296,885.12
Undivided profits	967,860.18	632,215.18	811,541.37	504,517.38	705,459.48
Nat'l bank circulation	3,809,680.00	3,445,550.00	3,376,370.00	3,052,160.00	3,055,890.00
State bank circulation					
Dividends unpaid	19,001.00	24,472.00	25,452.50	58,598.50	42,290.50
Individual deposits	9,473,170.46	9,841,686.60	9,384,302.24	10,352,088.08	10,476,083.07
U. S. deposits	628,905.58	702,941.93	679,134.77	873,596.79	926,623.50
Dep'ts U.S.dis.officers	13,511.76	24,785.12	46,970.58	79,973.60	71,828.00
Due to national banks	676,509.23	461,400.55	668,778.12	485,205.94	426,544.89
Due to State banks	453,523.81	329,296.89	356,318.02	388,735.29	395,473.12
Notes re-discounted	219,292.11	180,740.37	332,990.86	331,292.64	224,843.42
Bills payable	8,610.56		1,000.00		15,000.00
Total	28,210,545.81	27,656,078.39	27,666,521.02	28,178,553.34	28,395,821.10

CITY OF LOUISVILLE.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	$3,551,500.00	$3,551,500.00	$3,551,500.00	$3,551,500.00	$3,551,500.00
Surplus fund	930,503.09	934,003.09	935,111.62	945,111.62	945,111.62
Undivided profits	234,551.09	251,963.48	200,315.76	194,420.91	304,691.03
Nat'l bank circulation	849,490.00	669,490.00	624,490.00	624,490.00	624,490.00
State bank circulation					
Dividends unpaid	7,088.00	5,918.50	24,604.50	8,898.50	6,684.00
Individual deposits	3,773,744.28	3,918,926.16	4,193,439.95	4,071,809.51	4,033,281.51
U. S deposits	753,515.86	694,058.15	754,508.03	621,245.89	482,189.70
Dep'ts U.S.dis.officers	182,183.19	248,596.66	117,796.64	233,017.51	364,564.85
Due to national banks	1,681,162.58	2,105,679.63	1,858,492.08	1,782,353.96	1,634,433.89
Due to State banks	1,507,596.79	1,464,744.57	1,606,112.94	1,735,425.95	1,564,383.30
Notes re-discounted	558,181.67	264,250.31	154,334.52	345,702.32	530,006.68
Bills payable	40,000.00		25,000.00	20,000.00	40,000.00
Total	14,069,516.55	14,109,130.55	14,045,706.04	14,133,976.17	14,081,336.58

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

TENNESSEE.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	34 banks.	36 banks.	38 banks.	40 banks.	40 banks.
Loans and discounts.	$14,016,819.58	$14,951,641.89	$16,956,906.18	$17,848,881.08	$19,232,849.08
Bonds for circulation.	1,387,400.00	1,392,400.00	1,414,400.00	1,486,900.00	1,483,750.00
Bonds for deposits ..	4.9,900.00	449,900.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand..	17,400.00	19,400.00	455,400.00	13,700.00	6,750.00
Other stocks and b'ds	511,410.88	526,953.58	447,617.46	456,849.72	445,425.67
Due from res've ag'ts	1,490,962.67	3,049,972.68	1,399,636.10	1,082,716.45	1,012,846.65
Due from nat'l banks	838,393.51	1,283,029.72	1,346,646.15	1,160,050.37	977,706.05
Due from State banks	260,783.34	406,415.08	400,921.92	164,652.39	204,567.32
Real estate, etc	460,730.16	456,829.35	455,491.84	485,569.50	487,821.79
Current expenses....	160,764.25	153,931.54	107,769.53	67,372.39	90,921.17
Premiums paid.....	184,363.12	197,293.79	247,030.34	244,211.42	236,274.92
Cash items	153,359.96	355,892.16	204,629.88	292,534.46	278,657.20
Clear'g-house exch'gs	104,586.50	89,452.55	104,191.87	90,079.73	153,642.30
Bills of other banks..	448,204.00	628,463.00	546,607.00	410,618.00	366,234.00
Uncur't & minor coins	3,830.70	6,231.01	4,509.84	9,436.95	6,004.26
Trade dollars	2,469.25	2,337.25	.....	100.00	.....
Specie	818,712.94	957,481.39	1,051,284.84	921,660.79	863,549.15
Legal-tender notes ..	832,675.00	877,444.00	973,326.00	773,085.00	721,378.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	62,232.40	60,307.50	59,735.00	62,589.50	63,961.12
Due from U. S. Treas	6,308.84	30,817.84	44,992.24	20,148.09	21,613.87
Total.....	22,161,307.18	25,846,194.42	26,141,096.19	26,041,155.84	27,103,955.55

OHIO.

	186 banks.	187 banks.	188 banks.	191 banks.	192 banks.
Loans and discounts.	$46,99[illegible],784.18	$47,743,277.38	$49,955,597.64	$50,509,758.55	$51,173,331.06
Bonds for circulation	11,702,650.00	11,316,400.00	10,452,950.00	10,216,650.00	10,112,650.00
Bonds for deposits ..	790,000.00	8[illegible],000.00	965,000.00	995,000.00	995,000.00
U. S. bonds on hand..	698,100.00	415,550.00	269,500.00	275,700.00	292,050.00
Other stocks and b'ds	2,[illegible]72,071.98	2,157,154.72	1,982,421.98	2,265,299.64	2,444,000.85
Due from res've ag'ts.	5,[illegible]54,116.69	5,725,235.55	5,810,420.99	6,604,235.65	4,882,761.35
Due from nat'l banks	1,[illegible]68,386.88	1,753,035.98	1,595,241.24	2,130,949.74	1,941,433.52
Due from State banks	506,674.39	499,938.18	417,134.53	441,842.61	430,768.56
Real estate, etc	1,837,698.65	1,833,124.43	1,832,174.70	1,877,419.74	1,893,677.74
Current expenses....	[illegible]88,095.21	586,224.59	2[illegible]0,972.36	256,145.68	453,374.08
Premiums paid.....	554,692.44	6[illegible]4,542.39	672,746.40	700,347.43	720,752.77
Cash items	437,916.30	529,642.66	4[illegible]6,968.75	464,960.49	484,772.63
Clear'g-house exch'gs	[illegible]8,101.94	[illegible]5,689.74	54,479.35	79,625.58	56,061.02
Bills of other banks..	1,228,274.00	1,4[illegible]8,591.00	1,403,750.00	1,298,078.00	1,381,875.00
Uncur't & minor coins	24,267.61	26,059.84	[illegible]4,956.08	22,458.93	23,945.26
Trade dollars.....	37,211.10	37,272.05	31,291.80	4,866.85	13.00
Specie	2,9[illegible],048.34	2,856,559.52	2,875,412.08	2,753,959.31	2,923,055.91
Legal-tender notes ..	2,518,372.00	2,689,409.00	3,207,551.00	2,984,985.00	3,277,439.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	498,616.91	476,482.24	446,871.95	438,953.75	429,310.24
Due from U. S. Treas	32,172.69	46,285.52	47,196.41	36,501.24	35,289.96
Total.....	80,248,250.58	81,438,124.71	82,737,637.23	84,357,738.19	83,931,561.35

CITY OF CINCINNATI.

	14 banks.	13 banks.	15 banks.	15 banks.	15 banks.
Loans and discounts.	$24,895,512.93	$26,406,971.40	$28,355,732.22	$24,030,865.86	$24,607,014.49
Bonds for circulation	4,916,000.00	4,650,000.00	4,750,000.00	3,612,000.00	3,612,000.00
Bonds for deposits ..	1,519,000.00	2,374,000.00	2,876,500.00	2,084,000.00	2,119,000.00
U. S. bonds on hand..	478,050.00	556,550.00	403,650.00	411,250.00	397,200.00
Other stocks and b'ds	1,391,938.49	2,801,146.16	2,656,118.43	2,479,722.50	2,567,573.16
Due from res've ag'ts.	3,428,292.19	4,275,641.82	2,710,271.93	3,127,526.05	2,699,217.63
Due from nat'l banks.	2,087,656.55	1,823,983.75	1,863,820.00	1,765,570.50	1,498,989.47
Due from State banks	801,817.66	891,477.11	882,021.97	855,810.38	722,988.31
Real estate, etc.....	324,383.97	333,359.37	380,673.58	390,688.38	398,146.16
Current expenses....	200,654.90	186,598.03	141,102.41	158,663.71	251,067.62
Premiums paid.....	622,528.11	809,753.30	910,607.16	824,354.31	784,662.90
Cash items	413,404.30	96,828.20	76,612.57	41,854.58	118,474.14
Clear'g-house exch'gs	310,634.96	468,834.94	323,259.04	263,896.10	323,753.29
Bills of other banks..	536,646.00	563,694.00	435,195.00	331,316.00	459,267.00
Uncur't & minor coins	3,035.55	4,132.33	3,250.16	2,787.90	3,392.42
Trade dollars.....	18,919.00	20,186.00	2,023.00	.....	.....
Specie	1,155,171.34	1,231,383.85	1,124,480.80	593,939.00	663,168.32
Legal-tender notes ..	2,270,925.00	2,539,234.00	2,943,273.00	2,282,023.00	2,639,249.00
U. S. cert's of deposit.	850,000.00	860,000.00	1,200,000.00	1,130,000.00	1,330,000.00
5% fund with Treas.	221,040.00	209,080.00	213,750.00	162,540.00	156,670.00
Due from U. S. Treas.	5,000.00	22,545.00	25,510.00	3,040.00	3,000.00
Total.....	46,170,610.95	51,125,399.36	52,277,851.27	44,531,848.27	45,354,833.91

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by States and reserve cities—Continued.

TENNESSEE.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	34 banks.	36 banks.	38 banks.	40 banks.	40 banks.
Capital stock	$5,476,140.00	$5,942,500.00	$6,928,980.00	$7,324,690.00	$7,460,000.00
Surplus fund	1,036,043.15	1,121,307.80	1,380,307.80	1,455,757.80	1,461,057.80
Undivided profits	730,062.33	519,044.85	588,909.84	499,540.46	610,713.54
Nat'l-bank circulation	1,244,940.00	1,196,670.00	1,172,560.00	1,308,710.00	1,326,895.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1,508.00	1,792.00	2,568.00	8,008.50	3,492.00
Individual deposits	10,444,634.82	14,295,474.95	12,891,676.69	12,523,957.22	11,759,221.25
U. S. deposits	239,213.14	258,165.30	332,057.50	325,318.88	326,606.46
Dep'ts U.S.dis.officers	137,470.33	104,307.64	88,164.31	112,000.97	101,714.11
Due to national banks	1,540,129.85	1,274,088.80	1,401,987.50	1,177,386.57	1,533,763.47
Due to State banks	825,565.84	998,335.64	845,685.77	574,368.91	469,139.71
Notes re-discounted	425,599.72	134,507.44	458,080.94	680,566.53	1,901,052.21
Bills payable	60,000.00	.....	50,117.84	50,850.00	150,300.00
Total	22,161,307.18	25,846,194.42	26,141,096.19	26,041,155.84	27,103,955.55

OHIO.

	186 banks.	187 banks.	188 banks.	191 banks.	192 banks.
Capital stock	$22,020,000.00	$22,112,000.00	$22,217,200.00	$22,564,370.00	$22,796,020.00
Surplus fund	4,867,527.57	5,006,364.23	5,099,024.19	5,189,691.66	5,206,395.51
Undivided profits	1,990,600.64	1,861,222.81	1,527,633.53	1,557,197.51	2,173,504.23
Nat'l-bank circulation	10,453,559.00	10,081,429.00	9,317,964.00	9,069,179.00	9,008,926.00
State-bank circulation	4,365.00	4,365.00	3,899.00	3,899.00	3,899.00
Dividends unpaid	38,089.40	23,001.12	79,320.73	50,352.80	43,295.80
Individual deposits	37,899,925.72	39,621,347.20	41,428,890.15	42,649,077.41	41,268,742.33
U. S. deposits	492,686.32	455,578.04	657,872.15	759,969.74	757,298.40
Dep'ts U.S.dis.officers	176,438.67	268,062.92	207,222.27	171,247.43	174,583.16
Due to national banks	1,467,286.84	1,081,391.65	1,212,061.71	1,223,879.74	1,487,434.80
Due to State banks	644,292.65	673,379.97	596,866.41	689,963.79	636,342.56
Notes re-discounted	249,478.77	221,482.77	349,683.09	398,193.11	336,963.31
Bills payable	34,000.00	28,500.00	40,000.00	30,717.00	38,156.25
Total	80,248,250.58	81,438,124.71	82,737,637.23	84,357,738.19	83,931,561.35

CITY OF CINCINNATI.

	14 banks.	13 banks.	15 banks.	15 banks.	15 banks.
Capital stock	$10,100,000.00	$10,100,000.00	$11,010,000.00	$10,225,000.00	$10,400,000.00
Surplus fund	1,359,000.00	1,420,000.00	1,595,000.00	1,820,000.00	1,820,000.00
Undivided profits	1,012,408.29	765,771.61	795,310.54	752,409.16	970,568.67
Nat'l-bank circulation	4,353,590.00	4,178,440.00	4,237,990.00	3,228,410.00	3,226,840.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	4,664.00	8,357.00	27,529.50	19,054.00	7,017.50
Individual deposits	18,003,167.62	20,008,969.80	20,367,817.60	17,178,961.32	18,380,460.13
U. S. deposits	1,304,936.61	2,009,881.69	2,509,936.61	2,034,529.52	2,075,184.19
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	6,812,547.97	8,497,070.67	7,755,675.18	5,890,039.80	5,273,030.40
Due to State banks	2,887,996.46	3,575,058.59	3,439,291.84	2,731,372.53	2,665,453.14
Notes re-discounted	.....	.....	.....	40,771.94	45,079.88
Bills payable	332,300.00	561,850.00	539,300.00	611,300.00	491,200.00
Total	46,170,610.95	51,125,399.36	52,277,851.27	44,531,848.27	45,354,833.91

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Abstract of reports since October 7, 1886, arranged

CITY OF CLEVELAND.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	$15,723,735.25	$16,018,341.73	$16,086,496.91	$16,438,621.32	$17,607,759.64
Bonds for circulation	665,000.00	655,000.00	505,000.00	605,000.00	605,000.00
Bonds for deposits	600,000.00	605,000.00	340,000.00	340,000.00	340,000.00
U. S. bonds on hand					
Other stocks and b'ds	491,073.50	265,161.17	214,518.50	214,493.50	207,993.50
Due from res've ag'ts	1,551,382.89	1,598,256.55	1,413,773.52	1,595,669.42	1,179,021.08
Due from nat'l banks	1,377,518.40	1,233,121.19	1,239,281.54	1,102,530.40	1,033,033.94
Due from State banks	447,225.03	495,478.57	547,938.36	412,817.83	410,348.63
Real estate, etc	672,589.64	675,424.27	627,886.96	630,220.44	644,681.58
Current expenses	77,227.06	144,145.36	4,365.79	106,011.77	159,837.99
Premiums paid	22,000.00	22,000.00	34,687.50	34,687.50	34,687.50
Cash items	32,870.89	54,002.97	26,469.20	67,065.76	118,187.10
Clear'g-house exch'gs	92,866.88	123,875.00	151,024.35	168,575.86	180,789.52
Bills of other banks	230,984.00	230,282.00	195,772.00	158,326.00	177,238.00
Uncur't& minor coins	8,260.21	4,323.06	2,128.20	6,208.47	3,168.90
Trade dollars	1,150.00	1,100.00		400.00	
Specie	1,084,037.93	1,100,167.99	1,084,380.70	837,626.29	818,379.43
Legal-tender notes	877,700.00	745,000.00	900,000.00	686,000.00	881,000.00
U. S. cert's of deposit	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
5 % fund with Treas.	29,475.00	27,435.00	21,675.00	22,725.00	26,725.00
Due from U. S. Treas.	1,040.00	2,140.00	3,990.00	1,040.00	3,040.00
Total	23,991,136.68	24,015,254.86	23,414,388.53	23,443,019.56	24,445,891.81

INDIANA.

	92 banks.	92 banks.	92 banks.	93 banks.	93 banks.
Loans and discounts	$26,137,210.36	$25,679,282.24	$26,911,858.52	$27,135,054.07	$28,030,386.10
Bonds for circulation	5,517,800.00	5,355,300.00	4,956,300.00	4,748,800.00	4,723,800.00
Bonds for deposits	1,230,000.00	1,230,000.00	1,130,000.00	1,130,000.00	1,200,000.00
U. S. bonds on hand	638,150.00	715,650.00	633,150.00	774,750.00	865,450.00
Other stocks and b'ds	1,109,431.13	1,135,125.36	1,151,476.83	1,190,364.67	1,112,291.78
Due from res've ag'ts	3,971,198.22	4,687,054.83	4,165,995.74	4,359,523.28	3,453,168.93
Due from nat'l banks	2,040,126.19	2,051,234.66	2,409,043.71	2,455,799.36	2,222,702.16
Due from State banks	375,115.54	322,438.08	436,537.01	384,756.01	337,610.05
Real estate, etc	1,184,263.74	1,177,836.67	1,198,186.97	1,215,540.75	1,223,100.41
Current expenses	253,968.36	127,700.29	230,694.78	84,175.10	189,176.33
Premiums paid	497,426.92	492,061.72	531,893.31	527,399.60	561,105.02
Cash items	263,758.25	241,612.78	232,263.74	271,917.70	272,670.68
Clear'g-house exch'gs	57,650.60	80,771.22	43,247.42	101,712.43	157,043.26
Bills of other banks	1,047,427.00	745,109.00	1,044,525.00	1,071,299.00	996,951.00
Uncur't& minor coins	13,940.58	17,982.19	15,801.98	15,297.80	14,519.14
Trade dollars	20,961.45	19,636.25	6,574.75	172.85	
Specie	2,603,112.21	2,587,588.36	2,701,483.68	2,412,665.72	2,501,486.46
Legal-tender notes	1,735,474.00	1,741,479.00	1,867,942.00	1,805,835.00	1,977,615.00
U. S. cert's of deposit					
5 % fund with Treas.	239,471.14	225,110.99	215,875.12	209,209.42	205,791.92
Due from U. S. Treas.	7,052.86	12,905.97	12,239.32	18,561.37	39,053.16
Total	48,943,538.55	48,645,879.61	49,895,089.88	49,912,834.13	50,088,921.40

ILLINOIS.

	154 banks.	156 banks.	156 banks.	158 banks.	160 banks.
Loans and discounts	$32,693,573.01	$33,725,843.62	$35,544,864.06	$35,162,556.98	$36,048,215.84
Bonds for circulation	5,331,650.00	5,158,650.00	4,799,250.00	4,746,500.00	4,776,500.00
Bonds for deposits	995,000.00	995,000.00	1,095,000.00	1,195,000.00	1,295,000.00
U. S. bonds on hand	241,450.00	274,650.00	313,100.00	368,200.00	368,300.00
Other stocks and b'ds	2,257,963.97	2,273,600.14	2,206,830.11	2,184,122.86	2,460,694.37
Due from res've ag'ts	5,877,309.00	7,186,858.12	6,884,399.71	8,627,999.18	7,473,836.61
Due from nat'l banks	1,110,497.14	1,580,701.53	1,385,594.21	1,844,800.03	1,817,132.68
Due from State banks	211,393.45	262,870.20	257,016.42	292,214.65	252,192.28
Real estate, etc	1,375,555.16	1,393,213.34	1,387,436.41	1,441,005.28	1,473,420.00
Current expenses	275,342.71	185,596.45	316,211.17	126,380.74	213,150.25
Premiums paid	524,278.72	521,262.86	532,599.30	552,940.70	582,573.31
Cash items	376,643.47	385,342.23	423,130.91	338,664.11	426,550.67
Clear'g-house exch'gs	61,587.20	59,215.12	59,935.96	95,608.06	94,685.47
Bills of other banks	988,239.00	916,426.00	890,527.00	912,665.00	966,942.00
Uncur't& minor coins	14,747.42	20,045.17	19,709.00	18,543.42	20,531.44
Trade dollars	3,214.05	3,244.15	532.00	798.00	15.00
Specie	2,514,447.50	2,570,253.48	2,604,394.69	2,613,251.27	2,692,576.26
Legal-tender notes	1,799,727.00	1,866,452.00	1,812,004.00	1,801,289.00	1,821,456.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	235,772.43	225,625.98	215,104.55	208,550.40	211,090.48
Due from U. S. Treas.	15,473.47	20,614.09	14,048.67	11,944.22	18,335.97
Total	56,913,864.70	59,635,464.48	60,771,688.17	62,553,033.90	63,023,698.58

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by States and reserve cities—Continued.

CITY OF CLEVELAND.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	$6,650,000.00	$6,700,000.00	$6,700,000.00	$6,700,000.00	$6,700,000.00
Surplus fund	809,000.00	809,000.00	892,000.00	892,000.00	892,000.00
Undivided profits	282,066.86	451,083.02	190,417.14	406,098.25	585,642.00
Nat'l-bank circulation	589,450.00	589,450.00	454,450.00	453,950.00	544,450.00
State-bank circulation					
Dividends unpaid	730.00	327.00	9,953.00	3,314.00	918.00
Individual deposits	12,126,703.15	12,161,415.91	11,216,065.49	10,891,963.09	10,309,915.45
U. S. deposits	532,063.39	525,862.25	289,117.24	286,998.04	284,793.59
Dep'ts U.S.dis.officers	6,653.13	5,000.91	15,731.66	16,809.32	21,135.87
Due to national banks	1,062,263.95	1,158,772.10	1,378,906.49	1,467,772.51	1,292,093.38
Due to State banks	755,107.57	815,343.67	774,857.48	844,183.35	807,669.43
Notes re-discounted			440,890.03	335,926.00	1,113,274.00
Bills payable	1,177,098.63	799,000.00	1,052,000.00	1,144,000.00	1,894,000.00
Total	23,991,136.68	24,015,254.86	23,414,388.53	23,443,019.56	24,445,891.81

INDIANA.

	92 banks.	92 banks.	92 banks	93 banks.	93 banks.
Capital stock	$11,894,500.00	$11,894,500.00	$11,844,500.00	$11,894,500.00	$11,894,500.00
Surplus fund	3,400,238.72	3,437,825.19	3,467,210.22	3,535,463.22	3,521,613.22
Undivided profits	1,677,805.27	1,112,185.93	1,422,392.94	1,152,972.20	1,505,052.20
Nat'l-bank circulation	4,889,540.00	4,731,730.00	4,419,600.00	4,215,820.00	4,217,870.00
State-bank circulation					
Dividends unpaid	8,210.50	12,895.05	9,442.90	23,981.27	22,035.21
Individual deposits	23,530,772.53	24,002,648.14	25,317,961.37	25,474,245·46	25,254,102.80
U. S. deposits	747,350.63	793,800.10	608,281.63	724,255.97	753,224.57
Dep'ts U.S.dis.officers	324,990.53	305,654.53	321,032.66	220,732.00	262,700.52
Due to national banks	1,421,957.74	1,280,914.17	1,370,942.81	1,342,294.78	1,431,547.15
Due to State banks	1,037,312.00	1,036,008.87	1,098,296.21	1,296,053.21	1,183,839.18
Notes re-discounted	10,705.00	37,500.00	15,429.14	32,515.93	24,446.55
Bills payable	157.63	157.63			5,000.00
Total	48,943,538.55	48,645,879.61	49,895,089.88	49,912,834.13	50,083,921.30

ILLINOIS.

	154 banks.	156 banks.	156 banks.	154 banks.	160 banks.
Capital stock	$14,056,500.00	$14,018,950.00	$14,038,900.00	$14,163,500.00	$14,341,500.00
Surplus fund	4,384,155.23	4,433,133.92	4,462,440.17	4,528,791 75	4,533,968.38
Undivided profits	2,346,907.60	1,829,535.03	2,077,733.64	1,697,767.15	2,681,019.42
Nat'l-bank circulation	4,754,435.00	4,577,445.00	4,258,770.00	4,179,150.00	4,219,305.00
State-bank circulation					
Dividends unpaid	10,213.00	22,874.50	28,050.00	35,563.25	22,323.75
Individual deposits	29,369,706.06	32,705,614.55	33,537,435.69	35,376,370.64	35,161,306.04
U. S. deposits	848,318.30	869,146.98	911,552.23	1,010,964.55	1,073,968.51
Dep'ts U.S.dis.officers	77,344.89	28,503.27	45,157.53	25,508.45	39,907.07
Due to national banks	491,742.05	455,848.73	532,594.08	662,936.96	574,902.12
Due to State banks	456,761.29	654,688.34	760,771.39	855,481.15	851,967.72
Notes re-discounted	96,781.28	39,724.16	108,303.44	19,000.00	119,590.57
Bills payable	21,000.00		10,000.00		4,000.00
Total	56,913,864.70	59,635,464.48	60,771,688.17	62,553,033.90	63,023,698.58

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

CITY OF CHICAGO.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	15 banks.	15 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts	$53, 100, 218. 57	$57, 337, 718. 81	$62, 972, 279. 76	$60, 042, 503. 52	$61, 156, 286. 09
Bonds for circulation	900, 000. 00	900, 000. 00	1, 050, 000. 00	1, 050. 000. 00	1, 050, 000. 00
Bonds for deposits	200, 000. 00	340, 000. 00	340, 000. 00	340, 000. 00	340, 000. 00
U. S. bonds on hand	536, 850. 00	557, 150. 00	401, 700. 00	622. 150. 00	421, 750. 00
Other stocks and b'ds	1, 871, 985. 05	2, 109, 920. 74	2, 115, 134. 41	2, 485, 413. 03	2, 518, 569. 40
Due from res've ag'ts	7, 319, 837. 73	8, 870, 074. 16			
Due from nat'l banks	4, 327, 939. 12	5, 022, 261. 69	10, 568, 867. 52	10, 182, 857. 04	9, 510, 921. 74
Due from State banks	2, 531, 311. 30	2, 561, 589. 43	2, 964, 050. 54	3, 072, 374. 30	2, 702, 214. 58
Real estate, etc	710, 888. 44	706, 125. 11	707, 036. 01	715, 072. 08	715, 474. 46
Current expenses	134, 051. 05	60, 710. 14	93, 203. 04	48, 069. 33	83, 222. 30
Premiums paid	63, 426. 34	62, 200. 79	94, 142. 01	127, 158. 75	120, 015. 63
Cash items	28, 148. 83	27, 375. 20	31, 608. 62	35, 190. 40	33, 944. 76
Clear'g-house exch'gs	2, 897, 687. 11	3, 700, 656. 95	3, 970, 099. 03	5, 802, 207. 62	4, 426, 304. 00
Bills of other banks	1, 168, 104. 00	1, 139, 283. 00	1, 474, 485. 00	1, 651, 814. 00	959, 093. 00
Uncur't & minor coins	12, 091. 26	19, 935. 10	19, 071. 33	18, 307. 26	21, 081. 82
Trade dollars					
Specie	8, 578, 587. 00	10, 199, 129. 17	13, 003, 485. 40	14, 649, 384. 72	12, 958, 417. 74
Legal-tender notes	4, 686, 676. 00	5, 328, 505. 00	7, 516, 216. 00	7, 171, 452. 00	6, 623, 720. 00
U. S. cert's of deposit	110, 000. 00	110, 000. 00	110, 000. 00	110, 000. 00	110, 000. 00
5 % fund with Treas	40, 500. 00	40, 500. 00	42, 750. 00	47, 250. 00	47, 250. 00
Due from U. S. Treas	42, 620. 00	39, 100. 00	89, 450. 00	39, 250. 00	56, 500. 00
Total	89, 260, 971. 81	99, 132, 325. 29	107, 563, 558. 67	108, 210, 454. 05	103, 864, 765. 52

MICHIGAN.

	97 banks.	97 banks.	97 banks.	99 banks.	100 banks.
Loans and discounts	$25, 973, 076. 39	$26, 922, 743. 71	$27, 964, 986. 55	$28, 049, 456. 19	$29, 676, 187. 23
Bonds for circulation	3, 446, 500. 00	3, 304, 000. 00	3, 221, 500. 00	3, 046, 500. 00	3, 012, 750. 00
Bonds for deposits	50, 000. 00	50, 000. 00	50, 000. 00	50, 000 00	50, 000. 00
U. S. bonds on hand	74, 850. 00	91, 550. 00	105, 650. 00	100, 150. 00	45, 050. 00
Other stocks and b'ds	627, 319. 29	584, 800. 66	631, 267. 25	647, 868. 83	645, 040. 56
Due from res've ag'ts	3, 452, 909. 71	3, 374, 304. 64	3, 073, 674. 47	3, 122, 597. 57	2, 962, 832. 01
Due from nat'l banks	723, 780. 82	842, 938. 58	772, 134. 59	600, 734. 56	607, 924. 21
Due from State banks	120, 012. 91	117, 806. 65	111, 270. 62	1[illegible]052. 80	109, 435. 89
Real estate, etc	1, 069, 707. 59	1, 072, 655. 69	1, 053, 647. 78	1, 063, 656. 44	1, 092, 294. 82
Current expenses	244, 850. 51	110, 513. 75	189, 199. 89	70, 110. 10	159, 241. 79
Premiums paid	246, 283. 48	236, 545. 10	245, 801. 78	248, 419. 12	258, 991. 57
Cash items	220, 296. 09	247, 729. 38	186, 658. 58	222, 662. 88	306, 595. 87
Clear'g-house exch'gs					
Bills of other banks	576, 917. 00	368, 405. 00	515, 248. 00	471, 424. 00	406, 022. 00
Uncur't & minor coins	11, 540. 40	15, 863. 73	13, 686. 43	13, 039. 98	14, 388. 39
Trade dollars	3, 775. 45	3, 825. 20	607. 85	287. 75	35. 00
Specie	1, 685, 976. 22	1, 612, 170. 83	1, 607, 034. 61	1, 619, 699. 04	1, 635, 911. 67
Legal-tender notes	912, 108. 00	711, 437. 00	997, 908. 00	957, 568. 00	853, 715. 00
U. S. cert's of deposit					
5 % fund with Treas	155, 067. 00	147, 940. 15	143, 972. 50	135, 444. 50	134, 400. 50
Due from U. S. Treas	33, 763. 97	19, 618. 99	31, 005. 90	17, 588. 25	31, 427. 43
Total	39, 628, 734. 83	39, 834, 849. 04	40, 915, 254. 80	41, 173, 260. 01	42, 002, 243. 94

CITY OF DETROIT.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Loans and discounts	$10, 926, 840. 25	$10, 756, 271. 63	$11, 312, 877. 41	$12, 525, 086. 25	$12, 805, 817. 29
Bonds for circulation	400, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00	400, 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				200. 00	
Other stocks and b'ds	3, 000. 00	18, 402. 41	18, 402. 41	11, 629. 84	11, 273. 49
Due from res've ag'ts	1, 207, 170. 01	1, 925, 281. 69	1, 466, 038. 26	1, 856, 872. 22	1, 779, 600. 78
Due from nat'l banks	984, 278. 69	1, 153, 577. 82	1, 025, 383. 07	774, 716. 37	908, 663. 58
Due from State banks	233, 322. 18	210, 025. 51	155, 853. 86	150, 368. 16	209, 848. 81
Real estate, etc	99, 190. 33	99, 170. 23	120, 407. 48	124, 071. 13	122, 071. 13
Current expenses	60, 164. 50	23, 115. 92	38, 125. 78	11, 463. 76	29, 708. 68
Premiums paid	165, 674. 54	165, 362. 04	165, 362. 04	191, 937. 47	191, 875. 97
Cash items	37, 469. 68	35, 565. 13	39, 832. 74	46, 156. 51	29, 945. 58
Clear'g-house exch'gs	251, 417. 22	229, 301. 80	305, 194. 96	370, 646. 98	285, 866. 14
Bills of other banks	189, 144. 00	163, 636. 00	204, 169. 00	232, 163. 00	151, 129. 00
Uncur't & minor coins	6, 188. 42	10, 591. 86	3, 838. 53	4, 311. 95	5, 484. 60
Trade dollars					
Specie	1, 080, 231. 05	1, 106, 227. 55	1, 123, 894. 75	1, 185, 926. 76	1, 064, 667. 01
Legal-tender notes	813, 977. 00	696, 708. 00	940, 538. 00	985, 347. 00	831, 416. 00
U. S. cert's of deposit					
5 % fund with Treas	18, 000. 00	18, 000. 00	18, 000. 00	15, 750. 00	18, 000. 00
Due from U. S. Treas	1, 263. 38	15, 493. 38	6, 333. 38	5, 933. 38	21, 709. 26
Total	16, 977, 331. 25	17, 526, 730. 97	17, 844, 251. 67	19, 393, 180. 78	19, 367, 077. 32

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by States and reserve cities—Continued.

CITY OF CHICAGO.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1	OCTOBER 5.
	15 banks.	15 banks.	18 banks.	18 banks.	18 banks.
Capital stock	$13,950,000.00	$13,950,000.00	$14,640,000.00	$14,990,000.00	$15,050,000.00
Surplus fund	3,308,000.00	3,715,000.00	3,885,000.00	3,987,000.00	3,987,000.00
Undivided profits	1,688,202.68	1,066,554.13	1,413,781.21	1,421,979.90	1,755,143.79
Nat'l-bank circulation	680,240.00	677,750.00	671,535.00	782,485.00	817,150.00
State-bank circulation					
Dividends unpaid	2,900.00	3,132.00	4,352.50	7,338.00	25,774.00
Individual deposits	40,792,595.05	44,420,413.14	51,401,893.56	48,582,195.87	46,737,360.76
U. S. deposits	147,242.45	296,696.00	299.483.44	296,211.42	297,045.85
Dep'ts U.S.dis.officers					
Due to national banks	16,817,773.66	20,707,179.41	21,386,155.70	22,466,992.14	20,529,118.90
Due to State banks	11,874,017.97	14,295,600.61	13,861,357.26	15,676,251.72	14,666,172.22
Notes re-discounted					
Bills payable					
Total	89,260,971.81	99,132,325.29	107,563,558.67	108,210,454.05	103,864,765.52

MICHIGAN.

	97 banks.	97 banks.	97 banks.	99 banks.	100 banks.
Capital stock	$10,529,200.00	$10,534,600.00	$10,534,600.00	$10,644,600.00	$10,674,600.00
Surplus fund	2,033,253.69	2,106,715.92	2,169,715.92	2,220,596.80	2,190,396.80
Undivided profits	1,690,528.79	1,204,144.57	1,529,579.91	1,131,031.47	1,473,786.47
Nat'l-bank circulation	3,073,670.00	2,934,915.00	2,861,870.00	2,685,885.00	2,673,585.00
State-bank circulation					
Dividends unpaid	13,704.46	13,628,69	8,359.31	32,295.17	104,627.72
Individual deposits	21,379,564.88	22,040,440.95	22,349,872.41	23,241,568.96	23,315,420.44
U. S. deposits	39,168.39	43,553.28	41,551.19	42,760.51	38,410.48
Dep'ts U.S.dis.officers	7,263.18	953.62	3,091.90	2,916.17	5,720.17
Due to national banks	334,857.88	242,936.90	286,482.60	168,241.82	346,928.63
Due to State banks	384,773.87	397,461.67	358,393.47	320,959.04	407,435.95
Notes re-discounted	142,749.69	305,498.44	831,738.09	662,405.07	731,332.28
Bills payable		10,000.00		10,000.00	40,000.00
Total	39,628,734.83	39,834,849.04	40,915,254.80	41,173,260.01	42,002,243.94

CITY OF DETROIT.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Capital stock	$3,300,000.00	$3,300,000.00	$3,300,000.00	$3,775,030.00	$3,883,540.00
Surplus fund	399,000.00	424,300.00	427,400.00	451,000.00	454,000.00
Undivided profits	454,614.98	311,019.52	395,716.83	301,001.66	374,008.84
Nat'l-bank circulation	342,930.00	336,080.00	334,310.00	285,890.00	328,750.00
State-bank circulation					
Dividends unpaid		551.80	412.50	630.00	5,735.00
Individual deposits	8,030,295.88	8,571,329.41	8,905,965.04	9,855,066.57	9,684,103.73
U. S. deposits	346,094.96	237,419.10	290,758.69	264,524.64	193,543.84
Dep'ts U.S.dis.officers	96,712.97	226,608.50	168,245.01	192,713.42	241,099.18
Due to national banks	1,587,933.86	1,518,482.59	1,426,943.13	1,789,169.35	1,612,876.95
Due to State banks	2,399,493.02	2,600,940.05	2,564,963.72	2,394,605.95	2,470,323.15
Notes re-discounted	20,255.58		29,536.75	83,549.19	119,096.63
Bills payable					
Total	16,977,331.25	17,526,730.97	17,844,251.67	19,393,180.78	19,367,077.32

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

WISCONSIN.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	47 banks.	50 banks.	51 banks.	53 banks.	53 banks.
Loans and discounts.	$11,557,080.56	$12,262,818.54	$13,158,894.39	$13,140,060.37	$13,444,023.36
Bonds for circulation.	1,462,500.00	1,444,000.00	1,363,000.00	1,406,750.00	1,373,000.00
Bonds for deposits...	100,000.00	100,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand..	108,000.00	5,300.00	6,500.00	5,850.00	11,950.00
Other stocks and b'ds	609,449.47	696,188.11	644,301.17	604,277.88	615,572.88
Due from res've ag'ts.	2,138,636.33	2,038,900.17	1,738,912.65	2,307,331.13	1,999,253.46
Due from nat'l banks	377,221.30	434,205.13	446,574.72	490,631.58	385,933.15
Due from State banks	125,080.46	111,243.96	67,050.90	145,758.57	115,381.91
Real estate, etc	372,907.91	371,470.64	385,644.36	393,746.90	409,730.59
Current expenses....	91,343.25	47,940.91	78,243.61	23,624.41	65,971.82
Premiums paid.....	122,196.33	115,408.00	123,379.16	129,118.33	131,180.27
Cash items	77,253.03	101,044.03	83,151.47	86,998.49	88,514.95
Clear'g-house exch'gs					
Bills of other banks..	261,267.00	215,432.00	260,217.00	253,461.00	246,622.00
Uncur't&minor coins	6,206.37	8,373.97	8,200.45	9,606.47	8,393.04
Trade dollars.....	319.20	320.00	17.00		
Specie	942,918.14	984,365.23	908,197.77	913,634.41	995,859.66
Legal-tender notes ..	448,754.00	407,923.00	519,647.00	528,344.00	481,901.00
U. S. cert's of deposit					
5 % fund with Treas.	65,024.36	61,478.40	60,132.80	60,458.50	60,455.96
Due from U. S. Treas.	5,580.54	5,029.70	5,629.70	100.00	2,771.00
Total.....	18,871,738.25	19,411,441.79	20,007,694.15	20,649,752.04	20,586,515.05

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	$4,150,235.87	$4,142,446.11	$4,175,758.07	$3,849,261.79	$4,332,906.20
Bonds for circulation	360,000.00	360,000.00	310,000.00	300,000.00	300,000.00
Bonds for deposits ..	550,000.00	550,000.00	500,000.00	580,000.00	580,000.00
U. S. bonds on hand..	2,350.00	1,800.00		5,050.00	4,500.00
Other stocks and b'ds	314,659.14	329,629.27	314,194.40	339,873.18	369,590.61
Due from res've ag'ts	587,555.20	750,459.96	938,620.76	739,176.45	676,965.14
Due from nat'l banks	422,053.08	769,560.98	286,764.21	268,883.46	95,678.30
Due from State banks	41,212.20	41,450.05	41,901.40	31,772.33	45,562.89
Real estate, etc.....	120,000.00	120,000.00	120,000.00	120,000.00	90,000.00
Current expenses....	12,782.26	4,749.80	12,576.57	2,308.01	6,560.14
Premiums paid.....	16,835.85	13,186.60	22,934.60	30,763.35	26,695.46
Cash items	1,895.94	625.93	663.80	529.27	1,850.69
Clear'g-house exch'gs	156,591.41	184,882.99	200,669.80	130,410.07	142,221.41
Bills of other banks..	13,852.00	13,616.00	17,081.00	21,447.00	14,001.00
Uncur't&minor coins	3,366.44	3,561.49	4,925.13	2,163.14	3,392.50
Trade dollars					
Specie	708,834.00	718,843.00	813,502.79	726,520.00	532,678.00
Legal-tender notes ..	467,876.00	499,834.00	504,507.00	597,556.00	529,015.00
U. S. cert's of deposit					
5 % fund with Treas.	16,200.00	16,200.00	13,950.00	13,500.00	13,500.00
Due from U. S. Treas.	5,000.00	11,300.00	2,000.00	5,000.00	
Total.....	7,951,299.39	8,532,146.18	8,280,049.53	7,764,214.05	7,765,117.34

IOWA.

	126 banks.	126 banks.	126 banks.	127 banks.	128 banks.
Loans and discounts.	$22,464,066.83	$22,976,818.33	$23,501,243.66	$22,847,872.95	$24,154,685.11
Bonds for circulation.	3,315,000.00	3,173,000.00	3,080,500.00	3,063,500.00	3,060,500.00
Bonds for deposits...	350,000.00	350,000.00	250,000.00	150,000.00	150,000.00
U. S. bonds on hand..	109,600.00	130,900.00	107,050.00	100,450.00	950.00
Other stocks and b'ds	902,917.67	957,778.48	923,698.74	898,369.13	934,445.40
Due from res've ag'ts.	2,811,092.92	3,208,506.02	3,035,323.43	3,679,001.63	3,091,454.14
Due from nat'l banks.	1,366,032.95	1,912,340.05	1,814,064.94	1,753,397.50	1,502,207.28
Due from State banks	271,301.76	268,490.51	218,311.42	264,714.58	263,185.07
Real estate, etc	1,576,211.39	1,582,210.61	1,580,420.09	1,640,524.77	1,667,433.19
Current expenses....	315,467.24	152,023.62	272,167.07	99,506.35	252,283.21
Premiums paid.....	234,478.00	250,666.32	271,936.31	258,716.42	253,009.54
Cash items	272,091.25	237,727.70	264,537.93	258,734.64	322,288.59
Clear'g-house exch'gs					
Bills of other banks..	651,889.00	559,479.00	558,232.00	601,267.00	546,162.00
Uncur't&minor coins	10,907.52	14,486.00	13,151.75	14,519.12	13,918.65
Trade dollars	1,227.98	1,368.83	1,110.33	50.00	8.00
Specie	1,474,516.67	1,470,743.65	1,551,472.47	1,370,033.43	1,540,458.28
Legal-tender notes ..	1,172,231.00	1,095,481.00	1,042,910.00	1,044,661.00	991,435.00
U. S. cert's of deposit.					
5 % fund with Treas.	145,892.81	144,707.00	134,749.29	134,241.54	134,817.08
Due from U. S. Treas.	19,626.86	16,697.53	16,405.77	14,001.17	11,309.25
Total.....	37,464,551.85	38,503,424.65	38,637,285.20	38,193,561.23	38,890,549.79

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by States and reserve cities—Continued.

WISCONSIN.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	47 banks.	50 banks.	51 banks.	53 banks.	53 banks.
Capital stock	$3,985,000.00	$4,150,000.00	$4,230,000.00	$4,426,000.00	$4,442,000.00
Surplus fund	1,028,684.36	1,101,668.66	1,097,910.34	1,139,304.13	1,143,677.72
Undivided profits	615,244.37	379,950.29	517,786.58	327,440.37	485,052.27
Nat'l bank circulation	1,300,318.00	1,275,828.00	1,215,648.00	1,247,638.00	1,225,623.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	4,619.90	2,221.90	1,751.90	12,222.90	1,550.00
Individual deposits	11,706,652.58	12,229,548.01	12,558,566.69	13,070,673.96	12,970,629.95
U. S. deposits	83,333.37	86,372.41	100,297.26	112,623.22	118,637.40
Dep'ts U.S.dis.officers	7,446.60	5,362.05	6,424.85	7,996.04	7,366.29
Due to national banks	33,660.25	44,537.32	58,364.59	88,373.80	49,810.14
Due to State banks	70,350.38	84,574.25	114,714.57	103,578.76	91,617.03
Notes re-discounted	36,428.44	51,378.90	106,229.37	93,900.86	50,551.25
Bills payable	.....	.....	.....	20,000.00	.....
Total	18,871,738.25	19,411,441.79	20,007,694.15	20,649,752.04	20,586,515.05

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	$650,000.00	$650,000.00	$650,000.00	$650,000.00	$650,000.00
Surplus fund	390,000.00	390,000.00	390,000.00	390,000.00	390,000.00
Undivided profits	206,112.46	170,621.11	194,451,90	151,951.49	174,734.97
Nat'l bank circulation	309,000.00	324,000.00	279,000.00	270,000.00	270,000.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	4,675,473.98	5,109,469.49	4,884,938.08	4,299,791.82	4,292,772.96
U. S. deposits	375,544.13	219,027.95	288,537.75	272,759.46	296,694.64
Dep'ts U.S.dis.officers	132,271.58	273,346.79	156,443.70	179,552.53	219,000.71
Due to national banks	898,974.12	1,040,235.50	1,105,902.20	1,106,463.85	962,366.36
Due to State banks	260,392.55	355,445.34	330,775.90	335,637.40	401,490.20
Notes re-discounted	53,530.57	.....	.....	108,057.50	108,057.50
Bills payable	.....	.....	.....	.....	.....
Total	7,951,299.39	8,532,146.18	8,280,049.53	7,764,214.05	7,765,117.34

IOWA.

	126 banks.	126 banks.	126 banks.	127 banks.	128 banks.
Capital stock	$10,140,000.00	$10,075,000.00	$10,080,000.00	$10,155,000.00	$10,150,000.00
Surplus fund	2,441,311.35	2,525,004.50	2,532,100.63	2,591,220.15	2,572,730.15
Undivided profits	1,493,824.02	1,017,440.49	1,245,158.98	870,752.09	1,186,045.74
Nat'l bank circulation	2,950,503.09	2,841,233.00	2,736,633.00	2,699,163.00	2,713,623.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	26,061.20	27,267.82	21,716.17	34,550.84	19,773.50
Individual deposits	17,518,945.06	18,793,310.70	18,877,423.46	18,700,415.38	19,284,697.83
U. S. deposits	216,710.94	242,105.29	170,541.22	86,037.24	53,961.47
Dep'ts U.S.dis.officers	92,303.10	68,563.21	59,036.33	50,215.25	75,552.48
Due to national banks	876,709.52	1,056,285.33	1,088,278.40	1,010,449.54	940,102.08
Due to State banks	1,397,756.39	1,635,648.00	1,571,690.36	1,590,030.48	1,624,951.05
Notes re-discounted	292,427.27	206,566.31	249,706.65	385,727.26	259,112.49
Bills payable	18,000.00	15,000.00	5,000.00	20,000.00	10,000.00
Total	37,464,551.85	38,503,424.65	38,637,285.20	38,193,561.23	38,809,549.79

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

MINNESOTA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	54 banks.	55 banks.	57 banks.	57 banks.	58 banks.
Loans and discounts.	$33,264,155.27	$33,546,255.76	$35,802,793.43	$36,803,944.27	$38,056,769.79
Bonds for circulation.	1,827,750.00	1,877,750.00	1,849,750.00	1,832,250.00	1,881,050.00
Bonds for deposits ..	525,000.00	600,000.00	650,000.00	750,000.00	750,000.00
U. S. bonds on hand..	5,400.00	400.00	500.00	500.00	500.00
Other stocks and b'ds	633,093.55	632,122.95	645,567.84	580,213.83	681,908.44
Due from res've ag'ts.	2,657,901.51	4,195,465.47	3,721,661.98	4,039,307.83	3,540,734.92
Due from nat'l banks	1,441,313.80	1,567,968.70	1,283,388.09	2,113,796.70	1,718,185.54
Due from State banks	518,652.65	501,912.54	483,810.70	419,193.73	700,057.83
Real estate, etc	1,462,391.48	1,444,937.37	1,461,708.64	1,558,772.77	1,661,461.81
Current expenses....	215,340.84	191,112.69	291,626.20	89,112.06	175,696.76
Premiums paid	211,205.53	220,591.48	245,922.05	242,785.23	280,785.68
Cash items	342,118.24	638,682.44	683,227.40	1,060,226.67	905,994.12
Clear'g-house exch'gs	242,915.00				
Bills of other banks..	510,289.00	302,184.00	327,327.00	821,870.00	491,407.00
Uncur't & minor coins	4,898.19	7,082.93	8,823.58	11,804.73	10,419.74
Trade dollars.....	250.00	253.00	71.00	59.00	4.00
Specie	1,870,645.47	2,033,279.58	2,355,319.53	2,564,974.71	2,387,277.59
Legal-tender notes ..	1,004,884.00	798,547.00	798,409.00	1,151,945.00	966,060.00
U. S. cert's of deposit.					
5% fund with Treas.	82,143.93	80,926.18	79,692.87	82,418.68	78,318.68
Due from U. S. Treas.	24,651.53	28,531.69	18,155.99	6,813.74	15,670.65
Total.....	46,844,999.99	48,608,003.78	50,707,794.21	54,129,988.95	54,395,302.55

MISSOURI.

	39 banks.	40 banks.	32 banks.	34 banks.	35 banks.
Loans and discounts.	$14,088,985.30	$15,077,341.63	$4,959,318.67	$4,771,433.53	$5,055,708.34
Bonds for circulation	1,194,600.00	1,229,600.00	787,750.00	770,250.00	782,750.00
Bonds for deposits...	250,000.00	300,000.00			
U. S. bonds on hand..	5,900.00	8,800.00	5,100.00	5,100.00	5,300.00
Other stocks and b'ds	601,611.45	593,966.54	463,487.86	471,794.98	493,320.34
Due from res've ag'ts	2,122,852.80	2,960,726.05	782,039.57	1,169,306.53	949,742.18
Due from nat'l banks	439,916.66	904,607.40	108,652.68	176,223.32	125,372.51
Due from State banks	695,775.07	1,203,007.97	135,107.13	123,022.55	111,098.78
Real estate, etc	386,264.08	385,067.29	247,822.47	267,679.21	282,900.34
Current expenses ...	134,310.43	72,561.81	68,865.48	22,128.94	45,401.51
Premiums paid	146,276.02	175,135.68	66,765.28	69,359.49	72,276.99
Cash items	90,591.30	125,030.58	46,524.51	40,254.19	54,203.73
Clear'g-house exch'gs	339,663.28	563,924.22			
Bills of other banks..	565,845.00	830,116.00	187,416.00	227,935.00	186,515.00
Uncur't & minor coins	1,617.87	6,654.12	1,636.83	1,321.56	1,980.14
Trade dollars.....	782.00	759.00	90.00		
Specie.....	1,189,846.50	1,240,333.01	307,586.58	314,084.18	324,023.18
Legal-tender notes ..	749,128.00	1,004,999.00	270,341.00	288,034.00	302,143.00
U. S. cert's of deposit.					
5 % fund with Treas	53,050.75	53,071.25	34,918.75	34,571.25	35,213.25
Due from U. S. Treas.	250.00	1,910.00		550.00	4,365.99
Total.....	23,056,366.51	27,597,611.55	8,473,472.81	8,753,048.73	8,832,315.28

CITY OF SAINT LOUIS.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	$9,378,484.34	$9,239,319.99	$8,616,511.09	$9,793,360.79	$10,400,404.07
Bonds for circulation	810,000.00	760,000.00	750,000.00	710,000.00	710,000.00
Bonds for deposits ..	500,000.00	450,000.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand..	89,750.00	5,100.00	1,500.00	2,000.00	2,100.00
Other stocks and b'ds	553,118.50	515,408.50	546,031.18	955,903.00	939,753.00
Due from res've ag'ts.	1,321,473.25	1,784,147.06			
Due from nat'l banks	791,461.86	918,920.27	2,888,976.91	2,521,358.18	1,406,815.78
Due from State banks	256,183.10	303,862.24	198,384.39	189,084.80	143,467.58
Real estate, etc	274,053.63	283,487.25	283,595.96	285,456.34	285,494.29
Current expenses....	76,190.52	67,005.47	75,058.55	45,702.08	112,108.18
Premiums paid	50,372.68	41,581.00	110,051.88	114,083.13	111,211.99
Cash items	39,552.47	42,526.15	62,933.88	40,690.53	33,666.64
Clear'g-house exch'gs	381,378.02	644,075.80	916,623.44	596,775.59	535,892.39
Bills of other banks..	93,415.00	136,009.00	304,497.00	111,164.00	78,644.00
Uncur't & minor coins	2,665.45	1,618.29	4,647.15	2,896.22	2,023.30
Trade dollars.....					
Specie	976,837.97	1,122,727.27	1,499,188.12	1,655,550.57	1,338,040.44
Legal-tender notes ..	985,334.00	1,088,483.00	1,648,402.00	1,630,279.00	1,212,879.00
U. S. cert's of deposit	30,000.00	140,000.00	140,000.00	140,000.00	140,000.00
5 % fund with Treas	36,445.00	33,065.00	33,745.00	31,945.00	31,945.00
Due from U. S. Treas.	1,000.00	4,000.00	3,000.00	7,000.00	6,000.00
Total.....	16,647,715.79	17,581,331.29	18,533,146.55	19,283,249.23	17,940,445.66

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

MINNESOTA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	54 banks.	55 banks.	57 banks.	57 banks.	58 banks.
Capital stock	$12,413,000.00	$12,716,200.00	$13,377,680.00	$13,535,000.00	$13,740,000.00
Surplus fund	2,192,278.87	2,289,052.39	2,300,052.39	2,378,052.39	2,380,452.39
Undivided profits	1,854,463.80	1,278,451.00	1,692,853.03	1,307,383.93	1,756,325.17
Nat'l-bank circulation	1,622,136.00	1,623,020.00	1,602,995.00	1,631,135.00	1,675,725.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	8,415.14	16,332.59	5,565.34	52,971.34	16,150.34
Individual deposits	22,342,363.17	23,959,403.31	25,242,762.46	28,092,601.34	27,037,970.02
U. S. deposits	106,370.04	269,701.40	336,666.42	341,359.53	249,258.86
Dep'ts U.S.dis.officers	367,949.22	244,179.09	235,032.48	236,294.60	387,217.66
Due to national banks	2,463,844.74	2,508,987.95	2,226,416.99	2,788,682.69	2,691,672.93
Due to State banks	2,217,346.64	2,618,114.61	2,193,748.04	2,868,933.74	2,783,054.72
Notes re-discounted	1,236,832.37	1,054,561.44	1,431,022.06	833,574.39	1,621,975.46
Bills payable	20,000.00	20,000.00	63,000.00	64,000.00	55,500.00
Total	46,844,999.99	48,608,003.78	50,707,794.21	54,129,988.95	54,395,302.55

MISSOURI.

	39 banks.	40 banks.	32 banks.	34 banks.	35 banks.
Capital stock	$5,831,000.00	$6,131,000.00	$2,331,000.00	$2,431,200.00	$2,517,280.00
Surplus fund	754,731.97	855,462.79	538,762.79	556,097.48	554,447.48
Undivided profits	660,496.89	423,258.55	298,792.06	196,118.63	278,484.19
Nat'l-bank circulation	1,074,325.00	1,058,025.00	707,215.00	690,085.00	694,615.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	50,554.60	2,476.00	342.00	2,389.00	544.00
Individual deposits	10,686,373.82	13,555,527.12	4,434,581.26	4,729,147.16	4,628,242.37
U. S. deposits	204,142.10	201,623.16	.....	.....	.....
Dep'ts U.S.dis.officers	25,651.56	10,946.80	.....	.....	.....
Due to national banks	1,243,006.93	1,872,664.97	14,434.85	19,186.37	36,783.48
Due to State banks	2,272,547.91	3,123,842.21	41,447.97	58,344.39	62,098.88
Notes re-discounted	228,566.33	157,784.95	106,896.88	65,480.70	44,819.88
Bills payable	25,000.00	5,000.00	.....	5,000.00	15,000.00
Total	23,056,366.51	27,397,611.55	8,473,472.81	8,753,048.73	8,832,315.28

CITY OF SAINT LOUIS.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	$3,000,000.00	$3,000,000.00	$3,000,000.00	$3,000,000.00	$3,000,000.00
Surplus fund	1,052,530.46	1,065,000.00	1,065,000.00	1,070,000.00	1,070,000.00
Undivided profits	362,967.42	280,316.29	365,349.15	318,328.35	462,396.67
Nat'l-bank circulation	726,990.00	684,000.00	670,860.00	634,140.00	637,750.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	19,036.18	19,911.18	23,650.18	25,902.43	11,858.93
Individual deposits	6,056,703.50	6,851,016.58	7,463,782.02	7,372,553.08	6,564,108.34
U. S. deposits	387,625.29	375,684.91	388,589.90	375,749.15	375,749.15
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	2,626,461.95	2,946,974.79	3,035,079.52	3,272,036.43	2,667,151.10
Due to State banks	2,122,116.80	2,224,005.33	2,520,835.78	3,214,569.79	2,843,140.09
Notes re-discounted	293,284.19	134,422.21	.....	.....	308,291,38
Bills payable	.....	.....	.....	.....	.....
Total	16,647,715.79	17,581,331.29	18,533,116.55	19,283,249.23	17,940,445.66

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

KANSAS CITY.

Resources.	DECEMBER 28. — banks.	MARCH 4. — banks.	MAY 13. 6 banks.	AUGUST 1. 6 banks.	OCTOBER 5. 8 banks.
Loans and discounts			$10, 834, 113. 16	$11, 830, 515. 09	$14, 493, 375. 15
Bonds for circulation			300, 000. 00	300, 000. 00	400, 000. 00
Bonds for deposits			150, 000. 00	200, 000. 00	200, 000. 00
U. S. bonds on hand			57, 500. 00	11, 750. 00	900. 00
Other stocks and b'ds			138, 476. 58	174, 046. 58	272, 550. 35
Due from res've ag'ts			3, 109, 235. 63	2, 057, 741. 09	2, 252, 893. 90
Due from nat'l banks			651, 832. 11	273, 755. 14	560, 309. 51
Due from State banks			709, 669. 22	579, 972. 16	933, 762. 95
Real estate, etc			114, 870. 42	205, 854. 55	359, 252. 86
Current expenses			38, 489. 59	43, 287. 74	31, 291. 69
Premiums paid			87, 742. 42	100, 763. 17	1[illegible]2, 480. 05
Cash items			23, 820. 24	28, 342. 79	25, 869. 34
Clear'g-house exch'gs			473, 409. 84	524, 971. 19	544, 094. 80
Bills of other banks			998, 315. 00	392, 611. 00	409, 459. 00
Uncur't & minor coins			2, 439. 77	3, 494. 97	3, 919. 86
Trade dollars			320. 00		5 00
Specie			1, 393, 645. 19	1, 452, 610. 67	1, 486, 764. 10
Legal-tender notes			1, 362, 844. 00	1, 181, 500. 00	1, 426, 755. 00
U. S. cert's of deposit					
5 % fund with Treas.			13, 500. 00	13, 500. 00	15, 750. 00
Due from U. S. Treas.				850. 00	3, 220. 00
Total			20, 460, 163. 17	19, 385, 566. 14	23, 582, 653. 56

CITY OF SAINT JOSEPH.

	— banks.	— banks.	2 banks.	2 banks.	2 banks.
Loans and discounts			$1, 932, 801. 58	$1, 791, 412. 05	$1, 949, 981. 66
Bonds for circulation			123, 050. 00	124, 950. 00	157, 550. 00
Bonds for deposits			150, 000. 00	150, 000. 00	300, 000. 00
U. S. bonds on hand					
Other stocks and b'ds			654. 88	654. 88	654. 88
Due from res've ag'ts			294, 656. 57	443, 306. 22	297, 746. 14
Due from nat'l banks			73, 711. 16	124, 376. 34	86, 380. 87
Due from State banks			85, 420. 94	29, 353. 19	28, 603. 22
Real estate, etc			26, 929. 20	26, 929. 20	26, 929. 20
Current expenses			12, 073. 64	2, 925. 84	7, 631. 04
Premiums paid			25, 588. 75	32, 775. 62	40, 653. 12
Cash items			19, 240. 51	24, 855. 70	17, 000. 32
Clear'g-house exch'gs			12, 399. 21	33, 605. 22	27, 929. 51
Bills of other banks			10, 250. 00	14, 384. 00	6, 808. 00
Uncur't & minor coins			316. 75	813. 77	881. 98
Trade dollars					
Specie			122, 622. 95	127, 617. 75	156, 384. 15
Legal-tender notes			157, 622. 00	185, 500. 00	210, 710 00
U. S. cert's of deposit					
5 % fund with Treas.			5, 535. 00	5, 622. 50	5, 667. 50
Due from U. S. Treas					
Total			3, 052, 873. 14	3, 119, 082. 28	3, 321, 511. 59

KANSAS.

	107 banks.	110 banks.	115 banks.	126 banks.	139 banks.
Loans and discounts	$16, 263, 359. 30	$17, 402, 505. 23	$18, 615, 091. 30	$19, 951, 213. 81	$21, 306, 633. 63
Bonds for circulation	2, 067, 000 00	2, 092, 000. 00	2, 205, 250. 00	2, 452, 000. 00	2, 748, 250. 00
Bonds for deposits	470, 000. 00	450, 000. 00	450, 000. 00	475, 000. 00	525, 000. 00
U. S. bonds on hand	21, 350. 00	9, 050. 00	35, 350. 00	10, 350. 00	11, 950. 00
Other stocks and b'ds	183, 490. 83	184, 562. 61	255, 050. 05	301, 480. 79	308, 978. 76
Due from res've ag'ts	1, 531, 485. 90	2, 211, 632. 15	3, 951, 578. 89	3, 347, 448. 58	2, 731, 615. 85
Due from nat'l banks	1, 459, 569. 93	1, 961, 004. 92	1, 225, 879. 96	954, 264. 42	1, 168, 060. 84
Due from State banks	515, 653. 67	605, 425. 90	735, 905. 94	653, 448. 61	330, 689. 77
Real estate, etc	1, 003, 317. 12	1, 093, 558. 82	1, 165, 746. 74	1, 248, 333. 54	1, 372, 214. 77
Current expenses	252, 920. 17	143, 203. 91	215, 449. 92	136, 492. 84	187, 409. 17
Premiums paid	249, 687. 25	272, 912. 95	306, 205. 39	339, 346. 87	394, 411. 60
Cash items	179, 684. 16	227, 618. 45	251, 795. 42	295, 946. 60	294, 205. 94
Clear'g-house exch'gs					
Bills of other banks	728, 309. 00	807, 879. 00	925, 705. 00	715, 430. 00	763, 347. 00
Uncur't & minor coins	6, 928. 45	7, 992. 61	8, 946. 99	8, 915. 21	9, 426. 42
Trade dollars	6. 00	161. 00	6. 00	6. 00	
Specie	1, 360, 840. 53	1, 203, 050. 20	1, 444, 219. 08	1, 403, 250. 43	1, 460, 157. 51
Legal-tender notes	878, 934. 00	1, 019, 981. 00	1, 262, 180. 00	1, 207, 416. 00	1, 208, 267. 00
U. S. cert's of deposit					
5 % fund with Treas.	89, 447. 41	91, 415. 31	92, 392. 99	104, 237. 73	115, 178. 50
Due from U. S. Treas	7, 750. 80	10, 289. 73	3, 882. 39	7, 311. 51	12, 301. 34
Total	27, 269, 784. 52	29, 794, 243. 79	33, 150, 636. 06	33, 611, 892. 94	34, 948, 098. 10

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

KANSAS CITY.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	— banks.	— banks.	6 banks.	6 banks.	8 banks.
Capital stock			$2, 800, 000. 00	$3, 800, 000. 00	$5, 940, 000. 00
Surplus fund			222, 500. 00	397, 500. 00	437, 000. 00
Undivided profits			352, 593. 76	239, 499. 82	267, 129. 10
Nat'l bank circulation			269, 480. 00	270, 000. 00	315, 000. 00
State bank circulation					
Dividends unpaid			40. 00	50. 00	
Individual deposits			9, 172, 044. 62	9, 018, 827. 80	10, 364, 315. 64
U. S. deposits			121, 880. 81	168, 228. 44	174, 292. 60
Dep'ts U.S.dis.officers			3, 481. 44	12, 098. 91	3, 156. 96
Due to national banks			3, 094, 514. 05	2, 459, 808. 22	2, 734, 269. 58
Due to State banks			3, 443, 619. 49	3, 019, 552. 95	3, 347, 489. 68
Notes re-discounted					
Bills payable					
Total			20, 460, 163. 17	19, 385, 566. 14	23, 582, 653. 56

CITY OF SAINT JOSEPH.

	— banks.	— banks.	2 banks.	2 banks.	2 banks.
Capital stock			$300, 000 00	$300, 000. 00	$300, 000. 00
Surplus fund			100, 000. 00	106, 000. 00	106, 000. 00
Undivided profits			31, 365. 70	9, 363. 97	34, 877. 98
Nat'l bank circulation			110, 700. 00	112, 450. 00	119, 350. 00
State bank circulation					
Dividends unpaid					
Individual deposits			1, 847, 167. 00	1, 748, 420. 53	1, 905, 825. 66
U. S. deposits			121, 184. 54	118, 545. 48	219, 488. 59
Dep'ts U.S.dis.officers			14, 522. 07	9, 475. 50	14, 235. 90
Due to national banks			143, 868. 83	183, 046. 99	197, 300. 32
Due to State banks			371, 045. 00	521, 779. 81	414, 433. 14
Notes re-discounted			13, 000. 00	10, 000. 00	10, 000. 00
Bills payable					
Total			3, 052, 873. 14	3, 119, 082. 28	3, 321, 511. 59

KANSAS.

	107 banks.	110 banks.	115 banks.	126 banks.	139 banks.
Capital stock	$7, 237, 100. 00	$7, 757, 400. 00	$8, 070, 100. 00	$9, 150, 900. 00	$10, 530, 800. 00
Surplus fund	1, 097, 937. 43	1, 255, 195. 99	1, 259, 980. 99	1, 467, 456. 95	1, 434, 520. 96
Undivided profits	1, 143, 880. 13	684, 290. 62	997, 167. 39	672, 751. 64	970, 042. 52
Nat'l bank circulation	1, 753, 630. 00	1, 784, 040. 00	1, 860, 765. 00	2, 086, 445. 00	2, 295, 210. 00
State bank circulation					
Dividends unpaid	6, 520. 79	4, 157. 35	6, 323. 37	15, 354. 87	28, 042. 12
Individual deposits	14, 033, 814. 55	16, 216, 452. 47	18, 910, 116. 25	18, 536, 431. 84	17, 741, 267. 53
U. S. deposits	177, 156. 41	185, 473. 67	163, 516. 57	223, 795. 64	228. 833. 28
Dep'ts U.S.dis.officers	241, 722. 00	194, 436. 47	227, 488. 51	209. 703. 61	249, 108. 71
Due to national banks	286, 987. 38	363, 765. 19	514, 916. 85	252, 484. 50	276, 210. 16
Due to State banks	237, 020. 85	263, 605. 14	482, 222. 24	455, 167. 25	490, 132. 97
Notes re-discounted	934, 968. 57	1, 035, 138. 82	620, 992. 48	516, 051. 64	655, 894. 83
Bills payable	119, 046. 41	50, 288. 07	37, 046. 41	25, 350. 00	48, 035. 02
Total	27, 269, 784. 52	29, 794, 243. 79	33, 150, 636. 06	33, 611, 892. 94	34, 948, 098. 10

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

NEBRASKA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	92 banks.	96 banks.	98 banks.	94 banks.	95 banks.
Loans and discounts	$19,669,930.47	$20,234,700.59	$21,305,500.88	$13,069,589.82	$13,808,399.25
Bonds for circulation	1,868,500.00	1,839,500.00	1,824,000.00	1,509,000.00	1,504,000.00
Bonds for deposits	550,000.00	550,000.00	550,000.00	.....	.....
U. S. bonds on hand	.....	10,000.00	.....	.....	.....
Other stocks and b'ds	277,027.32	247,734.39	210,270.18	136,115.14	181,432.72
Due from res've ag'ts	1,724,773.45	2,865,259.98	2,800,244.89	1,940,703.14	1,347,086.41
Due from nat'l banks	1,098,864.15	1,636,369.24	2,167,609.90	705,709.84	533,682.36
Due from State banks	533,396.82	617,413.93	922,701.51	122,592.84	103,639.61
Real estate, etc	1,230,883.25	1,255,866.31	1,271,567.76	962,110.08	968,199.06
Current expenses	241,899.31	225,703.69	245,553.84	96,680.86	147,199.44
Premiums paid	211,022.53	228,191.78	245,320.20	163,068.95	167,727.05
Cash items	416,531.72	433,179.73	356,447.65	210,350.38	241,125.72
Clear'g-house exch'gs	131,846.21	153,245.60	196,363.53	.....	.....
Bills of other banks	377,965.00	282,429.00	494,525.00	160,333.00	125,188.00
Uncur't&minor coins	6,948.08	9,081.79	8,518.37	6,066.43	6,853.02
Trade dollars	1,021.00	2,067.60	1,285.00	138.00	.....
Specie	1,200,041.18	1,252,586.55	1,928,833.56	779,526.95	767,474.22
Legal-tender notes	851,834.00	741,364.00	1,049,098.00	334,765.00	328,188.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	81,408.75	80,267.75	80,865.25	66,766.25	67,665.25
Due from U. S. Treas.	1,802.45	5,389.35	6,775.00	2,360.00	2,330.17
Total	30,475,695.69	32,670,351.28	35,665,480.52	20,265,876.68	20,300,190.28

CITY OF OMAHA.

	— banks.	— banks.	— banks.	8 banks.	8 banks.
Loans and discounts	.....	.....	.....	$8,736,720.46	$8,133,479.76
Bonds for circulation	.....	.....	.....	350,000.00	350,000.00
Bonds for deposits	.....	.....	.....	550,000.00	550,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	.....	.....	.....	133,128.61	174,474.62
Due from res've ag'ts	.....	.....	.....	1,497,340.87	1,353,811.45
Due from nat'l banks	.....	.....	.....	564,483.88	534,547.68
Due from State banks	.....	.....	.....	918,359.57	576,540.09
Real estate, etc	.....	.....	.....	382,940.25	405,840.45
Current expenses	.....	.....	.....	35,427.06	35,711.41
Premiums paid	.....	.....	.....	82,686.76	79,555.51
Cash items	.....	.....	.....	151,352.64	100,946.75
Clear'g-house exch'gs	.....	.....	.....	219,657.41	162,127.94
Bills of other banks	.....	.....	.....	336,792.00	150,770.00
Uncur't&minor coins	.....	.....	.....	3,482.71	2,954.47
Trade dollars	.....	.....	.....	.....	.....
Specie	.....	.....	.....	1,332,505.84	947,444.91
Legal-tender notes	.....	.....	.....	901,191.00	905,694.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	.....	.....	.....	14,550.00	14,400.00
Due from U. S. Treas.	.....	.....	.....	20.00	.....
Total	.....	.....	.....	16,210,639.06	15,478,298.44

COLORADO.

	27 banks.	27 banks.	28 banks.	31 banks.	31 banks.
Loans and discounts	$10,272,123.19	$10,384,625.54	$11,493,330.86	$11,883,289.13	$12,401,669.90
Bonds for circulation	1,004,700.00	984,700.00	926,500.00	989,000.00	989,000.00
Bonds for deposits	700,000.00	700,000.00	800,000.00	800,000.00	900,000.00
U. S. bonds on hand	51,000.00	28,000.00	16,000.00	16,000.00	16,000.00
Other stocks and b'ds	736,321.65	755,119.94	741,392.48	799,224.41	825,099.93
Due from res've ag'ts	2,076,901.66	2,498,913.42	2,701,756.94	3,195,383.09	3,324,235.19
Due from nat'l banks	1,537,261.09	1,638,756.12	2,059,562.83	1,764,729.73	1,805,264.39
Due from State banks	426,592.40	548,313.67	632,354.32	655,522.40	673,863.77
Real estate, etc	379,743.10	386,804.15	369,807.84	365,850.89	377,221.63
Current expenses	117,091.79	79,735.31	89,309.31	57,753.21	74,008.84
Premiums paid	164,983.55	179,880.43	194,879.65	196,152.40	192,928.99
Cash items	90,739.03	45,658.32	74,847.82	82,753.48	68,362.55
Clear'g-house exch'gs	190,870.90	274,889.10	252,069.92	239,263.91	261,786.67
Bills of other banks	314,739.00	327,573.00	355,350.00	557,752.00	423,495.00
Uncur't&minor coins	1,678.72	1,788.38	2,092.67	4,759.93	4,079.33
Trade dollars	.....	.....	.....	.....	.....
Specie	1,047,255.67	1,274,639.50	1,257,641.11	1,345,259.48	1,422,989.47
Legal-tender notes	849,230.00	796,627.00	874,722.00	915,570.00	890,621.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	45,110.50	45,823.70	40,067.00	42,817.00	43,942.00
Due from U. S. Treas.	10,052.54	6,221.17	10,266.17	14,303.30	18,263.03
Total	20,016,394.79	20,956,078.75	22,891,950.86	23,925,384.36	24,712,831.69

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by States and reserve cities—Continued.

NEBRASKA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	92 banks.	96 banks.	98 banks.	94 banks.	95 banks.
Capital stock	$7,535,000.00	$7,750,000.00	$8,160,000.00	$5,933,200.00	$6,006,100.00
Surplus fund	1,220,413.66	1,391,029.67	1,395,340.43	892,880.79	912,497.70
Undivided profits	1,013,811.58	596,945.22	735,660.05	351,082.88	514,339.88
Nat'l-bank circulation	1,658,815.00	1,610,330.00	1,635,380.00	1,332,980.00	1,345,220.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	263.00	1,618.50	5,705.00	9,868.60	9,091.50
Individual deposits	13,513,210.10	15,476,653.31	17,877,700.54	10,292,750.53	9,964,472.02
U. S. deposits	184,208.44	213,894.64	275,263.86	.....	.....
Dep'ts U.S.dis.officers	320,682.44	257,959.52	211,060.41	.....	.....
Due to national banks	1,969,838.08	2,210,433.11	2,385,721.97	463,160.18	351,222.96
Due to State banks	1,374,975.52	1,709,163.84	2,174,012.32	473,289.88	381,068.29
Notes re-discounted	1,594,677.87	1,432,294.07	796,735.94	511,663.82	791,677.93
Bills payable	89,800.00	20,029.40	12,900.00	5,000.00	24,500.00
Total	30,475,695.69	32,670,351.28	35,665,480.52	20,265,876.68	20,360,190.28

CITY OF OMAHA.

	— banks.	— banks.	— banks.	8 banks.	8 banks.
Capital stock	.....	.....	.....	$2,400,000.00	$2,400,000.00
Surplus fund	.....	.....	.....	570,500.00	571,500.00
Undivided profits	.....	.....	.....	147,631.02	160,297.09
Nat'l-bank circulation	.....	.....	.....	315,000.00	314,500.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	610.00	1,474.00
Individual deposits	.....	.....	.....	7,818,437.31	7,893,212.85
U. S. deposits	.....	.....	.....	281,696.52	306,850.03
Dep'ts U.S.dis.officers	.....	.....	.....	215,780.98	266,677.84
Due to national banks	.....	.....	.....	2,523,043.56	1,856,665.13
Due to State banks	.....	.....	.....	1,937,939.67	1,421,529.79
Notes re-discounted	.....	.....	.....	.....	285,591.71
Bills payable	.....	.....	.....	.....	.....
Total	.....	.....	.....	16,210,639.06	15,478,298.44

COLORADO.

	27 banks.	27 banks.	28 banks.	31 banks.	31 banks.
Capital stock	$2,435,000.00	$2,435,000.00	$2,495,000.00	$2,690,000.00	$2,751,850.00
Surplus fund	850,800.00	900,500.00	902,500.00	928,000.00	929,000.00
Undivided profits	769,454.00	604,051.16	694,840.58	684,060.49	812,166.55
Nat'l-bank circulation	894,120.00	878,140.00	803,720.00	829,230.00	880,330.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	30,505.00	991.00	6,961.00	3,061.00	2,953.00
Individual deposits	12,564,859.37	13,372,180.48	14,812,105.50	15,430,272.65	15,819,553.77
U. S. deposits	501,268.85	492,738.82	532,546.07	607,703.12	636,582.51
Dep'ts U.S.dis.officers	122,119.70	117,210.82	110,872.16	92,783.04	116,076.93
Due to national banks	880,080.57	981,649.15	1,396,631.54	1,564,064.10	1,416,804.70
Due to State banks	963,187.30	1,143,459.23	1,090,231.01	1,071,680.39	1,338,139.80
Notes re-discounted	5,000.00	30,158.09	46,543.00	24,529.57	9,271.48
Bills payable	.....	.....	.....	.....	102.95
Total	20,016,394.79	20,956,078.75	22,891,950.86	23,925,384.36	24,712,831.69

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

NEVADA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	$425,788.13	$438,294.44	$404,273.96	$479,134.75	$513,824.33
Bonds for circulation	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	21,813.76	27,105.10	28,001.15	25,349.98	20,735.84
Due from res've ag'ts	7,096.95	2,470.85	7,381.48	1,963.66	3,015.27
Due from nat'l banks	250.00	27.25	838.11	898.66	533.57
Due from State banks	2,209.54	5,114.20	3,646.60	3,659.46	7,446.93
Real estate, etc	9,109.01	29,109.01	29,109.01	28,349.01	36,340.01
Current expenses	4,987.03	3,712.01	6,484.17	1,387.92	4,457.18
Premiums paid	5,665.62	5,667.62	5,667.62	5,467.62	5,467.62
Cash items	788.30	793.78	876.63	712.83	719.93
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	5,077.00	4,220.00	2,426.00	500.00	365.00
Uncur't & minor coins	35.36	34.89	36.48	16.85	3.93
Trade dollars	.....	.....	.....	.....	.....
Specie	53,399.35	69,233.10	76,789.90	57,572.15	57,486.42
Legal-tender notes	242.00	4,118.00	2,650.00	1,661.00	.....
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	1,687.00	1,687.00	1,687.50	1,687.50	1,687.50
Due from U. S. Treas	.....	.....	10.00	.....	.....
Total	575,649.05	629,087.25	607,378.61	645,861.39	699,598.53

CALIFORNIA.

	24 banks.	24 banks.	25 banks.	28 banks.	30 banks.
Loans and discounts	$9,756,723.21	$10,199,081.55	$11,140,004.85	$12,907,788.27	$14,445,417.19
Bonds for circulation	933,000.00	907,500.00	920,000.00	1,007,500.00	1,088,750.00
Bonds for deposits	50,000.00	100,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	24,500.00	101,700.00	101,550.00	154,300.00	219,900.00
Other stocks and b'ds	413,828.42	430,549.03	432,136.17	464,330.28	560,161.71
Due from res've ag'ts	1,564,008.12	1,784,124.72	2,578,087.45	2,145,530.73	2,850,407.26
Due from nat'l banks	678,118.21	556,291.47	867,830.25	844,929.57	885,615.25
Due from State banks	352,086.26	377,607.71	540,771.04	779,733.78	1,029,441.17
Real estate, etc	508,189.39	518,172.42	618,199.90	634,982.32	670,994.69
Current expenses	102,844.64	75,815.57	101,584.64	64,339.32	97,915.06
Premiums paid	115,172.67	141,982.91	164,779.54	200,749.76	242,392.93
Cash items	179,558.30	157,170.18	194,635.17	235,804.12	256,175.74
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	98,332.00	79,501.00	104,851.00	145,543.00	149,639.00
Uncur't & minor coins	965.75	1,194.26	957.54	3,357.72	796.68
Trade dollars	.....	.....	.....	.....	.....
Specie	2,143,454.07	2,188,149.15	2,591,411.55	2,728,039.47	3,571,927.42
Legal-tender notes	183,911.00	232,912.00	257,395.00	215,603.00	347,621.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	41,672.00	40,005.00	41,400.00	42,525.00	47,867.00
Due from U. S. Treas	4,905.50	7,525.00	3,505.00	3,255.00	2,826.25
Total	17,151,269.54	17,899,281.97	20,814,099.14	22,727,711.34	26,616,948.45

SAN FRANCISCO.

	2 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts	$3,577,685.78	$3,910,802.42	$4,096,479.24	$4,591,870.66	$4,854,873.26
Bonds for circulation	650,000.00	700,000.00	750,000.00	750,000.00	750,000.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	50,000.00	.....	.....
Other stocks and b'ds	375,000.00	375,000.00	375,000.00	375,000.00	375,000.00
Due from res've ag'ts	138,669.15	133,675.61	65,575.44	264,254.86	152,208.57
Due from nat'l banks	59,097.72	96,769.05	63,937.95	74,767.91	107,447.70
Due from State banks	276,865.46	264,069.64	129,761.80	82,696.31	287,157.44
Real estate, etc	79,193.57	78,723.34	78,673.34	78,673.34	75,356.28
Current expenses	2,574.32	9,450.28	13,122.01	6,284.61	6,928.63
Premiums paid	11,314.60	11,472.60	24,897.60	72,958.00	65,708.00
Cash items	1,008.78	7,962.91	17,855.13	4,321.72	2,171.63
Clear'g-house exch'gs	259,892.40	98,333.10	235,744.24	274,559.83	175,856.87
Bills of other banks	1,330.00	7,252.00	7,428.00	5,498.00	5,799.00
Uncur't & minor coins	8.34	167.44	499.62	126.11	120.72
Trade dollars	.....	.....	.....	.....	.....
Specie	983,772.50	999,092.25	1,427,320.20	961,679.75	1,090,478.40
Legal-tender notes	3,321.00	2,266.00	6,073.00	2,857.00	6,705.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	29,250.00	31,500.00	33,750.00	33,750.00	33,750.00
Due from U. S. Treas	.....	.....	.....	4,666.67	2,250.00
Total	6,448,983.62	6,726,536.64	7,376,117.57	7,583,964.77	7,991,811.50

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

NEVADA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	$150,000.00	$150,000.00	$150,000.00	$150,000.00	$150,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	40,000.00	40,000.00
Undivided profits	15,217.94	12,287.75	20,278.65	8,306.12	12,467.90
Nat'l-bank circulation	31,420.00	33,720.00	33,720.00	33,720.00	33,720.00
State-bank circulation					
Dividends unpaid				1,960.00	
Individual deposits	262,396.08	339,410.05	297,762.81	292,176.18	350,914.62
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	43,806.08	39,669.54	44,266.85	74,076.50	59,887.86
Due to State banks	42,808.95	23,999.91	31,410.30	45,622.59	52,608.15
Notes re-discounted					
Bills payable					
Total	575,649.05	629,087.25	607,378.61	645,861.39	699,598.53

CALIFORNIA.

	24 banks.	24 banks.	25 banks.	28 banks.	30 banks.
Capital stock	$3,160,000.00	$3,350,000.00	$3,500,000.00	$3,795,000.00	$4,170,000.00
Surplus fund	640,401.13	618,171.47	657,171.47	742,158.42	767,550.05
Undivided profits	577,893.76	417,392.62	549,944.83	454,958.64	610,899.39
Nat'l-bank circulation	797,070.00	777,340.00	781,570.00	814,040.00	939,990.00
State-bank circulation					
Dividends unpaid	1,719.00	4,740.61	2,434.25	9,556.50	14,716.25
Individual deposits	11,653,076.38	12,344,840.78	14,683,703.26	16,500,125.79	19,545,186.09
U. S. deposits	40,872.03	41,998.52	8,682.92	16,062.10	42,552.30
Dep'ts U.S.dis.officers	1,725.00	63,765.36	141,150.04	103,766.93	115,429.30
Due to national banks	126,749.15	97,863.39	259,557.29	83,187.84	149,285.71
Due to State banks	146,263.09	157,669.22	224,385.08	203,355.12	255,839.36
Notes re-discounted					
Bills payable	5,500.00	5,500.00	5,500.00	5,500.00	5,500.00
Total	17,151,269.54	17,899,281.97	20,814,099.14	22,727,711.34	26,616,948.45

SAN FRANCISCO.

	2 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	$2,500,000.00	$2,660,000.00	$2,700,000.00	$2,700,000.00	$2,700,000.00
Surplus fund	250,470.35	253,891.24	256,891.24	259,046.02	259,046.02
Undivided profits	119,537.52	135,333.90	131,217.90	211,398.47	253,046.00
Nat'l-bank circulation	494,100.00	623,350.00	662,070.00	646,700.00	659,790.00
State-bank circulation					
Dividends unpaid	2,814.75	2,351.00	2,904.00	3,863.00	2,841.00
Individual deposits	2,211,072.65	2,033,377.48	2,455,171.87	2,718,954.03	2,591,218.61
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	597,359.81	712,954.39	709,237.60	680,355.95	954,597.82
Due to State banks	273,628.54	305,278.63	458,624.96	363,647.30	571,272.05
Notes re-discounted					
Bills payable					
Total	6,448,983.62	6,726,536.64	7,376,117.57	7,583,964.77	7,991,811.50

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

OREGON.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	18 banks.	18 banks.	20 banks.	22 banks.	23 banks.
Loans and discounts	$3,660,523.71	$3,869,660.93	$4,631,649.30	$5,212,333.05	$5,785,630.97
Bonds for circulation	612,100.00	612,100.00	632,600.00	657,300.00	644,800.00
Bonds for deposits	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
U. S. bonds on hand	8,100.00	9,600.00	4,000.00		
Other stocks and b'ds	890,988.77	983,148.84	950,727.94	861,542.51	765,147.78
Due from res've ag'ts	180,972.05	218,519.97	151,386.24	205,711.70	207,738.58
Due from nat'l banks	223,555.48	214,634.88	207,681.58	356,729.76	323,429.02
Due from State banks	109,230.31	242,101.28	184,227.65	309,629.13	193,531.04
Real estate, etc	234,952.03	247,644.72	254,337.50	262,876.86	272,120.62
Current expenses	53,473.53	29,113.45	54,202.40	26,530.46	46,447.91
Premiums paid	102,704.26	79,771.21	91,530.45	72,391.62	89,788.46
Cash items	43,704.41	29,781.73	31,145.95	49,735.88	69,118.39
Clear'g-house exch'gs					
Bills of other banks	19,365.00	26,602.00	18,047.00	22,140.00	19,875.00
Uncur't & minor coins	860.47	1,439.51	1,114.12	926.22	2,092.31
Trade dollars					
Specie	977,136.00	1,082,132.80	880,240.80	806,946.00	947,473.88
Legal-tender notes	22,312.00	24,491.00	50,038.00	64,679.00	38,583.00
U. S. cert's of deposit					
5 % fund with Treas.	27,383.00	27,487.39	27,898.50	29,568.00	29,010.00
Due from U. S. Treas.	3,465.00	550.00	2,650.00	2,995.00	1,600.00
Total	7,770,826.02	8,298,779.71	8,773,477.43	9,542,035.19	10,036,186.96

ARIZONA.

	— bank.	— bank.	— bank.	1 bank.	1 bank.
Loans and discounts				$160,547.98	$173,584.15
Bonds for circulation				25,000.00	25,000.00
Bonds for deposits					
U. S. bonds on hand					
Other stocks and b'ds				54,117.45	72,721.28
Due from res've ag'ts					
Due from nat'l banks					
Due from State banks					1,320.48
Real estate, etc				12,954.50	12,954.50
Current expenses				249.57	1,934.40
Premiums paid				2,500.00	2,500.00
Cash items				547.30	1,176.26
Clear'g-house exch'gs					
Bills of other banks				4,937.00	470.00
Uncur't & minor coins					
Trade dollars					
Specie				31,149.20	19,351.95
Legal-tender notes				11,000.00	12,550.00
U. S. cert's of deposit					
5 % fund with Treas.					1,125.00
Due from U. S. Treas.					
Total				303,003.60	324,688.02

DAKOTA.

	54 banks.	56 banks.	60 banks.	62 banks.	62 banks.
Loans and discounts	$5,227,140.48	$5,448,118.91	$6,244,244.25	$6,760,629.48	$6,833,776.08
Bonds for circulation	889,750.00	929,750.00	951,000.00	962,500.00	962,500.00
Bonds for deposits	200,000.00	200,000.00	250,000.00	275,000.00	275,000.00
U. S. bonds on hand					
Other stocks and b'ds	338,453.78	356,052.74	416,639.71	430,965.44	473,149.66
Due from res've ag'ts	495,771.81	425,405.44	370,997.59	410,467.39	452,493.49
Due from nat'l banks	683,204.86	749,966.93	600,239.04	639,943.14	1,106,521.96
Due from State banks	103,134.30	126,673.48	167,285.68	78,503.86	135,278.36
Real estate, etc	618,992.82	662,849.07	729,832.91	751,929.53	770,358.42
Current expenses	139,423.48	84,579.09	134,725.95	58,474.17	112,803.01
Premiums paid	94,343.22	101,243.84	122,029.99	140,668.71	138,924.64
Cash items	133,510.56	89,009.02	101,584.38	101,234.35	163,518.57
Clear'g-house exch'gs					
Bills of other banks	187,612.00	130,889.00	105,706.00	106,342.00	161,087.00
Uncur't & minor coins	2,360.27	2,612.15	3,352.28	4,473.71	3,160.96
Trade dollars					
Specie	347,962.20	362,748.60	355,456.76	338,798.00	449,054.35
Legal-tender notes	327,036.00	286,914.00	287,424.00	334,403.00	387,989.00
U. S. cert's of deposit					
5 % fund with Treas.	38,824.25	39,874.25	40,286.99	42,576.75	43,308.25
Due from U. S. Treas.	1,531.72	2,469.72	61.02	2,710.00	2,510.00
Total	9,829,101.75	9,999,156.24	10,880,866.55	11,439,619.53	12,472,033.75

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

OREGON.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	18 banks.	18 banks.	20 banks.	22 banks.	23 banks.
Capital stock	$1,335,000.00	$1,355,000.00	$1,595,000.00	$1,740,000.00	$1,795,000.00
Surplus fund	96,536.07	103,850.00	107,350.00	150,850.00	152,850.00
Undivided profits	799,339.54	806,900.03	909,960.92	884,075.69	958,658.32
Nat'l bank circulation	534,810.00	531,850.00	526,310.00	580,110.00	566,160.00
State bank circulation					
Dividends unpaid		5,666.00	5,600.00	8,840.00	2,497.50
Individual deposits	3,802,134.24	4,461,929.96	4,445,945.80	5,127,707.75	5,325,391.22
U. S. deposits	207,820.97	227,875.78	217,994.38	251,249.59	126,810.64
Dep'ts U.S.dis.officers	355,228.13	303,038.07	327,846.33	317,437.37	382,667.36
Due to national banks	346,497.24	185,219.38	389,015.50	304,354.66	312,693.85
Due to State banks	293,459.83	312,344.37	247,131.79	177,108.18	398,212.38
Notes re-discounted		4,273.50			
Bills payable		832.62	1,322.71	301.95	15,245.69
Total	7,770,826.02	8,298,779.71	8,773,477.43	9,542,035.19	10,036,186.96

ARIZONA.

	— bank.	— bank.	— bank.	1 bank.	1 bank.
Capital stock				$100,000.00	$100,000.00
Surplus fund					
Undivided profits				336.77	6,270.28
Nat'l bank circulation					22,000.00
State bank circulation					
Dividends unpaid					
Individual deposits				153,129.23	133,103.00
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks					
Due to State banks				49,537.00	63,314.74
Notes re-discounted					
Bills payable					
Total				303,003.00	324,688.02

DAKOTA.

	54 banks.	56 banks.	60 banks.	62 banks.	62 banks.
Capital stock	$3,080,000.00	$3,260,000.00	$3,575,000.00	$3,692,500.00	$3,720,000.00
Surplus fund	497,216.35	584,887.17	674,387.17	663,481.15	663,831.15
Undivided profits	513,462.40	235,241.84	380,791.84	235,366.31	383,175.99
Nat'l bank circulation	786,085.00	821,065.00	818,300.00	848,780.00	861,925.00
State bank circulation					
Dividends unpaid	192.00	9,765.79	8,036.79	15,918.84	2,399.00
Individual deposits	4,389,168.51	4,538,299.22	4,725,959.54	5,112,837.57	5,848,810.67
U. S. deposits	153,116.61	147,237.95	162,924.26	190,675.96	226,386.59
Dep'ts U.S.dis.officers	19,729.83	26,601.23	35,342.92	12,486.23	19,305.27
Due to national banks	65,383.84	58,363.65	64,892.39	106,448.31	150,723.58
Due to State banks	168,094.65	142,795.13	172,559.93	157,539.76	270,582.15
Notes re-discounted	144,595.56	151,809.26	222,468.09	354,585.40	282,894.35
Bills payable	12,057.00	23,000.00	40,203.62	49,000.00	42,000.00
Total	9,829,101.75	9,999,156.24	10,880,866.55	11,439,619.53	12,472,033.75

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

IDAHO.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$511, 192. 25	$513, 088. 79	$564, 028. 84	$560, 299. 16	$577, 769. 75
Bonds for circulation	105, 300. 00	105, 300. 00	92, 800. 00	92, 800. 00	92, 800. 00
Bonds for deposits	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00
U. S. bonds on hand					
Other stocks and b'ds	133, 701. 72	126, 885. 11	158, 155. 38	176, 013. 11	190, 186. 17
Due from res've ag'ts	17, 896. 19	20, 999. 79	15, 413. 90	7, 038. 53	23, 234. 45
Due from nat'l banks	28, 921. 38	42, 689. 97	43, 670. 72	22, 449. 20	26, 879. 70
Due from State banks	65, 520. 20	18, 371. 71	33, 680. 42	30, 616. 12	48, 980. 54
Real estate, etc	27, 858. 08	35, 068. 63	35, 236. 43	35, 513. 03	41, 443. 48
Current expenses	19, 158. 97	8, 979. 58	7, 263. 53	11, 052. 62	17, 834. 45
Premiums paid	21, 672. 74	21, 381. 42	16, 474. 56	15, 485. 76	15, 104. 19
Cash items	18, 956. 64	4, 067. 93	5, 197. 01	21, 852. 38	5, 305. 46
Clear'g-house exch'gs					
Bills of other banks	34, 861. 00	54, 611. 00	30, 517. 00	53, 023. 00	51, 385. 00
Uncur't & minor coins	48. 36	38. 66	65. 64	18. 00	23. 72
Trade dollars	10. 00	10. 00	10. 00		
Specie	65, 463. 97	65, 974. 79	51, 988. 70	45, 368. 00	48, 847. 40
Legal-tender notes	49, 967. 00	43, 652. 00	42, 630. 00	41, 043. 00	39, 715. 00
U. S. cert's of deposit					
5 % fund with Treas	4, 727. 50	4, 737. 50	4, 175. 00	4, 175. 00	4, 175. 00
Due from U. S. Treas	100. 00		100. 00		
Total	1, 155, 356. 00	1, 115, 856. 88	1, 151, 407. 13	1, 166, 751. 91	1, 233, 684. 31

MONTANA.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	16 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Loans and discounts	$7, 266, 278. 53	$7, 388, 050. 91	$7, 912, 142. 19	$8, 329, 723. 91	$8, 236, 786. 34
Bonds for circulation	455, 600. 00	468, 100. 00	468, 100. 00	468, 100. 00	480, 600. 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, 150. 00	10, 150. 00
Other stocks and b'ds	432, 149. 31	423, 383. 78	428, 593. 78	468, 170. 61	519, 027. 05
Due from res've ag'ts	315, 534. 55	288, 959. 97	270, 303. 23	479, 060. 33	408, 208. 59
Due from nat'l banks	486, 569. 36	460, 000. 22	570, 694. 48	636, 092. 07	632, 884. 08
Due from State banks	403, 347. 90	375, 287. 95	606, 817. 13	433, 165. 57	563, 748. 37
Real estate, etc	356, 231. 88	871, 460. 66	360, 837. 41	355, 704. 28	421, 795. 37
Current expenses	106, 721. 56	39, 283. 33	56, 125. 52	25, 765. 57	46, 074. 03
Premiums paid	67, 973. 52	68, 334. 55	68, 029. 02	67, 920. 50	65, 783. 21
Cash items	151, 048. 14	118, 019. 18	57, 825. 77	131, 021. 93	46, 462. 13
Clear'g-house exch'gs					
Bills of other banks	139, 241. 00	72, 601. 00	79, 925. 00	90, 695. 00	82, 535. 00
Uncur't & minor coins	968. 42	1, 109. 73	882. 64	1, 068. 87	960. 89
Trade dollars					
Specie	811, 666. 55	784, 813. 90	757, 975. 10	701, 379. 80	760, 193. 30
Legal-tender notes	445, 493. 00	436, 093. 00	476, 440. 00	558, 610. 00	624, 295. 00
U. S. cert's of deposit					
5 % fund with Treas	20, 499. 50	20, 941. 50	21, 061. 50	21, 061. 50	21, 649. 50
Due from U. S. Treas	4, 782. 17	10, 288. 15	13, 675. 19	14, 462. 49	17, 668. 49
Total	11, 664, 105. 39	11, 527, 237. 83	12, 349, 427. 96	12, 992, 152. 43	13, 138, 821. 35

NEW MEXICO.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	$1, 692, 659. 39	$1, 721, 783. 80	$1, 744, 362. 63	$1, 719, 012. 88	$1, 751, 005. 18
Bonds for circulation	262, 500. 00	240, 000. 00	240, 000. 00	240, 000. 00	240, 000. 00
Bonds for deposits	210, 000. 00	100, 000. 00	125, 000. 00	125, 000. 00	125, 000. 00
U. S. bonds on hand					
Other stocks and bd's	25, 894. 18	34, 564. 52	32, 818. 99	34, 493. 74	39, 035. 74
Due from res've ag'ts	240, 886. 39	222, 136. 44	162, 439. 15	202, 327. 88	188, 297. 05
Due from nat'l banks	269, 277. 44	283, 559. 69	507, 342. 88	564, 132. 66	287, 318. 45
Due from State banks	67, 379. 50	67, 449. 74	58, 787. 27	76, 085. 85	50, 162. 21
Real estate, etc	179, 630. 43	185, 483. 08	185, 563. 92	180, 813. 51	179, 647. 85
Current expenses	51, 847. 19	23, 148. 13	25, 942. 26	8, 947. 74	15, 543. 73
Premiums paid	29, 468. 59	29, 121. 09	31, 950. 34	23, 459. 26	22, 139. 06
Cash items	13, 433. 42	17, 044. 18	14, 455. 70	13, 914. 50	11, 521. 86
Clear'g-house exch'gs					
Bills of other banks	29, 366. 00	25, 755. 00	25, 560. 00	18, 745. 00	28, 097. 00
Uncur't & minor coins	997. 27	791. 75	794. 27	674. 66	786. 86
Trade dollars					
Specie	161, 210. 95	137, 549. 90	117, 268. 20	112, 643. 00	99, 543. 40
Legal-tender notes	105, 272. 00	85, 051. 00	87, 477. 00	102, 081. 00	84, 223. 00
U. S. cert's of deposit					
5 % fund with Treas	11, 482. 05	10, 799. 50	10, 799. 50	10, 799. 50	10, 799. 50
Due from U. S. Treas	2, 000. 00	4, 480. 00	1, 030. 00	1, 007. 00	2, 017. 12
Total	3, 344, 304. 80	3, 188, 717. 82	3, 371, 592. 11	3, 434, 138. 18	3, 135, 138. 01

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Federal Reserve Bank of St. Louis

by States and reserve cities—Continued.

IDAHO.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$350,000.00	$350,000.00	$350,000,00	$350,000.00	$350,000.00
Surplus fund	22,000.00	27,129.59	27,129.59	28,981.13	28,981.13
Undivided profits	96,644.92	65,639.69	69,488.78	77,981.46	89,289.00
Nat'l bank circulation	89,815.00	93,115.00	81,880.00	80,700.00	81,940.00
State bank circulation					
Dividends unpaid					
Individual deposits	501,554.80	457,307.00	533,816.63	520,902.50	576,821.10
U. S. deposits	2,118.73	7,627.35	30,511.43	44,148.04	44,886.61
Dep'ts U.S.dis.officers	22,395.73	42,288.13	14,638.49	120.10	177.02
Due to national banks	4,097.23	766.68	2,082.35	7,183.60	8,755.92
Due to State banks	66,729.59	71,983.44	41,859.86	56,735.08	52,833.53
Notes re-discounted					
Bills payable					
Total	1,155,356.00	1,115,856.88	1,151,407.13	1,166,751.91	1,233,684.31

MONTANA.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	16 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Capital stock	$1,867,500.00	$1,925,000.00	$1,925,000.00	$1,925,000.00	$1,975,000.00
Surplus fund	333,125.00	369,250.00	409,250.00	413,950.00	420,450.00
Undivided profits	1,030,802.27	896,226.66	948,264.13	993,563.53	1,090,974.72
Nat'l bank circulation	397,530.00	414,680.00	413,500.00	409,830.00	422,280.00
State bank circulation					
Dividends unpaid		8,400.00	5,040.00	7,880.00	4,880.00
Individual deposits	7,131,484.54	6,978,977.10	7,651,898.54	8,112,102.53	8,120,148.06
U. S. deposits	67,428.73	67,212.22	88,037.10	81,053.50	81,533.52
Dept's U.S.dis.officers	109,937.08	107,896.79	90,821.52	90,295.33	72,519.00
Due to national banks	508,828.02	472,537.50	576,996.26	662,421.64	574,834.55
Due to State banks	125,501.92	102,960.56	63,174.12	168,714.36	297,979.97
Notes re-discounted	91,967.83	179,097.00	167,446.29	122,341.54	78,221.53
Bills payable		5,000.00	10,000.00	5,000.00	
Total	11,664,105.39	11,527,237.83	12,349,427.96	12,992,152.43	13,138,821.35

NEW MEXICO.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	$825,000.00	$825,000.00	$850,000.00	$850,000.00	$850,000.00
Surplus fund	164,408.81	168,208.81	169,571.46	172,735.86	176,635.86
Undivided profits	95,098.98	37,164.76	51,084.53	21,897.20	40,683.95
Nat'l bank circulation	236,240.00	215,990.00	215,990.00	215,990.00	215,990.00
State bank circulation					
Dividends unpaid	555.00	575.00	45.00	5,102.00	208.00
Individual deposits	1,620,437.79	1,583,258.17	1,548,828.48	1,658,154.25	1,496,752.20
U. S. deposits	130,171.89	2,106.97	19,680.19	16,169.80	33,579.23
Dept's U.S.dis.officers	83,994.29	72,154.11	111,327.27	84,360.73	80,776.53
Due to national banks	113,123.38	152,384.10	300,090.79	271,249.50	133,987.53
Due to State banks	68,274.66	106,939.65	81,538.14	90,987.84	83,607.71
Notes re-discounted	7,000.00	24,936.25	23,436.25	47,491.00	22,917.00
Bills payable					
Total	3,344,304.80	3,188,717.82	3,371,592.11	3,434,138.18	3,135,138.01

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Federal Reserve Bank of St. Louis

Abstract of reports since October 7, 1886, arranged

UTAH.

	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts.	$2,065,541.03	$2,061,379.79	$2,127,577.07	$1,971,964.65	$2,119,364.03
Bonds for circulation.	400,000.00	400,000.00	400,000.00	390,000.00	390,000.00
Bonds for deposits...	100,000.00	100,000.00	100,000.00	150,000.00	200,000.00
U. S. bonds on hand..	----------	----------	40,000.00	1,000.00	101,000.00
Other stocks and bd's	194,938.07	194,568.07	181,321.07	189,246.07	164,084.07
Due from res've ag'ts.	90,060.13	75,519.25	117,282.33	500,921.72	362,067.14
Due from nat'l banks.	248,399.01	180,348.35	264,964.81	140,998.96	134,247.14
Due from State banks	78,724.56	73,210.25	78,409.96	100,514.84	92,155.39
Real estate, etc.....	124,909.63	123,299.13	123,321.48	127,081.32	125,743.28
Current expenses....	34,549.85	17,774.16	15,076.30	12,586.29	22,216.91
Premiums paid.....	51,885.57	51,385.57	54,885.57	54,155.57	89,832.12
Cash items.....	10,401.38	9,562.21	7,932.19	14,474.54	13,299.57
Clear'g house exch'gs	----------	----------	----------	----------	----------
Bills of other banks..	29,286.00	12,980.00	12,846.00	29,129.00	52,712.00
Uncur't&minor coins	261.86	1,027.25	1,012.41	503.06	322.01
Trade dollars.....	19.00	15.00	16.00	16.00	----------
Specie.....	344,302.85	285,317.60	239,786.68	262,146.14	307,242.20
Legal-tender notes..	36,023.00	31,571.00	40,159.00	49,148.00	70,498.00
U. S. cert's of deposit.	----------	----------	----------	----------	----------
5 % fund with Treas.	17,499.50	17,999.50	18,000.00	17,550.00	17,550.00
Due from U. S. Treas.	----------	----------	----------	1,000.00	----------
Total	3,826,491.44	3,635,927.13	3,822,590.87	4,012,436.16	4,262,333.86

WASHINGTON.

Resources.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts.	$2,551,302.75	$2,775,775.61	$3,070,816.96	$3,454,330.47	$3,831,831.97
Bonds for circulation	402,500.00	402,500.00	389,000.00	392,500.00	405,000.00
Bonds for deposits ..	----------	----------	----------	----------	----------
U. S. bonds on hand..	50,000.00	----------	----------	----------	1,000.00
Other stocks and b'ds	206,646.25	294,689.28	218,882.77	284,236.09	326,967.46
Due from res've ag'ts	184,842.09	242,341.28	199,926.96	188,819.92	246,882.58
Due from nat'l banks.	362,385.07	282,430.95	521,074.30	496,227.46	410,043.97
Due from State banks	152,153.21	148,211.06	90,127.84	131,225.99	109,918.08
Real estate, etc.....	178,063.50	184,996.46	204,442.78	224,195.43	226,356.27
Current expenses....	40,827.55	28,674.80	43,290.42	13,224.17	29,987.83
Premiums paid.....	72,656.24	60,427.09	56,043.38	56,138.59	58,472.87
Cash items	21,770.71	19,281.02	30,908.49	34,767.75	23,226.83
Clear'g-house exch'gs	----------	----------	----------	----------	----------
Bills of other banks..	31,122.00	35,542.00	27,417.00	12,627.00	20,545.00
Uncur't&minor coins	363.10	250.20	290.01	341.50	258.80
Trade dollars.....	9,002.00	----------	----------	----------	1.00
Specie.....	478,510.80	541,527.70	554,162.05	572,981.65	494,373.95
Legal-tender notes ..	22,345.00	31,700.00	32,828.00	22,131.00	51,120.00
U. S. cert's of deposit.	----------	----------	----------	----------	----------
5 % fund with Treas.	17,851.50	18,112.50	17,100.00	16,520.00	17,812.50
Due from U. S. Treas.	10.00	20.00	520.00	350.00	400.00
Total.....	4,782,351.77	5,066,479.95	5,447,830.96	5,900,617.02	6,254,199.11

WYOMING.

	7 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts.	$2,321,375.81	$2,315,220.96	$2,476,076.25	$2,499,790.61	$2,527,061.94
Bonds for circulation.	198,750.00	223,750.00	223,750.00	223,750.00	223,750.00
Bonds for deposits...	----------	----------	----------	----------	----------
U. S. bonds on hand..	----------	----------	----------	----------	----------
Other stocks and b'ds	63,939.27	62,142.09	71,325.82	76,954.57	85,369.38
Due from res've ag'ts.	232,955.09	146,259.90	167,181.43	222,103.56	207,676.52
Due from nat'l banks.	212,091.25	117,229.06	140,959.86	110,263.91	76,632.44
Due from State banks	21,258.71	8,361.39	9,920.40	6,660.64	10,256.31
Real estate, etc.....	46,661.97	58,228.06	60,185.54	66,773.58	76,010.83
Current expenses....	40,570.79	17,891.72	17,155.81	18,602.20	32,763.44
Premiums paid.....	23,227.78	22,825.56	22,521.90	22,396.90	23,876.90
Cash items	14,587.37	9,256.37	12,368.39	23,535.76	13,194.69
Clear'g-house exch'gs	----------	----------	----------	----------	----------
Bills of other banks..	27,505.00	35,750.00	27,211.00	17,048.00	15,234.00
Uncur't&minor coins	313.11	372.05	309.93	404.76	468.82
Trade dollars.....	----------	----------	----------	----------	----------
Specie	310,073.08	279,421.10	256,663.74	265,008.48	226,016.15
Legal-tender notes ..	54,956.00	46,421.00	57,458.00	44,630.00	29,584.00
U. S. cert's of deposit.	----------	----------	----------	----------	----------
5 % fund with Treas.	8,943.50	8,943.50	10,068.50	10,068.75	10,068.75
Due from U. S. Treas.	3,210.00	700.00	500.00	1,100.00	----------
Total.....	3,580,418.73	3,352,772.76	3,553,656.57	3,609,091.72	3,567,964.17

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by States and reserve cities—Continued.

UTAH.

	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Capital stock	$850,000.00	$850,000.00	$850,000.00	$850,000.00	$850,000.00
Surplus fund	302,750.00	328,250.00	328,500.00	371,000.00	373,000.00
Undivided profits	153,263.59	108,991.37	113,358.53	94,221.67	115,469.72
Nat'l bank circulation	294,630.00	289,570.00	285,970.00	298,530.00	292,130.00
State bank circulation					
Dividends unpaid	1,149.00	1,574.00	1,541.00	2,186.00	1,276.00
Individual deposits	2,058,125.40	1,926,436.74	2,023,631.80	2,201,701.96	2,334,945.53
U. S. deposits	12,282.84	37,286.50	50,350.32	51,526 11	86,552.88
Dept's U.S. dis. officers	78,540.47	42,764.62	41,594.61	57,804.32	53,025.00
Due to national banks	56,630.57	26,980.07	43,048.23	37,190.48	67,116.94
Due to State banks	19,119.57	24,073.83	70,353.88	37,073.12	64,461.79
Notes re-discounted			14,242.50	11,202.50	23,756.00
Bills payable					
Total	3,826,491.44	3,635,927.13	3,822,590.87	4,012,436.16	4,262,333.86

WASHINGTON.

Liabilities.	DECEMBER 28.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Capital stock	$1,130,000.00	$1,130,000.00	$1,180,000.00	$1,230,000.00	$1,280,000.00
Surplus fund	155,450.36	199,077.02	199,077.02	229,456.93	233,456.93
Undivided profits	500,820.00	423,363.60	494,283.44	438,392.65	475,892.08
Nat'l bank circulation	350,480.00	354,720.00	341,225.00	341,850.00	356,540.00
State bank circulation					
Dividends unpaid	240.00	480.00	310.00	1,490.00	440.00
Individual deposits	2,543,421.84	2,794,559.22	3,106,601.33	3,475,146.22	3,638,303.51
U. S. deposits					
Dep'ts U.S. dis. officers					
Due to national banks	50,821.29	81,296.13	58,266.82	110,968.83	135,240.48
Due to State banks	51,118.28	72,983.98	68,067.35	73,312.39	113,926.11
Notes re-discounted					
Bills payable					20,400.00
Total	4,782,351.77	5,066,479.95	5,447,830.96	5,900,617.02	6,254,199.11

WYOMING.

	7 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$953,550.00	$1,029,500.00	$1,055,000.00	$1,075,000.00	$1,075,000.00
Surplus fund	175,500.00	190,000.00	197,000.00	210,367.80	210,367.80
Undivided profits	215,806.71	140,755.55	153,093.49	141,273.10	180,369.55
Nat'l bank circulation	177,980.00	188,255.00	197,725.00	200,775.00	200,645.00
State bank circulation					
Dividends unpaid				60.00	
Individual deposits	1,912,581.62	1,633,994.91	1,783,113.06	1,718,461.95	1,697,281.62
U. S. deposits					
Dep'ts U.S. dis. officers					
Due to national banks	48,407.72	31,154.13	23,929.75	43,506.80	30,385.48
Due to State banks	14,609.94	8,613.17	4,537.86	14,016.34	15,999.60
Notes re-discounted	81,982.74	130,500.00	128,657.41	205,630.73	147,915.03
Bills payable			10,000.00		10,000.00
Total	3,580,418.73	3,352,772.76	3,553,656.57	3,609,091.72	3,567,964.17

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ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

FIRST SESSION OF THE FIFTIETH CONGRESS

OF

THE UNITED STATES.

DECEMBER 1, 1887.

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REPORTS OF THE CONDITION

OF

THE NATIONAL BANKS

AT THE

CLOSE OF BUSINESS ON WEDNESDAY, OCTOBER 5, 1887.

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REPORTS OF THE CONDITION

OF

THE NATIONAL BANKS

AT THE

CLOSE OF BUSINESS ON WEDNESDAY, OCTOBER 5, 1887.

MAINE.

First National Bank, Auburn.

JEREMIAH DINGLEY, Jr., *President.* No. 154. L. LINN SMALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$276,580.60	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	8,618.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,026.99	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture and fixtures	3,859.81	Dividends unpaid	40.00
Current expenses and taxes paid	1,197.84		
Premiums paid		Individual deposits	149,676.09
Checks and other cash items	843.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,820.00		
Fractional currency	27.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,180.00		
Legal-tender notes	3,549.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	386,334.26	Total	386,334.26

National Shoe and Leather Bank, Auburn.

ARA CUSHMAN, *President.* No. 2270. M. C. PERCIVAL, *Cashier.*

Loans and discounts	$500,762.95	Capital stock paid in	$330,700.00
Overdrafts	5,208.20		
U. S. bonds to secure circulation	300,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	14,586.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,930.50	National-bank notes outstanding	270,000.00
Due from approved reserve agents	19,440.54	State-bank notes outstanding	
Due from other banks and bankers	28,626.23		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	271.00
Current expenses and taxes paid	2,490.87		
Premiums paid	27,000.00	Individual deposits	230,151.08
Checks and other cash items	10,174.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,980.00		
Fractional currency	548.42	Due to other national banks	16,341.29
Trade dollars		Due to State banks and bankers	
Specie	12,095.00		
Legal-tender notes	1,293.00	Notes and bills re-discounted	40,000.00
U. S. certificates of deposit		Bills ayable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	937,050.08	Total	937,050.08

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MAINE.

First National Bank, Augusta.

DANIEL A. CONY, *President.* No. 367. C. S. HICHBORN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$500,766.17	Capital stock paid in	$250,000.00
Overdrafts	10,048.53		
U. S. bonds to secure circulation	250,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	11,232.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	224,020.00
Due from approved reserve agents	27,737.64	State-bank notes outstanding	
Due from other banks and bankers	410.80		
Real estate, furniture, and fixtures	200.00	Dividends unpaid	
Current expenses and taxes paid	2,583.41		
Premiums paid		Individual deposits	293,660.10
Checks and other cash items	10,067.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,455.00		
Fractional currency	40.16	Due to other national banks	17,638.66
Trade dollars		Due to State banks and bankers	
Specie	32,992.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	856,551.10	Total	856,551.10

Augusta National Bank, Augusta.

SAMUEL TITCOMB, *President.* No. 3271. W. B. NICKELS, *Cashier*

Loans and discounts	$211,417.24	Capital stock paid in	$100,000.00
Overdrafts	416.91		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,843.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notesoutstanding	22,500.00
Due from approved reserve agents	27.27	State-bank notes outstanding	
Due from other banks and bankers	47.45		
Real estate, furniture, and fixtures		Dividends unpaid	462.00
Current expenses and taxes paid	543.17		
Premiums paid	2,000.00	Individual deposits	92,384.68
Checks and other cash items	6,461.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	459.00		
Fractional currency	66.54	Due to other national banks	9,462.45
Trade dollars		Due to State banks and bankers	26,000.00
Specie	11,088.80		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	259,652.71	Total	259,652.71

Granite National Bank, Augusta.

DARIUS ALDEN, *President.* No. 498. TREBY JOHNSON, *Cashier.*

Loans and discounts	$188,177.84	Capital stock paid in	$100,000.00
Overdrafts	1,280.42		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	5,191.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,700.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	19,075.32	State-bank notes outstanding	
Due from other banks and bankers	9,149.15		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	89.51
Current expenses and taxes paid			
Premiums paid		Individual deposits	105,812.10
Checks and other cash items	1,769.46	United States deposits	3,596.96
Exchanges for clearing-house		Deposits of U.S. disbursing officers	66,176.98
Bills of other banks	3,447.00		
Fractional currency	40.56	Due to other national banks	369.12
Trade dollars		Due to State banks and bankers	
Specie	11,846.50		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	350,736.25	Total	350,736.25

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MAINE.

First National Bank, Bangor.

GEORGE STETSON, *President.* No. 112. E. G. WYMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$630,605.41	Capital stock paid in	$300,000.00
Overdrafts	64.31		
U. S. bonds to secure circulation	300,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	57,668.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,975.68	National-bank notes outstanding	268,068.00
Due from approved reserve agents	23,058.26	State-bank notes outstanding	
Due from other banks and bankers	1,578.80		
Real estate, furniture, and fixtures		Dividends unpaid	972.00
Current expenses and taxes paid	3,698.19		
Premiums paid		Individual deposits	333,430.46
Checks and other cash items	5,512.63	United States deposits	43,077.67
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,280.23
Bills of other banks	20,190.00		
Fractional currency	102.47	Due to other national banks	32,458.95
Trade dollars		Due to State banks and bankers	
Specie	28,000.00		
Legal-tender notes	7,670.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	1,136,955.75	Total	1,136,955.75

Second National Bank, Bangor.

NATHAN C. AYER, *President.* No. 306. GEORGE A. CROSBY, *Cashier.*

Loans and discounts	$642,510.84	Capital stock paid in	$150,000.00
Overdrafts	9.79		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	140,018.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,000.00	National-bank notes outstanding	134,460.00
Due from approved reserve agents	74,133.25	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	6,760.00
Current expenses and taxes paid	94.94		
Premiums paid		Individual deposits	454,002.33
Checks and other cash items	94.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,338.00		
Fractional currency	3.00	Due to other national banks	15,323.41
Trade dollars		Due to State banks and bankers	
Specie	30,570.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	930,504.48	Total	930,504.48

Kenduskeag National Bank, Bangor.

FREDERICK W. HILL, *President.* No. 518. W. H. S. LAWRENCE, *Cashier.*

Loans and discounts	$360,468.64	Capital stock paid in	$100,000.00
Overdrafts	1,901.51		
U. S. bonds to secure circulation	35,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	19,042.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	31,500.00
Due from approved reserve agents	11,933.47	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	725.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	261,990.31
Checks and other cash items	864.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,122.00		
Fractional currency	12.00	Due to other national banks	6,881.05
Trade dollars		Due to State banks and bankers	
Specie	18,261.40		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	440,138.52	Total	440,138.52

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Merchants' National Bank, Bangor.

SAMUEL H. BLAKE, *President.* No. 1437. ALBERT P. BAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$383, 966. 37	Capital stock paid in	$100, 000. 00
Overdrafts	1, 079. 53		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	127, 152. 72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29, 000. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	108, 001. 27	State-bank notes outstanding	
Due from other banks and bankers	35. 00		
Real estate, furniture, and fixtures	6, 000. 00	Dividends unpaid	510. 00
Current expenses and taxes paid	324. 00		
Premiums paid		Individual deposits	303, 351. 39
Checks and other cash items	4, 408. 39	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4, 400. 00		
Fractional currency	18. 26	Due to other national banks	9, 895. 30
Trade dollars		Due to State banks and bankers	12, 534. 51
Specie	20, 619. 10		
Legal-tender notes	1, 092. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	663, 443. 92	Total	663, 443. 92

Veazie National Bank, Bangor.

CHARLES V. LORD, *President.* No. 2089. WILLIAM C. HOLT, *Cashier.*

Loans and discounts	$249, 340. 52	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	1, 487. 24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9, 250. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	15, 348. 26	State-bank notes outstanding	
Due from other banks and bankers	5, 617. 65		
Real estate, furniture, and fixtures	3, 320. 87	Dividends unpaid	1, 893. 00
Current expenses and taxes paid	41. 61		
Premiums paid	1, 564. 40	Individual deposits	174, 567. 43
Checks and other cash items	2, 089. 89	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 148. 00		
Fractional currency	2. 41	Due to other national banks	5, 430. 94
Trade dollars		Due to State banks and bankers	
Specie	430. 00		
Legal-tender notes	10, 000. 00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	325, 878. 61	Total	325, 878. 61

First National Bank, Bath.

GALEN C. MOSES, *President.* No. 2743. WILLIAM D. MUSSENDEN, *Cashier.*

Loans and discounts	$365, 159. 94	Capital stock paid in	$200, 000. 00
Overdrafts	94. 84		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	22, 821. 02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12, 887. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	27, 260. 63	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3, 569. 92	Dividends unpaid	130. 00
Current expenses and taxes paid	2, 501. 53		
Premiums paid	13, 500. 00	Individual deposits	173, 481. 14
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 985. 00		
Fractional currency	2. 56	Due to other national banks	7, 740. 26
Trade dollars		Due to State banks and bankers	
Specie	16, 961. 00		
Legal-tender notes	2, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	499, 172. 42	Total	499, 172. 42

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Bath National Bank, Bath.

ARTHUR SEWALL, *President.* No. 494. WILLIAM D. HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$122,618.75	Capital stock paid in	$125,000.00
Overdrafts	10,551.45		
U. S. bonds to secure circulation	125,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,819.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,740.00	National-bank notes outstanding	112,500.00
Due from approved reserve agents	16,849.81	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	433.00
Current expenses and taxes paid	1,294.60		
Premiums paid		Individual deposits	78,839.43
Checks and other cash items	4,759.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,161.00		
Fractional currency	1.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,990.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,625.00		
Due from U. S. Treasurer			
Total	350,592.21	Total	350,592.21

Lincoln National Bank, Bath.

CHARLES DAVENPORT, *President.* No. 761. WILLIAM R. SHAW, *Cashier.*

Loans and discounts	$271,415.94	Capital stock paid in	$200,000.00
Overdrafts	1,783.98		
U. S. bonds to secure circulation	110,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	211.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,850.00	National-bank notes outstanding	97,828.00
Due from approved reserve agents	9,265.59	State-bank notes outstanding	
Due from other banks and bankers	768.99		
Real estate, furniture, and fixtures	7,700.00	Dividends unpaid	4,975.00
Current expenses and taxes paid	43.41		
Premiums paid	5,214.34	Individual deposits	113,187.59
Checks and other cash items	6,725.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,530.00		
Fractional currency	40.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,704.00		
Legal-tender notes	1,210.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	450,201.89	Total	450,201.89

Marine National Bank, Bath.

S. D. BAILEY, *President.* No. 782. H. A. DUNCAN, *Cashier.*

Loans and discounts	$155,790.57	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,550.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,563.48	National-bank notes outstanding	90,000.00
Due from approved reserve agents	26,938.40	State-bank notes outstanding	
Due from other banks and bankers	795.28		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	716.00
Current expenses and taxes paid	1,543.47		
Premiums paid		Individual deposits	85,641.35
Checks and other cash items	585.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,055.00		
Fractional currency	1.12	Due to other national banks	3,609.75
Trade dollars		Due to State banks and bankers	
Specie	13,744.86		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,000.00		
Due from U. S. Treasurer			
Total	311,517.21	Total	311,517.21

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Sagadahock National Bank, Bath.

FRANKLIN REED, *President.* No. 1041. HENRY EAMES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$131, 666. 46	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	23, 500. 00
U. S. bonds to secure deposits		Other undivided profits	11, 450. 07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2, 367. 00	National-bank notes outstanding	44, 335. 00
Due from approved reserve agents	12, 157. 76	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	15, 000. 00	Dividends unpaid	1, 229. 00
Current expenses and taxes paid	488. 67		
Premiums paid	3, 750. 00	Individual deposits	43, 825. 62
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1, 275. 00		
Fractional currency	34. 80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5, 350. 00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	224, 339. 69	Total	224, 339. 69

Belfast National Bank, Belfast.

JOHN G. BROOKS, *President.* No. 840. ALBION H. BRADBURY, *Cashier.*

Loans and discounts	$245, 706. 96	Capital stock paid in	$150, 000. 00
Overdrafts			
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	33, 000. 00
U. S. bonds to secure deposits		Other undivided profits	12, 889. 64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53, 500. 00	National-bank notes outstanding	132, 740. 00
Due from approved reserve agents	17, 901. 48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7, 500. 00	Dividends unpaid	488. 00
Current expenses and taxes paid	845. 92		
Premiums paid	20, 342. 83	Individual deposits	195, 103. 11
Checks and other cash items	1, 987. 56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6, 951. 00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12, 135. 00		
Legal-tender notes	600. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 750. 00		
Due from U. S. Treasurer			
Total	524, 220. 75	Total	524, 220. 75

First National Bank, Biddeford.

ESREFF H. BANKS, *President.* No. 1089. CHARLES A. MOODY, *Cashier.*

Loans and discounts	$215, 581. 59	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	12, 357. 60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	88, 650. 00
Due from approved reserve agents	26, 740. 36	State-bank notes outstanding	
Due from other banks and bankers	9, 499. 28		
Real estate, furniture, and fixtures		Dividends unpaid	358. 00
Current expenses and taxes paid			
Premiums paid		Individual deposits	86, 222. 23
Checks and other cash items	10. 26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	299. 00		
Fractional currency	4. 09	Due to other national banks	22, 853. 85
Trade dollars		Due to State banks and bankers	
Specie	2, 807. 10		
Legal-tender notes	1, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	360, 441. 68	Total	360, 441. 68

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Biddeford National Bank, Biddeford.

LUTHER BRYANT, *President.* No. 1575. CHARLES E. GOODWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$201,838.14	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	37,000.00
U. S. bonds to secure deposits		Other undivided profits	13,740.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,166.02	National-bank notes outstanding	90,000.00
Due from approved reserve agents	8,609.61	State-bank notes outstanding	
Due from other banks and bankers	4,709.06		
Real estate, furniture, and fixtures		Dividends unpaid	3,597.21
Current expenses and taxes paid			
Premiums paid	6,500.00	Individual deposits	67,780.83
Checks and other cash items	1,285.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,002.00		
Fractional currency	3.66	Due to other national banks	4,088.37
Trade dollars		Due to State banks and bankers	
Specie	6,532.00		
Legal-tender notes	3,061.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	366,206.92	Total	366,206.92

National Village Bank, Bowdoinham.

JOHN COOMBS, *President.* No. 944. H. P. KENDALL, *Cashier.*

Loans and discounts	$56,691.67	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,505.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,600.00	National-bank notes outstanding	43,210.00
Due from approved reserve agents	761.63	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	300.00	Dividends unpaid	895.00
Current expenses and taxes paid			
Premiums paid	8,680.00	Individual deposits	17,629.01
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,400.00		
Fractional currency	1.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	451.00		
Legal-tender notes	1,014.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	340.00		
Due from U. S. Treasurer			
Total	123,239.61	Total	123,239.61

First National Bank, Brunswick.

N. T. PALMER, *President.* No. 192. J. P. WINCHELL, *Cashier.*

Loans and discounts	$89,331.55	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	34,586.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	81,312.13	National-bank notes outstanding	88,920.00
Due from approved reserve agents	16,535.70	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,173.00
Current expenses and taxes paid	1,463.71		
Premiums paid		Individual deposits	51,979.96
Checks and other cash items	864.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,140.00		
Fractional currency	144.44	Due to other national banks	4,389.10
Trade dollars		Due to State banks and bankers	6,655.52
Specie	1,411.60		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	307,704.06	Total	307,704.06

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MAINE.

Pejepscot National Bank, Brunswick.

H. C. MARTIN, *President.* No. 1315. L. H. STOVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$24,985.77	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	2,715.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,000.00	National-bank notes outstanding	44,450.00
Due from approved reserve agents	11,949.57	State-bank notes outstanding	
Due from other banks and bankers	7,033.88		
Real estate, furniture, and fixtures	4,200.00	Dividends unpaid	261.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	27,308.59
Checks and other cash items	1,841.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,399.00		
Fractional currency	.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,073.82		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	130,734.79	Total	130,734.79

Union National Bank, Brunswick.

STEPHEN J. YOUNG, *President.* No. 1118. HUMPHREY A. RANDALL, *Cashier.*

Loans and discounts	$70,298.36	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,247.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,843.79	State-bank notes outstanding	
Due from other banks and bankers	3,645.28		
Real estate, furniture, and fixtures	4,400.00	Dividends unpaid	877.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	47,479.67
Checks and other cash items	2,016.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	861.00		
Fractional currency	1.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,987.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	1,500.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	164,103.67	Total	164,103.67

Bucksport National Bank, Bucksport.

N. T. HILL, *President.* No. 1079. EDWARD SWAZEY, *Cashier.*

Loans and discounts	$82,730.86	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	14,888.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	40,170.00
Due from approved reserve agents	33,116.43	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	228.51
Current expenses and taxes paid	400.00		
Premiums paid		Individual deposits	61,399.59
Checks and other cash items	1,092.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,563.00		
Fractional currency	5.60	Due to other national banks	1,098.93
Trade dollars		Due to State banks and bankers	
Specie	6,628.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	177,785.99	Total	177,785.99

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MAINE.

Calais National Bank, Calais.

LEMUEL G. DOWNES, *President.* No. 1425. FRANK NELSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$228,288.33	Capital stock paid in	$100,000.00
Overdrafts	628.73		
U. S. bonds to secure circulation	70,000.00	Surplus fund	48,352.89
U. S. bonds to secure deposits		Other undivided profits	5,538.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	63,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	4,463.00		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	797.00		
Premiums paid		Individual deposits	106,884.33
Checks and other cash items	3,237.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	849.00		
Fractional currency	16.07	Due to other national banks	12,865.58
Trade dollars		Due to State banks and bankors	614.75
Specie	6,249.00		
Legal-tender notes	14,577.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer			
Total	337,255.67	Total	337,255.67

Camden National Bank, Camden.

G. L. FOLLANSBEE, *President.* No. 2311. J. F. STETSON, *Cashier.*

Loans and discounts	$106,749.84	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	7,544.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,580.67	State-bank notes outstanding	
Due from other banks and bankers	5,956.24		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	544.00
Current expenses and taxes paid	555.01		
Premiums paid		Individual deposits	92,772.00
Checks and other cash items	1,739.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	622.00		
Fractional currency	6.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,900.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	500.00		
Total	203,860.26	Total	203,860.26

First National Bank, Damariscotta.

ADDISON AUSTIN, *President.* No. 446. WILLIAM FLYE, *Cashier.*

Loans and discounts	$79,850.28	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,893.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,523.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,354.33	Dividends unpaid	564.00
Current expenses and taxes paid	282.50		
Premiums paid	3,140.63	Individual deposits	48,978.23
Checks and other cash items	1,184.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,599.00		
Fractional currency	1.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,187.52		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	130,685.88	Total	130,685.88

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MAINE.

First National Bank, Dexter.

C. N. SAWYER, *President.* No. 2259. CHARLES W. CURTIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$181,634.52	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,616.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	1,718.09	State-bank notes outstanding	
Due from other banks and bankers	2,675.86		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	181.50
Current expenses and taxes paid	565.66		
Premiums paid		Individual deposits	64,240.13
Checks and other cash items	129.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,277.00		
Fractional currency	14.29	Due to other national banks	1,519.86
Trade dollars		Due to State banks and bankers	
Specie	3,337.00		
Legal-tender notes	2,506.00	Notes and bills re-discounted	9,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	259,058.20	Total	259,058.20

Kineo National Bank, Dover.

E. A. THOMPSON, *President.* No. 3690. C. B. KITTREDGE, *Cashier.*

Loans and disconnts	$49,454.44	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,696.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,000.00
Due from approved reserve agents	20,042.77	State-bank notes outstanding	
Due from other banks and bankers	7,812.46		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	403.84		
Premiums paid	3,625.00	Individual deposits	45,442.23
Checks and other cash items	3,550.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,146.00		
Fractional currency	107.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,013.75		
Legal-tender notes	920.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	108,139.19	Total	108,139.19

Frontier National Bank, Eastport.

E. E. SHEAD, *President.* No. 1495. GEORGE H. HAYES, *Cashier.*

Loans and discounts	$105,773.25	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	43,000.00	Surplus fund	29,000.00
U. S. bonds to secure deposits		Other undivided profits	4,479.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	65,600.00	National-bank notes outstanding	38,700.00
Due from approved reserve agents	60,525.70	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	255.98
Current expenses and taxes paid	555.63		
Premiums paid	3,116.48	Individual deposits	146,479.80
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,700.00		
Fractional currency	15.36	Due to other national banks	6,009.52
Trade dollars		Due to State banks and bankers	244.32
Specie	8,000.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	4,052.20
Redemption fund with U. S. Treas.	1,435.00		
Due from U. S. Treasurer			
Total	304,221.42	Total	304,221.42

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First National Bank, Fairfield.

NAHUM TOTMAN, *President.* No. 2175. H. L. KELLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$74,329.00	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,250.00
U. S. bonds to secure deposits		Other undivided profits	2,194.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,500.00
Due from approved reserve agents	3,429.40	State-bank notes outstanding	
Due from other banks and bankers	3,454.83		
Real estate, furniture, and fixtures	1,597.90	Dividends unpaid	117.00
Current expenses and taxes paid	216.95		
Premiums paid	5,000.00	Individual deposits	36,291.66
Checks and other cash items	401.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	410.00		
Fractional currency	18.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	208.93
Specie	1,372.75		
Legal-tender notes	206.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	116,561.91	Total	116,561.91

Sandy River National Bank, Farmington.

FRANCIS G. BUTLER, *President.* No. 901. TIMOTHY F. BELCHER, *Cashier.*

Loans and discounts	$68,193.89	Capital stock paid in	$75,000.00
Overdrafts	103.00		
U. S. bonds to secure circulation	75,000.00	Surplus fund	21,998.60
U. S. bonds to secure deposits		Other undivided profits	86.10
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	21,000.00	National-bank notes outstanding	67,000.00
Due from approved reserve agents	9,248.08	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,118.76	Dividends unpaid	3,647.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	38,651.66
Checks and other cash items	5,254.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,146.00		
Fractional currency	1.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,142.00		
Legal-tender notes	800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	206,383.36	Total	206,383.36

Gardiner National Bank, Gardiner.

I. J. CARR, *President.* No. 1174. E. L. SMITH, *Cashier.*

Loans and discounts	$121,424.10	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	5,907.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,874.88	State-bank notes outstanding	
Due from other banks and bankers	428.86		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	542.50
Current expenses and taxes paid	176.15		
Premiums paid	1,126.92	Individual deposits	72,601.95
Checks and other cash items	266.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	338.00		
Fractional currency	33.55	Due to other national banks	4,031.54
Trade dollars		Due to State banks and bankers	
Specie	7,303.40		
Legal-tender notes	2,361.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	204,083.72	Total	204,083.72

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Merchants' National Bank, Gardiner.

DAVID DENNIS, *President.* No. 3219. HENRY FARRINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$181,027.29	Capital stock paid in	$100,000.00
Overdrafts	546.87		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	160.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,108.77	State-bank notes outstanding	
Due from other banks and bankers	400.00		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	1,497.00
Current expenses and taxes paid	122.66		
Premiums paid	6,000.00	Individual deposits	74,812.48
Checks and other cash items	799.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,810.00		
Fractional currency	22.84	Due to other national banks	13,809.51
Trade dollars		Due to State banks and bankers	
Specie	2,114.75		
Legal-tender notes	4,402.00	Notes and bills re-discounted	16,200.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	233,479.73	Total	233,479.73

Oakland National Bank, Gardiner.

JOSHUA GRAY, *President.* No. 740. SIFAMAI BOWMAN, *Cashier.*

Loans and discounts	$127,838.29	Capital stock paid in	$50,000.00
Overdrafts	2,294.51		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,342.00
U. S. bonds to secure deposits		Other undivided profits	22,764.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	41,000.00
Due from approved reserve agents	13,261.82	State-bank notes outstanding	
Due from other banks and bankers	377.12		
Real estate, furniture, and fixtures	10,090.00	Dividends unpaid	530.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	82,693.28
Checks and other cash items	2,825.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	24.31	Due to other national banks	3,068.88
Trade dollars		Due to State banks and bankers	
Specie	3,454.60		
Legal-tender notes	87.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	2,200.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	212,598.31	Total	212,598.31

Hallowell National Bank, Hallowell.

JOHN GRAVES, *President.* No. 3247. A. D. KNIGHT, *Cashier.*

Loans and discounts	$89,386.94	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	3,829.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	29,759.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	659.35	Dividends unpaid	1,376.00
Current expenses and taxes paid			
Premiums paid	2,465.63	Individual deposits	59,967.19
Checks and other cash items	564.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,827.00		
Fractional currency	2.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,694.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	138,922.57	Total	138,922.57

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MAINE.

Northern National Bank, Hallowell.

JUSTIN E. SMITH, *President.* No. 532. GEORGE R. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,764.72	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	16,472.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,225.00	National-bank notes outstanding	79,790.00
Due from approved reserve agents	12,549.15	State-bank notes outstanding	
Due from other banks and bankers	309.03		
Real estate, furniture, and fixtures	2,435.51	Dividends unpaid	1,174.50
Current expenses and taxes paid			
Premiums paid	5,286.40	Individual deposits	59,177.37
Checks and other cash items	2,855.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,810.00		
Fractional currency	40.11	Due to other national banks	329.37
Trade dollars		Due to State banks and bankers	
Specie	2,700.00		
Legal-tender notes	5,238.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	730.00		
Due from U. S. Treasurer			
Total	281,943.36	Total	281,943.36

First National Bank, Houlton.

WALTER MANSUR, *President.* No. 2749. WILLIAM C. DONNELL, *Cashier.*

Loans and discounts	$120,975.90	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	4,340.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	29,000.56	State-bank notes outstanding	
Due from other banks and bankers	4,239.52		
Real estate, furniture, and fixtures	3,200.00	Dividends unpaid	
Current expenses and taxes paid	740.10		
Premiums paid	4,500.00	Individual deposits	114,168.12
Checks and other cash items	1,450.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,240.00		
Fractional currency	15.43	Due to other national banks	2,461.04
Trade dollars		Due to State banks and bankers	
Specie	8,957.40		
Legal-tender notes	1,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	211,969.73	Total	211,969.73

Ocean National Bank, Kennebunk.

EDWARD W. MORTON, *President.* No. 1254. C. LITTLEFIELD, *Cashier.*

Loans and discounts	$125,713.80	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,478.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National bank notes outstanding	52,000.00
Due from approved reserve agents	16,961.67	State-bank notes outstanding	
Due from other banks and bankers	1,369.04		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	376.00
Current expenses and taxes paid	31.40		
Premiums paid		Individual deposits	47,511.12
Checks and other cash items	2,389.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,118.00		
Fractional currency	10.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,452.30		
Legal-tender notes	1,120.00	Notes and bills re-discountod	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	231,365.37	Total	231,365.37

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MAINE.

First National Bank, Lewiston.

ELIPHALET F. PACKARD, *President.* No. 330. ALBERT L. TEMPLETON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$694,023.93	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	400,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	33,824.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	360,000.00
Due from approved reserve agents	55,872.01	State-bank notes outstanding	
Due from other banks and bankers	7,743.06		
Real estate, furniture, and fixtures	24,215.93	Dividends unpaid	424.00
Current expenses and taxes paid	1,452.92		
Premiums paid		Individual deposits	241,607.45
Checks and other cash items	209.15	United States deposits	
Exchanges for clearing-house	395.34	Deposits of U.S. disbursing officers	
Bills of other banks	14,314.00		
Fractional currency	105.02	Due to other national banks	5,812.40
Trade dollars		Due to State banks and bankers	
Specie	23,337.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	1,241,668.36	Total	1,241,668.36

Manufacturers' National Bank, Lewiston.

JOHN M. ROBBINS, *President.* No. 2260. ADDISON SMALL, *Cashier.*

Loans and discounts	$285,856.10	Capital stock paid in	$200,000.00
Overdrafts	163.84		
U. S. bonds to secure circulation	150,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,847.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	648.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	18,760.45	State-bank notes outstanding	
Due from other banks and bankers	10,500.33		
Real estate, furniture, and fixtures	22,349.15	Dividends unpaid	84.00
Current expenses and taxes paid	2,079.64		
Premiums paid	14,475.00	Individual deposits	177,740.01
Checks and other cash items	190.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,388.00		
Fractional currency	244.25	Due to other national banks	500.00
Trade dollars		Due to State banks and bankers	
Specie	9,266.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	540,171.40	Total	540,171.40

Limerick National Bank, Limerick.

JEREMIAH M. MASON, *President.* No. 2785. WILLIAM W. MASON, *Cashier.*

Loans and discounts	$74,750.37	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	720.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,847.72	State-bank notes outstanding	
Due from other banks and bankers	1,316.56		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	16,208.67
Checks and other cash items	70.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	629.00		
Fractional currency	.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	634.25		
Legal-tender notes	868.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	95,178.81	Total	95,178.81

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New Castle National Bank, New Castle.

THOS. C. KENNEDY, *President.* No. 953. DAVID W. CHAPMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$91,096.10	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	26,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	7,395.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	23,400.00
Due from approved reserve agents	12,364.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,725.00	Dividends unpaid	501.00
Current expenses and taxes paid	443.28		
Premiums paid		Individual deposits	38,438.19
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,667.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,169.17		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,170.00		
Due from U. S. Treasurer			
Total	144,734.92	Total	144,734.92

North Berwick National Bank, North Berwick.

FRANK O. SNOW, *President.* No. 1523. CHARLES W. GREENLEAF, *Cashier.*

Loans and discounts	$64,197.10	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	8,989.39
U. S. bonds to secure deposits		Other undivided profits	2,514.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	13,198.41	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,050.00	Dividends unpaid	111.00
Current expenses and taxes paid	140.82		
Premiums paid		Individual deposits	36,999.17
Checks and other cash items	11,527.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,263.00		
Fractional currency	.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	836.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	116,613.86	Total	116,613.86

Norway National Bank, Norway.

HENRY M. BEARCE, *President.* No. 1956. HOWARD D. SMITH, *Cashier.*

Loans and discounts	$162,341.66	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	3,934.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,090.00	National-bank notes outstanding	44,200.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	4,690.98		
Real estate, furniture, and fixtures	3,298.24	Dividends unpaid	203.00
Current expenses and taxes paid	760.45		
Premiums paid	9,700.00	Individual deposits	72,337.36
Checks and other cash items	814.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,414.00		
Fractional currency	93.15	Due to other national banks	3,833.29
Trade dollars		Due to State banks and bankers	
Specie	6,135.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	8,780.55
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	200.00		
Total	247,788.22	Total	247,788.22

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Messalonskee National Bank, Oakland.

A. P. BENJAMIN, *President.* No. 2231. J. E. HARRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$92,229.55	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	8,535.00
U. S. bonds to secure deposits		Other undivided profits	3,355.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	67,500.00
Due from approved reserve agents	4,010.67	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,250.00	Dividends unpaid	114.00
Current expenses and taxes paid	264.51		
Premiums paid	17,000.00	Individual deposits	40,580.74
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,030.00		
Fractional currency	9.15	Due to other national banks	746.03
Trade dollars		Due to State banks and bankers	
Specie	1,662.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	4,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	199,830.88	Total	199,830.88

Orono National Bank, Orono.

SAMUEL LIBBY, *President.* No. 1134. ALBERT WHITE, *Cashier.*

Loans and discounts	$51,537.85	Capital stock paid in	$50,000.00
Overdrafts	4.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,730.00
U. S. bonds to secure deposits		Other undivided profits	2,036.17
U. S. bonds on hand	400.00		
Other stocks, bonds, and mortgages	3,700.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,553.05	State-bank notes outstanding	
Due from other banks and bankers	5,040.67		
Real estate, furniture, and fixtures	4,800.00	Dividends unpaid	6.00
Current expenses and taxes paid	501.31		
Premiums paid	3,409.37	Individual deposits	20,767.40
Checks and other cash items	1,983.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,375.00		
Fractional currency	9.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,912.93		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	92,789.57	Total	92,789.57

Union National Bank, Phillips.

NATHANIEL B. BEAL, *President.* No. 2267. JAMES E. THOMPSON, *Cashier.*

Loans and discounts	$42,148.61	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,600.00
U. S. bonds to secure deposits		Other undivided profits	1,131.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,490.00
Due from approved reserve agents	4,134.57	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	676.86	Dividends unpaid	165.00
Current expenses and taxes paid			
Premiums paid	4,700.00	Individual deposits	8,764.67
Checks and other cash items	1,090.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,970.00		
Fractional currency	1.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,247.75		
Legal-tender notes	931.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	109,150.80	Total	109,150.80

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MAINE.

First National Bank, Portland.

HARRISON J. LIBBY, *President.* No. 221. J. E. WENGREN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,620,097.11	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	116,256.09
U. S. bonds to secure deposits		Other undivided profits	37,081.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	85,917.28	State-bank notes outstanding	
Due from other banks and bankers	252,221.97		
Real estate, furniture, and fixtures	179,927.37	Dividends unpaid	276.60
Current expenses and taxes paid	4,975.96		
Premiums paid		Individual deposits	987,147.82
Checks and other cash items	463.68	United States deposits	
Exchanges for clearing-house	18,009.56	Deposits of U.S. disbursing officers	
Bills of other banks	11,661.00		
Fractional currency		Due to other national banks	101,783.44
Trade dollars		Due to State banks and bankers	58,562.17
Specie	41,083.24		
Legal-tender notes	37,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	2,346,107.17	Total	2,346,107.17

Canal National Bank, Portland.

WM. W. THOMAS, *President.* No. 941. G. C. PETERS, *Cashier.*

Loans and discounts	$1,325,494.06	Capital stock paid in	$600,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	189,480.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	679.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	68,827.50	State-bank notes outstanding	
Due from other banks and bankers	42,691.62		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	1,164.08
Current expenses and taxes paid	4,122.51		
Premiums paid	13,125.00	Individual deposits	578,980.20
Checks and other cash items	27,045.95	United States deposits	
Exchanges for clearing-house	11,084.11	Deposits of U.S. disbursing officers	
Bills of other banks	6,505.00		
Fractional currency	200.80	Due to other national banks	43,561.99
Trade dollars		Due to State banks and bankers	
Specie	54,158.00		
Legal-tender notes	5,003.00	Notes and bills re-discounted	38,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,616,186.55	Total	1,616,186.55

Casco National Bank, Portland.

S. R. SMALL, *President.* No. 1060. M. R. GODING, *Cashier.*

Loans and discounts	$1,906,260.17	Capital stock paid in	$800,000.00
Overdrafts	8,810.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	290,000.00
U. S. bonds to secure deposits		Other undivided profits	22,282.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,578.09	State-bank notes outstanding	
Due from other banks and bankers	90,443.74		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	3,600.87
Current expenses and taxes paid	5,426.37		
Premiums paid		Individual deposits	834,249.23
Checks and other cash items	5,333.32	United States deposits	
Exchanges for clearing-house	17,696.78	Deposits of U.S. disbursing officers	
Bills of other banks	10,030.00		
Fractional currency	23.07	Due to other national banks	126,464.43
Trade dollars		Due to State banks and bankers	5,440.47
Specie	54,864.20		
Legal-tender notes	4,321.00	Notes and bills re-discounted	100,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	2,227,037.59	Total	2,227,037.59

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Cumberland National Bank, Portland.

HORATIO N. JOSE, *President.* No. 1511. WILLIAM H. SOULE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$449, 197. 54	Capital stock paid in	$250, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	39, 970. 90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	10, 483. 97	State-bank notes outstanding	
Due from other banks and bankers	15, 582. 16		
Real estate, furniture, and fixtures	15, 000. 00	Dividends unpaid	517. 66
Current expenses and taxes paid	2, 519. 88		
Premiums paid	8, 000. 00	Individual deposits	172, 197. 77
Checks and other cash items	6, 668. 14	United States deposits	
Exchanges for clearing-house	6, 149. 11	Deposits of U. S. disbursing officers	
Bills of other banks	9, 085. 00		
Fractional currency	22. 18	Due to other national banks	6, 480. 65
Trade dollars		Due to State banks and bankers	
Specie	1, 150. 00		
Legal-tender notes	10, 559. 00	Notes and bills re-discounted	22, 500. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	586, 666. 98	Total	586, 666. 98

Merchants' National Bank, Portland.

JACOB MCLELLAN, *President.* No. 1023. CHARLES PAYSON, *Cashier.*

Loans and discounts	$798, 556. 91	Capital stock paid in	$300, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	60, 000. 00
U. S. bonds to secure deposits	70, 000. 00	Other undivided profits	128, 530. 07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3, 492. 48	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	27, 435. 38	State-bank notes outstanding	
Due from other banks and bankers	14, 392. 90		
Real estate, furniture, and fixtures	21, 000. 00	Dividends unpaid	1, 795. 86
Current expenses and taxes paid	3, 385. 90		
Premiums paid		Individual deposits	364, 005. 80
Checks and other cash items	6, 011. 05	United States deposits	17, 602. 97
Exchanges for clearing-house	8, 453. 40	Deposits of U. S. disbursing officers	34, 402. 60
Bills of other banks	6, 332. 00		
Fractional currency	111. 07	Due to other national banks	12, 315. 45
Trade dollars		Due to State banks and bankers	
Specie	27, 900. 00		
Legal-tender notes	2, 500. 00	Notes and bills re-discounted	78, 168. 34
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 041, 821. 09	Total	1, 041, 821. 09

National Traders' Bank, Portland.

WILLIAM G. DAVIS, *President.* No. 1451. EDWARD GOULD, *Cashier.*

Loans and discounts	$566, 553. 33	Capital stock paid in	$300, 000. 00
Overdrafts			
U. S. bonds to secure circulation	172, 000. 00	Surplus fund	60, 000. 00
U. S. bonds to secure deposits		Other undivided profits	51, 915. 37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	153, 100. 00
Due from approved reserve agents	60, 561. 45	State-bank notes outstanding	
Due from other banks and bankers	9, 045. 80		
Real estate, furniture, and fixtures		Dividends unpaid	821. 92
Current expenses and taxes paid	2, 888. 10		
Premiums paid		Individual deposits	290, 324. 92
Checks and other cash items		United States deposits	
Exchanges for clearing-house	5, 188. 02	Deposits of U. S. disbursing officers	
Bills of other banks	9, 196. 00		
Fractional currency	16. 65	Due to other national banks	
Trade dollars		Due to State banks and bankers	25. 14
Specie	20, 398. 00		
Legal-tender notes	2, 600. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7, 740. 00		
Due from U. S. Treasurer			
Total	856, 187. 35	Total	856, 187. 35

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First National Bank, Richmond.

C. H. T. J. SOUTHARD, *President.* No. 662. JOSEPH M. ODIORNE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$45,875.02	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,850.89
U. S. bonds to secure deposits		Other undivided profits	1,223.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,200.00
Due from approved reserve agents	7,799.01	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	200.00	Dividends unpaid	21.00
Current expenses and taxes paid	183.64		
Premiums paid	7,500.00	Individual deposits	18,072.82
Checks and other cash items	5,574.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	220.00		
Fractional currency	57.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,709.50		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,750.00		
Due from U. S. Treasurer			
Total	121,368.53	Total	121,368.53

Richmond National Bank, Richmond.

GEORGE H. THEOBOLD, *President.* No. 909. WILLIAM H. STUART, *Cashier.*

Loans and discounts	$105,467.07	Capital stock paid in	$120,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	3,373.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,050.00	National-bank notes outstanding	23,000.00
Due from approved reserve agents	23,167.78	State-bank notes outstanding	
Due from other banks and bankers	20,000.00		
Real estate, furniture, and fixtures	3,125.00	Dividends unpaid	927.00
Current expenses and taxes paid			
Premiums paid	2,400.00	Individual deposits	26,289.25
Checks and other cash items	402.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,332.00		
Fractional currency	92.06	Due to other national banks	2,966.09
Trade dollars		Due to State banks and bankers	
Specie	2,169.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	200,555.90	Total	200,555.90

Lime Rock National Bank, Rockland.

JOHN T. BERRY, *President.* No. 2097. GEORGE W. BERRY, *Cashier.*

Loans and discounts	$150,968.14	Capital stock paid in	$105,000.00
Overdrafts	1,233.35		
U. S. bonds to secure circulation	40,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,115.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,190.64	National-bank notes outstanding	36,000.00
Due from approved reserve agents	22,388.39	State-bank notes outstanding	
Due from other banks and bankers	4,130.09		
Real estate, furniture, and fixtures		Dividends unpaid	4,240.92
Current expenses and taxes paid			
Premiums paid	3,500.00	Individual deposits	87,401.08
Checks and other cash items	5,074.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,600.00		
Fractional currency	50.88	Due to other national banks	3,227.90
Trade dollars		Due to State banks and bankers	141.53
Specie	11,131.35		
Legal-tender notes	1,060.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	247,127.00	Total	247,127.00

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MAINE.

North National Bank, Rockland.

A. J. BIRD, *President.* No. 2371. N. T. FARWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$165,410.39	Capital stock paid in	$100,000.00
Overdrafts	393.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	19,510.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	42,000.00
Due from approved reserve agents	35,342.59	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,083.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	114,438.85
Checks and other cash items	8,748.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,604.00		
Fractional currency	80.41	Due to other national banks	4,225.35
Trade dollars		Due to State banks and bankers	152.86
Specie	9,499.35		
Legal-tender notes	2,081.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	301,410.61	Total	301,410.61

Rockland National Bank, Rockland.

MAYNARD SUMNER, *President.* No. 1446. G. HOWE WIGGIN, *Cashier.*

Loans and discounts	$394,143.42	Capital stock paid in	$150,000.00
Overdrafts	772.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,155.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	27,349.06	State-bank notes outstanding	
Due from other banks and bankers	5,962.80		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	1,105.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	256,655.11
Checks and other cash items	3,229.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,095.00		
Fractional currency	114.55	Due to other national banks	1,773.05
Trade dollars		Due to State banks and bankers	4,569.18
Specie	12,340.95		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	527,757.95	Total	527,757.95

Saco National Bank, Saco.

RISHWORTH JORDAN, *President.* No. 1535. S. S. RICHARDS, *Cashier.*

Loans and discounts	$127,347.18	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	90,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,506.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,404.90	National-bank notes outstanding	77,580.00
Due from approved reserve agents	9,717.47	State-bank notes outstanding	
Due from other banks and bankers	931.38		
Real estate, furniture, and fixtures	7,821.44	Dividends unpaid	2,145.30
Current expenses and taxes paid			
Premiums paid		Individual deposits	59,654.91
Checks and other cash items	1,166.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,004.00		
Fractional currency	4.93	Due to other national banks	2,995.20
Trade dollars		Due to State banks and bankers	
Specie	5,704.00		
Legal-tender notes	3,120.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,660.00		
Due from U. S. Treasurer			
Total	268,882.14	Total	268,882.14

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York National Bank, Saco.

RICHARD F. C. HARTLEY, *President.* No. 1528. JOHN C. BRADBURY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$187,741.75	Capital stock paid in	$100,000.00
Overdrafts	270.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	10,479.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,390.00
Due from approved reserve agents	30,430.35	State-bank notes outstanding	
Due from other banks and bankers	2,887.91		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	1,872.86
Current expenses and taxes paid			
Premiums paid		Individual deposits	120,592.88
Checks and other cash items	273.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,031.00		
Fractional currency	27.45	Due to other national banks	8,514.33
Trade dollars		Due to State banks and bankers	
Specie	15,837.00		
Legal-tender notes	12,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	2,250.00		
Total	370,849.74	Total	370,849.74

Searsport National Bank, Searsport.

JAMES G. PENDLETON, *President.* No. 2642. CHARLES F. GORDON, *Cashier.*

Loans and discounts	$94,175.52	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	8,525.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,511.00	National-bank notes outstanding	44,440 00
Due from approved reserve agents	22,550.49	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	592.00
Current expenses and taxes paid	424.09		
Premiums paid		Individual deposits	73,907.87
Checks and other cash items	2,054.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	824.00		
Fractional currency	4.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,730.34		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,690.00		
Due from U. S. Treasurer			
Total	182,965.11	Total	182,965.11

First National Bank, Skowhegan.

JAMES B. DASCOMB, *President.* No. 239. GEORGE N. PAGE, *Cashier.*

Loans and discounts	$257,260.86	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	11,164.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000 00	National-bank notes outstanding	131,600.00
Due from approved reserve agents	41,154.75	State-bank notes outstanding	
Due from other banks and bankers	2,418.71		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	476.00
Current expenses and taxes paid			
Premiums paid	12,000.00	Individual deposits	202,777.47
Checks and other cash items	7,728.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21,760.00		
Fractional currency	45.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,900.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	546,018.26	Total	546,018.26

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Second National Bank, Skowhegan.

R. B. SHEPHERD, *President.* No. 298. JAMES FELLOWS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$163,785.51	Capital stock paid in	$125,000.00
Overdrafts			
U. S. bonds to secure circulation	125,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	3,290.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	112,000.00
Due from approved reserve agents	11,037.68	State-bank notes outstanding	
Due from other banks and bankers	3,116.01		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	760.00
Current expenses and taxes paid			
Premiums paid	1,500.00	Individual deposits	54,413.71
Checks and other cash items	5,451.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,950.00		
Fractional currency	8.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,989.75		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,625.00		
Due from U. S. Treasurer			
Total	325,464.05	Total	325,464.05

South Berwick National Bank, South Berwick.

JOHN H. PLUMER, *President.* No. 959. JOHN F. WALKER, *Cashier.*

Loans and discounts	$141,448.57	Capital stock paid in	$100,000.00
Overdrafts	324.75		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	25,886.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,925.00	National bank notes outstanding	90,000.00
Due from approved reserve agents	14,803.52	State bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	2,623.50
Current expenses and taxes paid	39.64		
Premiums paid		Individual deposits	47,454.30
Checks and other cash items	25.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,120.00		
Fractional currency	45.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,378.50		
Legal-tender notes	2,354.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	285,964.07	Total	285,964.07

Georges National Bank, Thomaston.

EDWARD E. O'BRIEN, *President.* No. 1142. JOHN C. LEVENSALER, *Cashier.*

Loans and discounts	$113,791.85	Capital stock paid in	$110,000.00
Overdrafts			
U. S. bonds to secure circulation	110,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,888.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	700.00	National-bank notes outstanding	98,400.00
Due from approved reserve agents	5,310.53	State-bank notes outstanding	
Due from other banks and bankers	63.59		
Real estate, furniture, and fixtures	2,750.00	Dividends unpaid	483.09
Current expenses and taxes paid			
Premiums paid	15,000.00	Individual deposits	30,516.45
Checks and other cash items	1,914.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	358.00		
Fractional currency	4.53	Due to other national banks	658.11
Trade dollars		Due to State banks and bankers	3,000.00
Specie	3,102.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,950.00		
Due from U. S. Treasurer			
Total	257,945.69	Total	257,945.69

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Thomaston National Bank, Thomaston.

CHRISTOPHER PRINCE, *President.* No. 890. FRANK H. JORDAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$112,502.71	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	17,863.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	58,750.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,547.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	17,400.00	Dividends unpaid	703.00
Current expenses and taxes paid			
Premiums paid	9,700.02	Individual deposits	114,832.20
Checks and other cash items	3,146.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,550.00		
Fractional currency	.30	Due to other national banks	5,478.56
Trade dollars		Due to State banks and bankers	
Specie	4,330.00		
Legal-tender notes	4,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	303,877.52	Total	303,877.52

Medomak National Bank, Waldoborough.

S. W. JACKSON, *President.* No. 1108. D. W. POTTER, *Cashier.*

Loans and discounts	$93,304.01	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,908.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,200.00	National-bank notes outstanding	43,180.00
Due from approved reserve agents	20,113.48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	311.50
Current expenses and taxes paid	87.00		
Premiums paid		Individual deposits	78,981.68
Checks and other cash items	1,644.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,144.00		
Fractional currency	.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,641.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	185,384.94	Total	185,384.94

Merchants' National Bank, Waterville.

JOHN WARE, *President.* No. 2306. H. D. BATES, *Cashier.*

Loans and discounts	$208,608.99	Capital stock paid in	$100,000.00
Overdrafts	322.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,350.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	45,169.75	State-bank notes outstanding	
Due from other banks and bankers	140.96		
Real estate, furniture, and fixtures	9,007.49	Dividends unpaid	198.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	112,649.61
Checks and other cash items	825.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,295.00		
Fractional currency	27.50	Due to other national banks	15,389.43
Trade dollars		Due to State banks and bankers	
Specie	4,364.50		
Legal-tender notes	5,500.00	Notes and bills re-discounted	28,200.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	312,287.82	Total	312,287.82

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People's National Bank, Waterville.

N. G. H. PULSIFER, *President.* No. 880. HOMER PERCIVAL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$301,257.31	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	6,366.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,715.38	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	637.92
Current expenses and taxes paid	775.50		
Premiums paid	13,000.00	Individual deposits	109,720.14
Checks and other cash items	2,666.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,200.00		
Fractional currency	155.49	Due to other national banks	656.74
Trade dollars		Due to State banks and bankers	
Specie	8,560.90		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	407,381.08	Total	407,381.08

Ticonic National Bank, Waterville.

N. R. BOUTELLE, *President.* No. 762. AARON A. PLAISTED, *Cashier.*

Loans and discounts	$178,078.13	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	4,818.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,302.35	State-bank notes outstanding	
Due from other banks and bankers	2,595.11		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	1,004.00
Current expenses and taxes paid			
Premiums paid	2,000.00	Individual deposits	87,080.40
Checks and other cash items	2,262.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,250.00		
Fractional currency	42.00	Due to other national banks	2,481.25
Trade dollars		Due to State banks and bankers	
Specie	3,836.00		
Legal-tender notes	2,393.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	239,884.19	Total	239,884.19

National Bank, Winthrop.

CHARLES M. BAILEY, *President.* No. 553. JOHN M. BENJAMIN, *Cashier.*

Loans and discounts	$179,195.93	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,328.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,029.58	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	5,682.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	68,325.42
Checks and other cash items	1,040.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,232.00		
Fractional currency	27.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,186.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	219,836.40	Total	219,836.40

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First National Bank, Wiscasset.

HENRY INGALLS, *President.* No. 1549. FREDERICK W. SEWALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,735.41	Capital stock paid in	$100,000.00
Overdrafts	61.06		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,543.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,725.00	National-bank notes outstanding	44,300.00
Due from approved reserve agents	8,978.89	State-bank notes outstanding	
Due from other banks and bankers	6,841.49		
Real estate, furniture, and fixtures	1,626.64	Dividends unpaid	618.50
Current expenses and taxes paid			
Premiums paid	6,582.08	Individual deposits	32,590.07
Checks and other cash items	1,720.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,600.00		
Fractional currency	3.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	728.00		
Legal-tender notes	1,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	215,051.66	Total	215,051.66

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NEW HAMPSHIRE.

Connecticut River National Bank, Charlestown.

J. G. DINSMORE, *President.* No. 537. GEORGE OLCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$132, 717. 67	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	32, 000. 00
U. S. bonds to secure deposits		Other undivided profits	1, 360. 49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	11, 444. 71	State-bank notes outstanding	
Due from other banks and bankers	5, 000. 00		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5, 500. 00	Individual deposits	40, 166. 25
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1, 406. 00		
Fractional currency	9. 36	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1, 907. 00		
Legal-tender notes	1, 042. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	263, 526. 74	Total	263, 526. 74

Claremont National Bank, Claremont.

JOHN L. FARWELL, *President.* No. 596. GEORGE N. FARWELL, 2*d*, *Cashier.*

Loans and discounts	$158, 719. 68	Capital stock paid in	$150, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	66, 000. 00
U. S. bonds to secure deposits		Other undivided profits	44. 11
U. S. bonds on band			
Other stocks, bonds, and mortgages	83, 325. 00	National-bank notes outstanding	42, 605. 00
Due from approved reserve agents	27, 235. 37	State-bank notes outstanding	
Due from other banks and bankers	13, 790. 41		
Real estate, furniture, and fixtures		Dividends unpaid	7, 240. 00
Current expenses and taxes paid	67. 50		
Premiums paid		Individual deposits	94, 313. 11
Checks and other cash items	6, 604. 02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6, 237. 00		
Fractional currency	3. 24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10, 670. 00		
Legal-tender notes	1, 300. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	360, 202. 22	Total	360, 202. 22

First National Bank, Concord.

W. F. THAYER, *President.* No. 318. C. G. REMICK, *Cashier.*

Loans and discounts	$572, 539. 74	Capital stock paid in	$150, 000. 00
Overdrafts	6, 146. 42		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	150, 000. 00
U. S. bonds to secure deposits	150, 000. 00	Other undivided profits	66, 823. 26
U. S. bonds on hand	1, 600. 00		
Other stocks, bonds, and mortgages	190, 597. 50	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	151, 297. 30	State-bank notes outstanding	
Due from other banks and bankers	71, 506. 71		
Real estate, furniture, and fixtures	10, 000. 00	Dividends unpaid	1, 272. 00
Current expenses and taxes paid			
Premiums paid	11, 413. 94	Individual deposits	505, 039. 81
Checks and other cash items	41, 686. 63	United States deposits	43, 744. 73
Exchanges for clearing-house		Deposits of U.S. disbursing officers	106, 912. 07
Bills of other banks	24, 700. 00		
Fractional currency	446. 44	Due to other national banks	270, 222. 81
Trade dollars		Due to State banks and bankers	
Specie	35, 980. 00		
Legal-tender notes	18, 850. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 339, 014. 68	Total	1, 339, 014. 68

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NEW HAMPSHIRE.

Mechanicks' National Bank, Concord.

B. A. KIMBALL, *President.* No. 2447. JAMES MINOT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$301, 665. 61	Capital stock paid in	$100, 000. 00
Overdrafts	8, 148. 73		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	18, 106. 78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24, 550. 00	National-bank notes outstanding	19, 590. 00
Due from approved reserve agents	109, 947. 22	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10, 000. 00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	360, 714. 06
Checks and other cash items	33, 344. 15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5, 182. 00		
Fractional currency	104. 43	Due to other national banks	
Trade dollars		Due to State banks and bankers	24, 522. 70
Specie	21, 296. 40		
Legal-tender notes	2, 570. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	542, 933. 54	Total	542, 933. 54

National State Capital Bank, Concord.

LEWIS DOWNING, Jr., *President.* No. 758. J. E. FERNALD, *Cashier.*

Loans and discounts	$428, 000. 33	Capital stock paid in	$200, 000. 00
Overdrafts	571. 47		
U. S. bonds to secure circulation	100, 000 00	Surplus fund	75, 000. 00
U. S. bonds to secure deposits		Other undivided profits	11, 702. 33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45, 785. 00	National-bank notes outstanding	89, 190. 00
Due from approved reserve agents	41, 260. 15	State-bank notes outstanding	
Due from other banks and bankers	32, 541. 34		
Real estate, furniture, and fixtures	25, 000. 00	Dividends unpaid	5, 325. 00
Current expenses and taxes paid			
Premiums paid		Individual deposits	276, 447. 84
Checks and other cash items	4, 967. 48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10, 782. 00		
Fractional currency	155. 91	Due to other national banks	47, 958. 77
Trade dollars		Due to State banks and bankers	6, 767. 74
Specie	15, 828. 00		
Legal-tender notes	3, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	712, 391. 68	Total	712, 391. 68

Derry National Bank, Derry.

JOHN W. NOYES, *President.* No. 499. FREDERICK J. SHEPARD, *Cashier.*

Loans and discounts	$42, 903. 27	Capital stock paid in	$60, 000. 00
Overdrafts			
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	9, 000. 00
U. S. bonds to secure deposits		Other undivided profits	1, 846. 73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40, 006. 00	National-bank notes outstanding	22, 300. 00
Due from approved reserve agents	1, 064. 57	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	600. 00	Dividends unpaid	351. 00
Current expenses and taxes paid	448. 61		
Premiums paid	5, 600. 00	Individual deposits	28, 254. 99
Checks and other cash items	683. 00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	615. 00		
Fractional currency	9. 52	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2, 995. 75		
Legal-tender notes	702. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	121, 752. 72	Total	121, 752. 72

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NEW HAMPSHIRE.

Cochecho National Bank, Dover.

JAMES E. LOTHROP, *President.* No. 1087. HARRISON HALEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$147,238.16	Capital stock paid in	$150,000.00
Overdrafts	1,312.02		
U. S. bonds to secure circulation	130,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	3,495.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,436.12	National-bank notes outstanding	117,000.00
Due from approved reserve agents	4,510.55	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	868.51
Current expenses and taxes paid	1,250.15		
Premiums paid	23,625.00	Individual deposits	49,007.18
Checks and other cash items	1,951.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,896.00		
Fractional currency	108.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,392.50		
Legal-tender notes	300.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer			
Total	337,871.16	Total	337,871.16

Dover National Bank, Dover.

OLIVER WYATT, *President.* No. 1043. ISAAC F. ABBOTT, *Cashier.*

Loans and discounts	$130,068.64	Capital stock paid in	$100,000.00
Overdrafts	51.93		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,813.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	67,840.00	National-bank notes outstanding	87,180.00
Due from approved reserve agents	21,048.54	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,200.00	Dividends unpaid	818.50
Current expenses and taxes paid	392.52		
Premiums paid	20,389.58	Individual deposits	142,657.88
Checks and other cash items	323.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,476.00		
Fractional currency	41.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,820.50		
Legal-tender notes	4,317.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	364,469.54	Total	364,469.54

Strafford National Bank, Dover.

WILLIAM S. STEVENS, *President.* No. 1353. ELISHA R. BROWN, *Cashier.*

Loans and discounts	$452,096.63	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	27,188.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	178,360.00
Due from approved reserve agents	26,746.64	State-bank notes outstanding	1,804.00
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	135.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	219,525.34
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,535.00		
Fractional currency	700.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	40,466.05
Specie	11,400.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	717,478.66	Total	717,478.66

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NEW HAMPSHIRE.

Monadnock National Bank, East Jaffrey.

PETER UPTON, *President.* No. 1242. C. L. RICH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$128,264.63	Capital stock paid in	$100,000.00
Overdrafts	41.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	17,101.53
U. S. bonds to secure deposits		Other undivided profits	7,635.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,400.00	National-bank notes outstanding	22,400.00
Due from approved reserve agents	12,791.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,869.94	Dividends unpaid	827.49
Current expenses and taxes paid	401.56		
Premiums paid	6,937.50	Individual deposits	52,733.06
Checks and other cash items	417.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	940.00		
Fractional currency	39.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	9,265.25
Specie	3,866.65		
Legal-tender notes	1,867.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	209,962.56	Total	209,962.56

National Granite State Bank, Exeter.

B. F. FOLSOM, *President.* No. 1147. C. E. BYINGTON, *Cashier.*

Loans and discounts	$86,187.42	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.06	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	8,042.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	76,450.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,601.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furnitnre, and fixtures	5,000.00	Dividends unpaid	267.00
Current expenses and taxes paid	1,466.06		
Premiums paid	25,000.00	Individual deposits	111,710.77
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,210.00		
Fractional currency	5.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,600.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	330,020.22	Total	330,020.22

Farmington National Bank, Farmington.

JOHN H. BARKER, *President.* No. 2022. JAMES B. EDGERLY, *Cashier.*

Loans and discounts	$110,468.16	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,000.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,178.92	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,450.73	Dividends unpaid	144.00
Current expenses and taxes paid	832.30		
Premiums paid	2,000.00	Individual deposits	40,737.91
Checks and other cash items	34.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,348.00		
Fractional currency	28.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	4,597.77
Specie	3,415.10		
Legal-tender notes	600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	180,980.62	Total	180,980.62

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NEW HAMPSHIRE.

First National Bank, Francestown.

M. L. MORRISON, *President.* No. 576. G. W. CUMMINGS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$61, 533. 81	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	6, 729. 92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	43, 235. 00	National-bank notes outstanding	89, 450. 00
Due from approved reserve agents	2, 177. 18	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	371. 67	Dividends unpaid	49. 00
Current expenses and taxes paid	992. 54		
Premiums paid	12, 100. 00	Individual deposits	9, 789. 94
Checks and other cash items	488. 02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5. 00		
Fractional currency	4. 19	Due to other national banks	
Trade dollars		Due to State banks and bankers	470. 80
Specie	585. 25		
Legal-tender notes	497. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	226, 489. 66	Total	226, 489. 66

Franklin National Bank, Franklin.

A. W. SULLOWAY, *President.* No. 2443. FRANK PROCTOR, *Cashier.*

Loans and discounts	$131, 865. 04	Capital stock paid in	$100, 000. 00
Overdrafts	18. 29		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	5, 887. 33
U. S. bonds to secure deposits		Other undivided profits	16, 494. 14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35, 120. 00	National-bank notes outstanding	89, 000. 00
Due from approved reserve agents	21, 743. 09	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	25, 168. 78	Dividends unpaid	138. 00
Current expenses and taxes paid	995. 70		
Premiums paid		Individual deposits	97, 154. 29
Checks and other cash items	920. 28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	994. 00		
Fractional currency	5. 14	Due to other national banks	
Trade dollars		Due to State banks and bankers	17, 682. 56
Specie	3, 026. 00		
Legal-tender notes	2, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	326, 356. 32	Total	326, 356. 32

Great Falls National Bank, Great Falls.

A. A. PERKINS, *President.* No. 1180. J. A. STICKNEY, *Cashier.*

Loans and discounts	$159, 852. 59	Capital stock paid in	$150, 000. 00
Overdrafts	410. 66		
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	40, 000. 00
U. S. bonds to secure deposits		Other undivided profits	5, 308. 48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35, 000. 00	National-bank notes outstanding	135, 000. 00
Due from approved reserve agents	5, 072. 82	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3, 000. 00	Dividends unpaid	684. 00
Current expenses and taxes paid	1, 108. 77		
Premiums paid	1, 000. 00	Individual deposits	36, 680. 11
Checks and other cash items	1, 041. 92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1, 885. 00		
Fractional currency	. 63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1, 837. 20		
Legal-tender notes	713. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 750. 00		
Due from U. S. Treasurer			
Total	367, 672. 59	Total	367, 672. 59

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NEW HAMPSHIRE.

Somersworth National Bank, Great Falls.

EDWARD HARGRAVES, *President.* No. 1183. HENRY C. GILPATRICK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$184,120.57	Capital stock paid in	$100,000.00
Overdrafts	193.10		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	36,165.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,401.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	893.00
Current expenses and taxes paid	1,536.93		
Premiums paid		Individual deposits	75,413.06
Checks and other cash items	6,689.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,764.00		
Fractional currency	20.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,750.00		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	322,476.38	Total	322,476.38

Dartmouth National Bank, Hanover.

NEWTON S. HUNTINGTON, *President.* No. 1145. CHARLES P. CHASE, *Cashier.*

Loans and discounts	$84,677.28	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	3,679.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,929.60	National-bank notes outstanding	13,500.00
Due from approved reserve agents	32,951.25	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	420.91	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	2,500.00	Individual deposits	68,868.05
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,905.00		
Fractional currency	27.46	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,992.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	645.00		
Due from U. S. Treasurer			
Total	154,047.90	Total	154,047.90

First National Bank, Hillsborough.

JAMES F. BRIGGS, *President.* No. 1688. JOHN C. CAMPBELL, *Cashier.*

Loans and discounts	$44,363.85	Capital stock paid in	$50,000.00
Overdrafts	81.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,136.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,638.60	National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,563.94	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	702.14		
Premiums paid	1,000.00	Individual deposits	30,746.22
Checks and other cash items	1,568.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,085.00		
Fractional currency	5.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,328.25		
Legal-tender notes	296.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	137,882.56	Total	137,882.56

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NEW HAMPSHIRE.

Ashuelot National Bank, Keene.

GEORGE A. WHEELOCK, *President.* No. 946. HENRY O. COOLIDGE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$169,819.49	Capital stock paid in	$150,000.00
Overdrafts	321.31		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	18,228.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	56,833.81	National-bank notes outstanding	134,000.00
Due from approved reserve agents	24,834.21	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	973.50		
Premiums paid		Individual deposits	83,136.06
Checks and other cash items	698.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,326.00		
Fractional currency	28.56	Due to other national banks	262.46
Trade dollars		Due to State banks and bankers	15,239.70
Specie	5,780.80		
Legal-tender notes	3,468.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer	532.16		
Total	430,866.33	Total	430,866.33

Cheshire National Bank, Keene.

JOHN H. ELLIOT, *President.* No. 559. ROYAL H. PORTER, *Cashier.*

Loans and discounts	$227,636.21	Capital stock paid in	$200,000.00
Overdrafts	288.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,137.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	89,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,368.37	State-bank notes outstanding	
Due from other banks and bankers	12,900.00		
Real estate, furniture, and fixtures		Dividends unpaid	68.00
Current expenses and taxes paid	1,133.24		
Premiums paid		Individual deposits	84,613.86
Checks and other cash items	2,393.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,008.00		
Fractional currency	195.73	Due to other national banks	2,199.30
Trade dollars		Due to State banks and bankers	6,943.89
Specie	5,589.75		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	408,962.97	Total	408,962.97

Citizens' National Bank, Keene.

OBED G. DORT, *President.* No. 2299. HENRY S. MARTIN, *Cashier.*

Loans and discounts	$91,437.33	Capital stock paid in	$100,000.00
Overdrafts	736.69		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	15,670.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	82,179.38	National-bank notes outstanding	90,000.00
Due from approved reserve agents	24,078.03	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	560.00
Current expenses and taxes paid	1,306.33		
Premiums paid		Individual deposits	68,762.25
Checks and other cash items	1,065.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,026.00		
Fractional currency	36.07	Due to other national banks	
Trade dollars		Due to State banks and bankers	17,031.47
Specie	4,858.85		
Legal-tender notes	800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	312,023.91	Total	312,023.91

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NEW HAMPSHIRE.

Keene National Bank, Keene.

EDWARD JOSLIN, *President.* No. 877. J. R. BEAL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$131,415.19	Capital stock paid in	$100,000.00
Overdrafts	4,245.64		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	46,152.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	111,340.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	13,614.08	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	168.15
Current expenses and taxes paid			
Premiums paid		Individual deposits	94,760.58
Checks and other cash items	4,467.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	2.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	19,575.34
Specie	5,930.30		
Legal-tender notes	116.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	375,656.53	Total	375,656.53

Laconia National Bank, Laconia.

JOHN C. MOULTON, *President.* No. 1645. ORRAN W. TIBBETTS, *Cashier.*

Loans and discounts	$233,348.96	Capital stock paid in	$150,000.00
Overdrafts	2,237.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,800.00
U. S. bonds to secure deposits		Other undivided profits	673.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,869.67	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,910.00
Current expenses and taxes paid	169.67		
Premiums paid		Individual deposits	127,576.96
Checks and other cash items	14,300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,981.00		
Fractional currency	334.34	Due to other national banks	
Trade dollars		Due to State banks and bankers	8,924.47
Specie	17,400.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	359,890.64	Total	359,890.64

Lancaster National Bank, Lancaster.

G. R. EATON, *President.* No. 2600. F. D. HUTCHINS, *Cashier.*

Loans and discounts	$233,677.95	Capital stock paid in	$125,000.00
Overdrafts	304.26		
U. S. bonds to secure circulation	32,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,028.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,800.00
Due from approved reserve agents	16,751.43	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,415.78	Dividends unpaid	192.00
Current expenses and taxes paid	1,016.50		
Premiums paid	8,000.00	Individual deposits	134,651.36
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,294.00		
Fractional currency	24.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,453.50		
Legal-tender notes	3,264.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	314,671.81	Total	314,671.81

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NEW HAMPSHIRE.

National Bank, Lebanon.

WILLIAM S. ELA, *President.* No. 808. C. E. COOPER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$162,692.72	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,500.00
U. S. bonds to secure deposits		Other undivided profits	8,646.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,243.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,449.43	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	107.63
Current expenses and taxes paid	609.15		
Premiums paid	6,200.00	Individual deposits	94,005.48
Checks and other cash items	4,834.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,537.00		
Fractional currency	133.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,078.97
Specie	3,014.10		
Legal-tender notes	3,500.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	252,838.38	Total	252,838.38

Littleton National Bank, Littleton.

JOHN FARR, *President.* No. 1885. OSCAR C. HATCH, *Cashier.*

Loans and discounts	$324,200.79	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	36,987.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	85,700.16	State-bank notes outstanding	
Due from other banks and bankers	10,101.05		
Real estate, furniture, and fixtures	6,623.16	Dividends unpaid	96.00
Current expenses and taxes paid	995.75		
Premiums paid		Individual deposits	263,943.35
Checks and other cash items	86.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,330.00		
Fractional currency	9.78	Due to other national banks	5,493.53
Trade dollars		Due to State banks and bankers	
Specie	13,723.00		
Legal-tender notes	2,000.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	531,520.32	Total	531,520.32

First National Bank, Manchester.

FREDERICK SMYTH, *President.* No. 1153. CHARLES F. MORRILL, *Cashier.*

Loans and discounts	$168,679.29	Capital stock paid in	$150,000.00
Overdrafts	733.18		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	4,986.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,900.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	21,120.59	State-bank notes outstanding	
Due from other banks and bankers	4,000.00		
Real estate, furniture, and fixtures		Dividends unpaid	1,661.00
Current expenses and taxes paid	2,649.50		
Premiums paid	19,800.00	Individual deposits	120,853.92
Checks and other cash items	2,789.64	United States deposits	89,795.39
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,202.00		
Fractional currency	701.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,571.00		
Legal-tender notes		Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	400.00		
Total	532,296.57	Total	532,296.57

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NEW HAMPSHIRE.

Second National Bank, Manchester.

ARETAS BLOOD, *President.* No. 2362. JOSIAH CARPENTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$122,327.25	Capital stock paid in	$100,000.00
Overdrafts	52.87		
U. S. bonds to secure circulation	100,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	6,956.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,588.06	National-bank notes outstanding	90,000.00
Due from approved reserve agents	46,331.62	State-bank notes outstanding	
Due from other banks and bankers	37,500.00		
Real estate, furniture, and fixtures		Dividends unpaid	1,335.00
Current expenses and taxes paid	11.20		
Premiums paid		Individual deposits	119,382.83
Checks and other cash items	41.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,945.00		
Fractional currency	84.61	Due to other national banks	9,166.75
Trade dollars		Due to State banks and bankers	
Specie	11,911.50		
Legal-tender notes	548.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	334,841.11	Total	334,841.11

Amoskeag National Bank, Manchester.

MOODY CURRIER, *President.* No. 574. G. BYRON CHANDLER, *Cashier.*

Loans and discounts	$482,038.81	Capital stock paid in	$200,000.00
Overdrafts	1,325.21		
U. S. bonds to secure circulation	100,000.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	23,907.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,000.00	National-bank notes outstanding	85,960.00
Due from approved reserve agents	185,657.26	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	80.00
Current expenses and taxes paid	4,993.51		
Premiums paid	10,000.00	Individual deposits	328,767.37
Checks and other cash items	40,980.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,091.00		
Fractional currency	44.98	Due to other national banks	94,589.66
Trade dollars		Due to State banks and bankers	122,834.68
Specie	27,547.75		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,460.00		
Due from U. S. Treasurer			
Total	898,139.27	Total	898,139.27

Manchester National Bank, Manchester.

NATHAN PARKER, *President.* No. 1059. WALTER M. PARKER, *Cashier.*

Loans and discounts	$337,642.42	Capital stock paid in	$150,000.00
Overdrafts	3,558.98		
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	47,285.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,400.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	185,075.46	State-bank notes outstanding	
Due from other banks and bankers	126.61		
Real estate, furniture, and fixtures		Dividends unpaid	50.00
Current expenses and taxes paid	1,895.92		
Premiums paid		Individual deposits	303,086.89
Checks and other cash items	9,339.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,619.00		
Fractional currency	51.24	Due to other national banks	25,426.64
Trade dollars		Due to State banks and bankers	33,260.30
Specie	26,900.95		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	709,109.71	Total	709,109.71

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NEW HAMPSHIRE.

Merchants' National Bank, Manchester.

JAMES A. WESTON, *President.* No. 1520. DANIEL W. LANE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$248,596.38	Capital stock paid in	$150,000.00
Overdrafts	1,155.72		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	14,072.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	63,000.00	National-bank notes outstanding	133,200.00
Due from approved reserve agents	26,557.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,193.00
Current expenses and taxes paid	83.90		
Premiums paid	9,000.00	Individual deposits	167,620.79
Checks and other cash items	4,681.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,350.00		
Fractional currency	41.25	Due to other national banks	27,090.27
Trade dollars		Due to State banks and bankers	
Specie	9,255.75		
Legal-tender notes	1,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	524,176.66	Total	524,176.66

Souhegan National Bank, Milford.

C. S. AVERILL, *President.* No. 1070. F. T. SAWYER, *Cashier.*

Loans and discounts	$176,406.98	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	42,635.91
U. S. bonds to secure deposits		Other undivided profits	4,419.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,100.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,211.55	State-bank notes outstanding	
Due from other banks and bankers	469.19		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	442.00
Current expenses and taxes paid	733.46		
Premiums paid	6,000.00	Individual deposits	79,726.40
Checks and other cash items	2,322.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,010.00		
Fractional currency	161.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,184.25		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	249,724.23	Total	249,724.23

First National Bank, Nashua.

G. A. RAMSDELL, *President.* No. 2741. J. A. SPALDING, *Cashier.*

Loans and discounts	$159,427.36	Capital stock paid in	$100,000.00
Overdrafts	2,756.33		
U. S. bonds to secure circulation	100,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	7,112.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,150.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	38,470.36	State-bank notes outstanding	
Due from other banks and bankers	2,509.37		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,055.97
Current expenses and taxes paid	1,411.72		
Premiums paid	9,000.00	Individual deposits	159,408.57
Checks and other cash items	5,547.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,646.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	657.95		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	363,076.78	Total	363,076.78

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NEW HAMPSHIRE.

Second National Bank, Nashua.

JEREMIAH W. WHITE, *President.* No. 2240. FREDERICK A. EATON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$236,887.33	Capital stock paid in	$150,000.00
Overdrafts	2,563.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	4,577.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	59,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,286.12	State-bank notes outstanding	
Due from other banks and bankers	4,800.00		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	210.00
Current expenses and taxes paid	1,179.65		
Premiums paid		Individual deposits	173,935.43
Checks and other cash items	78.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,618.00		
Fractional currency	59.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,000.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	386,222.79	Total	386,222.79

Indian Head National Bank, Nashua.

EDWARD SPAULDING, *President.* No. 1310. FRANK A. MCKEAN, *Cashier.*

Loans and discounts	$296,009.03	Capital stock paid in	$120,000.00
Overdrafts	1,790.88		
U. S. bonds to secure circulation	120,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	27,976.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,500.00	National-bank notes outstanding	107,040.00
Due from approved reserve agents	16,834.20	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	745.38
Current expenses and taxes paid	2,220.26		
Premiums paid		Individual deposits	191,866.39
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,191.00		
Fractional currency	317.36	Due to other national banks	2,734.83
Trade dollars		Due to State banks and bankers	
Specie	10,100.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,400.00		
Due from U. S. Treasurer			
Total	477,362.73	Total	477,362.73

New Market National Bank, New Market.

JOSEPH C. BURLEY, *President.* No. 1330. SAMUEL A. HALEY, *Cashier.*

Loans and discounts	$101,930.73	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	1,686.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	70,800.00
Due from approved reserve agents	663.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,700.00	Dividends unpaid	411.00
Current expenses and taxes paid			
Premiums paid	8,000.00	Individual deposits	38,551.72
Checks and other cash items	2,092.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,840.00		
Fractional currency	6.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,116.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	207,449.59	Total	207,449.59

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NEW HAMPSHIRE.

First National Bank, Newport.

DEXTER RICHARDS, *President.* No. 888. FREDERICK W. LEWIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$112,559.19	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,859.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,725.00	National-bank notes outstanding	89,000.00
Due from approved reserve agents	19,139.23	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	700.00	Dividends unpaid	280.00
Current expenses and taxes paid	99.84		
Premiums paid		Individual deposits	31,352.17
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,910.00		
Fractional currency	13.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	7,196.50
Specie	8,542.00		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	257,688.39	Total	257,688.39

Citizens' National Bank, Newport.

L. F. DODGE, *President.* No. 3404. P. A. JOHNSON, *Cashier.*

Loans and discounts	$65,080.20	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,700.00
U. S. bonds to secure deposits		Other undivided profits	2,402.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,249.50	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,080.84	State-bank notes outstanding	
Due from other banks and bankers	107.00		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	171.00
Current expenses and taxes paid	407.83		
Premiums paid	2,200.00	Individual deposits	33,404.69
Checks and other cash items	254.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,216.00		
Fractional currency	22.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,946.50		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	98,927.89	Total	98,927.89

First National Bank, Peterborough.

FREDERICK LIVINGSTON, *President.* No. 1179. CHARLES P. RICHARDSON, *Cashier.*

Loans and discounts	$133,209.48	Capital stock paid in	$100,000.00
Overdrafts	439.86		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,072.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,690.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	24,602.46	State-bank notes outstanding	492.00
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,442.99
Current expenses and taxes paid	1,138.33		
Premiums paid	7,500.00	Individual deposits	64,073.46
Checks and other cash items	3,590.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,341.00		
Fractional currency	35.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,083.15		
Legal-tender notes	100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	233,080.77	Total	233,080.77

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NEW HAMPSHIRE.

Pittsfield National Bank, Pittsfield.

CHARLES H. CARPENTER, *President.* No. 1020. JOHN A. GOSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,596.11	Capital stock paid in	$50,000.00
Overdrafts	811.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,238.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,770.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	9.00
Current expenses and taxes paid	676.60		
Premiums paid	12,974.00	Individual deposits	36,943.71
Checks and other cash items	674.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,426.00		
Fractional currency	200.97	Due to other national banks	1,148.02
Trade dollars		Due to State banks and bankers	
Specie	2,500.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	145,109.23	Total	145,109.23

Pemigewasset National Bank, Plymouth.

N. H. WEEKS, *President.* No. 2587. O. B. COPELAND, *Cashier.*

Loans and discounts	$96,712.08	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	5,437.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,875.00	National-bank notes outstanding	64,800.00
Due from approved reserve agents	19,690.93	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,283.83	Dividends unpaid	
Current expenses and taxes paid	1,399.55		
Premiums paid	12,500.00	Individual deposits	95,746.45
Checks and other cash items	967.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,625.00		
Fractional currency	17.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,037.20		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer	500.00		
Total	244,983.62	Total	244,983.62

First National Bank, Portsmouth.

E. P. KIMBALL, *President.* No. 2672. C. A. HAZLETT, *Cashier.*

Loans and discounts	$376,745.25	Capital stock paid in	$300,000.00
Overdrafts	658.43		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	10,872.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	153,408.01	National-bank notes outstanding	180,000.00
Due from approved reserve agents	46,962.42	State-bank notes outstanding	
Due from other banks and bankers	2,435.52		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	606.00
Current expenses and taxes paid			
Premiums paid	9,500.00	Individual deposits	228,880.91
Checks and other cash items	2,334.06	United States deposits	89,491.05
Exchanges for clearing-house		Deposits of U.S. disbursing officers	7,648.95
Bills of other banks	2,260.00		
Fractional currency	182.59	Due to other national banks	2,257.27
Trade dollars		Due to State banks and bankers	
Specie	14,240.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	4,970.00
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	924,726.28	Total	924,726.28

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NEW HAMPSHIRE.

National Mechanics and Traders' Bank, Portsmouth.

JOHN SISE, *President.* No. 401. JAMES P. BARTLETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$422,074.63	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	30,059.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	64,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,384.66	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,900.00	Dividends unpaid	562.00
Current expenses and taxes paid	3,888.18		
Premiums paid	12,687.50	Individual deposits	148,299.46
Checks and other cash items	406.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,494.00		
Fractional currency	291.09	Due to other national banks	12,345.21
Trade dollars		Due to State banks and bankers	
Specie	6,181.00		
Legal-tender notes	3,509.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	596,266.56	Total	596,266.56

New Hampshire National Bank, Portsmouth.

E. A. PETERSON, *President.* No. 1052. L. S. BUTLER, *Cashier.*

Loans and discounts	$340,291.14	Capital stock paid in	$150,000.00
Overdrafts	438.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	6,763.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,843.16	State-bank notes outstanding	
Due from other banks and bankers	21,882.53		
Real estate, furniture, and fixtures	10,900.00	Dividends unpaid	
Current expenses and taxes paid	2,911.11		
Premiums paid	14,312.50	Individual deposits	300,113.45
Checks and other cash items	558.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,561.00		
Fractional currency	73.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,855.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	531,877.29	Total	531,877.29

Rockingham National Bank, Portsmouth.

JOHN J. PICKERING, *President.* No. 1025. JOHN P. HART, *Cashier.*

Loans and discounts	$228,361.80	Capital stock paid in	$200,000.00
Overdrafts	710.60		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	16,686.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40,000.00	National-bank notes outstanding	178,000.00
Due from approved reserve agents	17,185.64	State-bank notes outstanding	4,533.00
Due from other banks and bankers	1,371.27		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	216.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	73,218.62
Checks and other cash items	3,956.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,363.00		
Fractional currency	67.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,637.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	512,654.26	Total	512,654.26

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NEW HAMPSHIRE.

Rochester National Bank, Rochester.

JOHN MCDUFFEE, *President.* No. 2138. HENRY M. PLUMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,625.68	Capital stock paid in	$50,000.00
Overdrafts	648.37		
U. S. bonds to secure circulation	30,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,581.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	1,881.86	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	339.35	Dividends unpaid	879.50
Current expenses and taxes paid	896.09		
Premiums paid	2,000.00	Individual deposits	70,320.76
Checks and other cash items	3,050.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,624.00		
Fractional currency	128.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,138.25		
Legal-tender notes	2,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	158,782.04	Total	158,782.04

Citizens' National Bank, Tilton.

SILAS W. DAVIS, *President.* No. 1333. WILLIAM T. CASS, *Cashier.*

Loans and discounts	$91,933.00	Capital stock paid in	$70,000.00
Overdrafts			
U. S. bonds to secure circulation	70,000.00	Surplus fund	8,600.00
U. S. bonds to secure deposits		Other undivided profits	3,815.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	61,820.00
Due from approved reserve agents	43,133.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	480.00	Dividends unpaid	
Current expenses and taxes paid	558.19		
Premiums paid	7,000.00	Individual deposits	89,757.45
Checks and other cash items	3,432.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,352.00		
Fractional currency	3.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,649.50		
Legal-tender notes	5,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,150.00		
Due from U. S. Treasurer			
Total	233,992.70	Total	233,992.70

Winchester National Bank, Winchester.

E. C. THAYER, *President.* No. 887. HENRY ABBOTT, *Cashier.*

Loans and discounts	$230,342.53	Capital stock paid in	$200,000.00
Overdrafts	678.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	36,800.00
U. S. bonds to secure deposits		Other undivided profits	7,297.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	5,314.98	State-bank notes outstanding	
Due from other banks and bankers	1,025.67		
Real estate, furniture, and fixtures	4,250.00	Dividends unpaid	105.00
Current expenses and taxes paid	889.43		
Premiums paid	9,500.00	Individual deposits	40,151.24
Checks and other cash items	186.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,735.00		
Fractional currency	119.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,350.23
Specie	1,378.00		
Legal-tender notes	34.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	330,703.91	Total	330,703.91

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NEW HAMPSHIRE.

Lake National Bank, Wolfborough.

I. W. SPRINGFIELD, *President.* No. 1486. C. F. PARKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$124,618.10	Capital stock paid in	$125,000.00
Overdrafts			
U. S. bonds to secure circulation	125,000.00	Surplus fund	17,100.00
U. S. bonds to secure deposits		Other undivided profits	5,892.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	112,500.00
Due from approved reserve agents	14,406.00	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	10,000.00	Individual deposits	36,551.06
Checks and other cash items	11,991.74	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,238.00		
Fractional currency	30.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,160.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,600.00		
Due from U. S. Treasurer			
Total	297,043.93	Total	297,043.93

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VERMONT.

National Bank, Barre.

LEONARD F. ALDRICH, *President.* No. 2109. F. G. HOWLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$202,715.23	Capital stock paid in	$100,000.00
Overdrafts	946.83		
U. S. bonds to secure circulation	35,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	12,278.29
U. S. bonds on hand	1,150.00		
Other stocks, bonds, and mortgages	40,509.00	National-bank notes outstanding	31,500.00
Due from approved reserve agents	4,185.74	State-bank notes outstanding	
Due from other banks and bankers	1,169.46		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	10.50
Current expenses and taxes paid	967.74		
Premiums paid		Individual deposits	136,004.91
Checks and other cash items	477.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,025.00		
Fractional currency	151.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,781.50		
Legal-tender notes	2,178.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	29.25
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer			
Total	299,822.95	Total	299,822.95

Barton National Bank, Barton.

AMORY DAVISON, *President.* No. 2290. H. K. DEWEY, *Cashier.*

Loans and discounts	$185,950.67	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	12,425.00
U. S. bonds to secure deposits		Other undivided profits	4,198.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	6,759.20	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	63.00
Current expenses and taxes paid	1,108.15		
Premiums paid	3,558.75	Individual deposits	48,029.65
Checks and other cash items	1,066.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,164.00		
Fractional currency	85.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,286.10		
Legal-tender notes	3,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	248,465.96	Total	248,465.96

National Bank, Bellows Falls.

JAMES H. WILLIAMS, *President.* No. 1653. PRESTON H. HADLEY, *Cashier.*

Loans and discounts	$163,531.10	Capital stock paid in	$100,000.00
Overdrafts	156.53		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	30,192.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	700.00	National-bank notes outstanding	89,370.00
Due from approved reserve agents	80,047.35	State-bank notes outstanding	3,500.00
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,250.00	Dividends unpaid	1,012.50
Current expenses and taxes paid	1,733.09		
Premiums paid	22,375.00	Individual deposits	171,420.55
Checks and other cash items	3,228.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,489.00		
Fractional currency		Due to other national banks	457.43
Trade dollars		Due to State banks and bankers	
Specie	22,742.96		
Legal-tender notes	830.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,870.00		
Due from U. S. Treasurer			
Total	415,953.47	Total	415,953.47

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VERMONT.

First National Bank, Bennington.

LUTHER R. GRAVES, *President.* No. 130. GEORGE F. GRAVES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$334,311.29	Capital stock paid in	$110,000.00
Overdrafts	1,218.20		
U. S. bonds to secure circulation	110,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	39,602.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,000.00	National-bank notes outstanding	97,540.00
Due from approved reserve agents	41,725.26	State-bank notes outstanding	
Due from other banks and bankers	11,036.06		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	2,015.39		
Premiums paid		Individual deposits	303,110.37
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,540.00		
Fractional currency	273.83	Due to other national banks	496.88
Trade dollars		Due to State banks and bankers	
Specie	10,300.00		
Legal-tender notes	11,380.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	572,750.03	Total	572,750.03

Bennington County National Bank, Bennington.

CHARLES THATCHER, *President.* No. 2395. CLEMENT H. CONE, *Cashier.*

Loans and discounts	$239,396.99	Capital stock paid in	$100,000.00
Overdrafts	621.47		
U. S. bonds to secure circulation	100,000.00	Surplus fund	15,500.00
U. S. bonds to secure deposits		Other undivided profits	3,216.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,200.00
Due from approved reserve agents	7,940.04	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	8,000.00	Individual deposits	152,570.41
Checks and other cash items	608.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	580.00		
Fractional currency	77.00	Due to other national banks	622.47
Trade dollars		Due to State banks and bankers	7,824.80
Specie	3,157.05		
Legal-tender notes	2,523.00	Notes and bills re-discounted	970.26
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	369,904.34	Total	369,904.34

National White River Bank, Bethel.

D. C. DENISON, *President.* No. 962. MERRICK SYLVESTER, *Cashier.*

Loans and discounts	$188,487.43	Capital stock paid in	$125,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,663.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	66,940.00
Due from approved reserve agents	18,456.12	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	467.00
Current expenses and taxes paid	1,099.21		
Premiums paid		Individual deposits	78,269.56
Checks and other cash items	6,652.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,060.00		
Fractional currency	133.57	Due to other national banks	1,802.10
Trade dollars		Due to State banks and bankers	
Specie	2,878.80		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	306,142.63	Total	306,142.63

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VERMONT.

First National Bank, Brandon.

NATHAN T. SPRAGUE, *President.* No. 278. F. E. BRIGGS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$207,019.87	Capital stock paid in	$150,000.00
Overdrafts	1,630.00		
U. S. bonds to secure circulation	150,000.00	Surplus fund	110,000.00
U. S. bonds to secure deposits		Other undivided profits	9,967.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,850.00	National-bank notes outstanding	133,500.00
Due from approved reserve agents	5,867.12	State-bank notes outstanding	
Due from other banks and bankers	4,705.82		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	255.00
Current expenses and taxes paid	590.79		
Premiums paid	11,577.00	Individual deposits	46,465.23
Checks and other cash items	1,827.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,885.00		
Fractional currency	340.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	645.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,750.00		
Due from U. S. Treasurer			
Total	450,188.13	Total	450,188.13

Brandon National Bank, Brandon.

ERASTUS D. THAYER, *President.* No. 404. W. F. SCOTT, *Cashier.*

Loans and discounts	$218,730.82	Capital stock paid in	$200,000.00
Overdrafts	2,011.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	9,154.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,027.27	State-bank notes outstanding	
Due from other banks and bankers	1,250.00		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	120.00
Current expenses and taxes paid			
Premiums paid	9,343.75	Individual deposits	37,105.10
Checks and other cash items	1,137.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,247.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	382.46		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	299,380.02	Total	299,380.02

People's National Bank, Brattleboro'.

JULIUS J. ESTEY, *President.* No. 2305. O. A. MARSHALL, *Cashier.*

Loans and discounts	$276,448.85	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,248.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,266.41	State-bank notes outstanding	
Due from other banks and bankers	4,999.30		
Real estate, furniture, and fixtures		Dividends unpaid	132.00
Current expenses and taxes paid	1,312.00		
Premiums paid		Individual deposits	177,439.06
Checks and other cash items	4,578.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,854.00		
Fractional currency	341.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,860.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	374,819.87	Total	374,819.87

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VERMONT.

Vermont National Bank, Brattleboro'.

GEORGE S. DOWLEY, *President.* No. 1430. G. C. AVERILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$440, 904. 38	Capital stock paid in	$150, 000. 00
Overdrafts			
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	100, 000. 00
U. S. bonds to secure deposits		Other undivided profits	66, 431. 92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	120, 000. 00	National-bank notes outstanding	135, 000. 00
Due from approved reserve agents	31, 525. 13	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2, 794. 69		
Premiums paid		Individual deposits	323, 039. 04
Checks and other cash items	3, 552. 41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	237. 00		
Fractional currency	89. 81	Due to other national banks	1, 422. 46
Trade dollars		Due to State banks and bankers	
Specie	13, 420. 00		
Legal-tender notes	6, 600. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 750. 00		
Due from U. S. Treasurer	20. 00		
Total	775, 893. 42	Total	775, 893. 42

Howard National Bank, Burlington.

F. M. VAN SICKLEN, *President.* No. 1698. F. H. FISHER, *Cashier.*

Loans and discounts	$549, 030. 21	Capital stock paid in	$300, 000. 00
Overdrafts	304. 23		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	42, 000. 00
U. S. bonds to secure deposits		Other undivided profits	24, 220. 05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	96, 826. 28	State-bank notes outstanding	
Due from other banks and bankers	21, 647. 26		
Real estate, furniture, and fixtures	21, 419. 97	Dividends unpaid	
Current expenses and taxes paid	2, 255. 08		
Premiums paid		Individual deposits	375, 383. 78
Checks and other cash items	1, 925. 68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5, 690. 00		
Fractional currency	46. 13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	26, 867. 00		
Legal-tender notes	8, 342. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	786, 603. 84	Total	786, 603. 84

Merchants' National Bank, Burlington.

C. W. WOODHOUSE, *President.* No. 1197. L. E. WOODHOUSE, *Cashier.*

Loans and discounts	$1, 080, 021. 90	Capital stock paid in	$500, 000. 00
Overdrafts	56. 75		
U. S. bonds to secure circulation	500, 000. 00	Surplus fund	100, 000. 00
U. S. bonds to secure deposits	50, 000. 00	Other undivided profits	80, 531. 27
U. S. bonds on hand	100, 000. 00		
Other stocks, bonds, and mortgages	15, 500. 00	National-bank notes outstanding	449, 000. 00
Due from approved reserve agents	133, 910. 12	State-bank notes outstanding	
Due from other banks and bankers	73, 910. 97		
Real estate, furniture, and fixtures	5, 000. 00	Dividends unpaid	458. 00
Current expenses and taxes paid			
Premiums paid		Individual deposits	762, 263. 92
Checks and other cash items	1, 699. 16	United States deposits	44, 714. 42
Exchanges for clearing-house		Deposits of U.S. disbursing officers	6, 091. 48
Bills of other banks	3, 242. 00		
Fractional currency	75. 71	Due to other national banks	83, 380. 52
Trade dollars		Due to State banks and bankers	
Specie	32, 323. 00		
Legal-tender notes	19, 250. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11, 450. 00		
Due from U. S. Treasurer			
Total	2, 026, 439. 61	Total	2, 026, 439. 61

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VERMONT.

Castleton National Bank, Castleton.

CARLOS S. SHERMAN, *President.* No. 1598. D. DWIGHT COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$64,125.21	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,656.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,666.61	State-bank notes outstanding	
Due from other banks and bankers	175.33		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,089.85	Individual deposits	14,833.51
Checks and other cash items	176.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	754.00		
Fractional currency	2.06	Due to other national banks	670.35
Trade dollars		Due to State banks and bankers	
Specie	858.50		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	91,410.21	Total	91,410.21

First National Bank, Chelsea.

AARON N. KING, *President.* No. 2120. C. S. EMERY, *Cashier.*

Loans and discounts	$69,857.79	Capital stock paid in	$75,000.00
Overdrafts	822.98		
U. S. bonds to secure circulation	20,000.00	Surplus fund	3,292.42
U. S. bonds to secure deposits		Other undivided profits	779.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,070.36	National-bank notes outstanding	10,000.00
Due from approved reserve agents	2,241.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,692.92	Dividends unpaid	
Current expenses and taxes paid	114.23		
Premiums paid	1,950.00	Individual deposits	45,539.91
Checks and other cash items	1,396.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,288.00		
Fractional currency	62.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,214.30		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	134,611.51	Total	134,611.51

Caledonia National Bank, Danville.

JOHN A. FARRINGTON, *President.* No. 1576. JAMES B. MATTOCKS, *Cashier.*

Loans and discounts	$144,929.38	Capital stock paid in	$100,000.00
Overdrafts	217.27		
U. S. bonds to secure circulation	35,000.00	Surplus fund	31,941.22
U. S. bonds to secure deposits		Other undivided profits	30.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,100.00	National-bank notes outstanding	31,500.00
Due from approved reserve agents	555.88	State-bank notes outstanding	
Due from other banks and bankers	122.99		
Real estate, furniture, and fixtures	5,218.19	Dividends unpaid	399.00
Current expenses and taxes paid	7.30		
Premiums paid	1,000.00	Individual deposits	32,811.00
Checks and other cash items	36.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	241.00		
Fractional currency	72.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,155.86		
Legal-tender notes	2,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer			
Total	196,682.05	Total	196,682.05

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VERMONT.

National Bank, Derby Line.

AUSTIN T. FOSTER, *President.* No. 1368. STEPHEN FOSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$360,150.42	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	11,036.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,955.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	18,901.92	State-bank notes outstanding	
Due from other banks and bankers	645.92		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes aid			
Premiums paid	8,000.00	Individual deposits	229,921.38
Checks and other cash items	78.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	677.00		
Fractional currency	8.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	87.44
Specie	15,782.74		
Legal-tender notes	2,045.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	457,045.54	Total	457,045.54

First National Bank, Fair Haven.

R. C. ABELL, *President.* No. 344. ERASTUS H. PHELPS, *Cashier.*

Loans and discounts	$208,312.45	Capital stock paid in	$100,000.00
Overdrafts	140.86		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,422.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,285.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,608.18	State-bank notes outstanding	
Due from other banks and bankers	152.08		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	296.00
Current expenses and taxes paid	1,077.07		
Premiums paid	6,812.50	Individual deposits	130,634.61
Checks and other cash items	5,927.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	180.00		
Fractional currency	10.28	Due to other national banks	457.19
Trade dollars		Due to State banks and bankers	
Specie	2,529.00		
Legal-tender notes	2,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	285,310.21	Total	285,310.21

Allen National Bank, Fair Haven.

IRA C. ALLEN, *President.* No. 2422. CHARLES R. ALLEN, *Cashier.*

Loans and discounts	$91,408.96	Capital stock paid in	$50,000.00
Overdrafts	489.04		
U. S. bonds to secure circulation	40,000.00	Surplus fund	6,600.00
U. S. bonds to secure deposits		Other undivided profits	2,506.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	35,965.00
Due from approved reserve agents	12,816.57	State-bank notes outstanding	
Due from other banks and bankers	0.00		
Real estate, furniture, and fixtures	1,610.00	Dividends unpaid	
Current expenses and taxes paid	616.75		
Premiums paid		Individual deposits	63,409.94
Checks and other cash items	1,130.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	312.00		
Fractional currency	64.50	Due to other national banks	521.72
Trade dollars		Due to State banks and bankers	
Specie	4,255.00		
Legal-tender notes	4,440.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	159,003.00	Total	159,003.00

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Lamoille County National Bank, Hyde Park.

CARLOS S. NOYES, *President.* No. 1163. EDWARD L. NOYES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,787.92	Capital stock paid in	$100,000.00
Overdrafts	10.38		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,744.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,430.00
Due from approved reserve agents	11,073.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	506.96		
Premiums paid	7,000.00	Individual deposits	58,664.10
Checks and other cash items	728.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,241.00		
Fractional currency	80.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,910.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	276,838.58	Total	276,838.58

National Bank, Lyndon.

D. N. TRULL, *President.* No. 1140. W. J. STANTON, Jr., *Cashier.*

Loans and discounts	$147,124.44	Capital stock paid in	$106,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	21,200.00
U. S. bonds to secure deposits		Other undivided profits	17,865.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,167.50	National-bank notes outstanding	27,000.00
Due from approved reserve agents	3,439.12	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,818.32	Dividends unpaid	273.00
Current expenses and taxes paid	720.35		
Premiums paid		Individual deposits	38,132.63
Checks and other cash items	279.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,306.00		
Fractional currency	42.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,222.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	210,471.09	Total	210,471.09

Lyndonville National Bank, Lyndonville.

L. B. HARRIS, *President.* No. 3158. H. M. PEARL, *Cashier.*

Loans and discounts	$104,806.79	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	19,000.00	Surplus fund	1,400.00
U. S. bonds to secure deposits		Other undivided profits	708.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,700.00	National-bank notes outstanding	17,100.00
Due from approved reserve agents	7,659.52	State-bank notes outstanding	
Due from other banks and bankers	5,000.00		
Real estate, furniture, and fixtures	2,300.00	Dividends unpaid	85.00
Current expenses and taxes paid	703.92		
Premiums paid		Individual deposits	75,529.02
Checks and other cash items	2,003.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	556.00		
Fractional currency	37.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,200.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	855.00		
Due from U. S. Treasurer			
Total	169,822.20	Total	169,822.20

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VERMONT.

Factory Point National Bank, Manchester Centre.

ROBERT AMES, *President.* No. 3089. JAMES P. BLACK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,817.46	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	2,100.00
U. S. bonds to secure deposits		Other undivided profits	2,784.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	17,952.83	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	523.43		
Premiums paid	2,800.00	Individual deposits	74,970.90
Checks and other cash items	490.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,004.00		
Fractional currency	66.94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,200.00		
Legal-tender notes	2,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	172,855.43	Total	172,855.43

National Bank, Middlebury.

A. A. FLETCHER, *President.* No. 1195. CHARLES E. PINNEY, *Cashier.*

Loans and discounts	$277,104.72	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	28,759.27
U. S. bonds on hand	20,500.00		
Other stocks, bonds, and mortgages	8,600.00	National-bank notes outstanding	178,205.00
Due from approved reserve agents	12,409.02	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	861.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	97,815.35
Checks and other cash items	943.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	530.00		
Fractional currency	150.79	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,508.00		
Legal-tender notes	895.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	545,640.62	Total	545,640.62

Gray National Bank, Middletown Springs.

LEONIDAS GRAY, *President.* No. 3150. ALBERT A. GREENE, *Cashier.*

Loans and discounts	$84,180.74	Capital stock paid in	$50,000.00
Overdrafts	394.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	6,815.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	855.14	State-bank notes outstanding	
Due from other banks and bankers	2,653.45		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	45.00
Current expenses and taxes paid	130.71		
Premiums paid		Individual deposits	34,445.48
Checks and other cash items	467.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	20.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	746.95		
Legal-tender notes	1,799.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	105,055.65	Total	105,055.65

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VERMONT.

First National Bank, Montpelier.

JOHN A. PAGE, *President.* No. 748. FRED. L. EATON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$411,182.48	Capital stock paid in	$250,000.00
Overdrafts	5,935.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	22,776.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,340.62	National-bank notes outstanding	45,000.00
Due from approved reserve agents	27,181.35	State-bank notes outstanding	
Due from other banks and bankers	5,564.54		
Real estate, furniture, and fixtures		Dividends unpaid	40.00
Current expenses and taxes paid	1,072.40		
Premiums paid		Individual deposits	176,464.39
Checks and other cash items	216.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,445.00		
Fractional currency	16.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,591.15		
Legal-tender notes	2,485.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	544,281.23	Total	544,281.23

Montpelier National Bank, Montpelier.

JAMES R. LANGDON, *President.* No. 857. E. D. BLACKWELL, *Cashier.*

Loans and discounts	$228,668.62	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	250,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	32,933.49
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	120,200.00	National-bank notes outstanding	224,385.00
Due from approved reserve agents	39,946.40	State-bank notes outstanding	
Due from other banks and bankers	8,098.22		
Real estate, furniture, and fixtures		Dividends unpaid	30.00
Current expenses and taxes paid	1,261.68		
Premiums paid		Individual deposits	107,802.54
Checks and other cash items	2,600.83	United States deposits	89,801.05
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,832.74
Bills of other banks	1,599.00		
Fractional currency	4.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	910.10		
Legal-tender notes	2,245.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	11,250.00		
Due from U. S. Treasurer			
Total	767,784.82	Total	767,784.82

National Bank, Newport.

ELISHA LANE, *President.* No. 2263. ROBERT J. WRIGHT, *Cashier.*

Loans and discounts	$250,647.81	Capital stock paid in	$100,000.00
Overdrafts	4.97		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	11,162.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,547.21	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,850.00	Individual deposits	174,840.79
Checks and other cash items	44.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,096.00		
Fractional currency	7.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,617.76
Specie	10,842.95		
Legal-tender notes	4,156.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	325,121.54	Total	325,121.54

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First National Bank, North Bennington.

J. G. McCULLOUGH, *President.* No. 194. SAMUEL B. HALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$170,619.98	Capital stock paid in	$150,000.00
Overdrafts	3,340.26		
U. S. bonds to secure circulation	77,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	2,536.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,000.00	National-bank notes outstanding	69,300.00
Due from approved reserve agents	11,880.50	State-bank notes outstanding	
Due from other banks and bankers	3,563.91		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	95,569.57
Checks and other cash items	435.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,300.00		
Fractional currency	70.70	Due to other national banks	4,269.86
Trade dollars		Due to State banks and bankers	
Specie	7,000.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,465.00		
Due from U. S. Treasurer			
Total	376,675.85	Total	376,675.85

Northfield National Bank, Northfield.

GEORGE NICHOLS, *President.* No. 1638. CHARLES A. EDGERTON, JR., *Cashier.*

Loans and discounts	$140,430.86	Capital stock paid in	$100,000.00
Overdrafts	682.96		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	2,746.01
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages	4,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,430.63	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	51.00
Current expenses and taxes paid	369.80		
Premiums paid	1,246.77	Individual deposits	54,017.98
Checks and other cash items	720.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	600.00		
Fractional currency	5.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,253.00		
Legal-tender notes	850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	191,314.99	Total	191,314.99

First National Bank, Orwell.

VIRTALON RICH, *President.* No. 228. J. S. WILCOX, *Cashier.*

Loans and discounts	$356,877.61	Capital stock paid in	$100,000.00
Overdrafts	1,992.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	43,769.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,619.98	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,856.26	State-bank notes outstanding	
Due from other banks and bankers	29,627.16		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	1,444.10		
Premiums paid		Individual deposits	176,154.69
Checks and other cash items	305.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,083.00		
Fractional currency	473.75	Due to other national banks	7,390.03
Trade dollars		Due to State banks and bankers	26,574.17
Specie	8,296.85		
Legal-tender notes	2,000.00	Notes and bills re-discounted	22,908.22
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	521,826.82	Total	521,826.82

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First National Bank, Poultney.

JOHN B. BEAMAN, *President.* No. 2545. MARTIN D. COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,682.97	Capital stock paid in	$50,000.00
Overdrafts	93.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,750.00
U. S. bonds to secure deposits		Other undivided profits	1,990.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,204.65	State-bank notes outstanding	
Due from other banks and bankers	104.33		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	690.00
Current expenses and taxes paid	561.00		
Premiums paid	1,000.00	Individual deposits	38,355.67
Checks and other cash items	172.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,647.00		
Fractional currency	69.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,447.20		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	107,045.48	Total	107,045.48

National Black River Bank, Proctorsville.

GEORGE S. HILL, *President.* No. 1383. CHARLES W. WHITCOMB, *Cashier.*

Loans and discounts	$95,844.09	Capital stock paid in	$50,000.00
Overdrafts	118.29		
U. S. bonds to secure circulation	20,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,706.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,600.00	National-bank notes outstanding	17,500.00
Due from approved reserve agents	2,044.27	State-bank notes outstanding	
Due from other banks and bankers	445.02		
Real estate, furniture, and fixtures	1,400.00	Dividends unpaid	190.00
Current expenses and taxes paid	165.19		
Premiums paid		Individual deposits	43,059.08
Checks and other cash items	725.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,775.00		
Fractional currency	89.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,850.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	141,455.95	Total	141,455.95

Baxter National Bank, Rutland.

JOHN W. CRANSTON, *President.* No. 1700. GEORGE R. BOTTUM, *Cashier.*

Loans and discounts	$556,794.79	Capital stock paid in	$300,000.00
Overdrafts	4,536.71		
U. S. bonds to secure circulation	150,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	14,596.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	36,681.63	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,777.00	Dividends unpaid	
Current expenses and taxes paid	1,541.50		
Premiums paid		Individual deposits	246,991.99
Checks and other cash items	403.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,906.00		
Fractional currency	210.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,386.25		
Legal-tender notes	8,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	796,588.13	Total	796,588.13

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Clement National Bank, Rutland.

CHARLES CLEMENT, *President.* No. 2950. EDWARD T. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$266,331.75	Capital stock paid in	$100,000.00
Overdrafts	2,853.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,699.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,860.83	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,113.83	State-bank notes outstanding	
Due from other banks and bankers	10,170.75		
Real estate, furniture, and fixtures		Dividends unpaid	105.00
Current expenses and taxes paid	43.86		
Premiums paid		Individual deposits	221,470.85
Checks and other cash items	1,942.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,485.00		
Fractional currency	108.35	Due to other national banks	7,399.12
Trade dollars		Due to State banks and bankers	
Specie	15,447.10		
Legal-tender notes	12,692.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	374,174.15	Total	374,174.15

Killington National Bank, Rutland.

E. P. GIBSON, *President.* No. 2905. GEORGE K. MONTGOMERY, *Cashier.*

Loans and discounts	$282,069.88	Capital stock paid in	$200,000.00
Overdrafts	1,054.15		
U. S. bonds to secure circulation	70,000.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	3,741.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	63,000.00
Due from approved reserve agents	9,362.14	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	1,221.33		
Premiums paid	3,000.00	Individual deposits	102,970.90
Checks and other cash items	1,050.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	773.00		
Fractional currency	30.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	6,814.21
Specie	7,244.95		
Legal-tender notes	3,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer			
Total	385,556.32	Total	385,556.32

Merchants' National Bank, Rutland.

JOHN N. BAXTER, *President.* No. 3311. C. W. MUSSEY, *Cashier.*

Loans and discounts	$251,325.93	Capital stock paid in	$100,000.00
Overdrafts	72.11		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	4,786.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,940.00
Due from approved reserve agents	12,616.60	State-bank notes outstanding	
Due from other banks and bankers	24,061.83		
Real estate, furniture, and fixtures	3,760.75	Dividends unpaid	72.00
Current expenses and taxes paid	1,384.77		
Premiums paid	5,000.00	Individual deposits	121,314.99
Checks and other cash items	2,334.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,954.00		
Fractional currency	266.60	Due to other national banks	75,288.08
Trade dollars		Due to State banks and bankers	
Specie	17,500.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	20,000.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	347,401.90	Total	347,401.90

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Rutland County National Bank, Rutland.

WILLIAM Y. W. RIPLEY, *President.* No. 820. HENRY F. FIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$482,874.37	Capital stock paid in	$300,000.00
Overdrafts	1,996.28		
U. S. bonds to secure circulation	275,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	18,045.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	245,200.00
Due from approved reserve agents	5,738.97	State-bank notes outstanding	
Due from other banks and bankers	3,887.84		
Real estate, furniture, and fixtures		Dividends unpaid	692.00
Current expenses and taxes paid	1,900.09		
Premiums paid		Individual deposits	99,220.91
Checks and other cash items	1,455.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,568.00		
Fractional currency	74.72	Due to other national banks	21,912.56
Trade dollars		Due to State banks and bankers	42,256.01
Specie	14,844.45		
Legal-tender notes	612.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	12,375.00		
Due from U. S. Treasurer			
Total	802,327.16	Total	802,327.16

Welden National Bank, Saint Albans.

J. GREGORY SMITH, *President.* No. 3482. F. STEWART STRANAHAN, *Cashier.*

Loans and discounts	$244,479.72	Capital stock paid in	$100,000.00
Overdrafts	176.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	8,855.39
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	33,168.25	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,675.59		
Premiums paid	1,256.25	Individual deposits	204,722.61
Checks and other cash items	171.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,559.00		
Fractional currency	43.00	Due to other national banks	85.40
Trade dollars		Due to State banks and bankers	
Specie	12,508.92		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	341,163.40	Total	341,163.40

First National Bank, Saint Johnsbury.

HORACE FAIRBANKS, *President.* No. 489. JOHN C. CLARK, *Cashier.*

Loans and discounts	$704,258.82	Capital stock paid in	$500,000.00
Overdrafts	930.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	81,000.00
U. S. bonds to secure deposits		Other undivided profits	13,217.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,321.22	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,492.87	State-bank notes outstanding	
Due from other banks and bankers	7,124.00		
Real estate, furniture, and fixtures	27,621.35	Dividends unpaid	271.20
Current expenses and taxes paid			
Premiums paid	5,000.00	Individual deposits	227,481.20
Checks and other cash items	3,393.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,447.00		
Fractional currency	44.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	20,654.50		
Legal-tender notes	6,422.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	866,969.42	Total	866,969.42

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Merchants' National Bank, Saint Johnsbury.

W. E. PECK, *President.* No. 2295. WILLIAM S. STREETER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$580,550.32	Capital stock paid in	$400,000.00
Overdrafts	620.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	10,961.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,384.53	State-bank notes outstanding	
Due from other banks and bankers	9,349.92		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	
Current expenses and taxes paid	1,489.11		
Premiums paid	12,000.00	Individual deposits	253,460.71
Checks and other cash items	3,961.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,924.00		
Fractional currency	167.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,860.00		
Legal-tender notes	5,865.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	731,422.42	Total	731,422.42

First National Bank, Springfield.

AMASA WOOLSON, *President.* No. 122. G. L. CLOSSON, *Cashier.*

Loans and discounts	$145,595.08	Capital stock paid in	$100,000.00
Overdrafts	41.31		
U. S. bonds to secure circulation	25,000.00	Surplus fund	33,700.00
U. S. bonds to secure deposits		Other undivided profits	15,328.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,700.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,791.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	551.00
Current expenses and taxes paid	578.23		
Premiums paid		Individual deposits	62,083.84
Checks and other cash items	317.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	950.00		
Fractional currency	23.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,397.90		
Legal-tender notes	643.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	234,163.17	Total	234,163.17

Farmers' National Bank, Vergennes.

WALTER SCRANTON, *President.* No. 2475. D. H. LEWIS, *Cashier.*

Loans and discounts	$193,302.28	Capital stock paid in	$75,000.00
Overdrafts	2,294.76		
U. S. bonds to secure circulation	75,000.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	1,723.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	66,920.00
Due from approved reserve agents	12,733.39	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,425.00	Dividends unpaid	
Current expenses and taxes paid	3,342.09		
Premiums paid	7,400.00	Individual deposits	149,804.82
Checks and other cash items	808.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,926.00		
Fractional currency	77.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,200.00		
Legal-tender notes	4,514.00	Notes and bills re-discounted	20,649.64
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	317,397.84	Total	317,397.84

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National Bank, Vergennes.

CARLETON T. STEVENS, *President.* No. 1364. ANDREW ROSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$119,003.84	Capital stock paid in	$150,000.00
Overdrafts	1,800.27		
U. S. bonds to secure circulation	150,000.00	Surplus fund	23,980.11
U. S. bonds to secure deposits		Other undivided profits	3,034.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	67,593.00	National-bank notes outstanding	134,050.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,451.23	Dividends unpaid	336.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	45,517.71
Checks and other cash items	1,786.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,541.00		
Fractional currency	152.24	Due to other national banks	10,267.70
Trade dollars	4.00	Due to State banks and bankers	
Specie	6,104.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	367,186.73	Total	367,186.73

Waterbury National Bank, Waterbury.

PAUL DILLINGHAM, *President.* No. 1462. CHARLES WELLS, *Cashier.*

Loans and discounts	$118,492.43	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	4,627.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,778.00	National-bank notes outstanding	89,480.00
Due from approved reserve agents	36,855.90	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	289.60
Current expenses and taxes paid	710.95		
Premiums paid		Individual deposits	48,194.30
Checks and other cash items	81.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	733.00		
Fractional currency	24.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,504.80		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	272,591.78	Total	272,591.78

National Bank of Newbury, Wells River.

WILLIAM H. CUMMINGS, *President.* No. 1406. GEORGE LESLIE, *Cashier.*

Loans and discounts	$449,552.09	Capital stock paid in	$300,000.00
Overdrafts	9,606.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	14,479.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	44,955.00
Due from approved reserve agents	10,488.95	State-bank notes outstanding	
Due from other banks and bankers	877.73		
Real estate, furniture, and fixtures	3,987.17	Dividends unpaid	129.00
Current expenses and taxes paid	1,181.20		
Premiums paid	3,311.62	Individual deposits	142,666.60
Checks and other cash items	2,596.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	66.00		
Fractional currency	2.33	Due to other national banks	86.62
Trade dollars		Due to State banks and bankers	123.31
Specie	19,480.04		
Legal-tender notes	5,030.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	10.00		
Total	562,439.67	Total	562,439.67

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Randolph National Bank, West Randolph.

WILLIAM H. DU BOIS, *President.* No. 2274. ROYAL T. DU BOIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$114,963.72	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	13,944.95
U. S. bonds on hand	150.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,305.19	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1.50
Current expenses and taxes paid	320.83		
Premiums paid	39.00	Individual deposits	45,612.79
Checks and other cash items	1,515.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,189.00		
Fractional currency	73.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,972.25		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,280.00		
Total	189,059.24	Total	189,059.24

National Bank, White River Junction.

GEORGE W. SMITH, *President.* No. 3484. JOHN L. BACON, *Cashier.*

Loans and discounts	$147,581.14	Capital stock paid in	$100,000.00
Overdrafts	147.86		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,175.00
U. S. bonds to secure deposits		Other undivided profits	2,483.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,645.35	National-bank notes outstanding	22,490.00
Due from approved reserve agents	24,024.12	State-bank notes outstanding	
Due from other banks and bankers	8,000.00		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	848.58		
Premiums paid	6,781.25	Individual deposits	106,485.38
Checks and other cash items	117.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,857.00		
Fractional currency	4.94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,501.45		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,124.50		
Due from U. S. Treasurer			
Total	234,633.39	Total	234,633.39

Windsor National Bank, Windsor.

RIPLEY CLARK, *President.* No. 3257. J. S. WALKER, Jr., *Cashier.*

Loans and discounts	$130,653.86	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	2,065.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,683.27	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	427.88	Dividends unpaid	309.00
Current expenses and taxes paid	1,839.47		
Premiums paid	2,294.36	Individual deposits	44,663.08
Checks and other cash items	324.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,055.00		
Fractional currency	32.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,508.50		
Legal-tender notes	603.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	614.00		
Due from U. S. Treasurer			
Total	172,037.24	Total	172,037.24

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Woodstock National Bank, Woodstock.

FREDERICK BILLINGS, *President.* No. 1133. HENRY C. JOHNSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$420,459.88	Capital stock paid in	$300,000.00
Overdrafts	137.59		
U. S. bonds to secure circulation	250,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	18,290.48
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	21,025.00	National-bank notes outstanding	223,630.00
Due from approved reserve agents	3,029.75	State-bank notes outstanding	.....
Due from other banks and bankers	.....		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	800.80
Current expenses and taxes paid	24.27		
Premiums paid	14,000.00	Individual deposits	130,352.86
Checks and other cash items	1,202.94	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	754.00		
Fractional currency	40.71	Due to other national banks	.....
Trade dollars	.....	Due to State banks and bankers	.....
Specie	4,150.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	.....		
Total	733,074.14	Total	733,074.14

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Abington National Bank, Abington.

CHARLES N. COBB, *President.* No. 1386. G. R. FARRAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$187,861.00	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	13,276.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,198.15	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,375.00	Dividends unpaid	931.50
Current expenses and taxes paid	.45		
Premiums paid		Individual deposits	135,337.93
Checks and other cash items	4,499.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,341.00		
Fractional currency	110.19	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,735.90		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	262,045.76	Total	262,045.76

First National Bank, Adams.

HENRY J. BLISS, *President.* No. 462. HARVEY H. WELLINGTON, *Cashier.*

Loans and discounts	$340,803.07	Capital stock paid in	$150,000.00
Overdrafts	5,113.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	36,799.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,314.80	State-bank notes outstanding	
Due from other banks and bankers	600.75		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	114.00
Current expenses and taxes paid	5,120.81		
Premiums paid		Individual deposits	196,720.41
Checks and other cash items	682.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,045.00		
Fractional currency	164.21	Due to other national banks	5,185.82
Trade dollars		Due to State banks and bankers	
Specie	8,225.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	7,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	491,319.46	Total	491,319.46

Amesbury National Bank, Amesbury.

E. S. FELTCH, *President.* No. 2929. F. F. MORRILL, *Cashier.*

Loans and discounts	$176,071.26	Capital stock paid in	$100,000.00
Overdrafts	488.03		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	4,507.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,705.42	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	100.00
Current expenses and taxes paid	1,326.94		
Premiums paid	6,000.00	Individual deposits	124,813.54
Checks and other cash items	2,767.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,040.00		
Fractional currency	62.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,059.20		
Legal-tender notes	2,175.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	254,421.17	Total	254,421.17

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Powow River National Bank, Amesbury.

GEORGE F. BAGLEY, *President.* No. 1049. ALBERT B. BROWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$517,219.79	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	11,847.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	89,450.00
Due from approved reserve agents	26,714.34	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	3,325.00
Current expenses and taxes paid	55.98		
Premiums paid		Individual deposits	432,075.29
Checks and other cash items	1,616.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,429.00		
Fractional currency	46.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,516.30		
Legal-tender notes	2,600.00	Notes and bills re-discounted	
U. S. certificates of deposit	15,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	696,697.98	Total	696,697.98

First National Bank, Amherst.

L. D. HILLS, *President.* No. 393. H. T. COWLES, *Cashier.*

Loans and discounts	$269,742.41	Capital stock paid in	$150,000.00
Overdrafts	165.35		
U. S. bonds to secure circulation	60,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,922.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,100.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	37,454.17	State-bank notes outstanding	
Due from other banks and bankers	8,500.22		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	2,882.88
Current expenses and taxes paid	400.81		
Premiums paid	13,752.76	Individual deposits	166,694.48
Checks and other cash items	2,809.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,047.00		
Fractional currency	200.77	Due to other national banks	11,024.53
Trade dollars		Due to State banks and bankers	12,752.23
Specie	8,101.80		
Legal-tender notes	4,302.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	456,276.35	Total	456,276.35

Andover National Bank, Andover.

EDWARD TAYLOR, *President.* No. 1129. MOSES FOSTER, *Cashier.*

Loans and discounts	$347,408.20	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	53,010.32
U. S. bonds to secure deposits		Other undivided profits	6,261.95
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	179,344.00
Due from approved reserve agents	33,800.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,600.00	Dividends unpaid	3,913.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	138,536.22
Checks and other cash items	5,270.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,839.00		
Fractional currency	50.21	Due to other national banks	348.06
Trade dollars		Due to State banks and bankers	
Specie	8,095.75		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer	1,350.00		
Total	631,413.55	Total	631,413.55

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First National Bank, Ashburnham.

GEORGE W. EDDY, *President.* No. 2113. G. F. STEVENS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$79,079.43	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,750.00
U. S. bonds to secure deposits		Other undivided profits	4,687.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,019.40	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	645.00	Dividends unpaid	292.00
Current expenses and taxes paid	21.96		
Premiums paid		Individual deposits	40,550.29
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,151.00		
Fractional currency	.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	460.00		
Legal-tender notes	2,652.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	144,279.65	Total	144,279.65

Athol National Bank, Athol.

THOMAS H. GOODSPEED, *President.* No. 2172. C. A. CHAPMAN, *Cashier.*

Loans and discounts	$197,828.16	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	8,100.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	13,047.67	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	272.50
Current expenses and taxes paid	2,137.00		
Premiums paid	1,700.00	Individual deposits	113,141.53
Checks and other cash items	1,547.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	602.00		
Fractional currency	110.76	Due to other national banks	800.64
Trade dollars		Due to State banks and bankers	
Specie	6,377.50		
Legal-tender notes	715.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	278,815.24	Total	278,815.24

Miller's River National Bank, Athol.

ALPHEUS HARDING, *President.* No. 708. W. D. LUEY, *Cashier.*

Loans and discounts	$386,352.01	Capital stock paid in	$150,000.00
Overdrafts	104.92		
U. S. bonds to secure circulation	75,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	15,430.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,500.00	National-bank notes outstanding	66,700.00
Due from approved reserve agents	19,866.76	State-bank notes outstanding	
Due from other banks and bankers	2,341.40		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	433.49
Current expenses and taxes paid	1,503.20		
Premiums paid		Individual deposits	165,244.46
Checks and other cash items	1,506.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,230.00		
Fractional currency	146.44	Due to other national banks	24,802.20
Trade dollars		Due to State banks and bankers	
Specie	9,548.25		
Legal-tender notes	7,636.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer	500.00		
Total	522,610.19	Total	522,610.19

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First National Bank, Attleboro'.

JOSEPH M. BATES, *President.* No. 2232. H. M. DAGGETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,963.89	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,486.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	99,057.21	State-bank notes outstanding	
Due from other banks and bankers	3,157.65		
Real estate, furniture, and fixtures	7,983.88	Dividends unpaid	3,576.00
Current expenses and taxes paid	121.65		
Premiums paid	4,600.00	Individual deposits	297,179.11
Checks and other cash items	1,271.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	471.00		
Fractional currency		Due to other national banks	754.79
Trade dollars		Due to State banks and bankers	
Specie	3,944.60		
Legal-tender notes	1,800.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	449,496.19	Total	449,496.19

First National Bank, Ayer.

ANDREW ATWOOD, *President.* No. 3073. H. E. SPAULDING, *Cashier.*

Loans and discounts	$162,453.79	Capital stock paid in	$75,000.00
Overdrafts	858.58		
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,600.00
U. S. bonds to secure deposits		Other undivided profits	3,602.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,600.00
Due from approved reserve agents	1,039.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,703.75	Dividends unpaid	160.00
Current expenses and taxes paid	1,731.53		
Premiums paid	3,740.00	Individual deposits	105,802.38
Checks and other cash items	1,661.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	330.00		
Fractional currency	156.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,533.80		
Legal-tender notes	11,156.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	400.00		
Due from U. S. Treasurer			
Total	212,765.02	Total	212,765.02

First National Bank, Barre.

N. L. JOHNSON, *President.* No. 2685. FRANK A. RICH, *Cashier.*

Loans and discounts	$136,438.09	Capital stock paid in	$150,000.00
Overdrafts	.22		
U. S. bonds to secure circulation	57,850.00	Surplus fund	16,900.00
U. S. bonds to secure deposits		Other undivided profits	7,796.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,500.00	National-bank notes outstanding	51,200.00
Due from approved reserve agents	18,203.53	State-bank notes outstanding	
Due from other banks and bankers	1,000.00		
Real estate, furniture, and fixtures		Dividends unpaid	353.50
Current expenses and taxes paid	3,925.70		
Premiums paid	8,430.30	Individual deposits	58,144.86
Checks and other cash items	602.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,120.00		
Fractional currency	27.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,693.75		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,603.00		
Due from U. S. Treasurer			
Total	284,394.59	Total	284,394.59

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Beverly National Bank, Beverly.

JOHN PICKETT, *President.* No. 969. AUG. STEVENS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$404,754.89	Capital stock paid in	$200,000.00
Overdrafts	798.10		
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	9,711.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,425.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	55,535.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,300.00	Dividends unpaid	2,674.00
Current expenses and taxes paid	8.55		
Premiums paid	5,531.25	Individual deposits	249,962.49
Checks and other cash items	194.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,400.00		
Fractional currency	67.71	Due to other national banks	1,586.97
Trade dollars		Due to State banks and bankers	
Specie	13,419.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	613,935.23	Total	613,935.23

First National Bank, Boston.

JOHN CARR, *President.* No. 200. CHARLES H. DRAPER, *Cashier.*

Loans and discounts	$3,399,735.94	Capital stock paid in	$1,000,000.00
Overdrafts	2,404.64		
U. S. bonds to secure circulation	550,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	189,545.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	495,000.00
Due from approved reserve agents	411,438.26	State-bank notes outstanding	
Due from other banks and bankers	125,052.58		
Real estate, furniture, and fixtures	250,000.00	Dividends unpaid	20,616.00
Current expenses and taxes paid	708.11		
Premiums paid		Individual deposits	1,500,275.64
Checks and other cash items	44,944.88	United States deposits	
Exchanges for clearing-house	191,821.47	Deposits of U.S. disbursing officers	
Bills of other banks	35,558.00		
Fractional currency	121.00	Due to other national banks	1,097,567.48
Trade dollars		Due to State banks and bankers	11,966.71
Specie	198,886.50		
Legal-tender notes	65,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	24,750.00		
Due from U. S. Treasurer	4,550.00		
Total	5,314,971.38	Total	5,314,971.38

Second National Bank, Boston.

JAMES H. BEAL, *President.* No. 322. EDWARD C. BROOKS, *Cashier.*

Loans and discounts	$3,930,844.74	Capital stock paid in	$1,600,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	850,000.00
U. S. bonds to secure deposits		Other undivided profits	41,569.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	468,608.40	State-bank notes outstanding	
Due from other banks and bankers	708,480.21		
Real estate, furniture, and fixtures		Dividends unpaid	13,369.50
Current expenses and taxes paid	2,569.26		
Premiums paid		Individual deposits	1,372,429.73
Checks and other cash items	2,948.94	United States deposits	
Exchanges for clearing-house	166,378.67	Deposits of U.S. disbursing officers	
Bills of other banks	20,479.00		
Fractional currency		Due to other national banks	1,576,008.59
Trade dollars		Due to State banks and bankers	91,256.51
Specie	192,975.60		
Legal-tender notes	44,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	5,589,634.22	Total	5,589,634.22

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Third National Bank, Boston.

MOSES WILLIAMS, *President.* No. 359. FRANCIS B. SEARS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,422,200.74	Capital stock paid in	$600,000.00
Overdrafts	1,054.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	56,000.00
U. S. bonds to secure deposits		Other undivided profits	4,319.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	144,361.62	State-bank notes outstanding	
Due from other banks and bankers	92,557.09		
Real estate, furniture, and fixtures		Dividends unpaid	6,127.50
Current expenses and taxes paid	525.07		
Premiums paid	14,000.00	Individual deposits	1,295,844.17
Checks and other cash items	7,622.86	United States deposits	
Exchanges for clearing-house	185,079.55	Deposits of U.S. disbursing officers	
Bills of other banks	18,632.00		
Fractional currency	9.78	Due to other national banks	14,038.66
Trade dollars		Due to State banks and bankers	104,574.96
Specie	172,611.60		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,125,904.70	Total	2,125,904.70

Fourth National Bank, Boston.

W. W. KIMBALL, *President.* No. 2277. A. W. NEWELL, *Cashier.*

Loans and discounts	$1,412,832.75	Capital stock paid in	$500,000.00
Overdrafts	704.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	16,269.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	164,909.56	State-bank notes outstanding	
Due from other banks and bankers	95,472.85		
Real estate, furniture, and fixtures		Dividends unpaid	3,387.50
Current expenses and taxes paid	1,674.18		
Premiums paid		Individual deposits	1,179,183.70
Checks and other cash items	2,058.61	United States deposits	
Exchanges for clearing-house	53,332.80	Deposits of U.S. disbursing officers	
Bills of other banks	16,988.00		
Fractional currency	219.49	Due to other national banks	133,412.91
Trade dollars		Due to State banks and bankers	3,102.30
Specie	112,913.50		
Legal-tender notes	37,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,950,356.01	Total	1,950,356.01

Atlantic National Bank, Boston.

ISAAC PRATT, Jr., *President.* No. 643. JAMES T. BROWN, *Cashier.*

Loans and discounts	$917,689.81	Capital stock paid in	$750,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	14,361.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	363,130.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	77,340.79	State-bank notes outstanding	
Due from other banks and bankers	109,872.84		
Real estate, furniture, and fixtures	261,961.50	Dividends unpaid	6,971.50
Current expenses and taxes paid	596.84		
Premiums paid	10,000.00	Individual deposits	655,749.52
Checks and other cash items	35,677.38	United States deposits	
Exchanges for clearing-house	21,520.25	Deposits of U.S. disbursing officers	
Bills of other banks	2,952.00		
Fractional currency	47.99	Due to other national banks	174,539.30
Trade dollars		Due to State banks and bankers	62.01
Specie	71,463.50		
Legal-tender notes	19,181.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,946,683.90	Total	1,946,683.90

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Atlas National Bank, Boston.

JOHN G. WETHERELL, *President.* No. 654. CHARLES L. LANE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,647,291.63	Capital stock paid in	$1,500,000.00
Overdrafts	12.54		
U. S. bonds to secure circulation	250,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	107,440.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	38,818.70	National-bank notes outstanding	225,000.00
Due from approved reserve agents	150,414.67	State-bank notes outstanding	
Due from other banks and bankers	62,387.82		
Real estate, furniture, and fixtures		Dividends unpaid	5,497.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,215,882.60
Checks and other cash items	1,727.53	United States deposits	
Exchanges for clearing-house	108,869.34	Deposits of U.S. disbursing officers	
Bills of other banks	32,899.00		
Fractional currency	265.72	Due to other national banks	54,402.89
Trade dollars		Due to State banks and bankers	33,414.68
Specie	64,836.20		
Legal-tender notes	72,865.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	11,250.00		
Due from U. S. Treasurer			
Total	3,441,638.15	Total	3,441,638.15

Blackstone National Bank, Boston.

JOSHUA LORING, *President.* No. 514. JAMES ADAMS, *Cashier.*

Loans and discounts	$3,381,356.24	Capital stock paid in	$1,500,000.00
Overdrafts	3,731.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	180,000.00
U. S. bonds to secure deposits		Other undivided profits	47,559.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,295.16	National-bank notes outstanding	45,000.00
Due from approved reserve agents	352,981.13	State-bank notes outstanding	
Due from other banks and bankers	265,763.77		
Real estate, furniture, and fixtures	318,227.84	Dividends unpaid	11,575.00
Current expenses and taxes paid	787.99		
Premiums paid	4,000.00	Individual deposits	2,739,802.96
Checks and other cash items	10,027.25	United States deposits	
Exchanges for clearing-house	113,325.99	Deposits of U.S. disbursing officers	
Bills of other banks	91,470.00		
Fractional currency	1,206.28	Due to other national banks	368,601.63
Trade dollars		Due to State banks and bankers	98,627.24
Specie	300,743.50		
Legal-tender notes	74,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	4,991,166.58	Total	4,991,166.58

Boston National Bank, Boston.

JAMES H. BOUVÉ, *President.* No. 408. D. B. HALLETT, *Cashier.*

Loans and discounts	$2,731,385.02	Capital stock paid in	$1,000,000.00
Overdrafts			
U S. bonds to secure circulation	50,000.00	Surplus fund	119,319.36
U. S. bonds to secure deposits	100,000.00	Other undivided profits	89,351.98
U. S. bonds on hand	14,000.00		
Other stocks, bonds, and mortgages	43,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	296,043.41	State-bank notes outstanding	
Due from other banks and bankers	1,163,100.34		
Real estate, furniture, and fixtures		Dividends unpaid	6,240.00
Current expenses and taxes paid	1,288.97		
Premiums paid	13,000.00	Individual deposits	1,939,314.79
Checks and other cash items	21,919.33	United States deposits	85,262.68
Exchanges for clearing-house	202,919.29	Deposits of U.S. disbursing officers	
Bills of other banks	48,640.00		
Fractional currency		Due to other national banks	1,570,019.91
Trade dollars		Due to State banks and bankers	138,383.64
Specie	273,446.00		
Legal-tender notes	31,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,992,892.36	Total	4,992,892.36

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Boylston National Bank, Boston.

JOS. T. BAILEY, *President.* No. 545. D. S. WATERMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,571,352.04	Capital stock paid in	$700,000.00
Overdrafts	884.80		
U. S. bonds to secure circulation	523,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	119,294.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,287.50	National-bank notes outstanding	466,745.00
Due from approved reserve agents	116,401.37	State-bank notes outstanding	
Due from other banks and bankers	67,494.54		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	7,434.00
Current expenses and taxes paid	1,334.98		
Premiums paid		Individual deposits	958,395.14
Checks and other cash items	1,651.07	United States deposits	
Exchanges for clearing-house	78,068.13	Deposits of U.S. disbursing officers	
Bills of other banks	31,651.00		
Fractional currency	75.13	Due to other national banks	69,136.35
Trade dollars		Due to State banks and bankers	99,486.65
Specie	87,391.50		
Legal-tender notes	37,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	23,500.00		
Due from U. S. Treasurer	5,000.00		
Total	2,560,492.06	Total	2,560,492.06

Broadway National Bank, Boston.

R. C. DOWNER, *President.* No. 551. W. R. DRESSER, *Cashier.*

Loans and discounts	$708,882.88	Capital stock paid in	$200,000.00
Overdrafts	936.87		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	14,738.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	44,480.00
Due from approved reserve agents	24,596.29	State-bank notes outstanding	
Due from other banks and bankers	68,418.55		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	816.69		
Premiums paid	9,750.00	Individual deposits	764,256.40
Checks and other cash items	2,253.82	United States deposits	
Exchanges for clearing-house	59,236.55	Deposits of U.S. disbursing officers	
Bills of other banks	38,217.00		
Fractional currency	41.22	Due to other national banks	55,000.00
Trade dollars		Due to State banks and bankers	
Specie	123,575.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	1,118,474.87	Total	1,118,474.87

Bunker Hill National Bank of Charlestown, Boston.

T. T. SAWYER, *President.* No. 635. CHARLES R. LAWRENCE, *Cashier.*

Loans and discounts	$1,262,943.17	Capital stock paid in	$500,000.00
Overdrafts	.66		
U. S. bonds to secure circulation	350,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	61,549.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	314,400.00
Due from approved reserve agents	222,200.73	State-bank notes outstanding	
Due from other banks and bankers	16,505.99		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	7,500.00
Current expenses and taxes paid	207.41		
Premiums paid		Individual deposits	892,923.14
Checks and other cash items	40,941.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	33,947.00		
Fractional currency	549.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	71,343.87		
Legal-tender notes	36,982.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	15,750.00		
Due from U. S. Treasurer			
Total	2,076,372.17	Total	2,076,372.17

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Central National Bank, Boston.

CHARLES H. ALLEN, *President.* No. 2103. JOSEPH W. DERBY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$862,342.67	Capital stock paid in	$500,000.00
Overdrafts	1,236.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	174,404.82
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	355,466.09	National-bank notes outstanding	45,000.00
Due from approved reserve agents	98,351.48	State-bank notes outstanding	.....
Due from other banks and bankers	79,359.55		
Real estate, furniture, and fixtures	.....	Dividends unpaid	5,922.00
Current expenses and taxes paid	.....		
Premiums paid	.....	Individual deposits	684,040.87
Checks and other cash items	2,338.72	United States deposits	.....
Exchanges for clearing-house	40,432.16	Deposits of U.S. disbursing officers	.....
Bills of other banks	6,537.00		
Fractional currency	30.99	Due to other national banks	73,896.41
Trade dollars	.....	Due to State banks and bankers	50,225.20
Specie	65,010.25		
Legal-tender notes	25,134.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	.....		
Total	1,588,489.30	Total	1,588,489.30

Columbian National Bank, Boston.

JOHN T. COOLIDGE, *President.* No. 1029. L. W. BURLEN, *Cashier.*

Loans and discounts	$2,016,309.80	Capital stock paid in	$1,000,000.00
Overdrafts	.....		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	5,306.81
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	45,000.00
Due from approved reserve agents	152,449.06	State-bank notes outstanding	.....
Due from other banks and bankers	70,861.53		
Real estate, furniture, and fixtures	.....	Dividends unpaid	5,949.00
Current expenses and taxes paid	1,250.00		
Premiums paid	3,656.25	Individual deposits	1,118,240.41
Checks and other cash items	8,122.00	United States deposits	.....
Exchanges for clearing-house	40,175.57	Deposits of U.S. disbursing officers	.....
Bills of other banks	29,249.00		
Fractional currency	150.00	Due to other national banks	.....
Trade dollars	.....	Due to State banks and bankers	36,044.99
Specie	99,068.00		
Legal-tender notes	32,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	2,510,541.21	Total	2,510,541.21

Continental National Bank, Boston.

WILLIAM T. HART, *President.* No. 524. CHARLES F. SMITH, *Cashier.*

Loans and discounts	$1,735,202.90	Capital stock paid in	$1,000,000.00
Overdrafts	11,024.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	60,811.68
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	35,000.00
Due from approved reserve agents	186,013.01	State-bank notes outstanding	.....
Due from other banks and bankers	91,220.98		
Real estate, furniture, and fixtures	174,000.00	Dividends unpaid	7,874.00
Current expenses and taxes paid	269.15		
Premiums paid	51,750.00	Individual deposits	1,201,335.06
Checks and other cash items	9,149.08	United States deposits	189,035.92
Exchanges for clearing-house	68,315.88	Deposits of U.S. disbursing officers	.....
Bills of other banks	30,523.00		
Fractional currency	762.70	Due to other national banks	24,018.77
Trade dollars	.....	Due to State banks and bankers	70,305.66
Specie	141,900.00		
Legal-tender notes	26,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	10,000.00	Bills payable	.....
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	.....		
Total	2,788,381.09	Total	2,788,381.09

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Eliot National Bank, Boston.

WILLIAM H. GOODWIN, *President.* No. 536. FRANCIS HARRINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,128,537.03	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	695,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	109,078.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	613,700.00
Due from approved reserve agents	151,149.38	State-bank notes outstanding	
Due from other banks and bankers	184,530.96		
Real estate, furniture, and fixtures		Dividends unpaid	6,684.00
Current expenses and taxes paid	768.79		
Premiums paid		Individual deposits	957,031.54
Checks and other cash items	2,448.74	United States deposits	
Exchanges for clearing-house	146,941.69	Deposits of U.S. disbursing officers	
Bills of other banks	6,056.00		
Fractional currency	81.95	Due to other national banks	350,835.45
Trade dollars		Due to State banks and bankers	142,810.16
Specie	117,158.50		
Legal-tender notes	6,192.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas.	31,275.00		
Due from U. S. Treasurer			
Total	3,480,140.04	Total	3,480,140.04

Everett National Bank, Boston.

WARREN SAWYER, *President.* No. 1469. JOHN REYNOLDS, *Cashier.*

Loans and discounts	$1,033,830.04	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,604.22
U. S. bonds to secure deposits	100,000.00	Other undivided profits	22,461.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	63,646.79	National-bank notes outstanding	45,000.00
Due from approved reserve agents	133,580.44	State-bank notes outstanding	
Due from other banks and bankers	171,730.80		
Real estate, furniture, and fixtures		Dividends unpaid	1,328.00
Current expenses and taxes paid	1,380.76		
Premiums paid	27,816.25	Individual deposits	1,190,788.56
Checks and other cash items	1,972.18	United States deposits	100,000.00
Exchanges for clearing-house	42,298.21	Deposits of U.S. disbursing officers	
Bills of other banks	7,436.00		
Fractional currency	63.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	51,739.33
Specie	148,417.00		
Legal-tender notes	49,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,833,921.79	Total	1,833,921.79

Faneuil Hall National Bank, Boston.

NATHAN ROBBINS, *President.* No. 847. THOMAS G. HILER, *Cashier.*

Loans and discounts	$2,051,234.02	Capital stock paid in	$1,000,000.00
Overdrafts	193.18		
U. S. bonds to secure circulation	504,650.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	65,685.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	450,015.00
Due from approved reserve agents	136,184.81	State-bank notes outstanding	
Due from other banks and bankers	142,507.61		
Real estate, furniture, and fixtures	120,000.00	Dividends unpaid	10,668.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,486,483.77
Checks and other cash items	5,060.30	United States deposits	
Exchanges for clearing-house	53,240.81	Deposits of U.S. disbursing officers	
Bills of other banks	16,764.00		
Fractional currency	579.93	Due to other national banks	35,593.76
Trade dollars		Due to State banks and bankers	48,134.35
Specie	189,957.00		
Legal-tender notes	48,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	22,709.25		
Due from U. S. Treasurer			
Total	3,297,580.91	Total	3,297,580.91

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MASSACHUSETTS.

First Ward National Bank, Boston.

STEPHEN H. WHIDDEN, *President.* No. 2112. GEORGE W. MOSES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$536,334.11	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	24,461.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,681.32	State-bank notes outstanding	
Due from other banks and bankers	32,423.88		
Real estate, furniture, and fixtures		Dividends unpaid	2,286.00
Current expenses and taxes paid	95.79		
Premiums paid		Individual deposits	470,344.98
Checks and other cash items	296.69	United States deposits	
Exchanges for clearing-house	39,465.88	Deposits of U.S. disbursing officers	
Bills of other banks	14,044.00		
Fractional currency	475.60	Due to other national banks	3,774.62
Trade dollars		Due to State banks and bankers	
Specie	41,149.50		
Legal-tender notes	15,650.00	Notes and bills re-discounted	
U. S. certificates of deposit	15,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	795,866.77	Total	795,866.77

Freeman's National Bank, Boston.

WILLIAM A. RUST, *President.* No. 665. GEORGE P. TENNEY, *Cashier.*

Loans and discounts	$1,484,771.39	Capital stock paid in	$800,000.00
Overdrafts	21.60		
U. S. bonds to secure circulation	270,500.00	Surplus fund	115,000.00
U. S. bonds to secure deposits		Other undivided profits	1,331.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,650.00	National-bank notes outstanding	241,800.00
Due from approved reserve agents	193,993.65	State-bank notes outstanding	
Due from other banks and bankers	97,847.41		
Real estate, furniture, and fixtures	10,566.21	Dividends unpaid	320.00
Current expenses and taxes paid	138.68		
Premiums paid		Individual deposits	908,653.98
Checks and other cash items	3,536.92	United States deposits	
Exchanges for clearing-house	49,973.97	Deposits of U.S. disbursing officers	
Bills of other banks	19,012.00		
Fractional currency	394.76	Due to other national banks	180,817.54
Trade dollars		Due to State banks and bankers	29,548.87
Specie	94,926.75		
Legal-tender notes	28,966.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	12,172.50		
Due from U. S. Treasurer			
Total	2,277,471.84	Total	2,277,471.84

Globe National Bank, Boston.

C. O. BILLINGS, *President.* No. 936. CHARLES H. COLE, *Cashier.*

Loans and discounts	$2,050,524.86	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	35,166.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	172,737.96	National-bank notes outstanding	45,000.00
Due from approved reserve agents	231,110.75	State-bank notes outstanding	
Due from other banks and bankers	155,342.50		
Real estate, furniture, and fixtures		Dividends unpaid	4,652.00
Current expenses and taxes paid	618.48		
Premiums paid	8,000.00	Individual deposits	1,884,200.83
Checks and other cash items	2,028.99	United States deposits	
Exchanges for clearing-house	375,795.58	Deposits of U.S. disbursing officers	
Bills of other banks	28,189.00		
Fractional currency	44.25	Due to other national banks	253,750.02
Trade dollars		Due to State banks and bankers	9,273.19
Specie	162,900.00		
Legal-tender notes	37,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	9,500.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,276,542.37	Total	3,276,542.37

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MASSACHUSETTS.

Hamilton National Bank, Boston.

A. H. BEAN, *President.* No. 778 GEORGE W. NEWHALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,557,064.93	Capital stock paid in	$750,000.00
Overdrafts	3.85		
U. S. bonds to secure circulation	270,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	60,328.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,399.99	National-bank notes outstanding	241,300.00
Due from approved reserve agents	129,296.19	State-bank notes outstanding	
Due from other banks and bankers	15,004.27		
Real estate, furniture, and fixtures		Dividends unpaid	4,214.00
Current expenses and taxes paid	293.14		
Premiums paid		Individual deposits	1,055,167.37
Checks and other cash items	1,103.92	United States deposits	
Exchanges for clearing-house	228,449.91	Deposits of U.S. disbursing officers	
Bills of other banks	3,070.00		
Fractional currency	226.50	Due to other national banks	50,000.00
Trade dollars		Due to State banks and bankers	24,654.16
Specie	85,882.33		
Legal-tender notes	18,719.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	12,150.00		
Due from U. S. Treasurer			
Total	2,335,664.03	Total	2,335,664.03

Howard National Bank, Boston.

REUBEN E. DEMMON, *President.* No. 578. SAMUEL F. WILKINS, *Cashier.*

Loans and discounts	$2,498,542.87	Capital stock paid in	$1,000,000.00
Overdrafts	135.06		
U. S. bonds to secure circulation	50,000.00	Surplus fund	171,211.89
U. S. bonds to secure deposits		Other undivided profits	37,718.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,576.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	221,330.28	State-bank notes outstanding	
Due from other banks and bankers	114,827.48		
Real estate, furniture, and fixtures	66,276.21	Dividends unpaid	4,371.50
Current expenses and taxes paid	1,943.72		
Premiums paid	4,718.75	Individual deposits	1,483,877.75
Checks and other cash items	6,912.78	United States deposits	
Exchanges for clearing-house	73,074.66	Deposits of U.S. disbursing officers	
Bills of other banks	13,277.00		
Fractional currency	102.01	Due to other national banks	427,831.21
Trade dollars		Due to State banks and bankers	155,579.91
Specie	203,977.50		
Legal-tender notes	41,646.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,325,590.32	Total	3,325,590.32

Lincoln National Bank, Boston.

NATHANIEL J. RUST, *President.* No. 2846. EDMUND C. WHITNEY, *Cashier.*

Loans and discounts	$1,023,586.69	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,500.00
U. S. bonds to secure deposits		Other undivided profits	12,214.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	131,543.91	State-bank notes outstanding	
Due from other banks and bankers	111,152.15		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,862.50
Current expenses and taxes paid	199.04		
Premiums paid	4,000.00	Individual deposits	908,782.39
Checks and other cash items	5,292.15	United States deposits	
Exchanges for clearing-house	67,335.50	Deposits of U.S. disbursing officers	
Bills of other banks	6,224.00		
Fractional currency	505.38	Due to other national banks	225,515.81
Trade dollars		Due to State banks and bankers	7,114.06
Specie	85,900.00		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,528,988.82	Total	1,528,988.82

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Manufacturers' National Bank, Boston.

CHESTER GUILD, *President.* No. 2111. FRANCIS E. SEAVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$807,417.57	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	500,000.00	Surplus fund	26,100.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	35,368.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,900.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents	142,082.75	State-bank notes outstanding	
Due from other banks and bankers	143,516.52		
Real estate, furniture, and fixtures	160,000.00	Dividends unpaid	3,334.00
Current expenses and taxes paid	1,144.59		
Premiums paid	57,667.68	Individual deposits	817,569.58
Checks and other cash items	498.42	United States deposits	100,000.00
Exchanges for clearing-house	53,301.45	Deposits of U.S. disbursing officers	
Bills of other banks	8,689.00		
Fractional currency	197.73	Due to other national banks	161,601.96
Trade dollars		Due to State banks and bankers	9,435.71
Specie	78,234.50		
Legal-tender notes	17,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer	7,260.00		
Total	2,103,410.21	Total	2,103,410.21

Market National Bank, Boston.

CHARLES J. WHITMORE, *President.* No. 505. JOSIAH Q. BENNETT, *Cashier.*

Loans and discounts	$1,533,877.62	Capital stock paid in	$800,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	47,500.00
U. S. bonds to secure deposits		Other undivided profits	19,571.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	166,821.89	National-bank notes outstanding	45,000.00
Due from approved reserve agents	145,665.21	State-bank notes outstanding	
Due from other banks and bankers	34,533.90		
Real estate, furniture, and fixtures		Dividends unpaid	3,222.00
Current expenses and taxes paid	1,095.32		
Premiums paid		Individual deposits	806,710.88
Checks and other cash items	2,150.04	United States deposits	
Exchanges for clearing-house	98,012.23	Deposits of U.S. disbursing officers	
Bills of other banks	15,279.00		
Fractional currency	383.22	Due to other national banks	370,350.37
Trade dollars		Due to State banks and bankers	87,667.86
Specie	103,882.50		
Legal-tender notes	26,072.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,180,022.93	Total	2,180,022.93

Massachusetts National Bank, Boston.

ABRAHAM O. BIGELOW, *President.* No. 974. CHARLES W. PERKINS, *Cashier.*

Loans and discounts	$1,521,713.75	Capital stock paid in	$800,000.00
Overdrafts	916.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	111,500.00
U. S. bonds to secure deposits		Other undivided profits	21,907.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	59,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	100,628.74	State-bank notes outstanding	
Due from other banks and bankers	92,262.93		
Real estate, furniture, and fixtures		Dividends unpaid	4,035.00
Current expenses and taxes paid			
Premiums paid	4,000.00	Individual deposits	950,518.46
Checks and other cash items	6,386.14	United States deposits	
Exchanges for clearing-house	40,815.84	Deposits of U.S. disbursing officers	
Bills of other banks	28,483.00		
Fractional currency	127.00	Due to other national banks	28,559.36
Trade dollars		Due to State banks and bankers	85,644.30
Specie	123,680.50		
Legal-tender notes	16,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,047,164.48	Total	2,047,164.48

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Maverick National Bank, Boston.

ASA P. POTTER, *President.* No. 677. JOS. W. WORK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$6,274,034.62	Capital stock paid in	$400,000.00
Overdrafts	2,552.73		
U. S. bonds to secure circulation	310,000.00	Surplus fund	600,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	191,946.15
U. S. bonds on hand	24,250.00		
Other stocks, bonds, and mortgages	471,687.88	National-bank notes outstanding	279,000.00
Due from approved reserve agents	1,069,890.25	State-bank notes outstanding	
Due from other banks and bankers	680,411.50		
Real estate, furniture, and fixtures	8,878.94	Dividends unpaid	3,110.00
Current expenses and taxes paid	861.82		
Premiums paid	111,274.17	Individual deposits	3,285,107.18
Checks and other cash items	25,453.69	United States deposits	90,000.00
Exchanges for clearing-house	306,840.48	Deposits of U.S. disbursing officers	
Bills of other banks	33,927.00		
Fractional currency	71.31	Due to other national banks	4,109,384.39
Trade dollars		Due to State banks and bankers	1,335,165.67
Specie	612,789.00		
Legal-tender notes	245,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,950.00		
Due from U. S. Treasurer	1,240.00		
Total	10,293,713.39	Total	10,293,713.39

Mechanics' National Bank, Boston.

JAMES W. CONVERSE, *President.* No. 932. C. O. L. DILLAWAY, *Cashier.*

Loans and discounts	$526,394.51	Capital stock paid in	$250,000.00
Overdrafts	12.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	24,305.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,806.06	State-bank notes outstanding	
Due from other banks and bankers	22,399.85		
Real estate, furniture, and fixtures	9,400.00	Dividends unpaid	6,082.50
Current expenses and taxes paid	354.78		
Premiums paid		Individual deposits	334,773.34
Checks and other cash items	131.70	United States deposits	
Exchanges for clearing-house	7,738.58	Deposits of U.S. disbursing officers	
Bills of other banks	7,110.00		
Fractional currency	114.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	39,935.00		
Legal-tender notes	13,514.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	710,160.91	Total	710,160.91

Merchandise National Bank, Boston.

ISRAEL G. WHITNEY, *President.* No. 2304. CHARLES H. KILHAM, *Cashier.*

Loans and discounts	$1,054,092.75	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	36,350.00
U. S. bonds to secure deposits		Other undivided profits	22,463.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	86,872.41	State-bank notes outstanding	
Due from other banks and bankers	31,803.97		
Real estate, furniture, and fixtures		Dividends unpaid	2,285.00
Current expenses and taxes paid	269.02		
Premiums paid	11,437.50	Individual deposits	545,232.25
Checks and other cash items	11,677.26	United States deposits	
Exchanges for clearing-house	73,503.54	Deposits of U.S. disbursing officers	
Bills of other banks	19,959.00		
Fractional currency	85.16	Due to other national banks	275,370.58
Trade dollars		Due to State banks and bankers	
Specie	68,751.00		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,426,701.61	Total	1,426,701.61

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Merchants' National Bank, Boston.

FRANKLIN HAVEN, Jr., *President.* No. 475. A. P. WEEKS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$6,665,869.83	Capital stock paid in	$3,000,000.00
Overdrafts			
U. S. bonds to secure circulation	645,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits	55,000.00	Other undivided profits	177,636.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	181,777.76	National-bank notes outstanding	580,500.00
Due from approved reserve agents	351,563.63	State-bank notes outstanding	
Due from other banks and bankers	819,416.53		
Real estate, furniture, and fixtures	500,000.00	Dividends unpaid	17,275.00
Current expenses and taxes paid	196.73		
Premiums paid		Individual deposits	5,153,269.51
Checks and other cash items	20,226.74	United States deposits	
Exchanges for clearing-house	588,339.24	Deposits of U.S. disbursing officers	45,044.28
Bills of other banks	83,883.00		
Fractional currency	1,485.82	Due to other national banks	503,358.14
Trade dollars		Due to State banks and bankers	336,513.32
Specie	834,965.30		
Legal-tender notes	36,827.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	29,025.00		
Due from U. S. Treasurer			
Total	10,813,596.58	Total	10,813,596.58

Metropolitan National Bank, Boston.

WALTER S. BLANCHARD, *President.* No. 2289. G. HOWE DAVIS, *Cashier.*

Loans and discounts	$712,495.01	Capital stock paid in	$300,000.00
Overdrafts	1,201.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	52,000.00
U. S. bonds to secure deposits		Other undivided profits	20,376.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	67,237.50	State-bank notes outstanding	
Due from other banks and bankers	50,660.99		
Real estate, furniture, and fixtures		Dividends unpaid	2,800.00
Current expenses and taxes paid	105.38		
Premiums paid	4,125.00	Individual deposits	434,526.65
Checks and other cash items	1,089.08	United States deposits	
Exchanges for clearing-house	57,872.24	Deposits of U.S. disbursing officers	
Bills of other banks	16,027.00		
Fractional currency	35.45	Due to other national banks	178,266.73
Trade dollars		Due to State banks and bankers	
Specie	43,870.80		
Legal-tender notes	26,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,032,970.00	Total	1,032,970.00

Monument National Bank of Charlestown, Boston.

JAMES O. CURTIS, *President.* No. 1005. WARREN SANGER, *Cashier.*

Loans and discounts	$465,039.21	Capital stock paid in	$150,000.00
Overdrafts	162.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	46,715.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	77,491.45	National-bank notes outstanding	88,750.00
Due from approved reserve agents	90,309.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,748.00
Current expenses and taxes paid	87.86		
Premiums paid		Individual deposits	355,859.42
Checks and other cash items	15,666.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,109.00		
Fractional currency	.51	Due to other national banks	846.20
Trade dollars		Due to State banks and bankers	
Specie	19,553.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	794,919.13	Total	794,919.13

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Mount Vernon National Bank, Boston.

THOMAS N. HART, *President.* No. 716. FRANK E. BARNES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$767,452.50	Capital stock paid in	$200,000.00
Overdrafts	18.51		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,737.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,480.00
Due from approved reserve agents	92,744.85	State-bank notes outstanding	
Due from other banks and bankers	55,323.99		
Real estate, furniture, and fixtures		Dividends unpaid	2,043.00
Current expenses and taxes paid	88.86		
Premiums paid		Individual deposits	748,015.44
Checks and other cash items	1,605.14	United States deposits	
Exchanges for clearing-house	21,243.73	Deposits of U.S. disbursing officers	
Bills of other banks	15,219.00		
Fractional currency	468.59	Due to other national banks	35,000.00
Trade dollars		Due to State banks and bankers	6,023.59
Specie	77,139.55		
Legal-tender notes	16,745.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	1,105,299.72	Total	1,105,299.72

National Bank of Commerce, Boston.

CALEB H. WARNER, *President.* No. 554. GEORGE W. HARRIS, *Cashier.*

Loans and discounts	$3,728,208.42	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	169,317.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,500.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	200,000.00	State-bank notes outstanding	
Due from other banks and bankers	321,811.05		
Real estate, furniture, and fixtures		Dividends unpaid	12,242.96
Current expenses and taxes paid	1,313.54		
Premiums paid		Individual deposits	1,974,703.28
Checks and other cash items	846.58	United States deposits	
Exchanges for clearing-house	97,810.52	Deposits of U.S. disbursing officers	
Bills of other banks	82,307.00		
Fractional currency	275.62	Due to other national banks	892,744.58
Trade dollars		Due to State banks and bankers	20,823.59
Specie	358,809.55		
Legal-tender notes	36,450.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	4,959,832.28	Total	4,959,832.28

National Bank of the Commonwealth, Boston.

A. L. NEWMAN, *President.* No. 1827. ABRAM T. COLLIER, *Cashier.*

Loans and discounts	$2,852,717.79	Capital stock paid in	$500,000.00
Overdrafts	929.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	49,593.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	101,550.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	580,682.31	State-bank notes outstanding	
Due from other banks and bankers	544,581.58		
Real estate, furniture, and fixtures	324,472.16	Dividends unpaid	3,064.00
Current expenses and taxes paid	414.51		
Premiums paid		Individual deposits	1,867,063.15
Checks and other cash items	42,588.48	United States deposits	
Exchanges for clearing-house	304,904.90	Deposits of U.S. disbursing officers	
Bills of other banks	5,485.00		
Fractional currency	65.10	Due to other national banks	1,717,932.20
Trade dollars		Due to State banks and bankers	897,388.17
Specie	379,400.00		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	5,230,040.99	Total	5,230,040.99

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National Bank of North America, Boston.

ISAAC T. BURR, *President.* No. 672. ARTHUR F. LUKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,280,636.35	Capital stock paid in	$1,000,000.00
Overdrafts	598.07		
U. S. bonds to secure circulation	200,000.00	Surplus fund	167,366.06
U. S. bonds to secure deposits	100,000.00	Other undivided profits	52,007.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	185,174.25	National-bank notes outstanding	180,000.00
Due from approved reserve agents	221,806.08	State-bank notes outstanding	
Due from other banks and bankers	160,553.12		
Real estate, furniture, and fixtures		Dividends unpaid	5,422.50
Current expenses and taxes paid	225.19		
Premiums paid		Individual deposits	1,753,056.43
Checks and other cash items	1,710.00	United States deposits	100,000.00
Exchanges for clearing-house	143,018.94	Deposits of U.S. disbursing officers	
Bills of other banks	10,221.00		
Fractional currency	26.00	Due to other national banks	206,624.22
Trade dollars		Due to State banks and bankers	87,137.26
Specie	202,645.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	30,000.00	Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	3,551,614.00	Total	3,551,614.00

National Bank of Redemption, Boston.

WILLIAM D. FORBES, *President.* No. 515. EDWARD A. PRESBREY, *Cashier.*

Loans and discounts	$4,381,334.02	Capital stock paid in	$1,000,000.00
Overdrafts	23,997.63		
U. S. bonds to secure circulation	410,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	155,355.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	366,100.00
Due from approved reserve agents	878,398.50	State-bank notes outstanding	
Due from other banks and bankers	656,010.30		
Real estate, furniture, and fixtures		Dividends unpaid	5,190.00
Current expenses and taxes paid	8,350.67		
Premiums paid		Individual deposits	1,161,966.79
Checks and other cash items	12,724.57	United States deposits	
Exchanges for clearing-house	800,181.08	Deposits of U.S. disbursing officers	
Bills of other banks	33,000.00		
Fractional currency		Due to other national banks	3,992,735.01
Trade dollars		Due to State banks and bankers	945,750.99
Specie	465,600.00		
Legal-tender notes	71,052.00	Notes and bills re-discounted	
U. S. certificates of deposit	60,000.00	Bills payable	
Redemption fund with U. S. Treas.	18,450.00		
Due from U. S. Treasurer	8,000.00		
Total	7,827,098.77	Total	7,827,098.77

National Bank of the Republic, Boston.

CHARLES A. VIALLE, *President.* No. 379. HENRY D. FORBES, *Cashier.*

Loans and discounts	$4,406,091.80	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	400,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	284,346.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,175.00	National-bank notes outstanding	360,000.00
Due from approved reserve agents	618,676.48	State-bank notes outstanding	
Due from other banks and bankers	176,151.87		
Real estate, furniture, and fixtures		Dividends unpaid	11,910.00
Current expenses and taxes paid	226.19		
Premiums paid		Individual deposits	2,735,779.47
Checks and other cash items		United States deposits	
Exchanges for clearing-house	215,557.48	Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency		Due to other national banks	739,271.36
Trade dollars		Due to State banks and bankers	119,571.47
Specie	186,000.00		
Legal-tender notes	204,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	18,000.00		
Due from U. S. Treasurer			
Total	6,250,878.91	Total	6,250,878.91

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National City Bank, Boston.

ARTHUR BURNHAM, *President.* No. 609. GEORGE W. GRANT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,115,857.79	Capital stock paid in	$1,000,000.00
Overdrafts	20.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	177,103.83
U. S. bonds to secure deposits		Other undivided profits	4,923.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	233,254.38	State-bank notes outstanding	
Due from other banks and bankers	120,202.31		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	6,170.00
Current expenses and taxes paid	859.13		
Premiums paid		Individual deposits	1,154,830.69
Checks and other cash items	6,943.42	United States deposits	
Exchanges for clearing-house	74,159.50	Deposits of U.S. disbursing officers	
Bills of other banks	15,513.00		
Fractional currency	781.81	Due to other national banks	407,155.82
Trade dollars		Due to State banks and bankers	60,757.39
Specie	101,700.00		
Legal-tender notes	72,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,855,941.53	Total	2,855,941.53

National Eagle Bank, Boston.

ROBERT S. COVELL, *President.* No. 993. WILLIAM G. BROOKS, *Cashier.*

Loans and discounts	$1,676,975.30	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	27,952.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,396.70	State-bank notes outstanding	
Due from other banks and bankers	35,225.55		
Real estate, furniture, and fixtures		Dividends unpaid	4,345.00
Current expenses and taxes paid	1,332.59		
Premiums paid	12,500.00	Individual deposits	864,960.18
Checks and other cash items	6,646.53	United States deposits	
Exchanges for clearing-house	90,889.42	Deposits of U.S. disbursing officers	
Bills of other banks	12,255.00		
Fractional currency		Due to other national banks	5,000.00
Trade dollars		Due to State banks and bankers	51,616.62
Specie	139,102.14		
Legal-tender notes	63,301.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,138,874.23	Total	2,138,874.23

National Exchange Bank, Boston.

EDWARD L. TEAD, *President.* No. 529. JOHN J. EDDY, *Cashier.*

Loans and discounts	$4,785,874.75	Capital stock paid in	$1,000,000.00
Overdrafts	710.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	151,078.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,772.25	National-bank notes outstanding	45,000.00
Due from approved reserve agents	611,244.28	State-bank notes outstanding	
Due from other banks and bankers	221,151.88		
Real estate, furniture, and fixtures	26,476.47	Dividends unpaid	10,315.00
Current expenses and taxes paid	891.40		
Premiums paid		Individual deposits	2,369,336.91
Checks and other cash items	17,655.88	United States deposits	
Exchanges for clearing-house	281,656.61	Deposits of U.S. disbursing officers	
Bills of other banks	36,782.00		
Fractional currency	40.42	Due to other national banks	2,403,362.90
Trade dollars		Due to State banks and bankers	488,019.50
Specie	564,956.50		
Legal-tender notes	29,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	6,667,112.51	Total	6,667,112.51

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National Hide and Leather Bank, Boston.

GEORGE RIPLEY, *President.* No. 460. W. A. FAULKNER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,904,105.68	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	51,762.39
U S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	87,300.00
Due from approved reserve agents	230,507.77	State-bank notes outstanding	
Due from other banks and bankers	204,538.92		
Real estate, furniture, and fixtures		Dividends unpaid	8,687.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	612,039.36
Checks and other cash items	3,299.66	United States deposits	
Exchanges for clearing-house	120,611.19	Deposits of U.S. disbursing officers	
Bills of other banks	32,932.00		
Fractional currency	1,098.76	Due to other national banks	812,912.28
Trade dollars		Due to State banks and bankers	393,486.15
Specie	131,373.70		
Legal-tender notes	31,220.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	3,766,187.68	Total	3,766,187.68

National Market Bank of Brighton, Boston.

GRANVILLE FULLER, *President.* No. 806. FRANK G. NEWHALL, *Cashier.*

Loans and discounts	$682,299.32	Capital stock paid in	$250,000.00
Overdrafts	5,305.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	50,574.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	97,203.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,663.90	Dividends unpaid	4,458.00
Current expenses and taxes paid	41.16		
Premiums paid		Individual deposits	468,344.21
Checks and other cash items	12,268.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,928.00		
Fractional currency	50.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,115.00		
Legal-tender notes	34,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	963,376.28	Total	963,376.28

National Revere Bank, Boston.

GEORGE S. BULLENS, *President.* No. 1295. HENRY BLASDALE, *Cashier.*

Loans and discounts	$4,720,936.96	Capital stock paid in	$1,500,000.00
Overdrafts	524.14		
U. S. bonds to secure circulation	400,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	110,918.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,500.00	National-bank notes outstanding	359,130.00
Due from approved reserve agents	627,386.73	State-bank notes outstanding	
Due from other banks and bankers	419,091.11		
Real estate, furniture, and fixtures		Dividends unpaid	10,395.00
Current expenses and taxes paid			
Premiums paid	131,906.25	Individual deposits	2,540,171.91
Checks and other cash items	14,179.26	United States deposits	200,000.00
Exchanges for clearing-house	267,977.48	Deposits of U.S. disbursing officers	
Bills of other banks	50,356.00		
Fractional currency	205.34	Due to other national banks	2,083,509.91
Trade dollars		Due to State banks and bankers	353,543.58
Specie	475,876.00		
Legal-tender notes	120,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer	1,730.00		
Total	7,457,669.27	Total	7,457,669.27

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National Rockland Bank of Roxbury, Boston.

SAMUEL LITTLE, *President.* No. 615. ROBERT B. FAIRBAIRN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,280,975.47	Capital stock paid in	$300,000.00
Overdrafts	1,435.17		
U. S. bonds to secure circulation	200,000.00	Surplus fund	135,000.00
U. S. bonds to secure deposits		Other undivided profits	13,438.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,000.00	National-bank notes outstanding	178,850.00
Due from approved reserve agents	135,725.65	State-bank notes outstanding	
Due from other banks and bankers	170,426.99		
Real estate, furniture, and fixtures		Dividends unpaid	5,744.00
Current expenses and taxes paid	1,080.95		
Premiums paid		Individual deposits	1,296,922.41
Checks and other cash items	9,350.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,997.00		
Fractional currency	883.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	67,079.15		
Legal-tender notes	23,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,929,954.82	Total	1,929,954.82

National Security Bank, Boston.

SAMUEL A. CARLTON, *President.* No. 1675. CHARLES R. BATT, *Cashier.*

Loans and discounts	$1,204,165.00	Capital stock paid in	$250,000.00
Overdrafts	8,377.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	49,297.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	86,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	152,539.87	State-bank notes outstanding	
Due from other banks and bankers	102,095.45		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	978.00
Current expenses and taxes paid	276.19		
Premiums paid		Individual deposits	1,228,997.22
Checks and other cash items	7,155.28	United States deposits	
Exchanges for clearing-house	36,902.03	Deposits of U.S. disbursing officers	
Bills of other banks	10,886.00		
Fractional currency	2,508.36	Due to other national banks	11,638.23
Trade dollars		Due to State banks and bankers	105,372.17
Specie	119,850.00		
Legal-tender notes	33,277.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,891,283.03	Total	1,891,283.03

National Union Bank, Boston.

GEORGE WHITNEY, *President.* No. 985. ALMARIN TROWBRIDGE, *Cashier.*

Loans and discounts	$1,859,018.11	Capital stock paid in	$1,000,000.00
Overdrafts	2.09		
U. S. bonds to secure circulation	430,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	61,281.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	383,000.00
Due from approved reserve agents	124,632.86	State-bank notes outstanding	
Due from other banks and bankers	89,643.73		
Real estate, furniture, and fixtures		Dividends unpaid	7,473.00
Current expenses and taxes paid	335.98		
Premiums paid		Individual deposits	986,991.91
Checks and other cash items	4,261.85	United States deposits	
Exchanges for clearing-house	145,929.18	Deposits of U.S. disbursing officers	
Bills of other banks	44,359.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	108,213.25		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	19,350.00		
Due from U. S. Treasurer	6,000.00		
Total	2,838,746.05	Total	2,838,746.05

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National Webster Bank, Boston.

FRANCIS A. PETERS, *President.* No. 1527. CHARLES L. RIDDLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,416,622.84	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	278,621.37
U. S. bonds to secure deposits		Other undivided profits	20,451.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,074.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	131,991.41	State-bank notes outstanding	
Due from other banks and bankers	30,534.01		
Real estate, furniture, and fixtures		Dividends unpaid	7,684.00
Current expenses and taxes paid	1,076.02		
Premiums paid		Individual deposits	1,133,621.92
Checks and other cash items	2,960.16	United States deposits	
Exchanges for clearing-house	173,203.21	Deposits of U.S. disbursing officers	
Bills of other banks	27,910.00		
Fractional currency	458.95	Due to other national banks	25,000.00
Trade dollars		Due to State banks and bankers	
Specie	114,677.70		
Legal-tender notes	8,620.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,010,379.05	Total	3,010,379.05

New England National Bank, Boston.

SAMUEL ATHERTON, *President.* No. 603. CHARLES F. SWAN, *Cashier.*

Loans and discounts	$2,467,941.01	Capital stock paid in	$1,000,000.00
Overdrafts	28.47		
U. S. bonds to secure circulation	250,000.00	Surplus fund	600,000.00
U. S. bonds to secure deposits		Other undivided profits	44,7.9.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,235.00	National-bank notes outstanding	225,000.00
Due from approved reserve agents	144,439.29	State-bank notes outstanding	
Due from other banks and bankers	84,486.56		
Real estate, furniture, and fixtures		Dividends unpaid	13,824.50
Current expenses and taxes paid	475.64		
Premiums paid		Individual deposits	1,175,178.53
Checks and other cash items	2,009.41	United States deposits	
Exchanges for clearing-house	79,755.20	Deposits of U.S. disbursing officers	
Bills of other banks	11,604.00		
Fractional currency		Due to other national banks	121,141.06
Trade dollars		Due to State banks and bankers	61,242.03
Specie	126,744.10		
Legal-tender notes	28,147.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	3,241,115.68	Total	3,241,115.68

North National Bank, Boston.

JOHN B. WITHERBEE, *President.* No. 525. EDWIN A. BURBANK, *Cashier.*

Loans and discounts	$2,769,684.97	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	350,000.00
U. S. bonds to secure deposits		Other undivided profits	64,469.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	269,836.30	State-bank notes outstanding	
Due from other banks and bankers	194,289.14		
Real estate, furniture, and fixtures		Dividends unpaid	8,220.00
Current expenses and taxes paid	456.19		
Premiums paid		Individual deposits	1,622,762.84
Checks and other cash items	3,077.68	United States deposits	
Exchanges for clearing-house	139,123.97	Deposits of U.S. disbursing officers	
Bills of other banks	24,166.00		
Fractional currency	95.87	Due to other national banks	383,594.86
Trade dollars		Due to State banks and bankers	239,261.31
Specie	215,078.10		
Legal-tender notes	33,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	2,000.00		
Total	3,758,308.22	Total	3,758,308.22

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Old Boston National Bank, Boston.

HENRY W. PICKERING, *President.* No. 1015. CHESTER S. STODDARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,770,311.92	Capital stock paid in	$900,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	57,712.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,750.00	National-bank notes outstanding	133,650.00
Due from approved reserve agents	129,667.91	State-bank notes outstanding	
Due from other banks and bankers	56,728.38		
Real estate, furniture, and fixtures		Dividends unpaid	6,639.75
Current expenses and taxes paid	327.61		
Premiums paid		Individual deposits	809,304.26
Checks and other cash items		United States deposits	
Exchanges for clearing-house	50,560.25	Deposits of U.S. disbursing officers	
Bills of other banks	7,797.00		
Fractional currency	95.00	Due to other national banks	54,204.47
Trade dollars		Due to State banks and bankers	54,549.60
Specie	55,998.10		
Legal-tender notes	34,074.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	2,266,060.17	Total	2,266,060.17

People's National Bank of Roxbury, Boston.

GEORGE C. LEACH, *President.* No. 595. A. P. RICHARDSON, *Cashier.*

Loans and discounts	$871,196.18	Capital stock paid in	$300,000.00
Overdrafts	28.50		
U. S. bonds to secure circulation	300,000.00	Surplus fund	175,000.00
U. S. bonds to secure deposits		Other undivided profits	5,866.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	270,000.00
Due from approved reserve agents	92,052.28	State-bank notes outstanding	
Due from other banks and bankers	5,131.23		
Real estate, furniture, and fixtures		Dividends unpaid	3,752.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	584,877.57
Checks and other cash items		United States deposits	
Exchanges for clearing-house	19,592.93	Deposits of U.S. disbursing officers	
Bills of other banks	18,122.00		
Fractional currency	100.23	Due to other national banks	10,571.96
Trade dollars		Due to State banks and bankers	
Specie	20,845.00		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	1,350,068.35	Total	1,350,068.35

Shawmut National Bank, Boston.

JOHN CUMMINGS, *President.* No. 582. JAMES P. STEARNS, *Cashier.*

Loans and discounts	$3,671,952.95	Capital stock paid in	$1,000,000.00
Overdrafts	256.29		
U. S. bonds to secure circulation	450,000.00	Surplus fund	176,000.00
U. S. bonds to secure deposits	400,000.00	Other undivided profits	42,131.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	390,000.00
Due from approved reserve agents	608,889.86	State-bank notes outstanding	
Due from other banks and bankers	519,013.97		
Real estate, furniture, and fixtures		Dividends unpaid	4,665.00
Current expenses and taxes paid	1,500.00		
Premiums paid	120,000.00	Individual deposits	4,138,306.27
Checks and other cash items	2,915.30	United States deposits	400,000.00
Exchanges for clearing-house	715,246.69	Deposits of U.S. disbursing officers	
Bills of other banks	77,584.00		
Fractional currency	608.15	Due to other national banks	455,997.19
Trade dollars		Due to State banks and bankers	558,642.76
Specie	448,763.70		
Legal-tender notes	78,762.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas	20,250.00		
Due from U. S. Treasurer			
Total	7,165,742.91	Total	7,165,742.91

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Shoe and Leather National Bank, Boston.

J. Q. HENRY, *President.* No. 646. SAMUEL CARR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,781,917.96	Capital stock paid in	$1,000,000.00
Overdrafts	61.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	63,000.00
U. S. bonds to secure deposits		Other undivided profits	76,228.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	193,647.89	State-bank notes outstanding	
Due from other banks and bankers	127,399.74		
Real estate, furniture, and fixtures		Dividends unpaid	6,562.00
Current expenses and taxes paid	370.41		
Premiums paid		Individual deposits	814,294.61
Checks and other cash items		United States deposits	
Exchanges for clearing-house	52,788.36	Deposits of U.S. disbursing officers	
Bills of other banks	18,512.00		
Fractional currency	15.86	Due to other national banks	324,752.02
Trade dollars		Due to State banks and bankers	14,715.58
Specie	98,589.00		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,344,553.14	Total	2,344,553.14

State National Bank, Boston.

AMOS W. STETSON, *President.* No. 1028. GEORGE B. WARREN, *Cashier.*

Loans and discounts	$3,296,825.49	Capital stock paid in	$2,000,000.00
Overdrafts			
U. S. bonds to secure circulation	800,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	88,113.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	718,540.00
Due from approved reserve agents	186,507.15	State-bank notes outstanding	
Due from other banks and bankers	176,745.70		
Real estate, furniture, and fixtures		Dividends unpaid	16,359.00
Current expenses and taxes paid	446.74		
Premiums paid	70,000.00	Individual deposits	1,609,079.43
Checks and other cash items	2,778.01	United States deposits	176,000.00
Exchanges for clearing-house	118,745.02	Deposits of U.S. disbursing officers	
Bills of other banks	36,310.00		
Fractional currency	223.46	Due to other national banks	106,162.95
Trade dollars		Due to State banks and bankers	2,613.49
Specie	174,700.00		
Legal-tender notes	17,587.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	36,000.00		
Due from U. S. Treasurer			
Total	5,116,868.57	Total	5,116,868.57

Suffolk National Bank, Boston.

A. L. EDMONDS, *President.* No. 629. EDWARD TYLER, *Cashier.*

Loans and discounts	$2,858,641.24	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	275,000.00
U. S. bonds to secure deposits		Other undivided profits	80,072.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	44,760.00
Due from approved reserve agents	248,754.43	State-bank notes outstanding	
Due from other banks and bankers	62,618.88		
Real estate, furniture, and fixtures	270,000.00	Dividends unpaid	9,296.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,138,209.64
Checks and other cash items	728.00	United States deposits	
Exchanges for clearing-house	235,050.00	Deposits of U.S. disbursing officers	
Bills of other banks	36,456.00		
Fractional currency		Due to other national banks	560,932.95
Trade dollars		Due to State banks and bankers	395,496.07
Specie	203,768.93		
Legal-tender notes	22,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,003,767.48	Total	4,003,767.48

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Traders' National Bank, Boston.

F. S. DAVIS, *President.* No. 1442. A. N. COOKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$959,308.59	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	27,254.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,090.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	105,807.23	State-bank notes outstanding	
Due from other banks and bankers	78,098.92		
Real estate, furniture and fixtures	560.00	Dividends unpaid	3,217.99
Current expenses and taxes paid	1,544.41		
Premiums paid	4,343.75	Individual deposits	690,996.68
Checks and other cash items	497.78	United States deposits	
Exchanges for clearing-house	69,110.51	Deposits of U.S. disbursing officers	
Bills of other banks	8,338.00		
Fractional currency		Due to other national banks	50,251.57
Trade dollars		Due to State banks and bankers	36,632.22
Specie	78,193.23		
Legal-tender notes	14,211.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,373,353.42	Total	1,373,353.42

Tremont National Bank, Boston.

WILLIAM PERKINS, *President.* No. 625. AMOS T. FROTHINGHAM, *Cashier.*

Loans and discounts	$2,807,266.37	Capital stock paid in	$2,000,000.00
Overdrafts	69.99		
U. S. bonds to secure circulation	50,000.00	Surplus fund	189,914.11
U. S. bonds to secure deposits		Other undivided profits	57,906.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,294.53	National-bank notes outstanding	45,000.00
Due from approved reserve agents	221,368.18	State-bank notes outstanding	
Due from other banks and bankers	255,588.87		
Real estate, furniture, and fixtures	292,329.59	Dividends unpaid	12,617.00
Current expenses and taxes paid			
Premiums paid	4,000.00	Individual deposits	1,366,134.94
Checks and other cash items	11,994.90	United States deposits	
Exchanges for clearing-house	165,340.17	Deposits of U.S. disbursing officers	
Bills of other banks	23,322.00		
Fractional currency	7.95	Due to other national banks	331,563.52
Trade dollars		Due to State banks and bankers	56,716.90
Specie	176,920.00		
Legal-tender notes	18,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,059,852.55	Total	4,059,852.55

Washington National Bank, Boston.

EBEN BACON, *President.* No. 601. WILLIAM H. BRACKETT, *Cashier.*

Loans and discounts	$1,288,796.22	Capital stock paid in	$750,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	298,944.66
U. S. bonds to secure deposits		Other undivided profits	34,479.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,390.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,219.61	State-bank notes outstanding	
Due from other banks and bankers	71,940.09		
Real estate, furniture, and fixtures	37.00	Dividends unpaid	7,834.00
Current expenses and taxes paid	770.30		
Premiums paid		Individual deposits	461,845.93
Checks and other cash items	5,424.16	United States deposits	
Exchanges for clearing-house	15,906.97	Deposits of U.S. disbursing officers	
Bills of other banks	19,197.00		
Fractional currency	47.22	Due to other national banks	818.16
Trade dollars		Due to State banks and bankers	436.10
Specie	51,380.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,599,358.57	Total	1,599,358.57

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Brockton National Bank, Brockton.

DAVID S. PACKARD, *President.* No. 2504. C. R. FILLEBROWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$368,929.31	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	7,775.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	68,718.95	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,560.00
Current expenses and taxes paid	68.07		
Premiums paid	4,000.00	Individual deposits	369,687.16
Checks and other cash items	3,542.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,813.00		
Fractional currency	69.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,632.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	536,022.93	Total	536,022.93

Home National Bank, Brockton.

RUFUS P. KINGMAN, *President.* No. 2152. FRED. B. HOWARD, *Cashier.*

Loans and discounts	$553,535.73	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	47,842.37
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	26,000.00	National-bank notes outstanding	88,850.00
Due from approved reserve agents	116,860.24	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	72,000.00	Dividends unpaid	2,217.00
Current expenses and taxes paid	58.83		
Premiums paid		Individual deposits	544,699.87
Checks and other cash items	3,290.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,065.00		
Fractional currency	51.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,047.60		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	917,609.24	Total	917,609.24

Brookline National Bank, Brookline.

J. A. GUILD, *President.* No. 3553. R. S. SWAN, *Cashier.*

Loans and discounts	$216,453.53	Capital stock paid in	$100,000.00
Overdrafts	7.55		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,200.00
U. S. bonds to secure deposits		Other undivided profits	3,751.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,595.83	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,287.00
Current expenses and taxes paid	155.02		
Premiums paid	6,000.00	Individual deposits	150,694.98
Checks and other cash items	2,763.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,950.00		
Fractional currency	27.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,552.80		
Legal-tender notes	1,302.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	500.00		
Total	285,433.09	Total	285,433.09

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Charles River National Bank, Cambridge.

CHARLES E. RAYMOND, *President.* No. 731. EBEN SNOW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$411,878.86	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	2,430.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,050.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	114,925.97	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	950.00
Current expenses and taxes paid	2,124.13		
Premiums paid	3,000.00	Individual deposits	486,893.21
Checks and other cash items	19,259.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,788.00		
Fractional currency	122.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,500.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	662,773.94	Total	662,773.94

First National Bank of Cambridge, Cambridgeport.

DANIEL U. CHAMBERLIN, *President.* No. 433. WILLARD A. BULLARD, *Cashier.*

Loans and discounts	$556,405.51	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	61,224.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	160,877.21	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,148.00
Current expenses and taxes paid	.44		
Premiums paid		Individual deposits	442,312.36
Checks and other cash items	11,529.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,320.00		
Fractional currency	396.66	Due to other national banks	1,699.90
Trade dollars		Due to State banks and bankers	
Specie	10,555.50		
Legal-tender notes	19,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,800.00		
Due from U. S. Treasurer			
Total	987,384.70	Total	987,384.70

Cambridgeport National Bank of Cambridge, Cambridgeport.

ASA P. MORSE, *President.* No. 1228. WILL F. ROAF, *Cashier.*

Loans and discounts	$234,222.36	Capital stock paid in	$100,000.00
Overdrafts	339.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	24,484.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	44,997.00
Due from approved reserve agents	12,360.93	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	1,027.50
Current expenses and taxes paid	213.08		
Premiums paid	6,625.00	Individual deposits	171,245.73
Checks and other cash items	4,672.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,115.00		
Fractional currency	30.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,100.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	2,172.80
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	363,927.95	Total	363,927.95

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National City Bank of Cambridge, Cambridgeport.

E. DRESSER, *President.* No. 770. HENRY B. DAVIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$288,525.60	Capital stock paid in	$100,000.00
Overdrafts	135.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,658.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,320.00
Due from approved reserve agents	17,466.74	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,824.80
Current expenses and taxes paid	66.25		
Premiums paid		Individual deposits	166,733.98
Checks and other cash items	5,544.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,414.00		
Fractional currency	19.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,960.50		
Legal-tender notes	375.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	780.00		
Total	377,537.27	Total	377,537.27

Neponset National Bank, Canton.

CHARLES H. FRENCH, *President.* No. 663. N. W. DUNBAR, *Cashier.*

Loans and discounts	$284,260.97	Capital stock paid in	$250,000.00
Overdrafts	36.10		
U. S. bonds to secure circulation	225,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	29,205.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	119,581.75	National-bank notes outstanding	200,970.00
Due from approved reserve agents	7,103.23	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,200.00	Dividends unpaid	5,312.00
Current expenses and taxes paid	376.21		
Premiums paid	15,000.00	Individual deposits	148,895.41
Checks and other cash items	4,135.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,925.00		
Fractional currency	76.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,562.60		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	10,125.00		
Due from U. S. Treasurer			
Total	684,382.65	Total	684,382.65

First National Bank, Chelsea.

ISAAC STEBBINS, *President.* No. 533. WILLIAM R. PEARMAIN, *Cashier.*

Loans and discounts	$746,778.96	Capital stock paid in	$300,000.00
Overdrafts	3,867.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	97,504.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	2,135.40	State-bank notes outstanding	
Due from other banks and bankers	2,386.55		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	3,013.00
Current expenses and taxes paid	3,494.23		
Premiums paid		Individual deposits	367,007.16
Checks and other cash items	10,704.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,116.00		
Fractional currency	188.66	Due to other national banks	739.39
Trade dollars		Due to State banks and bankers	
Specie	33,892.50		
Legal-tender notes	17,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	958,264.30	Total	958,264.30

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First National Bank, Chicopee.

EMERSON GAYLORD, *President.* No. 1056. FREDERICK B. DOTEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$310,064.29	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	52,000.00
U. S. bonds to secure deposits		Other undivided profits	7,761.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	23,646.95	State-bank notes outstanding	
Due from other banks and bankers	3,450.18		
Real estate, furniture, and fixtures		Dividends unpaid	4,563.75
Current expenses and taxes paid			
Premiums paid		Individual deposits	142,108.42
Checks and other cash items	358.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	877.00		
Fractional currency		Due to other national banks	1,583.08
Trade dollars		Due to State banks and bankers	
Specie	9,919.90		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	394,016.36	Total	394,016.36

First National Bank, Clinton.

CHARLES G. STEVENS, *President.* No. 440. C. L. S. HAMMOND, *Cashier.*

Loans and discounts	$409,921.82	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	29,464.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,237.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	52,815.70	State-bank notes outstanding	
Due from other banks and bankers	1,049.55		
Real estate, furniture, and fixtures	94,924.07	Dividends unpaid	
Current expenses and taxes paid	3,580.82		
Premiums paid		Individual deposits	324,597.57
Checks and other cash items	5,107.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,519.00		
Fractional currency	2,035.00	Due to other national banks	429.93
Trade dollars		Due to State banks and bankers	
Specie	6,551.68		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	639,492.01	Total	639,492.01

Concord National Bank, Concord.

GEORGE HEYWOOD, *President.* No. 833. HENRY F. STONE, *Cashier.*

Loans and discounts	$213,763.67	Capital stock paid in	$100,000.00
Overdrafts	3.58		
U. S. bonds to secure circulation	40,000.00	Surplus fund	36,000.00
U. S. bonds to secure deposits		Other undivided profits	39,681.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,399.00
Due from approved reserve agents	76,072.39	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	792.00
Current expenses and taxes paid	543.24		
Premiums paid		Individual deposits	145,041.25
Checks and other cash items	177.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,372.00		
Fractional currency	4.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,156.50		
Legal-tender notes	5,020.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	349,913.33	Total	349,913.33

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Conway National Bank, Conway.

CARLOS BATCHELDER, *President.* No. 895. WILLIAM G. AVERY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$201,607.15	Capital stock paid in	$150,000.00
Overdrafts	.07		
U. S. bonds to secure circulation	140,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,701.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	126,000.00
Due from approved reserve agents	12,133.72	State-bank notes outstanding	
Due from other banks and bankers	1,567.63		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	467.50
Current expenses and taxes paid	2,223.69		
Premiums paid	10,264.20	Individual deposits	61,376.62
Checks and other cash items	165.67	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency	9.62	Due to other national banks	64.46
Trade dollars		Due to State banks and bankers	
Specie	1,978.00		
Legal-tender notes	790.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,300.00		
Due from U. S. Treasurer	70.00		
Total	381,609.75	Total	381,609.75

First National Bank, Danvers.

GILBERT A. TAPLEY, *President.* No. 594. B. E. NEWHALL, *Cashier.*

Loans and discounts	$277,094.27	Capital stock paid in	$150,000.00
Overdrafts	167.75		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,430.81
U. S. bonds on hand	650.00		
Other stocks, bonds, and mortgages	1,144.24	National-bank notes outstanding	33,750.00
Due from approved reserve agents	39,537.00	State-bank notes outstanding	
Due from other banks and bankers	1,421.51		
Real estate, furniture, and fixtures	10,680.41	Dividends unpaid	2,946.00
Current expenses and taxes paid	57.11		
Premiums paid	3,606.00	Individual deposits	168,243.15
Checks and other cash items	110.50	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,935.00		
Fractional currency	43.91	Due to other national banks	105.74
Trade dollars		Due to State banks and bankers	
Specie	8,405.50		
Legal-tender notes	6,435.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	390,475.70	Total	390,475.70

Dedham National Bank, Dedham.

LEWIS H. KINGSBURY, *President.* No. 669. EDWIN A. BROOKS, *Cashier.*

Loans and discounts	$439,097.73	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	23,607.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	269,920.00
Due from approved reserve agents	25,793.53	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,329.00
Current expenses and taxes paid	4,632.47		
Premiums paid	28,212.50	Individual deposits	198,233.29
Checks and other cash items	9,889.93	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	911.00		
Fractional currency	87.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,415.55		
Legal-tender notes	9,550.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	858,090.02	Total	858,090.02

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Cambridge National Bank, East Cambridge.

DANIEL R. SORTWELL, *President.* No. 449. JOHN C. BULLARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$259,578.96	Capital stock paid in	$100,000.00
Overdrafts	8,398.24		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,638.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,700.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,590.30	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	843.00
Current expenses and taxes paid	70.98		
Premiums paid		Individual deposits	200,477.18
Checks and other cash items	18,667.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,646.00		
Fractional currency		Due to other national banks	2,324.01
Trade dollars		Due to State banks and bankers	
Specie	11,342.13		
Legal-tender notes	16,371.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	1,707.20
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	354,490.38	Total	354,490.38

Lechmere National Bank, East Cambridge.

LEWIS HALL, *President.* No. 614. GEORGE A. LLOYD, *Cashier.*

Loans and discounts	$251,866.62	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	13,957.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,418.80	National-bank notes outstanding	90,000.00
Due from approved reserve agents	11,095.90	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	1,397.00
Current expenses and taxes paid	116.95		
Premiums paid		Individual deposits	143,648.60
Checks and other cash items	9,224.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,584.00		
Fractional currency	66.47	Due to other national banks	586.59
Trade dollars		Due to State banks and bankers	
Specie	8,826.60		
Legal-tender notes	2,890.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	419,589.38	Total	419,589.38

First National Bank, East Hampton.

SAMUEL T. SEELYE, *President.* No. 428. CHARLES H. JOHNSON, *Cashier.*

Loans and discounts	$310,862.36	Capital stock paid in	$200,000.00
Overdrafts	24.30		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	27,035.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,950.00	National-bank notes outstanding	43,900.00
Due from approved reserve agents	24,881.10	State-bank notes outstanding	
Due from other banks and bankers	278.19		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	217.00
Current expenses and taxes paid	1,261.15		
Premiums paid		Individual deposits	103,244.52
Checks and other cash items	94.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15.00		
Fractional currency	146.15	Due to other national banks	271.25
Trade dollars		Due to State banks and bankers	
Specie	5,427.50		
Legal-tender notes	2,458.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	20.00		
Total	434,668.16	Total	434,668.16

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Martha's Vineyard National Bank, Edgartown.

JOSEPH T. PEASE, *President.* No. 1274. CYRUS H. PEASE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$147, 557. 66	Capital stock paid in	$100, 000. 00
Overdrafts	95. 75		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	43, 552. 39
U. S. bonds to secure deposits	.....	Other undivided profits	2, 067. 30
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	3, 490. 00	National-bank notes outstanding	89, 890. 00
Due from approved reserve agents	3, 911. 24	State-bank notes outstanding	.....
Due from other banks and bankers	5, 460. 52		
Real estate, furniture, and fixtures	2, 50 1. 00	Dividends unpaid	1, 329. 50
Current expenses and taxes paid	3. 90		
Premiums paid	13, 093. 75	Individual deposits	52, 118. 07
Checks and other cash items	253. 12	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1, 935. 00		
Fractional currency	9. 22	Due to other national banks	.....
Trade dollars	.....	Due to State banks and bankers	.....
Specie	4, 712. 10		
Legal-tender notes	1, 525. 00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer	.....		
Total	288, 957. 26	Total	288, 957. 26

National Bank, Fairhaven.

C. H. MORTON, *President.* No. 490. REUBEN NYE, *Cashier.*

Loans and discounts	$118, 866. 39	Capital stock paid in	$120, 000. 00
Overdrafts	229. 85		
U. S. bonds to secure circulation	120, 000. 00	Surplus fund	11, 500. 00
U. S. bonds to secure deposits	.....	Other undivided profits	7, 112. 65
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	3, 090. 50	National-bank notes outstanding	107, 100. 00
Due from approved reserve agents	4, 204. 16	State-bank notes outstanding	.....
Due from other banks and bankers	1, 373. 62		
Real estate, furniture, and fixtures	6, 500. 00	Dividends unpaid	1, 336. 00
Current expenses and taxes paid	901. 57		
Premiums paid	12, 754. 00	Individual deposits	31, 740. 00
Checks and other cash items	9. 59	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1, 900. 00		
Fractional currency	56. 43	Due to other national banks	148. 37
Trade dollars	.....	Due to State banks and bankers	.....
Specie	2, 195. 00		
Legal-tender notes	1, 456. 00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	5, 400. 00		
Due from U. S. Treasurer	.....		
Total	278, 937. 02	Total	278, 937. 02

First National Bank, Fall River.

JOHN S. BRAYTON, *President.* No. 256. EVERETT M. COOK, *Cashier.*

Loans and discounts	$659, 142. 36	Capital stock paid in	$400, 000. 00
Overdrafts	.....		
U. S. bonds to secure circulation	162, 000. 00	Surplus fund	80, 000. 00
U. S. bonds to secure deposits	.....	Other undivided profits	84, 872. 34
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	145, 800. 00
Due from approved reserve agents	160, 134. 66	State-bank notes outstanding	.....
Due from other banks and bankers	68, 282. 43		
Real estate, furniture, and fixtures	.....	Dividends unpaid	.....
Current expenses and taxes paid	2, 579. 46		
Premiums paid	.....	Individual deposits	394, 179. 73
Checks and other cash items	.....	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	25, 578. 00		
Fractional currency	1, 247. 99	Due to other national banks	4, 107. 68
Trade dollars	.....	Due to State banks and bankers	.....
Specie	2, 704. 85		
Legal-tender notes	20, 000. 00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	7, 290. 00		
Due from U. S. Treasurer	.....		
Total	1, 108, 959. 75	Total	1, 108, 959. 75

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Second National Bank, Fall River.

LEONTINE LINCOLN, *President.* No. 439. CHARLES J. HOLMES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$234,444.36	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,612.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,900.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	35,699.46	State-bank notes outstanding	
Due from other banks and bankers	25,000.00		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,913.92		
Premiums paid		Individual deposits	138,185.45
Checks and other cash items	367.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,597.00		
Fractional currency	332.81	Due to other national banks	2,172.19
Trade dollars		Due to State banks and bankers	
Specie	6,008.45		
Legal-tender notes	9,957.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	495,970.38	Total	495,970.38

Fall River National Bank, Fall River.

G. H. HATHAWAY, *President.* No. 590. F. H. GIFFORD, *Cashier.*

Loans and discounts	$543,311.89	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	14,534.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,940.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	68,196.76	State-bank notes outstanding	
Due from other banks and bankers	1,424.90		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	3,834.50
Current expenses and taxes paid	4,939.69		
Premiums paid	24,000.00	Individual deposits	235,189.13
Checks and other cash items	2,483.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,515.00		
Fractional currency	422.55	Due to other national banks	5,843.52
Trade dollars		Due to State banks and bankers	
Specie	5,842.90		
Legal-tender notes	22,825.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	2,000.00		
Total	849,401.92	Total	849,401.92

Massasoit National Bank, Fall River.

B. D. DAVOL, *President.* No. 612. ERIE W. BORDEN, *Cashier.*

Loans and discounts	$532,434.88	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	45,262.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,557.38	National-bank notes outstanding	90,000.00
Due from approved reserve agents	48,926.94	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	532.00
Current expenses and taxes paid	2,047.67		
Premiums paid	12,000.00	Individual deposits	323,400.75
Checks and other cash items	234.66	United States deposits	43,397.19
Exchanges for clearing-house		Deposits of U.S. disbursing officers	657.05
Bills of other banks	9,242.00		
Fractional currency	751.87	Due to other national banks	6,754.21
Trade dollars		Due to State banks and bankers	
Specie	25,535.60		
Legal-tender notes	24,773.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	835,004.00	Total	835,004.00

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Metacomet National Bank, Fall River.

WALTER C. DURFEE, *President.* No. 924. AZARIAH S. TRIPP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$705,084.32	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	133,037.61
U. S. bonds to secure deposits		Other undivided profits	16,732.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	56,587.00	National-bank notes outstanding	87,020.00
Due from approved reserve agents	47,619.70	State-bank notes outstanding	
Due from other banks and bankers	5,734.39		
Real estate, furniture, and fixtures	82,446.75	Dividends unpaid	1,179.50
Current expenses and taxes paid	2,501.25		
Premiums paid	26,000.00	Individual deposits	317,315.52
Checks and other cash items	1,238.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,304.00		
Fractional currency	467.66	Due to other national banks	11,133.97
Trade dollars		Due to State banks and bankers	1,220.07
Specie	25,155.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,067,638.46	Total	1,067,638.46

National Union Bank, Fall River.

DANIEL WILBUR, *President.* No. 1288. DANIEL A. CHAPIN, *Cashier.*

Loans and discounts	$385,651.29	Capital stock paid in	$273,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	54,600.00
U. S. bonds to secure deposits		Other undivided profits	22,527.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,903.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,559.97	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,265.50
Current expenses and taxes paid	5,987.07		
Premiums paid	6,900.00	Individual deposits	124,303.65
Checks and other cash items	20,816.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,511.00		
Fractional currency	180.93	Due to other national banks	4,556.80
Trade dollars		Due to State banks and bankers	
Specie	15,400.00		
Legal-tender notes	14,093.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	535,253.14	Total	535,253.14

Pocasset National Bank, Fall River.

WEAVER OSBORN, *President.* No. 679. E. E. HATHAWAY, *Cashier.*

Loans and discounts	$411,296.00	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	34,003.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	179,950.00
Due from approved reserve agents	50,249.29	State-bank notes outstanding	
Due from other banks and bankers	1,367.26		
Real estate, furniture, and fixtures	89,572.53	Dividends unpaid	3,162.00
Current expenses and taxes paid	1,898.24		
Premiums paid	20,000.00	Individual deposits	342,068.26
Checks and other cash items	21,678.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,337.00		
Fractional currency	825.71	Due to other national banks	24,252.35
Trade dollars		Due to State banks and bankers	48,050.52
Specie	49,219.75		
Legal-tender notes	9,132.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	8,910.45		
Due from U. S. Treasurer	5,000.00		
Total	891,486.70	Total	891,486.70

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Falmouth National Bank, Falmouth.

SILAS JONES, *President.* No. 1320. GEORGE E. CLARKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$112,694.20	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,857.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	4,520.95	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,700.00	Dividends unpaid	3,117.00
Current expenses and taxes paid			
Premiums paid	17,500.00	Individual deposits	43,023.04
Checks and other cash items	1,851.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	9.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,975.70		
Legal-tender notes	246.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	258,997.60	Total	258,997.60

Fitchburg National Bank, Fitchburg.

EBENEZER TORREY, *President.* No. 1077. B. N. BULLOCK, *Cashier.*

Loans and discounts	$585,490.62	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	4,806.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,072.45	State-bank notes outstanding	
Due from other banks and bankers	1,861.01		
Real estate, furniture and fixtures		Dividends unpaid	4,149.00
Current expenses and taxes paid	106.84		
Premiums paid	10,000.00	Individual deposits	247,074.80
Checks and other cash items	1,805.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,725.00		
Fractional currency	103.38	Due to other national banks	11,811.23
Trade dollars		Due to State banks and bankers	
Specie	20,426.85		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	702,841.81	Total	702,841.81

Rollstone National Bank, Fitchburg.

HENRY A. WILLIS, *President.* No. 702. WILBUR B. TENNEY, *Cashier.*

Loans and discounts	$479,587.82	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	125,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	2,910.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	112,500.00
Due from approved reserve agents	146,389.19	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	61,000.00	Dividends unpaid	4,494.00
Current expenses and taxes paid	424.47		
Premiums paid	18,500.00	Individual deposits	347,402.80
Checks and other cash items	4,481.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,890.00		
Fractional currency	58.90	Due to other national banks	14,744.89
Trade dollars		Due to State banks and bankers	
Specie	20,495.00		
Legal-tender notes	600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,625.00		
Due from U. S. Treasurer			
Total	872,052.32	Total	872,052.32

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Safety Fund National Bank, Fitchburg.

HENRY ALLISON, *President.* No. 2153. GEORGE K. TAPLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$338,626.44	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	31,000.00
U. S. bonds to secure deposits		Other undivided profits	11,531.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	34,565.64	State-bank notes outstanding	
Due from other banks and bankers	1,906.55		
Real estate, furniture, and fixtures		Dividends unpaid	227.50
Current expenses and taxes paid	6,452.86		
Premiums paid		Individual deposits	160,389.95
Checks and other cash items	3,419.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,994.00		
Fractional currency	128.50	Due to other national banks	6,162.64
Trade dollars		Due to State banks and bankers	
Specie	11,957.40		
Legal-tender notes	600.00	Notes and bills re-discounted	20,339.37
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	609,650.92	Total	609,650.92

Wachusett National Bank, Fitchburg.

OMON H. LAWRENCE, *President.* No. 2265. GEORGE E. CLIFFORD, *Cashier.*

Loans and discounts	$966,694.88	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	44,153.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	77,850.88	State-bank notes outstanding	
Due from other banks and bankers	28,809.97		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	1,224.00
Current expenses and taxes paid	12,613.66		
Premiums paid		Individual deposits	588,300.62
Checks and other cash items	10,949.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,756.00		
Fractional currency	45.98	Due to other national banks	24,087.53
Trade dollars		Due to State banks and bankers	
Specie	53,160.55		
Legal-tender notes	1,000.00	Notes and bills re-discounted	74,214.84
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	6,599.64		
Total	1,321,980.69	Total	1,321,980.69

Framingham National Bank, Framingham.

INCREASE S. WHEELER, *President.* No. 528. JAMES J. VALENTINE, *Cashier.*

Loans and discounts	$281,332.83	Capital stock paid in	$200,000.00
Overdrafts	3.96		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	48,860.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,100.00	National-bank notes outstanding	143,145.00
Due from approved reserve agents	10,567.24	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	4,324.00
Current expenses and taxes paid	492.16		
Premiums paid	8,000.00	Individual deposits	81,717.89
Checks and other cash items	9,194.01	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	9.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,257.70		
Legal-tender notes	1,090.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	528,047.62	Total	528,047.62

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Franklin National Bank, Franklin.

JAMES P. RAY, *President.* No. 1207. MOSES FARNUM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$262,647.36	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	36,500.00
U. S. bonds to secure deposits		Other undivided profits	5,978.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	17,649.00	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,279.00
Current expenses and taxes paid	879.45		
Premiums paid		Individual deposits	84,698.43
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,304.00		
Fractional currency	76.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,900.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	508,455.83	Total	508,455.83

First National Bank, Gardner.

JOHN D. EDGELL, *President.* No. 884. VOLNEY W. HOWE, *Cashier.*

Loans and discounts	$311,273.55	Capital stock paid in	$150,000.00
Overdrafts	22.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,619.19
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	44,350.00
Due from approved reserve agents	34,531.24	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	21,000.00	Dividends unpaid	801.00
Current expenses and taxes paid	1,843.19		
Premiums paid	3,500.00	Individual deposits	214,702.55
Checks and other cash items	758.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,110.00		
Fractional currency	533.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,350.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	450,472.74	Total	450,472.74

Georgetown National Bank, Georgetown.

GEORGE H. CARLETON, *President.* No. 2297 LEWIS H. GILES, *Cashier.*

Loans and discounts	$103,772.34	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,629.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,133.95	National-bank notes outstanding	21,640.00
Due from approved reserve agents	12,313.93	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	345.00
Current expenses and taxes paid	1,107.96		
Premiums paid	4,000.00	Individual deposits	68,066.37
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,640.00		
Fractional currency	52.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,000.00
Specie	1,547.50		
Legal-tender notes	2,987.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	157,680.54	Total	157,680.54

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First National Bank, Gloucester.

JOSEPH O. PROCTER, *President.* No. 549. GEORGE R. BRADFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$424,152.20	Capital stock paid in	$200,000.00
Overdrafts	28.90		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	29,502.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	179,995.00
Due from approved reserve agents	29,309.05	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	1,276.00
Current expenses and taxes paid	2,812.89		
Premiums paid		Individual deposits	269,920.31
Checks and other cash items	1,082.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,078.00		
Fractional currency	232.54	Due to other national banks	406.17
Trade dollars		Due to State banks and bankers	
Specie	11,804.50		
Legal-tender notes	2,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	712,100.24	Total	712,100.24

Cape Ann National Bank, Gloucester.

JOHN E. SOMES, *President.* No. 899. HIRAM RICH, *Cashier.*

Loans and discounts	$255,667.44	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	10,135.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,400.00	National-bank notes outstanding	134,800.00
Due from approved reserve agents	40,688.86	State-bank notes outstanding	
Due from other banks and bankers	455.81		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	2,331.00
Current expenses and taxes paid	5.00		
Premiums paid	24,000.00	Individual deposits	165,217.26
Checks and other cash items	307.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,225.00		
Fractional currency	82.67	Due to other national banks	1,558.85
Trade dollars		Due to State banks and bankers	
Specie	8,300.95		
Legal-tender notes	9,160.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	519,042.73	Total	519,042.73

City National Bank, Gloucester.

ADDISON GILBERT, *President.* No. 2292. WILLIAM A. PEW, *Cashier.*

Loans and discounts	$392,418.03	Capital stock paid in	$150,000.00
Overdrafts	63.86		
U. S. bonds to secure circulation	150,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,620.16
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	58,774.83	State-bank notes outstanding	
Due from other banks and bankers	46.38		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,769.00
Current expenses and taxes paid	218.00		
Premiums paid		Individual deposits	320,072.31
Checks and other cash items	5,283.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,045.00		
Fractional currency	305.85	Due to other national banks	638.61
Trade dollars		Due to State banks and bankers	
Specie	8,295.00		
Legal-tender notes	7,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	654,100.08	Total	654,100.08

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Gloucester National Bank, Gloucester.

BENJAMIN H. CORLISS, *President.* No. 1162. WILLIAM BABSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$545,642.47	Capital stock paid in	$300,000.00
Overdrafts	18.35		
U. S. bonds to secure circulation	150,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	16,910.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,500.00	National-bank notes outstanding	134,000.00
Due from approved reserve agents	78,805.59	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	5,960.00
Current expenses and taxes paid	154.33		
Premiums paid	6,000.00	Individual deposits	299,360.09
Checks and other cash items	615.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,482.00		
Fractional currency	309.41	Due to other national banks	9,818.25
Trade dollars		Due to State banks and bankers	
Specie	8,912.25		
Legal-tender notes	9,859.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	846,048.98	Total	846,048.98

First National Bank, Grafton.

HORACE S. WARREN, *President.* No. 188. ALDEN A. HOWE, *Cashier.*

Loans and discounts	$136,617.88	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	1,491.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,551.15	State-bank notes outstanding	
Due from other banks and bankers	753.55		
Real estate, furniture, and fixtures		Dividends unpaid	744.00
Current expenses and taxes paid	1,784.00		
Premiums paid	1,850.00	Individual deposits	31,182.04
Checks and other cash items	386.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,800.00		
Fractional currency	19.07	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,146.00		
Legal-tender notes	891.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	181,917.70	Total	181,917.70

Grafton National Bank Grafton.

GEORGE K. NICHOLS, *President.* No. 824. HENRY F. WING, *Cashier.*

Loans and discounts	$115,383.51	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	104.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,733.61	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,101.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	662.00
Current expenses and taxes paid			
Premiums paid	2,700.00	Individual deposits	51,923.65
Checks and other cash items	436.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,308.00		
Fractional currency	6.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,895.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	195,189.75	Total	195,189.75

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National Mahaiwe Bank, Great Barrington.

JOHN L. DODGE, *President.* No. 1203. FREDERICK N. DELAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$382,953.64	Capital stock paid in	$200,000.00
Overdrafts	1,613.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	15,905.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,991.85	State-bank notes outstanding	
Due from other banks and bankers	5,324.11		
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	2,048.00
Current expenses and taxes paid	1,192.58		
Premiums paid		Individual deposits	239,570.22
Checks and other cash items	9,697.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,636.00		
Fractional currency	81.54	Due to other national banks	22,607.10
Trade dollars		Due to State banks and bankers	
Specie	9,389.85		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	570,131.17	Total	570,131.17

First National Bank, Greenfield.

WILLIAM B. WASHBURN, *President.* No. 474. JOSEPH W. STEVENS, *Cashier.*

Loans and discounts	$497,871.28	Capital stock paid in	$200,000.00
Overdrafts	3,751.72		
U. S. bonds to secure circulation	200,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	9,878.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	50,509.00	State-bank notes outstanding	
Due from other banks and bankers	17,924.20		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	1,000.67
Current expenses and taxes paid			
Premiums paid		Individual deposits	252,556.39
Checks and other cash items	3,214.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,597.00		
Fractional currency	190.81	Due to other national banks	17,956.11
Trade dollars		Due to State banks and bankers	3,920.11
Specie	14,147.50		
Legal-tender notes	3,196.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	815,401.76	Total	815,401.76

Franklin County National Bank, Greenfield.

J. H. SANDERSON, *President.* No. 920. H. O. EDGERTON, *Cashier.*

Loans and discounts	$245,992.70	Capital stock paid in	$200,000.00
Overdrafts	589.94		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits	50,000.00	Other undivided profits	8,763.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,162.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	5,585.38	State-bank notes outstanding	
Due from other banks and bankers	9,385.28		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	115.90
Current expenses and taxes paid	1,869.68		
Premiums paid		Individual deposits	84,127.39
Checks and other cash items	512.72	United States deposits	45,020.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	160.00		
Fractional currency	25.89	Due to other national banks	7,158.17
Trade dollars		Due to State banks and bankers	
Specie	7,957.29		
Legal-tender notes	1,694.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	395,185.38	Total	395,185.38

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Packard National Bank, Greenfield.

RUFUS A. PACKARD, *President.* No. 2264. W. G. PACKARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,825.73	Capital stock paid in	$100,000.00
Overdrafts	417.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,850.00
U. S. bonds to secure deposits		Other undivided profits	992.34
U. S. bonds on hand	1,700.00		
Other stocks, bonds, and mortgages	14,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,144.99	State-bank notes outstanding	
Due from other banks and bankers	1,705.35		
Real estate, furniture, and fixtures	2,800.00	Dividends unpaid	1,035.00
Current expenses and taxes paid	196.36		
Premiums paid	2,919.00	Individual deposits	131,286.45
Checks and other cash items	827.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,130.00		
Fractional currency	244.64	Due to other national banks	71.76
Trade dollars		Due to State banks and bankers	
Specie	5,234.05		
Legal-tender notes	3,465.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	262,735.55	Total	262,735.55

Cape Cod National Bank, Harwich.

ISAAC H. LOVELAND, *President.* No. 712 GEORGE H. SNOW, *Cashier.*

Loans and discounts	$362,784.47	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	29,019.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	69,693.50	National-bank notes outstanding	270,000.00
Due from approved reserve agents	31,192.43	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	804.00
Current expenses and taxes paid	1,093.65		
Premiums paid		Individual deposits	126,065.09
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	124.37		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	785,888.42	Total	785,888.42

First National Bank, Haverhill.

GEORGE COGSWELL, *President.* No. 481. ELBRIDGE G. WOOD, *Cashier.*

Loans and discounts	$504,361.39	Capital stock paid in	$300,000.00
Overdrafts	45.54		
U. S. bonds to secure circulation	150,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	44,448.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	57,619.64	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	1,692.50
Current expenses and taxes paid	9,179.39		
Premiums paid		Individual deposits	199,889.60
Checks and other cash items	4,140.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,593.00		
Fractional currency	510.51	Due to other national banks	10,297.40
Trade dollars		Due to State banks and bankers	
Specie	17,028.00		
Legal-tender notes	4,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	791,328.11	Total	791,328.11

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Second National Bank, Haverhill.

JOHN A. GALE, *President.* No. 3510. C. H. GOODWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$286,233.56	Capital stock paid in	$150,000.00
Overdrafts	41.64		
U. S. bonds to secure circulation	37,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	11,094.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	55,004.06	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	
Current expenses and taxes paid	3,489.77		
Premiums paid	9,500.00	Individual deposits	249,666.07
Checks and other cash items	8,180.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,179.00		
Fractional currency	1,168.79	Due to other national banks	1,089.01
Trade dollars		Due to State banks and bankers	
Specie	10,515.00		
Legal-tender notes	3,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	445,599.37	Total	445,599.37

Essex National Bank, Haverhill.

JOHN C. TILTON, *President.* No. 589. WILLIAM CALDWELL, *Cashier.*

Loans and discounts	$166,192.87	Capital stock paid in	$100,000.00
Overdrafts	3,505.65		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	23,724.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,807.53	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	2,109.00
Current expenses and taxes paid	2,648.71		
Premiums paid		Individual deposits	55,609.04
Checks and other cash items	527.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,641.00		
Fractional currency	292.00	Due to other national banks	5,872.33
Trade dollars		Due to State banks and bankers	
Specie	6,074.35		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	229,814.37	Total	229,814.37

Haverhill National Bank, Haverhill.

JAMES E. GALE, *President.* No. 484. CHARLES T. PAUL, *Cashier.*

Loans and discounts	$592,002.90	Capital stock paid in	$200,000.00
Overdrafts	24.33		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	27,577.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,700.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,114.04	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	42,500.00	Dividends unpaid	608.00
Current expenses and taxes paid	7,090.20		
Premiums paid		Individual deposits	387,476.23
Checks and other cash items	8,698.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,310.00		
Fractional currency	790.11	Due to other national banks	21,098.94
Trade dollars		Due to State banks and bankers	
Specie	12,366.75		
Legal-tender notes	15,914.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	791,760.65	Total	791,760.65

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Merrimack National Bank, Haverhill.

CHARLES W. CHASE, *President.* No. 633. UBERT A. KILLAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$586,586.96	Capital stock paid in	$240,000.00
Overdrafts	950.88		
U. S. bonds to secure circulation	240,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	19,526.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	216,000.00
Due from approved reserve agents	55,404.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	747.00
Current expenses and taxes paid	8,742.77		
Premiums paid		Individual deposits	358,394.25
Checks and other cash items	11,103.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,647.00		
Fractional currency	1,050.93	Due to other national banks	15,521.58
Trade dollars		Due to State banks and bankers	
Specie	29,902.85		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	10,800.00		
Due from U. S. Treasurer			
Total	970,189.23	Total	970,189.23

Hingham National Bank, Hingham.

JOSEPH JACOBS, JR., *President.* No. 1119. B. A. ROBINSON, *Cashier.*

Loans and discounts	$225,046.05	Capital stock paid in	$140,000.00
Overdrafts	5.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,600.00
U. S. bonds to secure deposits		Other undivided profits	1,039.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	11,353.48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	1,702.75
Current expenses and taxes paid	873.06		
Premiums paid	6,000.00	Individual deposits	101,929.53
Checks and other cash items	2,163.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,900.00		
Fractional currency	79.87	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,600.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	315,771.57	Total	315,771.57

Holliston National Bank, Holliston.

SIDNEY WILDER, *President.* No. 802. JOHN H. ANDREWS, *Cashier.*

Loans and discounts	$136,954.94	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	25,407.24
U. S. bonds to secure deposits		Other undivided profits	1,189.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	82,950.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	9,471.79	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	16,800.00	Dividends unpaid	2,747.50
Current expenses and taxes paid			
Premiums paid	310.00	Individual deposits	68,116.66
Checks and other cash items	1,114.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,860.00		
Fractional currency	17.33	Due to other national banks	423.42
Trade dollars		Due to State banks and bankers	14,311.66
Specie	4,380.00		
Legal-tender notes	900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	259,946.36	Total	295,946.36

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City National Bank, Holyoke.

C. B. PRESCOTT, *President.* No. 2430. C. FAYETTE SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$361,770.17	Capital stock paid in	$200,000.00
Overdrafts	1,412.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	15,878.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,123.96	State-bank notes outstanding	
Due from other banks and bankers	8,620.11		
Real estate, furniture, and fixtures		Dividends unpaid	37.50
Current expenses and taxes paid	1,914.11		
Premiums paid	4,500.00	Individual deposits	222,491.79
Checks and other cash items	6,227.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,680.00		
Fractional currency	90.69	Due to other national banks	5,212.72
Trade dollars		Due to State banks and bankers	
Specie	12,920.00		
Legal-tender notes	5,112.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	504,620.95	Total	504,620.95

Hadley Falls National Bank, Holyoke.

CHARLES W. RANLETT, *President.* No. 1246. HUBBELL P. TERRY, *Cashier.*

Loans and discounts	$386,660.16	Capital stock paid in	$200,000.00
Overdrafts	149.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	36,856.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,435.00
Due from approved reserve agents	52,547.82	State-bank notes outstanding	
Due from other banks and bankers	326.91		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	9,463.61
Current expenses and taxes paid	5.06		
Premiums paid	3,400.00	Individual deposits	143,316.37
Checks and other cash items	637.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	28,608.00		
Fractional currency	55.85	Due to other national banks	28,443.37
Trade dollars		Due to State banks and bankers	
Specie	18,196.50		
Legal-tender notes	4,678.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	562,514.37	Total	562,514.37

Holyoke National Bank, Holyoke.

GEORGE W. PRENTISS, *President.* No. 1939. WILLIAM G. TWING, *Cashier.*

Loans and discounts	$622,882.78	Capital stock paid in	$200,000.00
Overdrafts	186.81		
U. S. bonds to secure circulation	100,000.00	Surplus fund	73,000.00
U. S. bonds to secure deposits		Other undivided profits	13,931.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,270.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	53,600.71	State-bank notes outstanding	
Due from other banks and bankers	1,233.81		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	9,013.10
Current expenses and taxes paid	13.65		
Premiums paid	5,000.00	Individual deposits	443,376.20
Checks and other cash items	3,065.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,023.00		
Fractional currency	169.82	Due to other national banks	10,363.26
Trade dollars		Due to State banks and bankers	
Specie	26,139.60		
Legal-tender notes	13,598.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	839,683.86	Total	839,683.86

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Home National Bank, Holyoke.

JAMES H. NEWTON, *President.* No. 3128. EDWIN L. MUNN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$473,382.07	Capital stock paid in	$250,000.00
Overdrafts	956.57		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,291.31
U. S. bonds to secure deposits		Other undivided profits	14,587.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,395.34	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	10.00
Current expenses and taxes paid	1,419.87		
Premiums paid	10,500.00	Individual deposits	229,352.04
Checks and other cash items	2,415.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	174.17	Due to other national banks	9,918.66
Trade dollars		Due to State banks and bankers	
Specie	18,185.00		
Legal-tender notes	2,481.00	Notes and bills re-discounted	27,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	581,659.59	Total	581,659.59

Hopkinton National Bank, Hopkinton.

LOWELL B. MAYBRY, *President.* No. 626. ELEAZER J. JENKS, *Cashier.*

Loans and discounts	$171,860.64	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,033.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,400.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	2,229.77	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	23,227.82	Dividends unpaid	165.50
Current expenses and taxes paid	4,430.51		
Premiums paid	3,000.00	Individual deposits	34,999.43
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,791.00		
Fractional currency	72.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,748.20		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	258,947.93	Total	258,947.93

Hudson National Bank, Hudson.

LUMAN T. JEFTS, *President.* No. 2618. CALEB L. BRIGHAM, *Cashier.*

Loans and discounts	$191,419.38	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	4,173.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,690.33	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	500.00	Dividends unpaid	1,622.00
Current expenses and taxes paid	32.82		
Premiums paid	4,000.00	Individual deposits	122,891.74
Checks and other cash items	3,078.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,831.00		
Fractional currency	89.81	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,120.75		
Legal-tender notes	2,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	255,187.24	Total	255,187.24

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First National Bank, Hyannis.

SYLVANUS B. PHINNEY, *President.* No. 1107. JOSEPH R. HALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,873.26	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,102.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	89,900.00
Due from approved reserve agents	26,142.21	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	920.34		
Premiums paid	5,500.00	Individual deposits	108,546.61
Checks and other cash items	1,427.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	190.00		
Fractional currency	10.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,400.00		
Legal-tender notes	1,656.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	430.00		
Total	324,549.33	Total	324,549.33

Bay State National Bank, Lawrence.

GEORGE L. DAVIS, *President.* No. 1014. SAMUEL WHITE, *Cashier.*

Loans and discounts	$612,185.41	Capital stock paid in	$375,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	109,253.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	203,275.63	National-bank notes outstanding	90,000.00
Due from approved reserve agents	21,558.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	7,771.00
Current expenses and taxes paid	191.37		
Premiums paid		Individual deposits	328,741.84
Checks and other cash items	877.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,992.00		
Fractional currency	726.26	Due to other national banks	6,859.84
Trade dollars		Due to State banks and bankers	
Specie	29,319.20		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	992,626.41	Total	992,626.41

Lawrence National Bank, Lawrence.

ARTEMAS W. STEARNS, *President.* No. 1962. H. L. SHERMAN, *Cashier.*

Loans and discounts	$669,981.02	Capital stock paid in	$300,000.00
Overdrafts	318.51		
U. S. bonds to secure circulation	300,000.00	Surplus fund	28,500.00
U. S. bonds to secure deposits		Other undivided profits	18,007.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	270,000.00
Due from approved reserve agents	127,038.16	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,884.50
Current expenses and taxes paid	3,181.09		
Premiums paid		Individual deposits	533,815.98
Checks and other cash items	5,122.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,503.00		
Fractional currency	532.28	Due to other national banks	22,512.71
Trade dollars		Due to State banks and bankers	
Specie	20,044.05		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	1,176,720.58	Total	1,176,720.58

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National Pemberton Bank, Lawrence.

LEVI SPRAGUE, *President.* No. 1048. J. A. PERKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$402, 117. 96	Capital stock paid in	$150, 000. 00
Overdrafts			
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	27, 577. 65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30, 508. 80	National-bank notes outstanding	133, 880. 00
Due from approved reserve agents	32, 110. 54	State-bank notes outstanding	
Due from other banks and bankers	2, 467. 02		
Real estate, furniture, and fixtures	5, 000. 00	Dividends unpaid	2, 019. 00
Current expenses and taxes paid	110. 79		
Premiums paid		Individual deposits	295, 105. 27
Checks and other cash items	461. 95	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 121. 00		
Fractional currency	171. 88	Due to other national banks	20, 182. 62
Trade dollars		Due to State banks and bankers	
Specie	19, 944. 60		
Legal-tender notes	7, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 750. 00		
Due from U. S. Treasurer			
Total	658, 764. 54	Total	658, 764. 54

Pacific National Bank, Lawrence.

JAMES H. KIDDER, *President.* No. 2347. WILLIAM H. JAQUITH, *Cashier.*

Loans and discounts	$330, 936. 44	Capital stock paid in	$150, 000. 00
Overdrafts	1, 619. 87		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	12, 600. 00
U. S. bonds to secure deposits		Other undivided profits	1, 835. 45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	19, 073. 45	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2, 500. 00	Dividends unpaid	2, 274. 00
Current expenses and taxes paid			
Premiums paid	6, 500. 00	Individual deposits	227, 466. 67
Checks and other cash items	3, 419. 47	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 951. 00		
Fractional currency		Due to other national banks	1, 302. 71
Trade dollars		Due to State banks and bankers	
Specie	20, 828. 60		
Legal-tender notes	3, 150. 00	Notes and bills re-discounted	10, 000. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	495, 478. 83	Total	495, 478. 83

Lee National Bank, Lee.

P. C. BAIRD, *President.* No. 885. JOHN L. KILBON, *Cashier.*

Loans and discounts	$402, 974. 87	Capital stock paid in	$200, 000. 00
Overdrafts	392. 98		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	100, 000. 00
U. S. bonds to secure deposits		Other undivided profits	34, 822. 60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	16, 334. 41	State-bank notes outstanding	
Due from other banks and bankers	1, 194. 80		
Real estate, furniture, and fixtures	6, 000. 00	Dividends unpaid	192. 00
Current expenses and taxes paid	2, 863. 48		
Premiums paid		Individual deposits	104, 167. 17
Checks and other cash items	2, 458. 26	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3, 530. 00		
Fractional currency	141. 37	Due to other national banks	7, 204. 24
Trade dollars		Due to State banks and bankers	9, 909. 11
Specie	6, 183. 95		
Legal-tender notes	6, 971. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	501, 295. 12	Total	501, 295. 12

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Leicester National Bank, Leicester.

CHARLES A. DENNY, *President.* No. 918. GEORGE H. SPRAGUE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$249,072.49	Capital stock paid in	$200,000.00
Overdrafts	12.37		
U. S. bonds to secure circulation	154,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,624.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,500.00	National-bank notes outstanding	135,800.00
Due from approved reserve agents	15,569.81	State-bank notes outstanding	
Due from other banks and bankers	200.00		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	1,304.00
Current expenses and taxes paid	75.27		
Premiums paid		Individual deposits	74,462.44
Checks and other cash items	157.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,455.00		
Fractional currency	33.08	Due to other national banks	3,122.80
Trade dollars		Due to State banks and bankers	
Specie	7,469.60		
Legal-tender notes	839.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,930.00		
Due from U. S. Treasurer			
Total	461,313.90	Total	461,313.90

Leominster National Bank, Leominster.

HAMILTON MAYO, *President.* No. 3204. A. L. BURDITT, *Cashier.*

Loans and discounts	$262,007.64	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	4,600.00
U. S. bonds to secure deposits		Other undivided profits	8,249.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	26,184.40	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	576.00
Current expenses and taxes paid	1,498.10		
Premiums paid	9,000.00	Individual deposits	137,711.08
Checks and other cash items	1,144.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	370.00		
Fractional currency	66.00	Due to other national banks	22,399.44
Trade dollars		Due to State banks and bankers	
Specie	13,865.70		
Legal-tender notes	3,962.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	357,286.24	Total	357,286.24

First National Bank, Lowell.

JAMES C. ABBOTT, *President.* No. 331. WALTER M. SAWYER, *Cashier.*

Loans and discounts	$574,569.65	Capital stock paid in	$250,000.00
Overdrafts	31,065.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	75,818.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,284.63	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	35,614.55	Dividends unpaid	4,503.00
Current expenses and taxes paid	203.51		
Premiums paid		Individual deposits	303,872.91
Checks and other cash items	10,674.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,759.00		
Fractional currency	137.80	Due to other national banks	2,846.42
Trade dollars		Due to State banks and bankers	
Specie	18,981.75		
Legal-tender notes	1,500.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	792,040.86	Total	792,040.86

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Appleton National Bank, Lowell.

JOHN F. KIMBALL, *President.* No. 986. EDWARD K. PERLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,066,408.14	Capital stock paid in	$300,000.00
Overdrafts	7,495.34		
U. S. bonds to secure circulation	300,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	47,633.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	58,183.99	National-bank notes outstanding	267,810.00
Due from approved reserve agents	61,945.84	State-bank notes outstanding	
Due from other banks and bankers	3,051.38		
Real estate, furniture, and fixtures	133,908.51	Dividends unpaid	8,474.76
Current expenses and taxes paid	216.18		
Premiums paid		Individual deposits	909,551.19
Checks and other cash items	15,946.63	United States deposits	
Exchanges for clearing-house	1,500.00	Deposits of U.S. disbursing officers	
Bills of other banks	3,230.00		
Fractional currency	329.88	Due to other national banks	17,326.99
Trade dollars		Due to State banks and bankers	
Specie	50,300.00		
Legal-tender notes	14,781.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	30,000.00
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	1,730,796.89	Total	1,730,796.89

Merchants' National Bank, Lowell.

ARTHUR P. BONNEY, *President.* No. 506. W. W. JOHNSON, *Cashier.*

Loans and discounts	$969,169.14	Capital stock paid in	$400,000.00
Overdrafts	180.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	94,008.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	131,775.90	State-bank notes outstanding	
Due from other banks and bankers	30,000.00		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	3,353.50
Current expenses and taxes paid	231.91		
Premiums paid		Individual deposits	650,479.31
Checks and other cash items	1.00	United States deposits	
Exchanges for clearing-house	17,539.34	Deposits of U.S. disbursing officers	
Bills of other banks	15,540.00		
Fractional currency	680.15	Due to other national banks	2,479.73
Trade dollars		Due to State banks and bankers	
Specie	36,726.60		
Legal-tender notes	5,627.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,295,321.17	Total	1,295,321.17

Old Lowell National Bank, Lowell.

JOHN DAVIS, *President.* No. 1329. CHARLES M. WILLIAMS, *Cashier.*

Loans and discounts	$393,903.11	Capital stock paid in	$200,000.00
Overdrafts	750.77		
U. S. bonds to secure circulation	125,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	20,211.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	109,290.00
Due from approved reserve agents	5,605.83	State-bank notes outstanding	
Due from other banks and bankers	4,044.47		
Real estate, furniture, and fixtures		Dividends unpaid	4,472.00
Current expenses and taxes paid	156.19		
Premiums paid	6,000.00	Individual deposits	220,928.40
Checks and other cash items	12,079.31	United States deposits	
Exchanges for clearing-house	3,102.23	Deposits of U.S. disbursing officers	
Bills of other banks	4,600.00		
Fractional currency	166.04	Due to other national banks	2,242.26
Trade dollars		Due to State banks and bankers	
Specie	18,110.97		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,625.00		
Due from U. S. Treasurer			
Total	597,143.92	Total	597,143.92

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Prescott National Bank, Lowell.

DANIEL S. RICHARDSON, *President.* No. 960. ALONZO A. COBURN, *Cashier*

Resources.		Liabilities.	
Loans and discounts	$919,982.08	Capital stock paid in	$300,000.00
Overdrafts	3,929.61		
U. S. bonds to secure circulation	60,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	73,198.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	65,284.55	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	9,048.00
Current expenses and taxes paid	379.95		
Premiums paid		Individual deposits	583,835.01
Checks and other cash items	1,922.93	United States deposits	
Exchanges for clearing-house	12,041.34	Deposits of U.S. disbursing officers	
Bills of other banks	5,553.00		
Fractional currency	1,126.92	Due to other national banks	3,449.77
Trade dollars		Due to State banks and bankers	
Specie	25,640.50		
Legal-tender notes	22,250.00	Notes and bills re-discounted	25,779.61
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	1,149,310.88	Total	1,149,310.88

Railroad National Bank, Lowell.

JACOB ROGERS, *President.* No. 753. F. P. HAGGETT, *Cashier.*

Loans and discounts	$788,670.26	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,966.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	178,750.00
Due from approved reserve agents	31,819.62	State-bank notes outstanding	
Due from other banks and bankers	1,532.32		
Real estate, furniture, and fixtures		Dividends unpaid	5,936.00
Current expenses and taxes paid	249.10		
Premiums paid	38,000.00	Individual deposits	365,168.75
Checks and other cash items	903.23	United States deposits	
Exchanges for clearing-house	941.06	Deposits of U.S. disbursing officers	
Bills of other banks	11,383.00		
Fractional currency	507.04	Due to other national banks	35,136.28
Trade dollars		Due to State banks and bankers	
Specie	17,951.60		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,111,957.23	Total	1,111,957.23

Wamesit National Bank, Lowell.

H. C. HOWE, *President.* No. 781. GEORGE W. KNOWLTON, *Cashier.*

Loans and discounts	$501,162.20	Capital stock paid in	$250,000.00
Overdrafts	113.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	45,290.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,042.17	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	2,212.60
Current expenses and taxes paid	1,056.31		
Premiums paid	5,000.00	Individual deposits	268,024.52
Checks and other cash items	19,983.72	United States deposits	
Exchanges for clearing-house	1,390.82	Deposits of U.S. disbursing officers	
Bills of other banks	4,905.00		
Fractional currency	103.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,019.94		
Legal-tender notes	14,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	669,526.89	Total	669,526.89

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First National Bank, Lynn.

AMOS F. BREED, *President.* No. 638. OWEN DAME, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,048,730.71	Capital stock paid in	$500,000.00
Overdrafts	2.23		
U. S. bonds to secure circulation	300,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	51,406.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	268,780.00
Due from approved reserve agents	59,741.10	State-bank notes outstanding	
Due from other banks and bankers	55,828.05		
Real estate, furniture, and fixtures		Dividends unpaid	6,783.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	506,388.89
Checks and other cash items	5,337.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,305.00		
Fractional currency	537.23	Due to other national banks	106,842.68
Trade dollars		Due to State banks and bankers	31,744.32
Specie	37,585.30		
Legal-tender notes	34,378.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	1,571,945.46	Total	1,571,945.46

Central National Bank, Lynn.

PHILIP A. CHASE, *President.* No. 1201. WARREN M. BREED, *Cashier.*

Loans and discounts	$526,507.91	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	36,408.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	72,000.00
Due from approved reserve agents	28,447.36	State-bank notes outstanding	
Due from other banks and bankers	3,000.00		
Real estate, furniture, and fixtures		Dividends unpaid	7,739.30
Current expenses and taxes paid			
Premiums paid		Individual deposits	272,475.63
Checks and other cash items	2,533.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,467.00		
Fractional currency	361.80	Due to other national banks	5,492.16
Trade dollars		Due to State banks and bankers	
Specie	14,198.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	664,115.41	Total	664,115.41

Lynn National Bank, Lynn.

JOHN MACNAIR, *President.* No. 3429. JAMES E. JENKINS, *Cashier.*

Loans and discounts	$394,130.67	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	11,007.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,960.00
Due from approved reserve agents	22,261.53	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	4,455.00	Individual deposits	349,628.16
Checks and other cash items	5,712.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,556.00		
Fractional currency	311.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,258.50		
Legal-tender notes	6,785.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	500,595.76	Total	500,595.76

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National City Bank, Lynn.

AMOS P. TAPLEY, *President.* No. 697. BENJAMIN V. FRENCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$486,087.73	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	32,947.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	262,408.14	National-bank notes outstanding	85,020.00
Due from approved reserve agents	82,990.65	State-bank notes outstanding	
Due from other banks and bankers	50,000.00		
Real estate, furniture, and fixtures		Dividends unpaid	1,995.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	571,997.88
Checks and other cash items	102,926.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,014.00		
Fractional currency	1,498.75	Due to other national banks	114,509.90
Trade dollars		Due to State banks and bankers	
Specie	40,590.00		
Legal-tender notes	9,454.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,156,470.16	Total	1,156,470.16

National Security Bank, Lynn.

BENJAMIN F. SPINNEY, *President.* No. 2563. DAVID J. LORD, *Cashier.*

Loans and discounts	$584,537.53	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	85,000.00
U. S. bonds to secure deposits		Other undivided profits	948.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,625.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	115,028.03	State-bank notes outstanding	
Due from other banks and bankers	1,192.63		
Real estate, furniture, and fixtures		Dividends unpaid	655.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	583,395.25
Checks and other cash items	18,932.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,036.00		
Fractional currency	747.75	Due to other national banks	3,408.05
Trade dollars		Due to State banks and bankers	
Specie	26,057.69		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	818,406.69	Total	818,406.69

First National Bank, Malden.

ELISHA S. CONVERSE, *President.* No. 588. ARTHUR T. TUFTS, *Cashier.*

Loans and discounts	$207,347.30	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	101,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	17,257.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	88,680.00
Due from approved reserve agents	17,733.38	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	417.00
Current expenses and taxes paid	145.15		
Premiums paid		Individual deposits	214,112.59
Checks and other cash items	3,161.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,359.00		
Fractional currency	9.49	Due to other national banks	293.69
Trade dollars		Due to State banks and bankers	
Specie	6,004.75		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	450,760.39	Total	450,760.39

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Marblehead National Bank, Marblehead.

JOHN F. HARRIS, *President.* No. 767. WILLIAM REYNOLDS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$221,458.54	Capital stock paid in	$120,000.00
Overdrafts			
U. S. bonds to secure circulation	120,000.00	Surplus fund	24,550.00
U. S. bonds to secure deposits		Other undivided profits	6,433.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,225.00	National-bank notes outstanding	107,180.00
Due from approved reserve agents	7,973.50	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,700.00	Dividends unpaid	2,073.00
Current expenses and taxes paid			
Premiums paid	7,858.89	Individual deposits	133,242.17
Checks and other cash items	242.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,858.09		
Fractional currency	186.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,075.30		
Legal-tender notes	480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,400.00		
Due from U. S. Treasurer			
Total	393,478.20	Total	393,478.20

National Grand Bank, Marblehead.

DAVID K. PHILLIPS, *President.* No. 676. EVERETT PAINE, *Cashier.*

Loans and discounts	$270,922.97	Capital stock paid in	$120,000.00
Overdrafts			
U. S. bonds to secure circulation	120,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	22,409.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,600.00	National-bank notes outstanding	103,000.00
Due from approved reserve agents	12,845.91	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	1,524.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	170,026.50
Checks and other cash items	1,030.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,085.00		
Fractional currency	87.67	Due to other national banks	6,472.59
Trade dollars		Due to State banks and bankers	
Specie	18,060.95		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,400.00		
Due from U. S. Treasurer	2,000.00		
Total	450,433.06	Total	450,433.06

First National Bank, Marlboro'.

WILLIAM H. FAY, *President.* No. 2770. F. L. CLAFLIN, *Cashier.*

Loans and discounts	$215,077.82	Capital stock paid in	$150,000.00
Overdrafts	53.26		
U. S. bonds to secure circulation	150,000.00	Surplus fund	4,810.40
U. S. bonds to secure deposits		Other undivided profits	5,608.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	16,174.89	State bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,190.00
Current expenses and taxes paid	140.25		
Premiums paid	32,500.00	Individual deposits	129,224.83
Checks and other cash items	81.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,893.00		
Fractional currency	389.20	Due to other national banks	11,430.53
Trade dollars		Due to State banks and bankers	
Specie	5,704.95		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	437,264.60	Total	437,264.60

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People's National Bank, Marlborough.

D. W. HITCHCOCK, *President.* No. 2404. JOHN L. STONE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$235,651.98	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	13,100.00
U. S. bonds to secure deposits		Other undivided profits	9,485.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	36,007.24	State-bank notes outstanding	
Due from other banks and bankers	4,030.73		
Real estate, furniture, and fixtures		Dividends unpaid	228.00
Current expenses and taxes paid	4,262.75		
Premiums paid	2,000.00	Individual deposits	192,446.46
Checks and other cash items	1,890.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,901.00		
Fractional currency	6.20	Due to other national banks	8,977.22
Trade dollars		Due to State banks and bankers	
Specie	14,987.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	414,237.11	Total	414,237.11

First National Bank, Merrimac.

WILLIAM H. HASKELL, *President.* No. 268. DANIEL J. POORE, *Cashier.*

Loans and discounts	$329,014.65	Capital stock paid in	$200,000.00
Overdrafts	167.95		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,143.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	179,750.00
Due from approved reserve agents	11,093.27	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	387.00
Current expenses and taxes paid	5,207.65		
Premiums paid	22,000.00	Individual deposits	148,962.26
Checks and other cash items	421.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	45.00		
Fractional currency	185.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,759.25		
Legal-tender notes	6,348.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	587,242.66	Total	587,242.66

National Bank, Methuen.

JAMES WALTON, *President.* No. 1483. JACOB EMERSON, *Cashier.*

Loans and discounts	$118,955.57	Capital stock paid in	$100,000.00
Overdrafts	12.90		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,986.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,763.72	National-bank notes outstanding	90,000.00
Due from approved reserve agents	17,554.15	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,306.00
Current expenses and taxes paid	43.34		
Premiums paid	18,802.05	Individual deposits	67,359.83
Checks and other cash items	1,439.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,623.00		
Fractional currency	66.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,253.45		
Legal-tender notes	638.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	285,651.93	Total	285,651.93

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Home National Bank, Milford.

B. E. HARRIS, *President.* No. 2275. NAPOLEON B. JOHNSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$232,492.19	Capital stock paid in	$130,000.00
Overdrafts			
U. S. bonds to secure circulation	130,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	29,392.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,563.36	National-bank notes outstanding	108,529.00
Due from approved reserve agents	14,680.95	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	650.00
Current expenses and taxes paid	2,820.43		
Premiums paid		Individual deposits	128,920.54
Checks and other cash items	753.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	308.07	Due to other national banks	5,152.00
Trade dollars		Due to State banks and bankers	2,997.62
Specie	14,845.70		
Legal-tender notes	5,582.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer			
Total	425,641.51	Total	425,641.51

Milford National Bank, Milford.

CHARLES F. CLAFLIN, *President.* No. 866. AUGUSTUS WHEELER, *Cashier.*

Loans and discounts	$451,266.14	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	189,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	48,852.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	169,380.00
Due from approved reserve agents	14,294.81	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,225.50
Current expenses and taxes paid	6,136.98		
Premiums paid		Individual deposits	190,613.06
Checks and other cash items	20,737.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,180.00		
Fractional currency	250.53	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,205.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	8,500.00		
Due from U. S. Treasurer			
Total	710,070.57	Total	710,070.57

Millbury National Bank, Millbury.

CHARLES D. MORSE, *President.* No. 572. AMOS ARMSBY, *Cashier.*

Loans and discounts	$362,669.34	Capital stock paid in	$200,000.00
Overdrafts	302.26		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	4,130.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,527.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	878.50
Current expenses and taxes paid	102.55		
Premiums paid	4,000.00	Individual deposits	151,477.14
Checks and other cash items	665.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,640.00		
Fractional currency	53.01	Due to other national banks	4,846.68
Trade dollars		Due to State banks and bankers	
Specie	12,622.60		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	466,332.97	Total	466,332.97

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Blue Hill National Bank, Milton.

ELEAZER J. BISPHAM, *President.* No. 684. SARELL J. WILLIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$314,835.77	Capital stock paid in	$200,000.00
Overdrafts	117.29		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	2,550.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,210.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	13,021.95	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	500.00	Dividends unpaid	3,075.50
Current expenses and taxes paid	47.70		
Premiums paid	26,000.00	Individual deposits	160,691.60
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,806.00		
Fractional currency	156.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,737.00		
Legal-tender notes	2,885.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	586,317.64	Total	586,317.64

Monson National Bank, Monson.

CYRUS W. HOLMES, *President.* No. 503. EDWARD F. MORRIS, *Cashier.*

Loans and discounts	$205,069.25	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	162,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	48,191.52
U. S. bonds on hand	2,000.00		
Other stocks, bonds, and mortgages	7,312.89	National-bank notes outstanding	132,360.00
Due from approved reserve agents	62,554.45	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	617.00
Current expenses and taxes paid	1,183.19		
Premiums paid	538.50	Individual deposits	97,160.40
Checks and other cash items	586.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,375.00		
Fractional currency	74.46	Due to other national banks	1,791.05
Trade dollars		Due to State banks and bankers	
Specie	3,393.60		
Legal-tender notes	5,252.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,280.00		
Due from U. S. Treasurer			
Total	460,119.97	Total	460,119.97

Pacific National Bank, Nantucket.

FREDERICK C. SANFORD, *President.* No. 714. ALBERT G. BROCK, *Cashier.*

Loans and discounts	$175,443.54	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	2,964.31
U. S. bonds on hand	5,700.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	1,810.75	State-bank notes outstanding	
Due from other banks and bankers	3,494.22		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	727.50
Current expenses and taxes paid	51.85		
Premiums paid		Individual deposits	82,495.45
Checks and other cash items	1,577.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,460.00		
Fractional currency	15.39	Due to other national banks	1,231.92
Trade dollars		Due to State banks and bankers	
Specie	7,000.00		
Legal-tender notes	8,166.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	271,419.18	Total	271,419.18

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Natick National Bank, Natick.

LEONARD WINCH, *President.* No. 2107. S. W. HOLMES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,413.38	Capital stock paid in	$100,000.00
Overdrafts	3,308.10		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,670.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,450.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	32,134.90	State-bank notes outstanding	
Due from other banks and bankers	1,219.36		
Real estate, furniture, and fixtures	1,770.87	Dividends unpaid	240.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	252,419.23
Checks and other cash items	235.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,334.00		
Fractional currency	577.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,055.00		
Legal-tender notes	1,332.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	470,330.56	Total	470,330.56

First National Bank, New Bedford.

WILLIAM WATKINS, *President.* No. 261. WALTER P. WINSOR, *Cashier.*

Loans and discounts	$1,233,304.10	Capital stock paid in	$1,000,000.00
Overdrafts	15.11		
U. S. bonds to secure circulation	900,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	64,834.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	231,346.88	National-bank notes outstanding	804,140.00
Due from approved reserve agents	92,273.21	State-bank notes outstanding	
Due from other banks and bankers	617.37		
Real estate, furniture, and fixtures		Dividends unpaid	30,207.80
Current expenses and taxes paid			
Premiums paid		Individual deposits	420,135.73
Checks and other cash items	7,978.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,248.00		
Fractional currency		Due to other national banks	25,506.12
Trade dollars		Due to State banks and bankers	
Specie	13,541.57		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	40,500.00		
Due from U. S. Treasurer			
Total	2,544,824.24	Total	2,544,824.24

Citizens' National Bank, New Bedford.

JOSEPH A. BEAUVAIS, *President.* No. 2262. EDWARD S. BROWN, *Cashier.*

Loans and discounts	$734,411.10	Capital stock paid in	$500,000.00
Overdrafts	725.90		
U. S. bonds to secure circulation	500,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	36,264.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	449,415.00
Due from approved reserve agents	63,444.30	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,189.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	299,579.37
Checks and other cash items	5,828.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,005.00		
Fractional currency	300.87	Due to other national banks	1,290.31
Trade dollars		Due to State banks and bankers	
Specie	6,701.15		
Legal-tender notes	1,821.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	22,500.00		
Due from U. S. Treasurer			
Total	1,339,737.77	Total	1,339,737.77

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Mechanics' National Bank, New Bedford.

WILLIAM W. CRAPO, *President.* No. 743. JAMES W. HERVEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,069,555.98	Capital stock paid in	$600,000.00
Overdrafts	49.64		
U. S. bonds to secure circulation	534,000.00	Surplus fund	225,000.00
U. S. bonds to secure deposits		Other undivided profits	58,978.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	106,892.94	National-bank notes outstanding	474,750.00
Due from approved reserve agents	73,517.31	State-bank notes outstanding	
Due from other banks and bankers	767.32		
Real estate, furniture, and fixtures		Dividends unpaid	4,944.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	474,936.97
Checks and other cash items	2,480.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,521.00		
Fractional currency	288.60	Due to other national banks	123.74
Trade dollars		Due to State banks and bankers	
Specie	21,264.50		
Legal-tender notes	1,546.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	24,000.00		
Due from U. S. Treasurer			
Total	1,838,733.34	Total	1,838,733.34

Merchants' National Bank, New Bedford.

JONATHAN BOURNE, *President.* No. 799. H. C. W. MOSHER, *Cashier.*

Loans and discounts	$1,968,458.92	Capital stock paid in	$1,000,000.00
Overdrafts	583.28		
U. S. bonds to secure circulation	937,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	17,075.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	837,365.00
Due from approved reserve agents	164,987.31	State-bank notes outstanding	
Due from other banks and bankers	6,111.50		
Real estate, furniture, and fixtures		Dividends unpaid	11,740.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	718,442.64
Checks and other cash items	2,528.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,911.00		
Fractional currency		Due to other national banks	77,286.71
Trade dollars		Due to State banks and bankers	
Specie	29,483.94		
Legal-tender notes	7,681.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	42,165.00		
Due from U. S. Treasurer			
Total	3,161,910.65	Total	3,161,910.65

National Bank of Commerce, New Bedford.

FRANCIS HATHAWAY, *President.* No. 690. JAMES H. TALLMAN, *Cashier.*

Loans and discounts	$1,327,482.62	Capital stock paid in	$1,000,000.00
Overdrafts	5,171.77		
U. S. bonds to secure circulation	300,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	47,711.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	84,157.25	National-bank notes outstanding	269,700.00
Due from approved reserve agents	161,940.69	State-bank notes outstanding	
Due from other banks and bankers	993.57		
Real estate, furniture, and fixtures	83,000.00	Dividends unpaid	7,415.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	492,501.98
Checks and other cash items	2,274.68	United States deposits	43,196.25
Exchanges for clearing-house		Deposits of U.S. disbursing officers	343.82
Bills of other banks	6,822.00		
Fractional currency	60.20	Due to other national banks	18,599.61
Trade dollars		Due to State banks and bankers	
Specie	35,265.00		
Legal-tender notes	5,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer	3,000.00		
Total	2,079,467.78	Total	2,079,467.78

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First National Bank, Newburyport.

CHARLES H. COFFIN, *President.* No. 279. WILLIAM F. HOUSTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$388,045.63	Capital stock paid in	$150,000.00
Overdrafts	745.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	2,781.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,565.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,570.39	State-bank notes outstanding	
Due from other banks and bankers	114.95		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	2,295.00
Current expenses and taxes paid	1,612.86		
Premiums paid	5,125.00	Individual deposits	221,090.53
Checks and other cash items	1,505.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,572.00		
Fractional currency	118.38	Due to other national banks	3,456.51
Trade dollars		Due to State banks and bankers	
Specie	13,548.00		
Legal-tender notes	850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	484,623.64	Total	484,623.64

Mechanicks' National Bank, Newburyport.

EDWARD S. MOSELEY, *President.* No. 584. FRANK O. WOODS, *Cashier.*

Loans and discounts	$470,759.24	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	6,274.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,350.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	40,815.99	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	2,793.00
Current expenses and taxes paid	2,880.39		
Premiums paid	2,400.00	Individual deposits	167,650.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,655.00		
Fractional currency	35.96	Due to other national banks	5,807.99
Trade dollars		Due to State banks and bankers	
Specie	4,959.60		
Legal-tender notes	1,420.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	602,526.18	Total	602,526.18

Merchants' National Bank, Newburyport.

P. H. BLUMPEY, *President.* No. 1047. ALBERT W. GREENLEAF, *Cashier.*

Loans and discounts	$250,980.74	Capital stock paid in	$120,000.00
Overdrafts	335.30		
U. S. bonds to secure circulation	30,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	9,822.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	26,993.00
Due from approved reserve agents	26,902.37	State-bank notes outstanding	
Due from other banks and bankers	4,254.58		
Real estate, furniture, and fixtures	7,850.00	Dividends unpaid	1,332.60
Current expenses and taxes paid	55.49		
Premiums paid	6,000.00	Individual deposits	151,086.41
Checks and other cash items	922.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,557.00		
Fractional currency	65.75	Due to other national banks	812.08
Trade dollars		Due to State banks and bankers	
Specie	8,000.40		
Legal-tender notes	272.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	345,046.60	Total	345,046.60

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Ocean National Bank, Newburyport.

MOSES H. FOWLER, *President.* No. 1011. PHILIP H. LUNT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$264,619.71	Capital stock paid in	$150,000.00
Overdrafts	2.24		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,850.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	134,950.00
Due from approved reserve agents	1,359.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	2,578.50
Current expenses and taxes paid	84.30		
Premiums paid	22,087.50	Individual deposits	118,375.00
Checks and other cash items	261.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,657.00		
Fractional currency	137.58	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,588.90		
Legal-tender notes	2,705.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	460,753.56	Total	460,753.56

First National Bank of West Newton, Newton.

JAMES H. NICKERSON, *President.* No. 3598. M. L. PARKER, *Cashier.*

Loans and discounts	$122,478.45	Capital stock paid in	$100,000.00
Overdrafts	31.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,199.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,352.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,531.75	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	600.46	Dividends unpaid	
Current expenses and taxes paid	39.21		
Premiums paid	6,384.60	Individual deposits	75,511.83
Checks and other cash items	1,453.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,066.00		
Fractional currency	32.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,016.70		
Legal-tender notes	1,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	201,211.60	Total	201,211.60

Newton National Bank, Newton.

JOSEPH N. BACON, *President.* No. 789. B. FRANKLIN BACON, *Cashier.*

Loans and discounts	$324,380.03	Capital stock paid in	$200,000.00
Overdrafts	255.95		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	2,221.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,584.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	42,158.25	Dividends unpaid	2,212.50
Current expenses and taxes paid	45.99		
Premiums paid	11,812.50	Individual deposits	201,490.35
Checks and other cash items	4,710.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,354.00		
Fractional currency	442.59	Due to other national banks	601.01
Trade dollars		Due to State banks and bankers	
Specie	26,573.45		
Legal-tender notes	3,960.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	491,528.01	Total	491,528.01

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Adams National Bank, North Adams.

S. W. BRAYTON, *President.* No. 1210. EDWARD S. WILKINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$879,538.42	Capital stock paid in	$500,000.00
Overdrafts	1,417.92		
U. S. bonds to secure circulation	250,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	8,248.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	224,940.00
Due from approved reserve agents	134,900.64	State-bank notes outstanding	
Due from other banks and bankers	33,104.15		
Real estate, furniture, and fixtures	39,690.33	Dividends unpaid	13,269.00
Current expenses and taxes paid			
Premiums paid	7,862.50	Individual deposits	449,981.74
Checks and other cash items	5,177.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,295.00		
Fractional currency	695.99	Due to other national banks	94,316.67
Trade dollars		Due to State banks and bankers	
Specie	15,949.20		
Legal-tender notes	3,907.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	967.00		
Total	1,390,755.61	Total	1,390,755.61

Berkshire National Bank, North Adams.

JAMES HUNTER, *President.* No. 2396. A. D. CADY, *Cashier.*

Loans and discounts	$311,823.86	Capital stock paid in	$200,000.00
Overdrafts	842.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	15,947.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,884.60	State-bank notes outstanding	
Due from other banks and bankers	4,963.25		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	131.50
Current expenses and taxes paid	5,211.98		
Premiums paid	4,687.50	Individual deposits	183,987.14
Checks and other cash items	3,704.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,073.00		
Fractional currency	262.04	Due to other national banks	11,326.48
Trade dollars		Due to State banks and bankers	
Specie	9,000.00		
Legal-tender notes	16,690.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	457,392.77	Total	457,392.77

First National Bank, Northampton.

HENRY F. WILLIAMS, *President.* No. 383. FREDERICK N. KNEELAND, *Cashier.*

Loans and discounts	$655,039.18	Capital stock paid in	$500,000.00
Overdrafts	359.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	16,168.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	183,941.25	National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,690.42	State-bank notes outstanding	
Due from other banks and bankers	29,478.39		
Real estate, furniture, and fixtures	27,335.00	Dividends unpaid	2,093.50
Current expenses and taxes paid	2,465.31		
Premiums paid		Individual deposits	314,688.03
Checks and other cash items	517.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,395.00		
Fractional currency		Due to other national banks	7,105.25
Trade dollars		Due to State banks and bankers	
Specie	29,568.03		
Legal-tender notes	3,016.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,010,055.06	Total	1,010,055.06

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Hampshire County National Bank, Northampton.

LEWIS WARNER, *President.* No. 418. F. A. MACOMBER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$488,671.30	Capital stock paid in	$250,000.00
Overdrafts	258.16		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,288.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,557.20	National-bank notes outstanding	178,900.00
Due from approved reserve agents	23,900.75	State-bank notes outstanding	
Due from other banks and bankers	2,040.22		
Real estate, furniture, and fixtures	35,489.89	Dividends unpaid	25.00
Current expenses and taxes paid	3,903.55		
Premiums paid		Individual deposits	318,284.69
Checks and other cash items	3,907.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,663.00		
Fractional currency	364.96	Due to other national banks	19,959.88
Trade dollars		Due to State banks and bankers	
Specie	17,274.95		
Legal-tender notes	5,426.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	825,457.71	Total	825,457.71

Northampton National Bank, Northampton.

OSCAR EDWARDS, *President.* No. 1018. JOHN WHITTELSEY, *Cashier.*

Loans and discounts	$602,133.88	Capital stock paid in	$400,000.00
Overdrafts	361.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	21,160.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	285,899.95	National-bank notes outstanding	90,000.00
Due from approved reserve agents	63,709.09	State-bank notes outstanding	
Due from other banks and bankers	79,971.65		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	6,256.00
Current expenses and taxes paid	243.27		
Premiums paid		Individual deposits	399,759.67
Checks and other cash items	2,087.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,868.00		
Fractional currency	298.00	Due to other national banks	23,089.14
Trade dollars		Due to State banks and bankers	
Specie	32,142.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	1,050.00		
Total	1,190,264.84	Total	1,190,264.84

North Attleborough National Bank, North Attleborough.

HENRY F. BARROWS, *President.* No. 3365. EDWARD R. PRICE, *Cashier.*

Loans and discounts	$359,882.05	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	17,772.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,244.17	National-bank notes outstanding	33,130.00
Due from approved reserve agents	61,084.83	State-bank notes outstanding	
Due from other banks and bankers	5,814.84		
Real estate, furniture, and fixtures	14,854.77	Dividends unpaid	
Current expenses and taxes paid	1,657.20		
Premiums paid	2,795.97	Individual deposits	306,025.45
Checks and other cash items	107.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,571.00		
Fractional currency	314.57	Due to other national banks	14,206.46
Trade dollars		Due to State banks and bankers	8,119.20
Specie	17,739.60		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	537,253.98	Total	537,253.98

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Northborough National Bank, Northborough.

THOMAS RICE, *President.* No. 1279. W. J. POTTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$232,400.03	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	7,044.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,375.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,900.12	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	1,772.00
Current expenses and taxes paid	1,893.78		
Premiums paid	7,500.00	Individual deposits	171,623.04
Checks and other cash items	6.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,070.00		
Fractional currency	30.18	Due to other national banks	1,340.83
Trade dollars		Due to State banks and bankers	
Specie	13,354.95		
Legal-tender notes	6,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	800.00		
Total	352,780.06	Total	352,780.06

First National Bank of Easton, North Easton.

FREDERICK L. AMES, *President.* No. 416. PARDON A. GIFFORD, *Cashier.*

Loans and discounts	$428,254.78	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	67,690.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	49,375.00	National-bank notes outstanding	264,935.00
Due from approved reserve agents	29,835.10	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,330.00
Current expenses and taxes paid	.40		
Premiums paid	23,812.50	Individual deposits	177,632.70
Checks and other cash items	7,307.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	528.00		
Fractional currency	166.55	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,014.30		
Legal-tender notes	5,794.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	873,588.00	Total	873,588.00

Orange National Bank, Orange.

GEORGE A. WHIPPLE, *President.* No. 2255. WARREN M. KING, *Cashier.*

Loans and discounts	$220,770.93	Capital stock paid in	$100,000.00
Overdrafts	4.10		
U. S. bonds to secure circulation	70,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	8,480.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,000.00	National-bank notes outstanding	63,000.00
Due from approved reserve agents	24,535.99	State-bank notes outstanding	
Due from other banks and bankers	585.87		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	111.00
Current expenses and taxes paid	1,224.64		
Premiums paid		Individual deposits	143,562.86
Checks and other cash items	37.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,604.00		
Fractional currency	115.78	Due to other national banks	11,185.01
Trade dollars		Due to State banks and bankers	
Specie	6,391.35		
Legal-tender notes	4,919.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,150.00		
Due from U. S. Treasurer			
Total	358,339.41	Total	358,339.41

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Oxford National Bank, Oxford.

A. L. JOSLIN, *President.* No. 764. C. B. SHERMAN, *Cashier*

Resources.		Liabilities.	
Loans and discounts	$119,945.14	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,946.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	6,664.50	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	590.00
Current expenses and taxes paid	1,602.80		
Premiums paid	14,600.00	Individual deposits	37,578.55
Checks and other cash items	19.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,780.00		
Fractional currency	131.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,136.45		
Legal-tender notes	986.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	217,115.52	Total	217,115.52

Palmer National Bank, Palmer.

JAMES B. SHAW, *President.* No. 2324. CHARLES B. FISK, *Cashier.*

Loans and discounts	$350,355.44	Capital stock paid in	$200,000.00
Overdrafts	2,485.93		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	16,530.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	16,391.16	State-bank notes outstanding	
Due from other banks and bankers	337.54		
Real estate, furniture, and fixtures	4,300.00	Dividends unpaid	1,618.00
Current expenses and taxes paid	7.30		
Premiums paid		Individual deposits	166,321.38
Checks and other cash items	79.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,436.00		
Fractional currency	73.75	Due to other national banks	653.09
Trade dollars		Due to State banks and bankers	545.81
Specie	9,947.00		
Legal-tender notes	3,005.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	442,668.91	Total	442,668.91

South Danvers National Bank, Peabody.

WILLIAM P. CLARK, *President.* No. 958. G. M. FOSTER, *Cashier.*

Loans and discounts	$257,004.00	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	3,333.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	134,000.00
Due from approved reserve agents	51.97	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	3,055.00
Current expenses and taxes paid			
Premiums paid	4,612.50	Individual deposits	72,445.88
Checks and other cash items	3,231.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,858.00		
Fractional currency	117.71	Due to other national banks	2,242.94
Trade dollars		Due to State banks and bankers	
Specie	9,951.40		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	440,077.03	Total	440,077.03

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Warren National Bank, Peabody.

C. WARREN OSBORN, *President.* No. 616. FRANK C. MERRILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$385, 600. 88	Capital stock paid in	$250, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	85, 000. 00
U. S. bonds to secure deposits		Other undivided profits	15, 328. 02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	118, 533. 75	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	28. 747. 70	State-bank notes outstanding	
Due from other banks and bankers	183. 19		
Real estate, furniture, and fixtures	20, 000. 00	Dividends unpaid	4, 533. 00
Current expenses and taxes paid	137. 31		
Premiums paid		Individual deposits	235, 765. 67
Checks and other cash items	4, 290. 33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11, 510. 00		
Fractional currency	86. 33	Due to other national banks	712. 80
Trade dollars		Due to State banks and bankers	
Specie	14, 000. 00		
Legal-tender notes	1, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	636, 339. 49	Total	636, 339. 49

Third National Bank, Pittsfield.

HENRY W. TAFT, *President.* No. 2525. RALPH B. BARDWELL, *Cashier.*

Loans and discounts	$316, 922. 71	Capital stock paid in	$125, 000. 00
Overdrafts	. 08		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	25, 000. 00
U. S. bonds to secure deposits		Other undivided profits	36, 783. 69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	33, 504. 45	State-bank notes outstanding	
Due from other banks and bankers	7, 939. 04		
Real estate, furniture, and fixtures		Dividends unpaid	50. 00
Current expenses and taxes paid	2, 659. 22		
Premiums paid	10, 500. 00	Individual deposits	230, 427. 74
Checks and other cash items	1, 780. 17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6, 806. 00		
Fractional currency	212. 88	Due to other national banks	3, 672. 25
Trade dollars		Due to State banks and bankers	2, 602. 12
Specie	17, 711. 25		
Legal-tender notes	11, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	513, 535. 80	Total	513, 535. 80

Agricultural National Bank, Pittsfield.

JOHN R. WARRINER, *President.* No. 1082. IRVING D. FERREY, *Cashier.*

Loans and discounts	$802, 852. 54	Capital stock paid in	$200, 000. 00
Overdrafts	1, 128. 64		
U. S. bonds to secure circulation	200, 000. 00	Surplus fund	200, 000. 00
U. S. bonds to secure deposits		Other undivided profits	72, 182. 67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	178, 540. 00
Due from approved reserve agents	166, 118. 64	State-bank notes outstanding	
Due from other banks and bankers	24, 491. 60		
Real estate, furniture, and fixtures		Dividends unpaid	5, 276. 40
Current expenses and taxes paid	5. 78		
Premiums paid		Individual deposits	588, 377. 01
Checks and other cash items	2, 263. 80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7, 760. 00		
Fractional currency	516. 55	Due to other national banks	8, 377. 16
Trade dollars		Due to State banks and bankers	210. 81
Specie	27, 590. 50		
Legal-tender notes	9, 236. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9, 000. 00		
Due from U. S. Treasurer	2, 000. 00		
Total	1, 252, 964. 05	Total	1, 252, 964. 05

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Pittsfield National Bank, Pittsfield.

JULIUS ROCKWELL, *President.* No. 1260. EDWARD S. FRANCIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$901,832.68	Capital stock paid in	$500,000.00
Overdrafts	2,218.20		
U. S. bonds to secure circulation	238,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	70,929.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	187,525.00
Due from approved reserve agents	137,740.33	State-bank notes outstanding	
Due from other banks and bankers	55,740.02		
Real estate, furniture, and fixtures	1,040.00	Dividends unpaid	456.00
Current expenses and taxes paid	11,602.58		
Premiums paid		Individual deposits	359,062.04
Checks and other cash items	8,015.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,713.00		
Fractional currency	186.18	Due to other national banks	72,187.30
Trade dollars		Due to State banks and bankers	7,292.40
Specie	16,657.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	10,706.25		
Due from U. S. Treasurer			
Total	1,397,452.38	Total	1,397,452.38

Old Colony National Bank, Plymouth.

GEORGE G. DYER, *President.* No. 996. WILLIAM S. MORISEY, *Cashier.*

Loans and discounts	$405,661.29	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	36,282.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,616.50	National-bank notes outstanding	134,400.00
Due from approved reserve agents	40,218.86	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	5,172.00
Current expenses and taxes paid	100.50		
Premiums paid		Individual deposits	160,052.80
Checks and other cash items	12,162.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,737.00		
Fractional currency	136.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,799.50		
Legal-tender notes	1,224.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	685,906.97	Total	685,906.97

Plymouth National Bank, Plymouth.

ISAAC N. STODDARD, *President.* No. 779. CHARLES B. STODDARD, *Cashier.*

Loans and discounts	$244,079.14	Capital stock paid in	$160,000.00
Overdrafts			
U. S. bonds to secure circulation	160,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	26,305.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,150.00	National-bank notes outstanding	140,400.00
Due from approved reserve agents	19,210.98	State-bank notes outstanding	
Due from other banks and bankers	5,508.35		
Real estate, furniture, and fixtures	4,246.16	Dividends unpaid	1,686.00
Current expenses and taxes paid			
Premiums paid	6,000.00	Individual deposits	123,459.44
Checks and other cash items	2,452.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,577.00		
Fractional currency	283.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,444.00		
Legal-tender notes	700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	7,200.00		
Due from U. S. Treasurer			
Total	483,850.89	Total	483,850.89

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First National Bank, Provincetown.

STEPHEN COOK, *President.* No. 736. MOSES N. GIFFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$247,097.73	Capital stock paid in	$200,000.00
Overdrafts	2.48		
U. S. bonds to secure circulation	200,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	9,938.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	97,075.00	National-bank notes outstanding	178,750.00
Due from approved reserve agents	12,585.57	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	3,298.00
Current expenses and taxes paid	81.89		
Premiums paid	4,500.00	Individual deposits	128,961.09
Checks and other cash items	1,140.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,573.00		
Fractional currency	37.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,853.10		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	580,947.43	Total	580,947.43

National Granite Bank, Quincy.

THEOPHILUS KING, *President.* No. 832. RUPERT F. CLAFLIN, *Cashier.*

Loans and discounts	$415,618.84	Capital stock paid in	$150,000.00
Overdrafts	320.56		
U. S. bonds to secure circulation	40,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	24,485.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,606.00
Current expenses and taxes paid	56.44		
Premiums paid	8,219.00	Individual deposits	239,412.34
Checks and other cash items	8,639.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,958.00		
Fractional currency	71.95	Due to other national banks	4,465.27
Trade dollars		Due to State banks and bankers	
Specie	4,285.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	507,969.32	Total	507,969.32

National Mount Wollaston Bank, Quincy.

E. H. DEWSON, *President.* No. 517. HORACE F. SPEAR, *Cashier.*

Loans and discounts	$308,470.98	Capital stock paid in	$150,000.00
Overdrafts	218.62		
U. S. bonds to secure circulation	37,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,814.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	25,959.68	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	3,700.00
Current expenses and taxes paid	102.44		
Premiums paid	2,365.00	Individual deposits	133,880.74
Checks and other cash items	1,190.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	17.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,933.45		
Legal-tender notes	2,400.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	392,145.61	Total	392,145.61

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Randolph National Bank, Randolph.

ROYAL W. TURNER, *President.* No. 558. CHARLES G. HATHAWAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$490,398.34	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	24,275.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,000.00	National-bank notes outstanding	176,750.00
Due from approved reserve agents	46,235.27	State-bank notes outstanding	
Due from other banks and bankers	1,174.36		
Real estate, furniture, and fixtures		Dividends unpaid	4,705.00
Current expenses and taxes paid	37.50		
Premiums paid	6,533.13	Individual deposits	211,650.28
Checks and other cash items	1,323.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,246.00		
Fractional currency	303.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,103.85		
Legal-tender notes	3,025.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	817,380.86	Total	817,380.86

Rockport National Bank, Rockport.

CHARLES TARR, *President.* No. 1194. GEORGE W. TUFTS, *Cashier.*

Loans and discounts	$202,382.88	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	4,043.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,320.00
Due from approved reserve agents	2,846.16	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	2,214.00
Current expenses and taxes paid	35.27		
Premiums paid		Individual deposits	103,532.20
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	1.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,314.25		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	329,079.68	Total	329,079.68

First National Bank, Salem.

EBEN SUTTON, *President.* No. 407. EDWARD H. PAYSON, *Cashier.*

Loans and discounts	$580,663.79	Capital stock paid in	$300,000.00
Overdrafts	23.85		
U. S. bonds to secure circulation	222,250.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	9,640.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	43,525.00	National-bank notes outstanding	198,950.00
Due from approved reserve agents	35,743.68	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	11,263.00
Current expenses and taxes paid	15.42		
Premiums paid		Individual deposits	319,694.24
Checks and other cash items	6,260.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,429.00		
Fractional currency	123.33	Due to other national banks	14,981.77
Trade dollars		Due to State banks and bankers	
Specie	18,150.00		
Legal-tender notes	3,340.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	10,000.00		
Due from U. S. Treasurer			
Total	934,529.07	Total	934,529.07

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Asiatic National Bank, Salem.

L. B. HARRINGTON, *President.* No. 634. CHARLES S. REA, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$548,826.00	Capital stock paid in	$315,000.00
Overdrafts	1.42		
U. S. bonds to secure circulation	50,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	8,243.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	38,605.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	46,101.57	State-bank notes outstanding	
Due from other banks and bankers	12,793.17		
Real estate, furniture, and fixtures		Dividends unpaid	3,156.30
Current expenses and taxes paid			
Premiums paid	5,031.25	Individual deposits	239,962.90
Checks and other cash items	5,985.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,183.00		
Fractional currency	125.48	Due to other national banks	13,429.57
Trade dollars		Due to State banks and bankers	
Specie	20,889.55		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	744,792.29	Total	744,792.29

Mercantile National Bank, Salem.

CHARLES HARRINGTON, *President.* No. 691. JOSEPH H. PHIPPEN, *Cashier.*

Loans and discounts	$414,396.08	Capital stock paid in	$200,000.00
Overdrafts	581.12		
U. S. bonds to secure circulation	112,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	3,259.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,500.00	National-bank notes outstanding	99,810.00
Due from approved reserve agents	32,834.45	State-bank notes outstanding	
Due from other banks and bankers	71.71		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	2,133.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	254,552.30
Checks and other cash items	253.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,355.00		
Fractional currency	73.77	Due to other national banks	1,985.40
Trade dollars		Due to State banks and bankers	
Specie	11,067.60		
Legal-tender notes	8,597.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,040.00		
Due from U. S. Treasurer			
Total	606,770.38	Total	606,770.38

Merchants' National Bank, Salem.

GEORGE R. EMMERTON, *President.* No. 726. HENRY M. BATCHELDER, *Cashier.*

Loans and discounts	$427,304.99	Capital stock paid in	$200,000.00
Overdrafts	49.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	7,320.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,289.26	State-bank notes outstanding	
Due from other banks and bankers	893.73		
Real estate, furniture, and fixtures		Dividends unpaid	1,626.00
Current expenses and taxes paid	190.98		
Premiums paid	13,000.00	Individual deposits	255,603.06
Checks and other cash items	3,662.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	937.00		
Fractional currency	130.92	Due to other national banks	23,260.91
Trade dollars		Due to State banks and bankers	
Specie	13,290.50		
Legal-tender notes	1,711.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	607,810.26	Total	607,810.26

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National Exchange Bank, Salem.

NATHAN NICHOLS, *President.* No. 817. JOSEPH H. WEBB, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$381,498.24	Capital stock paid in	$200,000.00
Overdrafts	37.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	1,374.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	20,115.85	State-bank notes outstanding	
Due from other banks and bankers	3,113.90		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,875.00
Current expenses and taxes paid			
Premiums paid	2,400.00	Individual deposits	200,015.80
Checks and other cash items	6,683.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,073.00		
Fractional currency	377.71	Due to other national banks	12,402.60
Trade dollars		Due to State banks and bankers	
Specie	19,613.00		
Legal-tender notes	8,505.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	510,667.53	Total	510,667.53

Naumkeag National Bank, Salem.

JOSEPH H. TOWNE, *President.* No. 647. NATHANIEL A. VERY, *Cashier.*

Loans and discounts	$907,776.78	Capital stock paid in	$500,000.00
Overdrafts	548.50		
U. S. bonds to secure circulation	200,000.00	Surplus fund	275,000.00
U. S. bonds to secure deposits		Other undivided profits	48,490.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	85,267.00	National-bank notes outstanding	179,100.00
Due from approved reserve agents	92,760.63	State-bank notes outstanding	
Due from other banks and bankers	1,126.13		
Real estate, furniture, and fixtures		Dividends unpaid	6,859.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	290,887.50
Checks and other cash items	8,975.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,498.00		
Fractional currency	104.05	Due to other national banks	48,779.03
Trade dollars		Due to State banks and bankers	
Specie	25,500.97		
Legal-tender notes	13,499.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	1,349,056.24	Total	1,349,056.24

Salem National Bank, Salem.

S. ENDICOTT PEABODY, *President.* No. 704. GEORGE D. PHIPPEN, *Cashier.*

Loans and discounts	$547,258.28	Capital stock paid in	$300,000.00
Overdrafts	517.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	11,163.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	59,835.40	National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,077.64	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,611.00
Current expenses and taxes paid	432.90		
Premiums paid		Individual deposits	253,976.63
Checks and other cash items	517.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	65.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,796.25		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	711,751.10	Total	711,751.10

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Shelburne Falls National Bank, Shelburne Falls.

H. H. MAYHEW, *President.* No. 1144. C. W. HAWKS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$172,755.48	Capital stock paid in	$200,000.00
Overdrafts	378.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,578.96
U. S. bonds to secure deposits		Other undivided profits	5,265.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,150.00	National-bank notes outstanding	44,400.00
Due from approved reserve agents	25,826.00	State-bank notes outstanding	
Due from other banks and bankers	195.02		
Real estate, furniture, and fixtures	28,628.28	Dividends unpaid	
Current expenses and taxes paid	1,749.19		
Premiums paid		Individual deposits	80,500.68
Checks and other cash items	767.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,283.00		
Fractional currency	59.90	Due to other national banks	3,913.37
Trade dollars		Due to State banks and bankers	
Specie	6,616.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	344,658.30	Total	344,658.30

Southbridge National Bank, Southbridge.

JACOB EDWARDS, *President.* No. 934. FRANCIS L. CHAPIN, *Cashier.*

Loans and discounts	$312,836.61	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	42,120.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	134,200.00
Due from approved reserve agents	28,027.26	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	2,028.00
Current expenses and taxes paid	61.20		
Premiums paid		Individual deposits	155,485.61
Checks and other cash items	4,548.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	34.53	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,300.00		
Legal-tender notes	276.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	513,834.47	Total	513,834.47

South Framingham National Bank, South Framingham.

FRANKLIN MANSON, *President.* No. 2485. FREDERICK L. OAKS, *Cashier.*

Loans and discounts	$196,230.46	Capital stock paid in	$100,000.00
Overdrafts	1.08		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	5,916.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,273.57	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	452.50
Current expenses and taxes paid	1,453.89		
Premiums paid	4,500.00	Individual deposits	119,575.36
Checks and other cash items	4,515.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,640.00		
Fractional currency	35.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	32,379.97
Specie	15,963.60		
Legal-tender notes	2,586.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	286,324.57	Total	286,324.57

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First National Bank, South Weymouth.

JOHN S. FOGG, *President.* No. 618. JOHN H. STETSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$275,187.89	Capital stock paid in	$150,000.00
Overdrafts	159.37		
U. S. bonds to secure circulation	110,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,546.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	98,300.00
Due from approved reserve agents	34,016.24	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	3,235.50
Current expenses and taxes paid	102.58		
Premiums paid		Individual deposits	173,723.34
Checks and other cash items	1,138.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,362.00		
Fractional currency	58.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,955.15		
Legal-tender notes	375.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	460,805.27	Total	460,805.27

Spencer National Bank, Spencer.

ERASTUS JONES, *President.* No. 2288. C. T. LINLEY, *Cashier.*

Loans and discounts	$319,598.82	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	24,500.00
U. S. bonds to secure deposits		Other undivided profits	3,613.33
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	49,233.93	State-bank notes outstanding	
Due from other banks and bankers	8,303.30		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,713.00
Current expenses and taxes paid	243.44		
Premiums paid	8,696.24	Individual deposits	198,530.31
Checks and other cash items	928.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,694.00		
Fractional currency	757.18	Due to other national banks	37,023.57
Trade dollars		Due to State banks and bankers	
Specie	12,137.15		
Legal-tender notes	3,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	449,130.21	Total	449,130.21

First National Bank, Springfield.

JAMES KIRKHAM, *President.* No. 14. D. A. FOLSOM, *Cashier.*

Loans and discounts	$979,737.45	Capital stock paid in	$400,000.00
Overdrafts	61.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	170,000.00
U. S. bonds to secure deposits		Other undivided profits	24,526.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,946.36	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,510.98	State-bank notes outstanding	
Due from other banks and bankers	8,713.23		
Real estate, furniture, and fixtures	65,000.00	Dividends unpaid	991.00
Current expenses and taxes paid	4,338.21		
Premiums paid	5,875.00	Individual deposits	589,512.27
Checks and other cash items	628.19	United States deposits	
Exchanges for clearing-house	2,543.06	Deposits of U.S. disbursing officers	
Bills of other banks	20,130.00		
Fractional currency	39.67	Due to other national banks	464.48
Trade dollars		Due to State banks and bankers	
Specie	32,841.70		
Legal-tender notes	18,878.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,230,493.75	Tota	1,230,493.75

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Second National Bank, Springfield.

A. T. FOLSOM, *President.* No. 181. C. H. CHURCHILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$613,921.28	Capital stock paid in	$300,000.00
Overdrafts	295.08		
U. S. bonds to secure circulation	50,000.00	Surplus fund	225,000.00
U. S. bonds to secure deposits		Other undivided profits	36,772.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	62,900.00	National-bank notes outstanding	44,170.00
Due from approved reserve agents	40,515.64	State-bank notes outstanding	
Due from other banks and bankers	15,719.13		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	580.00
Current expenses and taxes paid	3,387.91		
Premiums paid	5,550.00	Individual deposits	292,680.33
Checks and other cash items	6,602.66	United States deposits	
Exchanges for clearing-house	2,349.41	Deposits of U.S. disbursing officers	
Bills of other banks	3,977.00		
Fractional currency	89.57	Due to other national banks	8,880.59
Trade dollars		Due to State banks and bankers	
Specie	22,002.85		
Legal-tender notes	3,523.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	908,083.53	Total	908,083.53

Third National Bank, Springfield.

F. H. HARRIS, *President.* No. 308. FREDERICK HARRIS, *Cashier.*

Loans and discounts	$1,422,469.72	Capital stock paid in	$500,000.00
Overdrafts	1,517.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	32,915.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,421.43	State-bank notes outstanding	
Due from other banks and bankers	21,646.25		
Real estate, furniture, and fixtures	115,285.26	Dividends unpaid	1,465.00
Current expenses and taxes paid	5,857.12		
Premiums paid		Individual deposits	737,864.52
Checks and other cash items	12,303.47	United States deposits	93,603.08
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,614.86
Bills of other banks	2,444.00		
Fractional currency	174.64	Due to other national banks	36,480.51
Trade dollars		Due to State banks and bankers	310.67
Specie	36,903.85		
Legal-tender notes	11,981.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,849,253.85	Total	1,849,253.85

Agawam National Bank, Springfield.

HENRY S. HYDE *President.* No. 1055. FREDERICK S. BAILEY, *Cashier.*

Loans and discounts	$1,021,902.68	Capital stock paid in	$500,000.00
Overdrafts	2,275.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	19,289.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	81,717.49	State-bank notes outstanding	
Due from other banks and bankers	17,313.58		
Real estate, furniture, and fixtures	80,275.00	Dividends unpaid	14,265.00
Current expenses and taxes paid	2.00		
Premiums paid		Individual deposits	592,307.33
Checks and other cash items	3,047.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,307.00		
Fractional currency	150.06	Due to other national banks	29,896.97
Trade dollars		Due to State banks and bankers	3,915.65
Specie	23,933.70		
Legal-tender notes	10,477.00	Notes and bills re-discounted	11,176.41
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,315,850.80	Total	1,315,850.80

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Chapin National Bank, Springfield.

WILLIAM K. BAKER, *President.* No. 2435. W. F. CALLENDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$954,385.76	Capital stock paid in	$500,000.00
Overdrafts	857.26		
U. S. bonds to secure circulation	500,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,754.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,282.58	National-bank notes outstanding	449,970.00
Due from approved reserve agents	108,251.22	State-bank notes outstanding	
Due from other banks and bankers	44,392.84		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	364.00
Current expenses and taxes paid	3,041.61		
Premiums paid	47,250.00	Individual deposits	682,189.38
Checks and other cash items	5,697.02	United States deposits	
Exchanges for clearing-house	4,362.85	Deposits of U.S. disbursing officers	
Bills of other banks	38,557.00		
Fractional currency	95.57	Due to other national banks	20,636.60
Trade dollars		Due to State banks and bankers	2,448.96
Specie	43,190.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	22,500.00		
Due from U. S. Treasurer			
Total	1,782,363.71	Total	1,782,363.71

Chicopee National Bank, Springfield.

HORACE SMITH, *President.* No. 988. ARTHUR B. WEST, *Cashier.*

Loans and discounts	$1,243,275.16	Capital stock paid in	$400,000.00
Overdrafts	543.24		
U. S. bonds to secure circulation	70,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	26,501.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,895.00	National-bank notes outstanding	63,000.00
Due from approved reserve agents	77,409.04	State-bank notes outstanding	
Due from other banks and bankers	6,847.35		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	12,448.00
Current expenses and taxes paid	183.52		
Premiums paid	9,500.00	Individual deposits	844,244.34
Checks and other cash items	7,495.79	United States deposits	
Exchanges for clearing-house	3,547.98	Deposits of U.S. disbursing officers	
Bills of other banks	4,574.00		
Fractional currency	182.37	Due to other national banks	23,191.69
Trade dollars		Due to State banks and bankers	
Specie	65,782.00		
Legal-tender notes	26,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer			
Total	1,569,385.45	Total	1,569,385.45

City National Bank, Springfield.

JAMES D. SAFFORD, *President.* No. 2433. HENRY H. BOWMAN, *Cashier.*

Loans and discounts	$879,327.35	Capital stock paid in	$250,000.00
Overdrafts	1,081.40		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	24,081.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,127.00	National-bank notes outstanding	178,670.00
Due from approved reserve agents	75,016.14	State-bank notes outstanding	
Due from other banks and bankers	2,758.37		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	534.00
Current expenses and taxes paid	3,397.23		
Premiums paid	24,000.00	Individual deposits	668,124.58
Checks and other cash items	650.57	United States deposits	
Exchanges for clearing-house	2,167.98	Deposits of U.S. disbursing officers	
Bills of other banks	1,169.00		
Fractional currency	26.70	Due to other national banks	84,158.21
Trade dollars		Due to State banks and bankers	
Specie	43,200.00		
Legal-tender notes	2,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,255,571.74	Total	1,255,571.74

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John Hancock National Bank, Springfield.

ROGER S. MOORE, *President.* No. 982. EDMUND D. CHAPIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$414,544.91	Capital stock paid in	$250,000.00
Overdrafts	104.77		
U. S. bonds to secure circulation	100,000.00	Surplus fund	37,564.22
U. S. bonds to secure deposits		Other undivided profits	3,579.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	88,980.00
Due from approved reserve agents	47,536.21	State-bank notes outstanding	
Due from other banks and bankers	3,802.92		
Real estate, furniture, and fixtures	3,878.74	Dividends unpaid	136.00
Current expenses and taxes paid	8.85		
Premiums paid	2,737.50	Individual deposits	187,465.73
Checks and other cash items	1,558.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,399.00		
Fractional currency	160.00	Due to other national banks	34,303.79
Trade dollars		Due to State banks and bankers	
Specie	8,817.53		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,480.00		
Due from U. S. Treasurer			
Total	602,029.01	Total	602,029.01

Pynchon National Bank, Springfield.

HORATIO N. CASE, *President.* No. 987. CHARLES MARSH, *Cashier.*

Loans and discounts	$451,398.51	Capital stock paid in	$200,000.00
Overdrafts	71.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	115,264.05
U. S. bonds to secure deposits		Other undivided profits	558.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,940.85	State-bank notes outstanding	
Due from other banks and bankers	1,998.96		
Real estate, furniture, and fixtures	18,481.68	Dividends unpaid	3,003.00
Current expenses and taxes paid	66.48		
Premiums paid	4,000.00	Individual deposits	245,468.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house	2,775.33	Deposits of U.S. disbursing officers	
Bills of other banks	5,115.00		
Fractional currency	47.20	Due to other national banks	6,550.68
Trade dollars		Due to State banks and bankers	
Specie	13,955.00		
Legal-tender notes	8,344.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	615,844.89	Total	615,844.89

Housatonic National Bank, Stockbridge.

DANIEL R. WILLIAMS, *President.* No. 1170. DANIEL A. KIMBALL, *Cashier.*

Loans and discounts	$359,207.36	Capital stock paid in	$200,000.00
Overdrafts	135.03		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	9,470.41
U. S. bonds on hand	2,500.00		
Other stocks, bonds, and mortgages	40,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,593.81	State-bank notes outstanding	
Due from other banks and bankers	2,597.74		
Real estate, furniture, and fixtures	14,974.32	Dividends unpaid	304.00
Current expenses and taxes paid	2,887.05		
Premiums paid	19,803.37	Individual deposits	130,228.04
Checks and other cash items	1,358.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	495.00		
Fractional currency	144.45	Due to other national banks	8,003.88
Trade dollars		Due to State banks and bankers	
Specie	4,789.00		
Legal-tender notes	2,271.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	543,006.33	Total	543,006.33

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Bristol County National Bank, Taunton.

S. L. CUSHMAN, *President.* No. 766. H. H. TOWNSEND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$810,108.53	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	105,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	16,312.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	93,327.57	National-bank notes outstanding	94,500.00
Due from approved reserve agents	70,187.99	State-bank notes outstanding	
Due from other banks and bankers	353.97		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	8,662.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	296,448.36
Checks and other cash items	248.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,407.00		
Fractional currency	424.89	Due to other national banks	15,861.02
Trade dollars		Due to State banks and bankers	
Specie	21,000.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,725.00		
Due from U. S. Treasurer			
Total	1,131,783.67	Total	1,131,783.67

Machinists' National Bank, Taunton.

EDWARD KING, *President.* No. 947. WILLIAM C. DAVENPORT, *Cashier.*

Loans and discounts	$414,974.68	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	163,150.00	Surplus fund	115,000.00
U. S. bonds to secure deposits		Other undivided profits	7,057.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	146,835.00
Due from approved reserve agents	59,545.84	State-bank notes outstanding	
Due from other banks and bankers	744.50		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	2,285.00
Current expenses and taxes paid	85.81		
Premiums paid		Individual deposits	256,001.20
Checks and other cash items	648.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,230.00		
Fractional currency	300.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,657.70		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,341.75		
Due from U. S. Treasurer	3,500.00		
Total	727,178.28	Total	727,178.28

Taunton National Bank, Taunton.

CHARLES J. H. BASSETT, *President.* No. 957. GEORGE W. ANDROS, *Cashier.*

Loans and discounts	$981,209.49	Capital stock paid in	$600,000.00
Overdrafts			
U. S. bonds to secure circulation	534,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	20,578.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	884.00	National-bank notes outstanding	476,760.00
Due from approved reserve agents	84,151.43	State-bank notes outstanding	
Due from other banks and bankers	229.39		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	9,305.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	426,928.13
Checks and other cash items	211.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,118.00		
Fractional currency	771.08	Due to other national banks	18,625.68
Trade dollars		Due to State banks and bankers	
Specie	34,340.85		
Legal-tender notes	28,401.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	24,005.00		
Due from U. S. Treasurer	30,875.60		
Total	1,752,197.40	Total	1,752,197.40

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Townsend National Bank, Townsend.

A. L. FESSENDEN, *President.* No. 805. HENRY A. HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$193,946.24	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	21,541.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,584.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	647.00
Current expenses and taxes paid	642.73		
Premiums paid		Individual deposits	81,618.13
Checks and other cash items	10,572.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	789.00		
Fractional currency	10.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,637.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	246,306.74	Total	246,306.74

Crocker National Bank, Turner's Falls.

RICHARD N. OAKMAN, *President.* No. 2058. DANIEL P. ABERCROMBIE, *Cashier.*

Loans and discounts	$552,471.12	Capital stock paid in	$300,000.00
Overdrafts	1,008.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	26,128.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,319.88	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,657.42	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	5,058.00
Current expenses and taxes paid	11.02		
Premiums paid		Individual deposits	236,551.32
Checks and other cash items	695.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,102.00		
Fractional currency	266.26	Due to other national banks	7,093.67
Trade dollars		Due to State banks and bankers	
Specie	16,050.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	679,831.71	Total	679,831.71

Blackstone National Bank, Uxbridge.

MOSES TAFT, *President.* No. 1022. CHARLES S. WESTON, *Cashier.*

Loans and discounts	$164,682.39	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	17,493.21
U. S. bonds to secure deposits		Other undivided profits	2,563.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	20,785.50	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,536.00
Current expenses and taxes paid	96.46		
Premiums paid		Individual deposits	72,346.56
Checks and other cash items	254.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	716.00		
Fractional currency	6.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,774.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	216,439.55	Total	216,439.55

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National Bank of South Reading, Wakefield.

LUCIUS BEEBE, *President.* No. 1455. THOMAS WINSHIP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$184,654.74	Capital stock paid in	$100,000.00
Overdrafts	55.54		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	9,792.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,400.00
Due from approved reserve agents	11,645.50	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,485.00
Current expenses and taxes paid	42.31		
Premiums paid	3,000.00	Individual deposits	85,761.75
Checks and other cash items	2,530.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency	84.12	Due to other national banks	433.88
Trade dollars		Due to State banks and bankers	
Specie	4,490.00		
Legal-tender notes	370.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	312,873.01	Total	312,873.01

Waltham National Bank, Waltham.

FREDERICK M. STONE, *President.* No. 688. JOSEPH F. GIBBS, *Cashier.*

Loans and discounts	$459,233.85	Capital stock paid in	$150,000.00
Overdrafts	175.91		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,369.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	69,211.76	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,530.00
Current expenses and taxes paid	688.24		
Premiums paid	8,080.00	Individual deposits	411,699.28
Checks and other cash items	2,508.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,445.00		
Fractional currency	25.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	55,944.00		
Legal-tender notes	8,036.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	678,598.43	Total	678,598.43

Ware National Bank, Ware.

WILLIAM HYDE, *President.* No. 628. WILLIAM S. HYDE, *Cashier.*

Loans and discounts	$452,191.86	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	160,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	8,363.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,600.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	20,976.00	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,785.30	Dividends unpaid	2,526.00
Current expenses and taxes paid	41.40		
Premiums paid	16,000.00	Individual deposits	198,232.66
Checks and other cash items	208.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	24,344.00		
Fractional currency	427.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	29,047.40		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	659,121.75	Total	659,121.75

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National Bank, Wareham.

GERARD C. TOBEY, *President.* No. 1440. EDWARD A. GAMMONS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$208,006.01	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,505.00
U. S. bonds to secure deposits		Other undivided profits	8,581.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,480.00	National-bank notes outstanding	44,420.00
Due from approved reserve agents	21,313.59	State-bank notes outstanding	
Due from other banks and bankers	2,903.56		
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	1,470.00
Current expenses and taxes paid	1,929.14		
Premiums paid	4,968.73	Individual deposits	129,615.89
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,524.00		
Fractional currency	2.99	Due to other national banks	1,565.38
Trade dollars		Due to State banks and bankers	
Specie	180.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	308,158.02	Total	308,158.02

Union Market National Bank, Watertown.

OLIVER SHAW, *President.* No. 2108. NOAH SWETT, *Cashier.*

Loans and discounts	$263,868.67	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	51,592.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,250.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,062.60	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	17,850.17	Dividends unpaid	55.00
Current expenses and taxes paid	1,813.03		
Premiums paid		Individual deposits	130,810.88
Checks and other cash items	1,501.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,521.00		
Fractional currency	15.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	451.25		
Legal-tender notes	7,500.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	334,958.46	Total	334,958.46

First National Bank, Webster.

CHESTER C. CORBIN, *President.* No. 2312. EDWARD L. SPALDING, *Cashier.*

Loans and discounts	$247,513.40	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,450.00
U. S. bonds to secure deposits		Other undivided profits	5,551.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	38,640.23	State-bank notes outstanding	
Due from other banks and bankers	50.00		
Real estate, furniture, and fixtures		Dividends unpaid	2,121.00
Current expenses and taxes paid	55.41		
Premiums paid	5,000.00	Individual deposits	202,611.24
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,710.00		
Fractional currency	138.01	Due to other national banks	2,992.18
Trade dollars		Due to State banks and bankers	
Specie	15,694.00		
Legal-tender notes	1,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	348,226.05	Total	348,226.05

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First National Bank, Westboro'.

JOHN A. FAYERWEATHER, *President.* No. 421. GEORGE O. BRIGHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,485.82	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,826.02
U. S. bonds on band			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,732.20	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	132.50
Current expenses and taxes paid	589.90		
Premiums paid	10,000.00	Individual deposits	100,095.82
Checks and other cash items	5,439.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,157.00		
Fractional currency	2.14	Due to other national banks	3,740.08
Trade dollars		Due to State banks and bankers	
Specie	4,938.30		
Legal-tender notes	2,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	273,794.42	Total	273,794.42

First National Bank, Westfield.

M. B. WHITNEY, *President.* No. 190. HENRY HOOKER, *Cashier.*

Loans and discounts	$331,296.87	Capital stock paid in	$250,000.00
Overdrafts	643.28		
U. S. bonds to secure circulation	250,000.00	Surplus fund	94,000.00
U. S. bonds to secure deposits		Other undivided profits	20,398.26
U. S. bonds on hand	85,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	219,530.00
Due from approved reserve agents	56,871.47	State-bank notes outstanding	
Due from other banks and bankers	5,615.79		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	2,546.00
Current expenses and taxes paid	8,343.75		
Premiums paid	25,760.00	Individual deposits	198,907.60
Checks and other cash items	543.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,860.00		
Fractional currency	156.05	Due to other national banks	10,551.19
Trade dollars		Due to State banks and bankers	18,287.11
Specie	10,146.95		
Legal-tender notes	14,613.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	120.00		
Total	814,220.16	Total	814,220.16

Hampden National Bank, Westfield.

L. R. NORTON, *President.* No. 1367. CHARLES L. WELLER, *Cashier.*

Loans and discounts	$313,515.52	Capital stock paid in	$150,000.00
Overdrafts	315.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	71,000.00
U. S. bonds to secure deposits		Other undivided profits	4,063.54
U. S. bonds on hand	25,000.00		
Other stocks, bonds, and mortgages	36,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,220.91	State-bank notes outstanding	
Due from other banks and bankers	12,772.65		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	4,791.00
Current expenses and taxes paid	164.53		
Premiums paid		Individual deposits	213,829.63
Checks and other cash items	237.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,655.00		
Fractional currency	250.39	Due to other national banks	11,655.77
Trade dollars		Due to State banks and bankers	19,783.29
Specie	18,951.60		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	790.00		
Total	520,123.23	Total	520,123.23

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Westminster National Bank, Westminster.

DANIEL C. MILES, *President.* No. 2284. F. W. FENNO, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$125,378.69	Capital stock paid in	$100,000.00
Overdrafts	107.24		
U. S. bonds to secure circulation	70,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,720.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	62,220.00
Due from approved reserve agents	11,226.85	State-bank notes outstanding	
Due from other banks and bankers	30,000.00		
Real estate, furniture, and fixtures	1,363.00	Dividends unpaid	86.00
Current expenses and taxes paid	2,456.46		
Premiums paid	6,000.00	Individual deposits	66,803.69
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	865.00		
Fractional currency	50.65	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,978.40		
Legal-tender notes	1,354.00	Notes and bills re-discounted	7,100.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,150.00		
Due from U. S. Treasurer			
Total	254,930.29	Total	254,930.29

Union National Bank, Weymouth.

ALBERT HUMPHREY, *President.* No. 510. JOHN J. LOUD, *Cashier.*

Loans and discounts	$569,666.23	Capital stock paid in	$400,000.00
Overdrafts	151.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	50,628.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	44,990.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	13,989.62
Current expenses and taxes paid	395.25		
Premiums paid		Individual deposits	62,097.71
Checks and other cash items	2,965.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,200.00		
Fractional currency	44.62	Due to other national banks	1,857.46
Trade dollars		Due to State banks and bankers	
Specie	7,990.60		
Legal-tender notes	3,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	653,563.76	Total	653,563.76

Whitinsville National Bank, Whitinsville.

JAMES F. WHITIN, *President.* No. 769. H. AUGUSTUS GOODELL, *Cashier.*

Loans and discounts	$275,992.67	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	83,500.00
U. S. bonds to secure deposits		Other undivided profits	20,421.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,215.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	134,697.86	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,785.00
Current expenses and taxes paid	51.70		
Premiums paid		Individual deposits	262,876.45
Checks and other cash items	3,260.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,832.00		
Fractional currency	450.57	Due to other national banks	2,586.51
Trade dollars		Due to State banks and bankers	5,743.40
Specie	12,787.35		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	500,412.69	Total	500,412.69

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Williamstown National Bank, Williamstown.

FREDERIC LEAKE, *President.* No. 3092. CHARLES S. COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$116,899.42	Capital stock paid in	$50,000.00
Overdrafts	2.13		
U. S. bonds to secure circulation	13,000.00	Surplus fund	2,200.00
U. S. bonds to secure deposits		Other undivided profits	1,602.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents	21,574.36	State-bank notes outstanding	
Due from other banks and bankers	7,712.90		
Real estate, furniture, and fixtures		Dividends unpaid	107.50
Current expenses and taxes paid	505.92		
Premiums paid	1,178.12	Individual deposits	98,331.59
Checks and other cash items	43.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30.00		
Fractional currency	18.51	Due to other national banks	2,559.07
Trade dollars		Due to State banks and bankers	
Specie	1,611.15		
Legal-tender notes	2,339.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	166,500.50	Total	166,500.50

First National Bank, Winchendon.

JOHN H. FAIRBANK, *President.* No. 327. CHARLES L. BEALS, *Cashier.*

Loans and discounts	$283,616.93	Capital stock paid in	$200,000.00
Overdrafts	71.64		
U. S. bonds to secure circulation	135,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	21,691.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,976.96	National-bank notes outstanding	121,500.00
Due from approved reserve agents	35,344.03	State-bank notes outstanding	
Due from other banks and bankers	373.57		
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	2,732.00
Current expenses and taxes paid	6,075.64		
Premiums paid		Individual deposits	101,586.62
Checks and other cash items	849.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,184.00		
Fractional currency	144.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,297.59		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,075.00		
Due from U. S. Treasurer			
Total	547,509.82	Total	547,509.82

First National Bank, Woburn.

EDWARD D. HAYDEN, *President.* No. 746. GEORGE A. DAY, *Cashier.*

Loans and discounts	$436,932.30	Capital stock paid in	$300,000.00
Overdrafts	2,522.31		
U. S. bonds to secure circulation	200,000.00	Surplus fund	81,000.00
U. S. bonds to secure deposits		Other undivided profits	4,270.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	179,350.00
Due from approved reserve agents	10,911.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	28,250.00	Dividends unpaid	2,485.00
Current expenses and taxes paid	3,808.31		
Premiums paid	32,000.00	Individual deposits	188,825.52
Checks and other cash items	11,281.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,533.00		
Fractional currency	123.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,524.50		
Legal-tender notes	3,045.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer	1,000.00		
Total	755,931.10	Total	755,931.10

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MASSACHUSETTS.

First National Bank, Worcester.

EDWARD A. GOODNOW, *President.* No. 2699. ALBERT H. WAITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,164,202.48	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	59,838.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	244,298.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	6,331.53		
Premiums paid		Individual deposits	2,033,277.06
Checks and other cash items	1,667.04	United States deposits	45,000.00
Exchanges for clearing-house	7,930.17	Deposits of U.S. disbursing officers	
Bills of other banks	45,149.00		
Fractional currency	113.00	Due to other national banks	19,762.93
Trade dollars		Due to State banks and bankers	
Specie	25,686.37		
Legal-tender notes	28,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	70,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	2,747,878.31	Total	2,747,878.31

Central National Bank, Worcester.

JOSEPH MASON, *President.* No. 455. HENRY A. MARSH, *Cashier.*

Loans and discounts	$928,281.88	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	20,113.98
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	99,000.00
Due from approved reserve agents	60,391.44	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	2,274.00
Current expenses and taxes paid			
Premiums paid	9,125.00	Individual deposits	676,750.44
Checks and other cash items	7,377.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,924.00		
Fractional currency	325.79	Due to other national banks	8,837.99
Trade dollars		Due to State banks and bankers	
Specie	36,051.16		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	15,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,197,976.41	Total	1,197,976.41

Citizens' National Bank, Worcester.

B. W. CHILDS, *President.* No. 765. LEWIS W. HAMMOND, *Cashier.*

Loans and discounts	$293,250.92	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	95,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	1,326.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60,500.00	National-bank notes outstanding	85,500.00
Due from approved reserve agents	57,303.43	State-bank notes outstanding	
Due from other banks and bankers	1,646.03		
Real estate, furniture, and fixtures		Dividends unpaid	514.00
Current expenses and taxes paid	90.96		
Premiums paid	10,500.00	Individual deposits	241,762.54
Checks and other cash items	4,772.77	United States deposits	
Exchanges for clearing-house	2,694.24	Deposits of U.S. disbursing officers	
Bills of other banks	4,111.00		
Fractional currency	20.27	Due to other national banks	37,392.68
Trade dollars		Due to State banks and bankers	
Specie	10,398.50		
Legal-tender notes	1,933.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,275.00		
Due from U. S. Treasurer			
Total	546,496.12	Total	546,496.12

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MASSACHUSETTS.

City National Bank, Worcester.

CALVIN FOSTER, *President.* No. 476. NATHANIEL PAINE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,341,773.03	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	64,742.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	88,600.00
Due from approved reserve agents	38,339.06	State-bank notes outstanding	
Due from other banks and bankers	30,883.60		
Real estate, furniture, and fixtures		Dividends unpaid	1,946.00
Current expenses and taxes paid	157.14		
Premiums paid		Individual deposits	911,170.75
Checks and other cash items	26,412.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,156.00		
Fractional currency	168.69	Due to other national banks	99,912.43
Trade dollars		Due to State banks and bankers	
Specie	34,167.60		
Legal-tender notes	11,814.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,666,371.85	Total	1,666,371.85

Mechanics' National Bank, Worcester.

D. S. MESSINGER, *President.* No. 1135. GEORGE E. MERRILL, *Cashier.*

Loans and discounts	$876,556.03	Capital stock paid in	$350,000.00
Overdrafts	1,169.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	1,633.24
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	72,750.00	National bank notes outstanding	45,000.00
Due from approved reserve agents	71,853.90	State bank notes outstanding	
Due from other banks and bankers	20,328.78		
Real estate, furniture, and fixtures		Dividends unpaid	3,099.00
Current expenses and taxes paid	36.43		
Premiums paid	12,500.00	Individual deposits	619,460.23
Checks and other cash items	1,462.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,323.00		
Fractional currency	100.00	Due to other national banks	61,487.07
Trade dollars		Due to State banks and bankers	
Specie	54,251.60		
Legal-tender notes	7,097.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,180,679.54	Total	1,180,679.54

Quinsigamond National Bank, Worcester.

E. B. STODDARD, *President.* No. 1073. JOHN L. CHAMBERLIN, *Cashier.*

Loans and discounts	$593,612.67	Capital stock paid in	$250,000.00
Overdrafts	8.44		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	23,189.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,795.21	State-bank notes outstanding	
Due from other banks and bankers	30,681.80		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	1,748.00
Current expenses and taxes paid	192.57		
Premiums paid	12,500.00	Individual deposits	356,130.88
Checks and other cash items	25.00	United States deposits	
Exchanges for clearing-house	2,062.69	Deposits of U.S. disbursing officers	
Bills of other banks	4,756.00		
Fractional currency	23.61	Due to other national banks	73,366.44
Trade dollars		Due to State banks and bankers	
Specie	27,642.50		
Legal-tender notes	2,884.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	799,434.49	Total	799,434.49

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Worcester National Bank, Worcester.

STEPHEN SALISBURY, *President.* No. 442. JAMES P. HAMILTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,120,899.17	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	450,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	34,639.60
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	116,335.00	National-bank notes outstanding	401,860.00
Due from approved reserve agents	164,866.48	State-bank notes outstanding	
Due from other banks and bankers	31,176.07		
Real estate, furniture, and fixtures	46,000.00	Dividends unpaid	3,426.00
Current expenses and taxes paid	471.04		
Premiums paid		Individual deposits	881,704.93
Checks and other cash items	5,075.71	United States deposits	
Exchanges for clearing-house	3,704.06	Deposits of U.S. disbursing officers	
Bills of other banks	16,659.00		
Fractional currency	210.55	Due to other national banks	68,839.29
Trade dollars		Due to State banks and bankers	
Specie	36,016.00		
Legal-tender notes	13,317.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	20,250.00		
Due from U. S. Treasurer	4,489.75		
Total	2,040,469.83	Total	2,040,469.83

National Bank, Wrentham.

SAMUEL WARNER, *President.* No. 1085. FRANCIS N. PLIMPTON, *Cashier.*

Loans and discounts	$117,889.05	Capital stock paid in	$52,500.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	4,744.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,600.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	4,585.70	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	362.80
Current expenses and taxes paid	510.01		
Premiums paid	1,800.00	Individual deposits	60,440.05
Checks and other cash items	150.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	145.00		
Fractional currency	2.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	595.20		
Legal-tender notes	3,870.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	154,047.70	Total	154,047.70

First National Bank of Yarmouth, Yarmouth Port.

JOSHUA C. HOWES, *President.* No. 516. WILLIAM P. DAVIS, *Cashier.*

Loans and discounts	$427,241.68	Capital stock paid in	$350,000.00
Overdrafts			
U.S. bonds to secure circulation	350,000.00	Surplus fund	80,000.00
U.S. bonds to secure deposits		Other undivided profits	33,318.94
U.S. bonds on hand			
Other stocks, bonds, and mortgages	50,000.00	National-bank notes outstanding	313,090.00
Due from approved reserve agents	3,741.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,179.00
Current expenses and taxes paid	1,294.90		
Premiums paid		Individual deposits	75,434.57
Checks and other cash items	223.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	835.00		
Fractional currency	3.79	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,967.00		
Legal-tender notes	915.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	15,750.00		
Due from U. S. Treasurer			
Total	853,022.51	Total	853,022.51

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Ashaway National Bank, Ashaway.

H. L. CRANDALL, *President.* No. 1150. FRANK HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$122,901.25	Capital stock paid in	$100,000.00
Overdrafts	46.50		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,245.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,410.00
Due from approved reserve agents	1,262.44	State-bank notes outstanding	
Due from other banks and bankers	3,159.32		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	2,628.00
Current expenses and taxes paid	22.54		
Premiums paid	952.25	Individual deposits	10,694.31
Checks and other cash items	53.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	14.95	Due to other national banks	1,145.40
Trade dollars		Due to State banks and bankers	
Specie	1,838.25		
Legal-tender notes	337.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	535.00		
Due from U. S. Treasurer			
Total	158,122.85	Total	158,122.85

First National Bank, Bristol.

W. T. C. WARDWELL, *President.* No. 1292. H. W. CHURCH, *Cashier.*

Loans and discounts	$122,887.04	Capital stock paid in	$75,000.09
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	3,731.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	66,560.00
Due from approved reserve agents	6,941.50	State-bank notes outstanding	
Due from other banks and bankers	13,681.09		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	715.56
Current expenses and taxes paid	509.87		
Premiums paid		Individual deposits	61,157.02
Checks and other cash items	1,067.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,994.00		
Fractional currency	54.25	Due to other national banks	2,211.15
Trade dollars		Due to State banks and bankers	
Specie	5,985.00		
Legal-tender notes	380.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	235,375.25	Total	235,375.25

National Eagle Bank, Bristol.

SAMUEL P. COLT, *President.* No. 1562. JOHN G. WATSON, *Cashier.*

Loans and discounts	$116,190.34	Capital stock paid in	$50,000.00
Overdrafts	11.75		
U. S. bonds to secure circulation	20,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	21,224.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,070.00	National-bank notes outstanding	17,972.00
Due from approved reserve agents	9,091.19	State-bank notes outstanding	
Due from other banks and bankers	14,914.55		
Real estate, furniture, and fixtures	2,959.76	Dividends unpaid	
Current expenses and taxes paid	585.08		
Premiums paid		Individual deposits	69,394.50
Checks and other cash items	188.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	900.00		
Fractional currency	12.41	Due to other national banks	229.59
Trade dollars		Due to State banks and bankers	
Specie	5,571.40		
Legal-tender notes	425.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	188,820.18	Total	188,820.18

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RHODE ISLAND.

Centreville National Bank of Warwick, Centreville.

ENOS LAPHAM, *President.* No. 1284. MOSES FIFIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$124,016.78	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	26,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,175.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	23,400.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	15,481.27		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	887.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	20,590.27
Checks and other cash items	850.64	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	979.00		
Fractional currency		Due to other national banks	2,550.75
Trade dollars		Due to State banks and bankers	
Specie	223.82		
Legal-tender notes	2,360.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,170.00		
Due from U. S. Treasurer	522.50		
Total	173,604.01	Total	173,604.01

Greenwich National Bank, East Greenwich.

HENRY SWEET, *President.* No. 1405. SAMUEL M. KNOWLES, *Cashier.*

Loans and discounts	$97,438.82	Capital stock paid in	$75,000.00
Overdrafts	35.30		
U. S. bonds to secure circulation	19,000.00	Surplus fund	12,089.82
U. S. bonds to secure deposits		Other undivided profits	2,523.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	17,100.00
Due from approved reserve agents	2,446.02	State-bank notes outstanding	
Due from other banks and bankers	9,825.61		
Real estate, furniture, and fixtures	2,424.45	Dividends unpaid	861.50
Current expenses and taxes paid	438.43		
Premiums paid	3,500.00	Individual deposits	34,289.24
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3,398.00		
Fractional currency	11.82	Due to other national banks	712.60
Trade dollars		Due to State banks and bankers	3,573.95
Specie	2,757.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	855.00		
Due from U. S. Treasurer			
Total	146,151.05	Total	146,151.05

National Exchange Bank, Greenville.

HENRY E. SMITH, *President.* No. 1498. WILLIAM WINSOR, *Cashier.*

Loans and discounts	$174,906.57	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,329.90
U. S. bonds to secure deposits		Other undivided profits	2,280.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	614.99	State-bank notes outstanding	
Due from other banks and bankers	161.08		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	328.00		
Premiums paid		Individual deposits	9,340.02
Checks and other cash items	733.00	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	175.00		
Fractional currency	23.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,350.00		
Legal-tender notes	721.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	225,700.70	Total	225,700.70

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RHODE ISLAND.

First National Bank of Hopkinton, Hope Valley.

AMOS G. NICHOLS, *President.* No. 1054. S. R. RICHMOND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$107,628.12	Capital stock paid in	$100,000.00
Overdrafts	746.48		
U. S. bonds to secure circulation	60,000.00	Surplus fund	19,600.00
U. S. bonds to secure deposits		Other undivided profits	3,251.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,500.00	National-bank notes outstanding	53,750.00
Due from approved reserve agents	398.88	State-bank notes outstanding	
Due from other banks and bankers	6,051.90		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	987.50
Current expenses and taxes paid	714.91		
Premiums paid		Individual deposits	18,071.18
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,335.00		
Fractional currency	14.81	Due to other national banks	2,890.00
Trade dollars		Due to State banks and bankers	
Specie	1,006.50		
Legal-tender notes	1,454.00	Notes and bills re-discounted	
U. S. certificates of deposit	2,700.00	Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	198,550.60	Total	198,550.60

National Landholders' Bank, Kingston.

NATHANIEL C. PECKHAM, *President.* No. 1158. M. F. PERRY, *Cashier.*

Loans and discounts	$92,762.53	Capital stock paid in	$105,000.00
Overdrafts			
U. S. bonds to secure circulation	105,000.00	Surplus fund	21,600.00
U. S. bonds to secure deposits		Other undivided profits	4,623.79
U. S. bonds on hand	50.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	93,840.00
Due from approved reserve agents	133.14	State-bank notes outstanding	
Due from other banks and bankers	16,079.47		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	881.50
Current expenses and taxes paid	1,100.33		
Premiums paid	8,150.00	Individual deposits	9,522.66
Checks and other cash items	303.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,410.00		
Fractional currency	18.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,110.50		
Legal-tender notes	125.00	Notes and bills re-discounted	
U. S. certificates of deposit	4,725.00	Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	235,467.95	Total	235,467.95

First National Bank, Newport.

THOMAS M. SEABURY, *President.* No. 1021. NATHANIEL R. SWINBURN, *Cashier.*

Loans and discounts	$227,269.76	Capital stock paid in	$120,000.00
Overdrafts	1,673.47		
U. S. bonds to secure circulation	120,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	7,770.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	106,800.00
Due from approved reserve agents	45,584.53	State-bank notes outstanding	
Due from other banks and bankers	308.72		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	725.00
Current expenses and taxes paid	1,159.67		
Premiums paid		Individual deposits	140,367.02
Checks and other cash items	6,485.16	United States deposits	11,549.03
Exchanges for clearing-house		Deposits of U.S. disbursing officers	15,190.94
Bills of other banks	4,162.00		
Fractional currency	254.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	10,646.29
Specie	7,400.00		
Legal-tender notes	11,351.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,400.00		
Due from U. S. Treasurer			
Total	493,048.52	Total	493,048.52

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RHODE ISLAND.

Aquidneck National Bank, Newport.

THOMAS COGGESHALL, *President.* No. 1546. CHARLES T. HOPKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$278,585.88	Capital stock paid in	$200,000.00
Overdrafts	5,861.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	10,167.09
U. S. bonds on hand	35,000.00		
Other stocks, bonds, and mortgages	158,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	43,836.15	State-bank notes outstanding	
Due from other banks and bankers	197.45		
Real estate, furniture, and fixtures	600.00	Dividends unpaid	890.00
Current expenses and taxes paid	2,538.98		
Premiums paid	7,500.00	Individual deposits	294,785.31
Checks and other cash items	53.13	United States deposits	
Exchanges for clearing-house	1,660.19	Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	406.86	Due to other national banks	24,364.96
Trade dollars		Due to State banks and bankers	253.88
Specie	26,140.00		
Legal-tender notes	7,831.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	620,461.24	Total	620,461.24

National Bank of Rhode Island, Newport.

FREDERICK TOMPKINS, *President.* No. 1532. THOMAS P. PECKHAM, *Cashier.*

Loans and discounts	$66,780.85	Capital stock paid in	$100,000.00
Overdrafts	1,439.93		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,518.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	122,700.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	44,978.94	State-bank notes outstanding	
Due from other banks and bankers	349.40		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	318.50
Current expenses and taxes paid	515.51		
Premiums paid	7,435.00	Individual deposits	126,704.22
Checks and other cash items	2,693.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	560.00		
Fractional currency	489.00	Due to other national banks	12,798.31
Trade dollars		Due to State banks and bankers	
Specie	3,509.16		
Legal-tender notes	1,888.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	361,339.59	Total	361,339.59

National Exchange Bank, Newport.

SAMUEL CARR, *President.* No. 1565. STEPHEN H. NORMAN, *Cashier.*

Loans and discounts	$164,464.36	Capital stock paid in	$100,000.00
Overdrafts	1,876.93		
U. S. bonds to secure circulation	25,000.00	Surplus fund	24,300.00
U. S. bonds to secure deposits		Other undivided profits	2,298.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	89,670.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	12,033.49	Dividends unpaid	1,679.00
Current expenses and taxes paid	1,201.87		
Premiums paid		Individual deposits	165,802.55
Checks and other cash items	824.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	190.00		
Fractional currency	109.37	Due to other national banks	173.12
Trade dollars		Due to State banks and bankers	
Specie	15,617.60		
Legal-tender notes	13,639.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	326,752.68	Total	316,752.68

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RHODE ISLAND.

Newport National Bank, Newport.

WILLIAM BROWNELL, *President.* No. 1492. HENRY C. STEVENS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,501.06	Capital stock paid in	$120,000.00
Overdrafts	447.08		
U. S. bonds to secure circulation	120,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	12,178.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	107,030.00
Due from approved reserve agents	78,020.81	State-bank notes outstanding	
Due from other banks and bankers	8,922.58		
Real estate, furniture, and fixtures	6,800.00	Dividends unpaid	489.60
Current expenses and taxes paid	1,369.05		
Premiums paid	14,025.00	Individual deposits	224,078.27
Checks and other cash items	4,666.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,870.00		
Fractional currency	490.44	Due to other national banks	8,558.23
Trade dollars		Due to State banks and bankers	
Specie	13,497.00		
Legal-tender notes	13,325.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,400.00		
Due from U. S. Treasurer			
Total	502,334.78	Total	502,334.78

Union National Bank, Newport.

GEORGE F. CRANDALL, *President.* No. 2554. JOHN S. COGGESHALL, *Cashier.*

Loans and discounts	$78,519.88	Capital stock paid in	$155,250.00
Overdrafts	24.44		
U. S. bonds to secure circulation	150,000.00	Surplus fund	5,176.46
U. S. bonds to secure deposits		Other undivided profits	9,161.18
U. S. bonds on hand	95,000.00		
Other stocks, bonds, and mortgages	44,760.83	National-bank notes outstanding	134,000.00
Due from approved reserve agents	75,120.65	State-bank notes outstanding	
Due from other banks and bankers	343.08		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	1,371.75
Current expenses and taxes paid	1,671.16		
Premiums paid	46,210.12	Individual deposits	227,156.00
Checks and other cash items	1,365.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,372.00		
Fractional currency	134.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,967.40		
Legal-tender notes	11,676.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	532,115.39	Total	532,115.39

Scituate National Bank, North Scituate.

GEORGE A. ATWOOD, *President.* No. 1552. BYRON J. COWEE, *Cashier.*

Loans and discounts	$39,649.32	Capital stock paid in	$56,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	1,308.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	964.55	State-bank notes outstanding	
Due from other banks and bankers	18,698.81		
Real estate, furniture, and fixtures	750.00	Dividends unpaid	253.50
Current expenses and taxes paid	418.72		
Premiums paid	1,200.00	Individual deposits	12,622.39
Checks and other cash items	275.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,460.00		
Fractional currency	22.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,470.00		
Legal-tender notes	1,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	86,184.03	Total	86,184.03

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Pascoag National Bank, Pascoag.

J. O. INMAN, *President.* No. 1512. JAMES S. COOK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$114,992.36	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,078.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	88,740.00
Due from approved reserve agents	64.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	567.66
Current expenses and taxes paid	550.65		
Premiums paid	9,000.00	Individual deposits	22,148.97
Checks and other cash items	.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,135.00		
Fractional currency	31.16	Due to other national banks	1,581.84
Trade dollars		Due to State banks and bankers	
Specie	4,013.50		
Legal-tender notes	780.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	239,117.29	Total	239,117.29

First National Bank, Pawtucket.

OLNEY ARNOLD, *President.* No. 843. WILLIAM H. PARK, *Cashier.*

Loans and discounts	$865,189.65	Capital stock paid in	$300,000.00
Overdrafts	1,700.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	176,000.00
U. S. bonds to secure deposits		Other undivided profits	17,075.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,650.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	57,756.86	State-bank notes outstanding	
Due from other banks and bankers	10,323.29		
Real estate, furniture, and fixtures		Dividends unpaid	630.00
Current expenses and taxes paid	5,390.67		
Premiums paid	5,000.00	Individual deposits	501,348.96
Checks and other cash items	11,128.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,468.00		
Fractional currency		Due to other national banks	13,205.94
Trade dollars		Due to State banks and bankers	
Specie	12,402.43		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,053,260.45	Total	1,053,260.45

Pacific National Bank of North Providence, Pawtucket.

ROBERT SHERMAN, *President.* No. 1616. CHARLES L. KNIGHT, *Cashier.*

Loans and discounts	$492,175.82	Capital stock paid in	$200,000.00
Overdrafts	949.71		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	12,051.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,534.34	State-bank notes outstanding	
Due from other banks and bankers	2,295.52		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,475.97		
Premiums paid	4,166.66	Individual deposits	324,466.98
Checks and other cash items	6,163.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,496.00		
Fractional currency	272.71	Due to other national banks	4,606.25
Trade dollars		Due to State banks and bankers	143.77
Specie	3,988.50		
Legal-tender notes	24,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	666,268.32	Total	666,268.32

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Slater National Bank, Pawtucket.

WILLIAM F. SAYLES, *President.* No. 856. GEORGE W. NEWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$791,159.51	Capital stock paid in	$300,000.00
Overdrafts	2,863.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	18,383.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,589.20	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,924.30	Dividends unpaid	703.50
Current expenses and taxes paid	2,507.71		
Premiums paid		Individual deposits	431,778.87
Checks and other cash items	511.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,437.00		
Fractional currency	579.80	Due to other national banks	21,011.08
Trade dollars		Due to State banks and bankers	
Specie	12,918.95		
Legal-tender notes	20,135.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	916,876.78	Total	916,876.78

Phenix National Bank, Phenix.

EDWIN W. POTTER, *President.* No. 1460. HENRY D. BROWN, *Cashier.*

Loans and discounts	$99,361.41	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,775.00
U. S. bonds to secure deposits		Other undivided profits	3,590.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,150.49	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,098.19	State-bank notes outstanding	
Due from other banks and bankers	8,558.99		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	751.50
Current expenses and taxes paid	82.20		
Premiums paid	6,800.00	Individual deposits	23,750.62
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,646.00		
Fractional currency	18.61	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	827.00		
Legal-tender notes	700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	163,367.89	Total	163,367.89

First National Bank, Providence.

H. H. THOMAS, *President.* No. 134. CYRUS E. LAPHAM, *Cashier.*

Loans and discounts	$1,094,794.38	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	102,914.43
U. S. bonds on hand	6,650.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,766.41	State-bank notes outstanding	
Due from other banks and bankers	23,000.57		
Real estate, furniture, and fixtures		Dividends unpaid	1,236.00
Current expenses and taxes paid	6,349.02		
Premiums paid	26,606.57	Individual deposits	485,305.22
Checks and other cash items	1,478.65	United States deposits	58,716.32
Exchanges for clearing-house	5,100.80	Deposits of U.S. disbursing officers	36,862.80
Bills of other banks	12,612.00		
Fractional currency	131.39	Due to other national banks	99,991.48
Trade dollars		Due to State banks and bankers	13,366.54
Specie	32,713.00		
Legal-tender notes	15,940.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,403,392.79	Total	1,403,392.79

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Second National Bank, Providence.

JAMES M. KIMBALL, *President.* No. 565. WILLIAM W. PAINE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$582,493.31	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	83,960.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,285.74	State-bank notes outstanding	
Due from other banks and bankers	706.37		
Real estate, furniture, and fixtures		Dividends unpaid	272.50
Current expenses and taxes paid	2,490.89		
Premiums paid	5,000.00	Individual deposits	191,677.08
Checks and other cash items		United States deposits	
Exchanges for clearing-house	714.01	Deposits of U.S. disbursing officers	
Bills of other banks	3,426.00		
Fractional currency	158.20	Due to other national banks	13,668.49
Trade dollars		Due to State banks and bankers	7,887.96
Specie	3,690.00		
Legal-tender notes	14,252.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	702,466.52	Total	702,466.52

Third National Bank, Providence.

O. A. WASHBURN, JR., *President.* No. 636. F. W. GALE, *Cashier.*

Loans and discounts	$1,013,155.80	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	48,556.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,043.91	State-bank notes outstanding	890.00
Due from other banks and bankers	54,561.82		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	1,624.00
Current expenses and taxes paid	3,298.94		
Premiums paid	4,562.50	Individual deposits	602,466.67
Checks and other cash items	11,849.76	United States deposits	
Exchanges for clearing-house	56,670.67	Deposits of U.S. disbursing officers	
Bills of other banks	9,170.00		
Fractional currency	194.93	Due to other national banks	55,373.07
Trade dollars		Due to State banks and bankers	3,693.07
Specie	24,168.50		
Legal-tender notes	20,676.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,357,602.83	Total	1,357,602.83

Fourth National Bank, Providence.

B. W. EVANS, *President.* No. 772. THOMAS BOYD, JR., *Cashier.*

Loans and discounts	$1,024,757.62	Capital stock paid in	$500,000.00
Overdrafts	368.57		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	43,614.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	45,254.19	State-bank notes outstanding	
Due from other banks and bankers	11,388.88		
Real estate, furniture, and fixtures		Dividends unpaid	1,691.50
Current expenses and taxes paid	1,749.17		
Premiums paid		Individual deposits	467,504.76
Checks and other cash items	112.58	United States deposits	
Exchanges for clearing-house	3,400.02	Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	92.62	Due to other national banks	24,580.70
Trade dollars		Due to State banks and bankers	
Specie	28,570.00		
Legal-tender notes	4,198.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,227,391.65	Total	1,227,391.65

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Fifth National Bank, Providence.

PARLEY M. MATHEWSON, *President.* No. 1002. WILLIAM R. DUNHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$530,926.22	Capital stock paid in	$300,000.00
Overdrafts	176.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	22,410.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,313.51	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,827.42	State-bank notes outstanding	
Due from other banks and bankers	20,005.16		
Real estate, furniture, and fixtures	7,641.69	Dividends unpaid	1,333.25
Current expenses and taxes paid	3,243.16		
Premiums paid	3,022.50	Individual deposits	274,681.77
Checks and other cash items	3,684.10	United States deposits	
Exchanges for clearing-house	7,500.10	Deposits of U.S. disbursing officers	
Bills of other banks	7,490.00		
Fractional currency	142.10	Due to other national banks	5,276.70
Trade dollars	1.00	Due to State banks and bankers	1,804.09
Specie	9,936.00		
Legal-tender notes	2,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	710,509.12	Total	710,509.12

American National Bank, Providence.

F. W. CARPENTER, *President.* No. 1472. HORATIO A. HUNT, *Cashier.*

Loans and discounts	$2,110,522.47	Capital stock paid in	$1,437,650.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	57,500.00
U. S. bonds to secure deposits		Other undivided profits	77,692.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	88,758.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	81,804.57	State-bank notes outstanding	
Due from other banks and bankers	3,204.45		
Real estate, furniture, and fixtures	12,502.61	Dividends unpaid	2,892.00
Current expenses and taxes paid	7,406.80		
Premiums paid	4,692.38	Individual deposits	812,745.84
Checks and other cash items	17,357.44	United States deposits	
Exchanges for clearing-house	15,314.94	Deposits of U.S. disbursing officers	
Bills of other banks	17,535.00		
Fractional currency	359.37	Due to other national banks	36,740.48
Trade dollars		Due to State banks and bankers	
Specie	43,428.20		
Legal-tender notes	15,084.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,470,220.67	Total	2,470,220.67

Atlantic National Bank, Providence.

CALEB G. BURROWS, *President.* No. 2913. WILLIAM R. GREENE, *Cashier.*

Loans and discounts	$298,629.73	Capital stock paid in	$225,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,646.80
U. S. bonds to secure deposits		Other undivided profits	4,749.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,954.69	State-bank notes outstanding	
Due from other banks and bankers	1,844.55		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	380.00
Current expenses and taxes paid	1,014.27		
Premiums paid	8,000.00	Individual deposits	86,972.91
Checks and other cash items	1,159.73	United States deposits	
Exchanges for clearing-house	4,716.66	Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	15.28	Due to other national banks	10,000.00
Trade dollars		Due to State banks and bankers	5,000.00
Specie	1,378.90		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	382,748.81	Total	382,748.81

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RHODE ISLAND.

Blackstone Canal National Bank, Providence.

WILLIAM AMES, *President.* No. 1328. OREN WESTCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$758,754.60	Capital stock paid in	$500,000.00
Overdrafts	923.63		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	28,208.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,985.87	National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,696.55	State-bank notes outstanding	
Due from other banks and bankers	3,314.64		
Real estate, furniture, and fixtures		Dividends unpaid	2,445.00
Current expenses and taxes paid	2,250.00		
Premiums paid	2,500.00	Individual deposits	222,445.91
Checks and other cash items	3,705.30	United States deposits	
Exchanges for clearing-house	3,300.97	Deposits of U.S. disbursing officers	
Bills of other banks	3,736.00		
Fractional currency	247.15	Due to other national banks	17,384.03
Trade dollars		Due to State banks and bankers	6,164.81
Specie	11,683.95		
Legal-tender notes	4,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	896,648.66	Total	896,648.66

City National Bank, Providence.

AMOS C. BARSTOW, *President.* No. 1429. EDWIN A. SMITH, *Cashier.*

Loans and discounts	$885,928.39	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	165,000.00
U. S. bonds to secure deposits		Other undivided profits	15,184.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,369.54	State-bank notes outstanding	
Due from other banks and bankers	4,757.03		
Real estate, furniture, and fixtures		Dividends unpaid	655.50
Current expenses and taxes paid	2,574.44		
Premiums paid		Individual deposits	248,029.66
Checks and other cash items	12,733.30	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	11,323.00		
Fractional currency	94.64	Due to other national banks	8,238.41
Trade dollars		Due to State banks and bankers	43,422.62
Specie	12,500.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,025,530.34	Total	1,025,530.34

Commercial National Bank, Providence.

DANIEL E. DAY, *President.* No. 1319. HENRY G. ARNOLD, *Cashier.*

Loans and discounts	$1,526,469.41	Capital stock paid in	$1,000,000.00
Overdrafts	1,574.57		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	41,767.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,412.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	70,473.12	State-bank notes outstanding	
Due from other banks and bankers	13,499.36		
Real estate, furniture, and fixtures		Dividends unpaid	6,092.50
Current expenses and taxes paid	3,002.09		
Premiums paid	10,000.00	Individual deposits	569,131.26
Checks and other cash items	385.29	United States deposits	
Exchanges for clearing-house	12,226.44	Deposits of U. S. disbursing officers	
Bills of other banks	20,411.00		
Fractional currency	170.50	Due to other national banks	13,418.19
Trade dollars		Due to State banks and bankers	4,508.30
Specie	7,543.35		
Legal-tender notes	26,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,754,917.63	Total	1,754,917.63

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RHODE ISLAND.

Globe National Bank, Providence.

BENJAMIN A. JACKSON, *President.* No. 1126. THEOPHILUS SALISBURY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$627,878.34	Capital stock paid in	$300,000.00
Overdrafts	251.63		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	178,551.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	38,748.03	National-bank notes outstanding	45,000.00
Due from approved reserve agents	12,455.62	State-bank notes outstanding	
Due from other banks and bankers	1,849.65		
Real estate, furniture, and fixtures		Dividends unpaid	2,883.00
Current expenses and taxes paid	2,946.25		
Premiums paid		Individual deposits	163,837.16
Checks and other cash items		United States deposits	
Exchanges for clearing-house	7,974.70	Deposits of U.S. disbursing officers	
Bills of other banks	851.00		
Fractional currency	43.04	Due to other national banks	5,975.27
Trade dollars		Due to State banks and bankers	601.34
Specie	8,600.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	756,848.26	Total	756,848.26

Lime Rock National Bank, Providence.

THOMAS J. HILL, *President.* No. 1369. JOHN W. ANGELL, *Cashier*

Loans and discounts	$595,722.62	Capital stock paid in	$500,000.00
Overdrafts	1,288.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	49,500.00
U. S. bonds to secure deposits		Other undivided profits	29,757.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,613.76	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,611.69	State-bank notes outstanding	
Due from other banks and bankers	49.97		
Real estate, furniture, and fixtures		Dividends unpaid	2,508.00
Current expenses and taxes paid	2,396.56		
Premiums paid		Individual deposits	120,179.11
Checks and other cash items		United States deposits	
Exchanges for clearing-house	2,029.42	Deposits of U.S. disbursing officers	
Bills of other banks	1,657.00		
Fractional currency	82.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	18,665.90
Specie	7,877.65		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	765,610.23	Total	765,610.23

Manufacturers' National Bank, Providence.

THOMAS HARKNESS, *President.* No. 1283. GILBERT A. PHILIPPS, *Cashier.*

Loans and discounts	$901,980.20	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	240,000.00
U. S. bonds to secure deposits		Other undivided profits	9,611.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,536.01	State-bank notes outstanding	
Due from other banks and bankers	11,872.47		
Real estate, furniture, and fixtures		Dividends unpaid	7,729.00
Current expenses and taxes paid	530.95		
Premiums paid		Individual deposits	187,616.67
Checks and other cash items	16,922.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,361.00		
Fractional currency	213.47	Due to other national banks	30,117.55
Trade dollars		Due to State banks and bankers	
Specie	5,995.50		
Legal-tender notes	3,383.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,020,074.90	Total	1,020,074.90

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RHODE ISLAND.

Mechanics' National Bank, Providence.

JAMES H. CHACE, *President.* No. 1007. SAMUEL H. TINGLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$957,617.30	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	109,459.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	39,205.00
Due from approved reserve agents	21,388.57	State-bank notes outstanding	
Due from other banks and bankers	14,707.29		
Real estate, furniture, and fixtures	22,000.00	Dividends unpaid	2,289.00
Current expenses and taxes paid	3,186.68		
Premiums paid		Individual deposits	283,916.39
Checks and other cash items	687.71	United States deposits	
Exchanges for clearing-house	1,400.13	Deposits of U.S. disbursing officers	
Bills of other banks	2,923.00		
Fractional currency	628.03	Due to other national banks	34,518.44
Trade dollars		Due to State banks and bankers	50,000.00
Specie	21,100.00		
Legal-tender notes	21,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,119,388.71	Total	1,119,388.71

Merchants' National Bank, Providence.

ROYAL C. TAFT, *President.* No. 1131. JOHN W. VERNON, *Cashier.*

Loans and discounts	$2,315,625.80	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	113,724.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	188,320.32	State-bank notes outstanding	
Due from other banks and bankers	150,581.23		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	15,552.50
Current expenses and taxes paid	69.87		
Premiums paid		Individual deposits	885,782.99
Checks and other cash items		United States deposits	
Exchanges for clearing-house	49,985.17	Deposits of U.S. disbursing officers	
Bills of other banks	15,995.00		
Fractional currency	521.09	Due to other national banks	551,855.17
Trade dollars		Due to State banks and bankers	125,787.22
Specie	35,453.40		
Legal-tender notes	53,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,937,701.88	Total	2,937,701.88

National Bank Commerce, Providence.

ROBERT KNIGHT, *President.* No. 1366. JOHN FOSTER, *Cashier.*

Loans and discounts	$2,806,053.33	Capital stock paid in	$1,709,200.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	210,000.00
U. S. bonds to secure deposits		Other undivided profits	83,614.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	196,521.90	State-bank notes outstanding	
Due from other banks and bankers	33,017.35		
Real estate, furniture, and fixtures	45,922.85	Dividends unpaid	21,973.50
Current expenses and taxes paid	373.30		
Premiums paid	3,500.00	Individual deposits	1,080,814.58
Checks and other cash items	10,700.56	United States deposits	
Exchanges for clearing-house	82,638.24	Deposits of U.S. disbursing officers	
Bills of other banks	4,579.00		
Fractional currency	632.34	Due to other national banks	72,601.28
Trade dollars		Due to State banks and bankers	109,285.46
Specie	19,200.00		
Legal-tender notes	53,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,332,489.37	Total	3,332,489.37

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RHODE ISLAND.

National Bank of North America, Providence.

JESSE METCALF, *President.* No. 1036. CHARLES E. JACKSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,502,418.24	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	55,332.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,540.56	State-bank notes outstanding	
Due from other banks and bankers	51,502.77		
Real estate, furniture, and `xtures	86,560.62	Dividends unpaid	5,964.75
Current expenses and taxes paid	4,232.56		
Premiums paid		Individual deposits	435,646.63
Checks and other cash items	6,723.14	United States deposits	
Exchanges for clearing-house	25,400.36	Deposits of U.S. disbursing officers	
Bills of other banks	3,400.00		
Fractional currency	533.71	Due to other national banks	47,711.64
Trade dollars		Due to State banks and bankers	21,826.03
Specie	15,920.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,811,481.96	Total	1,811,481.96

National Eagle Bank, Providence.

JAMES H. MUMFORD, 2d, *President.* No. 1030. CHARLES F. SAMPSON, *Cashier.*

Loans and discounts	$821,758.02	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	170,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	35,097.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,987.36	National-bank notes outstanding	153,000.00
Due from approved reserve agents	22,691.77	State-bank notes outstanding	
Due from other banks and bankers	5,243.17		
Real estate, furniture, and fixtures		Dividends unpaid	1,325.25
Current expenses and taxes paid	4,875.37		
Premiums paid		Individual deposits	219,796.98
Checks and other cash items		United States deposits	
Exchanges for clearing-house	1,623.92	Deposits of U.S. disbursing officers	
Bills of other banks	1,585.00		
Fractional currency	124.33	Due to other national banks	17,955.94
Trade dollars		Due to State banks and bankers	50,000.00
Specie	6,348.40		
Legal-tender notes	18,288.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	7,650.00		
Due from U. S. Treasurer			
Total	1,077,175.34	Total	1,077,175.34

National Exchange Bank, Providence.

N. SHELDON, *President.* No. 1339. CHARLES H. SHELDON, *Cashier.*

Loans and discounts	$1,128,244.47	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	500,000.00	Surplus fund	100,000.00
U. S bonds to secure deposits		Other undivided profits	107,143.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	98,500.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents	83,459.49	State-bank notes outstanding	
Due from other banks and bankers	15,981.85		
Real estate, furniture, and fixtures	62,431.77	Dividends unpaid	4,087.00
Current expenses and taxes paid	1,018.43		
Premiums paid		Individual deposits	809,462.37
Checks and other cash items		United States deposits	
Exchanges for clearing-house	6,352.64	Deposits of U.S. disbursing officers	
Bills of other banks	9,939.00		
Fractional currency	624.73	Due to other national banks	4,794.65
Trade dollars		Due to State banks and bankers	
Specie	32,135.00		
Legal-tender notes	14,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	22,500.00		
Due from U. S. Treasurer			
Total	1,975,487.38	Total	1,975,487.38

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RHODE ISLAND.

Old National Bank, Providence.

CHRISTOPHER LIPPITT, *President.* No. 1151. FRANCIS A. CRANSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$786,423.12	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,997.11
U. S. bonds to secure deposits		Other undivided profits	27,278.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	59,458.98	State-bank notes outstanding	
Due from other banks and bankers	2,728.27		
Real estate, furniture, and fixtures	105,000.00	Dividends unpaid	354.00
Current expenses and taxes paid	2,615.78		
Premiums paid		Individual deposits	329,607.01
Checks and other cash items	772.46	United States deposits	
Exchanges for clearing-house	5,384.37	Deposits of U.S. disbursing officers	
Bills of other banks	8,694.00		
Fractional currency	111.49	Due to other national banks	16,103.72
Trade dollars		Due to State banks and bankers	54,780.86
Specie	22,182.85		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,054,121.32	Total	1,054,121.32

Phenix National Bank, Providence.

JONATHAN CHACE, *President.* No. 948. GEORGE E. MARTIN, *Cashier.*

Loans and discounts	$1,046,015.93	Capital stock paid in	$450,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	270,865.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	41,751.20	National-bank notes outstanding	45,000.00
Due from approved reserve agents	60,079.98	State-bank notes outstanding	
Due from other banks and bankers	6,687.62		
Real estate, furniture, and fixtures		Dividends unpaid	1,210.00
Current expenses and taxes paid	5,771.53		
Premiums paid		Individual deposits	325,120.82
Checks and other cash items	6,028.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,543.00		
Fractional currency		Due to other national banks	77,687.19
Trade dollars		Due to State banks and bankers	5,421.83
Specie	17,517.15		
Legal-tender notes	14,660.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,265,304.99	Total	1,265,304.99

Providence National Bank, Providence.

WILLIAM GODDARD, *President.* No. 1302. A. R. MATTERSON, *Cashier.*

Loans and discounts	$1,120,137.32	Capital stock paid in	$500,000.00
Overdrafts	2,239.30		
U. S. bonds to secure circulation	300,000.00	Surplus fund	285,661.56
U. S. bonds to secure deposits		Other undivided profits	784.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	270,000.00
Due from approved reserve agents	229,818.15	State-bank notes outstanding	
Due from other banks and bankers	37,616.52		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	3,456.00
Current expenses and taxes paid	249.69		
Premiums paid		Individual deposits	236,983.05
Checks and other cash items	4,306.14	United States deposits	
Exchanges for clearing-house	21,624.32	Deposits of U.S. disbursing officers	
Bills of other banks	9,448.00		
Fractional currency	288.31	Due to other national banks	144,890.68
Trade dollars		Due to State banks and bankers	362,605.23
Specie	43,853.00		
Legal-tender notes	8,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer	3,000.00		
Total	1,804,380.75	Total	1,804,380.75

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RHODE ISLAND.

Rhode Island National Bank, Providence.

HENRY LIPPITT, *President.* No. 983. F. A. CHASE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,209,704.29	Capital stock paid in	$600,000.00
Overdrafts	178.26		
U. S. bonds to secure circulation	445,000.00	Surplus fund	114,000.00
U. S. bonds to secure deposits		Other undivided profits	45,957.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,360.00	National-bank notes outstanding	400,500.00
Due from approved reserve agents	40,874.98	State-bank notes outstanding	
Due from other banks and bankers	21,601.71		
Real estate, furniture, and fixtures	4,241.68	Dividends unpaid	7,773.83
Current expenses and taxes paid	5,654.62		
Premiums paid	90,000.00	Individual deposits	622,960.92
Checks and other cash items	9,598.86	United States deposits	
Exchanges for clearing-house	18,505.02	Deposits of U.S. disbursing officers	
Bills of other banks	10,265.00		
Fractional currency	13.21	Due to other national banks	96,725.31
Trade dollars		Due to State banks and bankers	40,000.00
Specie	36,895.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	20,025.00		
Due from U. S. Treasurer			
Total	1,927,917.63	Total	1,927,917.63

Roger Williams National Bank, Providence.

CHARLES H. GEORGE, *President.* No. 1506. MOSES E. TORREY, *Cashier.*

Loans and discounts	$604,513.53	Capital stock paid in	$499,950.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	10,335.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,060.00
Due from approved reserve agents	10,392.57	State-bank notes outstanding	
Due from other banks and bankers	810.10		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	2,700.23
Current expenses and taxes paid	767.93		
Premiums paid	11,000.60	Individual deposits	75,146.13
Checks and other cash items	485.46	United States deposits	
Exchanges for clearing-house	19,472.08	Deposits of U.S. disbursing officers	
Bills of other banks	4,569.00		
Fractional currency	43.91	Due to other national banks	23,480.37
Trade dollars		Due to State banks and bankers	7,000.00
Specie	6,668.00		
Legal-tender notes	1,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	762,672.58	Total	762,672.58

Traders' National Bank, Providence.

HENRY A. WEBB, *President.* No. 1396. EDWIN KNIGHT, *Cashier.*

Loans and discounts	$323,149.94	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	32,093.00
U. S. bonds to secure deposits		Other undivided profits	8,467.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,379.46	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,181.65	Dividends unpaid	905.75
Current expenses and taxes paid	1,351.21		
Premiums paid	3,000.00	Individual deposits	122,733.90
Checks and other cash items	1,012.58	United States deposits	
Exchanges for clearing-house	418.14	Deposits of U.S. disbursing officers	
Bills of other banks	605.00		
Fractional currency	125.11	Due to other national banks	
Trade dollars		Due to State banks and bankers	66.57
Specie	2,127.00		
Legal-tender notes	3,667.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	409,267.09	Total	409,267.09

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Weybosset National Bank Providence.

GEORGE B. CALDER, *President.* No. 1173. OLLYS A. JILLSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$703,211.02	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	110,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,159.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,388.23	National-bank notes outstanding	98,750.00
Due from approved reserve agents	25,884.51	State-bank notes outstanding	
Due from other banks and bankers	221.49		
Real estate, furniture, and fixtures		Dividends unpaid	7,772.50
Current expenses and taxes paid	1,264.11		
Premiums paid	15,000.00	Individual deposits	156,415.87
Checks and other cash items	41.90	United States deposits	
Exchanges for clearing-house	5,342.74	Deposits of U.S. disbursing officers	
Bills of other banks	3,714.00		
Fractional currency	99.37	Due to other national banks	13,351.43
Trade dollars		Due to State banks and bankers	138.00
Specie	8,125.50		
Legal-tender notes	6 344.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	902,586.87	Total	902,586.87

First National Bank of Smithfield, Slatersville.

JOHN W. SLATER, *President.* No. 1035. CHARLES S. SEAGRAVE, *Cashier.*

Loans and discounts	$100,431.57	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,254.00
U. S. bonds to secure deposits		Other undivided profits	4,987.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,500.00	National-bank notes outstanding	88,950.00
Due from approved reserve agents	760.75	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	721.96
Current expenses and taxes paid	810.29		
Premiums paid	8,542.16	Individual deposits	9,095.86
Checks and other cash items	343.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,060.00		
Fractional currency	3.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	867.64
Specie	1,331.90		
Legal-tender notes	644.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,450.00		
Due from U. S. Treasurer			
Total	229,876.71	Total	229,876.71

Wakefield National Bank, Wakefield.

BENJAMIN F. ROBINSON, *President.* No. 1206. JOHN E. BABCOCK, *Cashier.*

Loans and discounts	$192,605.47	Capital stock paid in	$100,000.00
Overdrafts	17.27		
U. S. bonds to secure circulation	100,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	6,815.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,800.00
Due from approved reserve agents	8,636.35	State-bank notes outstanding	
Due from other banks and bankers	31,599.98		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	1,020.00
Current expenses and taxes paid	713.12		
Premiums paid	13,000.00	Individual deposits	148,459.19
Checks and other cash items	1,780.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,037.00		
Fractional currency	390.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,085.00		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	730.00		
Total	373,095.06	Total	373,095.06

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RHODE ISLAND.

First National Bank, Warren.

J. WATERMAN, *President.* No. 673. A. B. GARDNER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$172,981.87	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	15,364.07
U. S. bonds to secure deposits		Other undivided profits	6,106.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,660.79	National-bank notes outstanding	33,180.00
Due from approved reserve agents	1,335.57	State-bank notes outstanding	
Due from other banks and bankers	4,554.64		
Real estate, furniture, and fixtures	7,072.72	Dividends unpaid	270.00
Current expenses and taxes paid	555.23		
Premiums paid	3,200.00	Individual deposits	30,222.94
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	570.00		
Fractional currency	1.54	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,816.65		
Legal-tender notes	2,207.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	235,143.51	Total	235,143.51

National Hope Bank, Warren.

GEORGE BARTON, *President.* No. 1008. GEORGE WILLIAMS, *Cashier.*

Loans and discounts	$167,867.76	Capital stock paid in	$130,000.00
Overdrafts			
U. S. bonds to secure circulation	72,650.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	14,754.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,720.00	National-bank notes outstanding	64,851.00
Due from approved reserve agents	727.83	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,228.92	Dividends unpaid	493.50
Current expenses and taxes paid	94.07		
Premiums paid		Individual deposits	18,085.59
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	639.00		
Fractional currency	68.93	Due to other national banks	6,695.68
Trade dollars		Due to State banks and bankers	
Specie	1,900.00		
Legal-tender notes	715.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,269.25		
Due from U. S. Treasurer			
Total	260,880.76	Total	260,880.76

National Warren Bank, Warren.

EDWARD A. SWIFT, *President.* No. 1419. HENRY W. EDDY, *Cashier.*

Loans and discounts	$250,545.01	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	39,000.00
U. S. bonds to secure deposits		Other undivided profits	14,181.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,926.25	National-bank notes outstanding	44,950.00
Due from approved reserve agents	3,887.72	State-bank notes outstanding	
Due from other banks and bankers	773.71		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	934.50
Current expenses and taxes paid	677.48		
Premiums paid	2,300.00	Individual deposits	24,592.55
Checks and other cash items	129.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,047.00		
Fractional currency	10.37	Due to other national banks	728.56
Trade dollars		Due to State banks and bankers	
Specie	1,340.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	324,387.12	Total	324,387.12

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National Niantic Bank, Westerly.

J. M. PENDLETON, *President.* No. 823. DAVID F. STILLMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$153,118.50	Capital stock paid in	$250,000.00
Overdrafts	1.69		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	28,897.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	231,925.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	35,711.60	State-bank notes outstanding	
Due from other banks and bankers	3,562.85		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	465.34
Current expenses and taxes paid	956.24		
Premiums paid	4,000.00	Individual deposits	92,382.42
Checks and other cash items	2,753.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,690.00		
Fractional currency	46.97	Due to other national banks	5,350.88
Trade dollars		Due to State banks and bankers	1,195.23
Specie	5,950.00		
Legal-tender notes	325.00	Notes and bills re-discounted	
U. S. certificates of deposit	2,250.00	Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	503,291.70	Total	503,291.70

National Phenix Bank, Westerly.

EDWIN BABCOCK, *President.* No. 1169. JOHN B. FOSTER, *Cashier.*

Loans and discounts	$173,354.61	Capital stock paid in	$150,000.00
Overdrafts	7.35		
U. S. bonds to secure circulation	38,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	12,232.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,250.00	National-bank notes outstanding	34,200.00
Due from approved reserve agents	18,117.39	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	792.75
Current expenses and taxes paid	849.33		
Premiums paid		Individual deposits	53,168.13
Checks and other cash items	3,612.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,081.00		
Fractional currency	71.00	Due to other national banks	3,050.04
Trade dollars		Due to State banks and bankers	
Specie	2,290.00		
Legal-tender notes	1,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,710.00		
Due from U. S. Treasurer			
Total	283,443.29	Total	283,443.29

Washington National Bank, Westerly.

CHARLES PERRY, *President.* No. 952. CHARLES PERRY, JR., *Cashier.*

Loans and discounts	$122,987.61	Capital stock paid in	$150,000.00
Overdrafts	.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	19,551.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	150,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,401.27	State-bank notes outstanding	
Due from other banks and bankers	388.07		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	1,836.00
Current expenses and taxes paid	881.98		
Premiums paid		Individual deposits	54,544.44
Checks and other cash items	1,684.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,358.00		
Fractional currency		Due to other national banks	5,658.80
Trade dollars		Due to State banks and bankers	
Specie	1,996.58		
Legal-tender notes	1,743.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	351,590.93	Total	351,590.93

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Wickford National Bank, Wickford.

JOHN J. REYNOLDS, *President.* No. 1592. THADDEUS W. HUNT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$164,143.73	Capital stock paid in	$125,000.00
Overdrafts			
U. S. bonds to secure circulation	31,250.00	Surplus fund	23,500.00
U. S. bonds to secure deposits		Other undivided profits	2,356.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	468.75	National-bank notes outstanding	27,825.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	15,398.96		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	2,523.75
Current expenses and taxes paid			
Premiums paid	2,968.75	Individual deposits	51,646.63
Checks and other cash items	1,036.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	373.00		
Fractional currency	69,57	Due to other national banks	1,627.03
Trade dollars		Due to State banks and bankers	
Specie	3,963.00		
Legal-tender notes	3,400.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,406.25		
Due from U. S. Treasurer			
Total	234,478.99	Total	234,478.99

First National Bank, Woonsocket.

JOSEPH E. COLE, *President.* No. 1402. REUBEN G. RANDALL, *Cashier.*

Loans and discounts	$176,870.39	Capital stock paid in	$107,000.00
Overdrafts	548.60		
U. S. bonds to secure circulation	107,000.00	Surplus fund	46,000.00
U. S. bonds to secure deposits		Other undivided profits	2,477.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	95,500.00
Due from approved reserve agents	2,946.03	State-bank notes outstanding	
Due from other banks and bankers	4,270.16		
Real estate, furniture, and fixtures		Dividends unpaid	1,280.00
Current expenses and taxes paid	355.03		
Premiums paid	14,500.00	Individual deposits	52,091.87
Checks and other cash items	763.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	190.34	Due to other national banks	10,571.29
Trade dollars		Due to State banks and bankers	11,920.66
Specie	5,714.90		
Legal-tender notes	5,868.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,815.00		
Due from U. S. Treasurer			
Total	326,841.46	Total	326,841.46

Citizens' National Bank, Woonsocket.

OSCAR J. RATHBUN, *President.* No. 970. WILLIAM H. ALDRICH, *Cashier.*

Loans and discounts	$119,430.63	Capital stock paid in	$100,000.00
Overdrafts	9,534.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,125.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	888.75
Current expenses and taxes paid	765.50		
Premiums paid	4,300.00	Individual deposits	23,248.19
Checks and other cash items	26,926.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,022.00		
Fractional currency	34.12	Due to other national banks	25,420.72
Trade dollars		Due to State banks and bankers	
Specie	2,959.08		
Legal-tender notes	460.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	218,682.69	Total	218,682.69

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National Globe Bank, Woonsocket.

ARLON MOWRY, *President.* No. 1423. FRANK E. FARNUM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$137,401.93	Capital stock paid in	$100,000.00
Overdrafts	64.60		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,044.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,450.00
Due from approved reserve agents	2,736.73	State-bank notes outstanding	
Due from other banks and bankers	12,045.33		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	1,281.23
Current expenses and taxes paid	235.88		
Premiums paid		Individual deposits	48,260.74
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	374.00		
Fractional currency	60.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,576.11
Specie	3,205.40		
Legal-tender notes	72.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,410.00		
Due from U. S. Treasurer			
Total	277,606.30	Total	277,606.30

National Union Bank, Woonsocket.

GEORGE S. READ, *President.* No. 1409. JAMES S. READ, *Cashier.*

Loans and discounts	$145,292.43	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	36,000.00
U. S. bonds to secure deposits		Other undivided profits	6,724.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	134,970.00
Due from approved reserve agents	3,132.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	1,820.00
Current expenses and taxes paid			
Premiums paid	19,500.00	Individual deposits	1,516.41
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	700.00		
Fractional currency	9.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,502.60		
Legal-tender notes	544.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	1,100.00		
Total	331,030.86	Total	331,030.86

Producers' National Bank, Woonsocket.

CHARLES E. THOMAS, *President.* No. 1421. SAMUEL P. COOK, *Cashier.*

Loans and discounts	$292,235.92	Capital stock paid in	$200,000.00
Overdrafts	25.13		
U. S. bonds to secure circulation	200,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	8,232.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	178,800.00
Due from approved reserve agents	44,414.16	State-bank notes outstanding	
Due from other banks and bankers	7,851.64		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	3,495.20
Current expenses and taxes paid			
Premiums paid	44,800.00	Individual deposits	124,709.70
Checks and other cash items	8.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,201.00		
Fractional currency	153.41	Due to other national banks	2,592.75
Trade dollars		Due to State banks and bankers	18,284.40
Specie	2,924.90		
Legal-tender notes	7,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	7,800.00		
Due from U. S. Treasurer			
Total	611,114.66	Total	611,114.66

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RHODE ISLAND.

Woonsocket National Bank, Woonsocket.

IRA B. PECK, *President.* No. 1058. LATIMER W. BALLOU, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$459,700.54	Capital stock paid in	$200,000.00
Overdrafts	296.32		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	13,947.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	177,070.00
Due from approved reserve agents	110,227.10	State-bank notes outstanding	
Due from other banks and bankers	159,070.67		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	5,350.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	496,757.67
Checks and other cash items	2,544.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,166.00		
Fractional currency	143.15	Due to other national banks	1,829.12
Trade dollars		Due to State banks and bankers	
Specie	26,306.65		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	994,954.57	Total	994,954.57

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CONNECTICUT.

Ansonia National Bank, Ansonia.

CHARLES H. PINE, *President.* No. 1093. FRED. M. DREW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$492,158.00	Capital stock paid in	$200,000.00
Overdrafts	2,368.74		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	16,032.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,100.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	40,274.24	State-bank notes outstanding	
Due from other banks and bankers	11,549.76		
Real estate, furniture, and fixtures		Dividends unpaid	182.00
Current expenses and taxes paid	2,176.29		
Premiums paid	4,000.00	Individual deposits	358,221.53
Checks and other cash items	4,145.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,371.00		
Fractional currency	541.00	Due to other national banks	20,790.04
Trade dollars		Due to State banks and bankers	
Specie	31,561.50		
Legal-tender notes	15,313.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	3,917.46		
Total	780,226.22	Total	780,226.22

Birmingham National Bank, Birmingham.

EDWARD N. SHELTON, *President.* No. 1098. CHARLES E. CLARK, *Cashier.*

Loans and discounts	$651,000.65	Capital stock paid in	$300,000.00
Overdrafts	4,886.50		
U. S. bonds to secure circulation	100,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	51,436.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	43,391.40	State-bank notes outstanding	
Due from other banks and bankers	5,186.72		
Real estate, furniture, and fixtures		Dividends unpaid	860.00
Current expenses and taxes paid	2,434.35		
Premiums paid		Individual deposits	244,709.33
Checks and other cash items	10,794.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,555.00		
Fractional currency	670.00	Due to other national banks	35,530.18
Trade dollars		Due to State banks and bankers	2,845.69
Specie	11,137.78		
Legal-tender notes	20,275.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	550.00		
Total	875,381.42	Total	875,381.42

First National Bank, Bridgeport.

EDMUND S. HAWLEY, *President.* No. 335. WILLIAM E. SEELEY, *Cashier.*

Loans and discounts	$618,579.23	Capital stock paid in	$210,000.00
Overdrafts	3,089.62		
U. S. bonds to secure circulation	210,000.00	Surplus fund	105,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	29,770.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,000.00	National-bank notes outstanding	187,500.00
Due from approved reserve agents	84,143.98	State-bank notes outstanding	
Due from other banks and bankers	27,172.47		
Real estate, furniture, and fixtures	5,150.00	Dividends unpaid	
Current expenses and taxes paid	1,455.00		
Premiums paid	31,200.00	Individual deposits	415,770.41
Checks and other cash items	14,357.32	United States deposits	45,010.35
Exchanges for clearing-house		Deposits of U.S. disbursing officers	77.25
Bills of other banks	3,230.00		
Fractional currency		Due to other national banks	99,097.91
Trade dollars		Due to State banks and bankers	19,637.86
Specie	23,636.44		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,450.00		
Due from U. S. Treasurer			
Total	1,111,864.06	Total	1,111,864.06

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Bridgeport National Bank, Bridgeport.

MONSON HAWLEY, *President.* No. 910. F. N. BENHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$538,045.58	Capital stock paid in	$215,850.00
Overdrafts	1,119.46		
U. S. bonds to secure circulation	100,000.00	Surplus fund	85,000.00
U. S. bonds to secure deposits		Other undivided profits	26,093.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	65,778.53	State-bank notes outstanding	
Due from other banks and bankers	31,634.10		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	367.50
Current expenses and taxes paid	2,910.33		
Premiums paid	7,000.00	Individual deposits	345,488.06
Checks and other cash items	8,547.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,528.00		
Fractional currency	230.00	Due to other national banks	54,656.15
Trade dollars		Due to State banks and bankers	5,587.87
Specie	4,149.86		
Legal-tender notes	14,000.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	600.00		
Total	823,043.35	Total	823,043.35

City National Bank, Bridgeport.

D. N. MORGAN, *President.* No. 921. T. L. BARTHOLOMEW, *Cashier.*

Loans and discounts	$515,412.54	Capital stock paid in	$250,000.00
Overdrafts	2,288.41		
U. S. bonds to secure circulation	250,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	26,926.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,298.75	National-bank notes outstanding	223,250.00
Due from approved reserve agents	103,314.09	State-bank notes outstanding	
Due from other banks and bankers	20,252.90		
Real estate, furniture, and fixtures	26,000.00	Dividends unpaid	353.00
Current expenses and taxes paid	4,371.61		
Premiums paid	45,000.00	Individual deposits	441,933.79
Checks and other cash items	9,703.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,134.00		
Fractional currency	149.55	Due to other national banks	17,014.61
Trade dollars		Due to State banks and bankers	184.43
Specie	2,486.67		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	1,084,662.32	Total	1,084,662.32

Connecticut National Bank, Bridgeport.

SAMUEL W. BALDWIN, *President.* No. 927. HENRY B. DREW, *Cashier.*

Loans and discounts	$753,988.43	Capital stock paid in	$332,100.00
Overdrafts	2,320.64		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	18,889.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,430.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	32,933.99	State-bank notes outstanding	
Due from other banks and bankers	44,263.87		
Real estate, furniture, and fixtures	81,060.75	Dividends unpaid	592.16
Current expenses and taxes paid	2,984.69		
Premiums paid	19,794.00	Individual deposits	515,940.27
Checks and other cash items	11,378.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,217.00		
Fractional currency	120.03	Due to other national banks	67,477.50
Trade dollars		Due to State banks and bankers	394.50
Specie	43,402.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,125,394.01	Total	1,125,394.01

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Pequonnock National Bank, Bridgeport.

DAVID TRUBEE, *President.* No. 928. ISAAC B. PRINDLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$125,146.41	Capital stock paid in	$200,000.00
Overdrafts	226.89		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,843.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,585.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	88,551.64	State-bank notes outstanding	
Due from other banks and bankers	16,804.39		
Real estate, furniture, and fixtures	25,149.53	Dividends unpaid	297.00
Current expenses and taxes paid	2,741.36		
Premiums paid	12,671.87	Individual deposits	333,933.45
Checks and other cash items	7,582.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,909.00		
Fractional currency		Due to other national banks	32,460.90
Trade dollars		Due to State banks and bankers	
Specie	10,916.52		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	660,535.15	Total	660,535.15

Bristol National Bank, Bristol.

JOHN H. SESSIONS, *President.* No. 2250. CHARLES S. TREADWAY, *Cashier.*

Loans and discounts	$253,195.45	Capital stock paid in	$100,000.00
Overdrafts	408.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,946.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,389.49	State-bank notes outstanding	
Due from other banks and bankers	16,601.60		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	120.00
Current expenses and taxes paid	1,629.54		
Premiums paid		Individual deposits	187,553.83
Checks and other cash items	1,136.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,420.00		
Fractional currency	325.10	Due to other national banks	17,964.26
Trade dollars		Due to State banks and bankers	6,049.62
Specie	14,358.50		
Legal-tender notes	15,544.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	375,133.92	Total	375,133.92

Windham County National Bank, Brooklyn.

JOHN PALMER, *President.* No. 1360. JOHN P. WOOD, *Cashier.*

Loans and discounts	$128,255.25	Capital stock paid in	$108,300.00
Overdrafts	57.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	4,449.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	11,347.00	State-bank notes outstanding	
Due from other banks and bankers	2,379.70		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	79.50
Current expenses and taxes paid	680.89		
Premiums paid	5,000.00	Individual deposits	52,054.34
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,044.00		
Fractional currency	23.37	Due to other national banks	1,835.49
Trade dollars		Due to State banks and bankers	53.80
Specie	5,235.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	213,772.39	Total	213,772.39

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Clinton National Bank, Clinton.

JOHN B. WRIGHT, *President.* No. 1314. EZRA E. POST, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,501.34	Capital stock paid in	$75,000.00
Overdrafts	15.14		
U. S. bonds to secure circulation	75,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	4,758.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,926.50	National-bank notes outstanding	66,800.00
Due from approved reserve agents	29,995.79	State-bank notes outstanding	
Due from other banks and bankers	614.94		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	597.00
Current expenses and taxes paid	783.20		
Premiums paid	9,300.00	Individual deposits	85,650.15
Checks and other cash items	363.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	493.00		
Fractional currency	118.50	Due to other national banks	2,113.53
Trade dollars		Due to State banks and bankers	
Specie	6,182.18		
Legal-tender notes	1,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	255,918.85	Total	255,918.85

Danbury National Bank, Danbury.

LUCIUS P. HOYT, *President.* No. 943. JABEZ AMSBURY, *Cashier.*

Loans and discounts	$498,176.44	Capital stock paid in	$327,000.00
Overdrafts	250.29		
U. S. bonds to secure circulation	140,000.00	Surplus fund	73,000.00
U. S. bonds to secure deposits		Other undivided profits	35,136.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,375.00	National-bank notes outstanding	126,000.00
Due from approved reserve agents	65,954.01	State-bank notes outstanding	
Due from other banks and bankers	10,456.98		
Real estate, furniture, and fixtures	35,752.56	Dividends unpaid	94.75
Current expenses and taxes paid	3,098.80		
Premiums paid	2,350.00	Individual deposits	272,414.31
Checks and other cash items	1,910.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	34,242.00		
Fractional currency	71.74	Due to other national banks	26,878.39
Trade dollars		Due to State banks and bankers	2,825.64
Specie	24,139.38		
Legal-tender notes	15,272.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,300.00		
Due from U. S. Treasurer			
Total	863,349.97	Total	863,349.97

National Pahquioque Bank, Danbury.

A. U. WILDMAN, *President.* No. 1132. MARTIN H. GRIFFING, *Cashier.*

Loans and discounts	$433,257.06	Capital stock paid in	$250,000.00
Overdrafts	3,133.93		
U. S. bonds to secure circulation	250,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	37,651.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,050.00	National-bank notes outstanding	225,000.00
Due from approved reserve agents	47,874.64	State-bank notes outstanding	
Due from other banks and bankers	193.25		
Real estate, furniture, and fixtures	34,257.74	Dividends unpaid	398.00
Current expenses and taxes paid	4,087.24		
Premiums paid	14,834.72	Individual deposits	263,806.36
Checks and other cash items	4,664.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,015.00		
Fractional currency	241.56	Due to other national banks	25,325.29
Trade dollars		Due to State banks and bankers	1,416.52
Specie	12,214.90		
Legal-tender notes	17,514.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	1,010.00		
Total	853,598.07	Total	853,598.07

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First National Bank of Killingly, Danielsonville.

HENRY HAMMOND, *President.* No. 450. H. N. CLEMONS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,694.62	Capital stock paid in	$110,000.00
Overdrafts			
U. S. bonds to secure circulation	110,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	3,714.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,500.00	National-bank notes outstanding	98,500.00
Due from approved reserve agents	6,330.40	State-bank notes outstanding	
Due from other banks and bankers	2,672.38		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	5.50		
Premiums paid	10,000.00	Individual deposits	106,959.48
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,092.00		
Fractional currency	39.67	Due to other national banks	12,678.00
Trade dollars		Due to State banks and bankers	1,967.36
Specie	13,275.00		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,950.00		
Due from U. S. Treasurer	260.00		
Total	335,819.57	Total	335,819.57

Deep River National Bank, Deep River.

RICHARD P. SPENCER, *President.* No. 1139. GIDEON PARKER, *Cashier.*

Loans and discounts	$170,646.07	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	9,840.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	71,693.42	National-bank notes outstanding	34,500.00
Due from approved reserve agents	15,845.06	State-bank notes outstanding	
Due from other banks and bankers	4,295.72		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	620.00
Current expenses and taxes paid	806.38		
Premiums paid		Individual deposits	89,250.96
Checks and other cash items	337.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,718.00		
Fractional currency	60.69	Due to other national banks	2,379.43
Trade dollars		Due to State banks and bankers	973.23
Specie	13,471.20		
Legal-tender notes	4,390.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	332,564.42	Total	332,564.42

National Bank of New England, East Haddam.

JULIUS ATTWOOD, *President.* No. 1480. THOMAS GROSS, JR., *Cashier.*

Loans and discounts	$205,454.23	Capital stock paid in	$130,000.00
Overdrafts	175.66		
U. S. bonds to secure circulation	41,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,032.67
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	8,443.00	National-bank notes outstanding	36,900.00
Due from approved reserve agents	20,526.56	State-bank notes outstanding	
Due from other banks and bankers	1,192.26		
Real estate, furniture, and fixtures	4,600.00	Dividends unpaid	1,280.00
Current expenses and taxes paid	998.85		
Premiums paid	6,344.86	Individual deposits	86,112.05
Checks and other cash items	2,602.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	53.00		
Fractional currency	111.05	Due to other national banks	3,455.71
Trade dollars		Due to State banks and bankers	
Specie	8,390.25		
Legal-tender notes	1,843.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,845.00		
Due from U. S. Treasurer			
Total	303,780.43	Total	303,780.43

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National Iron Bank, Falls Village.

ALMON C. RANDALL, *President.* No. 1214. DWIGHT E. DEAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$239,214.05	Capital stock paid in	$200,000.00
Overdrafts	2,611.48		
U. S. bonds to secure circulation	50,000.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	4,514.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,930.00
Due from approved reserve agents	41,394.55	State-bank notes outstanding	
Due from other banks and bankers	2,742.44		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	117.00
Current expenses and taxes paid	1,217.46		
Premiums paid		Individual deposits	60,281.47
Checks and other cash items	454.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,160.00		
Fractional currency	10.99	Due to other national banks	4,658.53
Trade dollars	12.00	Due to State banks and bankers	
Specie	8,828.70		
Legal-tender notes	3,605.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	356,501.48	Total	356,501.48

First National Bank, Hartford.

J. H. KNIGHT, *President.* No. 121. CHARLES D. RILEY, *Cashier.*

Loans and discounts	$1,226,165.77	Capital stock paid in	$650,000.00
Overdrafts	1,755.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	119,000.00
U. S. bonds to secure deposits		Other undivided profits	16,770.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	73,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	160,589.03	State-bank notes outstanding	
Due from other banks and bankers	64,704.77		
Real estate, furniture, and fixtures		Dividends unpaid	180.00
Current expenses and taxes paid	4,934.99		
Premiums paid	3,437.50	Individual deposits	800,939.11
Checks and other cash items	6,222.89	United States deposits	
Exchanges for clearing-house	13,449.18	Deposits of U.S. disbursing officers	
Bills of other banks	11,142.00		
Fractional currency	59.17	Due to other national banks	52,864.17
Trade dollars		Due to State banks and bankers	
Specie	58,139.00		
Legal-tender notes	8,404.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,684,753.64	Total	1,684,753.64

Ætna National Bank, Hartford.

A. R. HILLYER, *President.* No. 756. A. G. LOOMIS, *Cashier.*

Loans and discounts	$1,147,577.82	Capital stock paid in	$525,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	130,000.00
U. S. bonds to secure deposits		Other undivided profits	37,636.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,807.97	National-bank notes outstanding	135,000.00
Due from approved reserve agents	101,459.42	State-bank notes outstanding	
Due from other banks and bankers	69,890.92		
Real estate, furniture, and fixtures	11,111.29	Dividends unpaid	1,361.50
Current expenses and taxes paid	4,469.84		
Premiums paid	37,000.00	Individual deposits	778,518.69
Checks and other cash items	24.61	United States deposits	
Exchanges for clearing-house	3,255.96	Deposits of U.S. disbursing officers	
Bills of other banks	1,840.00		
Fractional currency	60.31	Due to other national banks	18,752.49
Trade dollars		Due to State banks and bankers	149.21
Specie	43,050.25		
Legal-tender notes	30,180.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	1,626,418.39	Total	1,626,418.39

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American National Bank, Hartford.

ROWLAND SWIFT, *President.* No. 1165. JOSEPH H. KING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,585,864.91	Capital stock paid in	$600,000.00
Overdrafts	294.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	253,000.00
U. S. bonds to secure deposits		Other undivided profits	84,800.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	163,732.89	State-bank notes outstanding	
Due from other banks and bankers	19,558.98		
Real estate, furniture, and fixtures		Dividends unpaid	226.00
Current expenses and taxes paid	4,384.72		
Premiums paid		Individual deposits	910,895.59
Checks and other cash items	10.00	United States deposits	
Exchanges for clearing-house	15,054.55	Deposits of U.S. disbursing officers	
Bills of other banks	15,019.00		
Fractional currency	225.87	Due to other national banks	41,273.31
Trade dollars		Due to State banks and bankers	
Specie	51,600.00		
Legal-tender notes	23,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,935,195.10	Total	1,935,195.10

Charter Oak National Bank, Hartford.

JONATHAN F. MORRIS, *President.* No. 486. JAMES P. TAYLOR, *Cashier.*

Loans and discounts	$1,045,014.41	Capital stock paid in	$500,000.00
Overdrafts	3,077.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	66,000.00	Other undivided profits	59,064.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80,713.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	127,236.35	State-bank notes outstanding	
Due from other banks and bankers	35,061.05		
Real estate, furniture, and fixtures	1,850.00	Dividends unpaid	251.00
Current expenses and taxes paid	4,150.40		
Premiums paid	7,500.00	Individual deposits	750,190.54
Checks and other cash items	89.69	United States deposits	53,050.91
Exchanges for clearing-house	2,919.20	Deposits of U.S. disbursing officers	2,460.62
Bills of other banks	7,933.00		
Fractional currency	723.25	Due to other national banks	4,725.51
Trade dollars		Due to State banks and bankers	
Specie	64,484.45		
Legal-tender notes	15,845.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,145.00		
Due from U. S. Treasurer			
Total	1,514,743.02	Total	1,514,743.02

Farmers and Mechanics' National Bank, Hartford.

JOHN G. ROOT, *President.* No. 1321. WILLIAM W. SMITH, *Cashier.*

Loans and discounts	$1,211,357.01	Capital stock paid in	$500,000.00
Overdrafts	1,241.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	32,605.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,828.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	120,334.39	State-bank notes outstanding	
Due from other banks and bankers	208,153.97		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	186.00
Current expenses and taxes paid	4,457.84		
Premiums paid	13,000.00	Individual deposits	731,458.27
Checks and other cash items	2,427.10	United States deposits	
Exchanges for clearing-house	25,281.82	Deposits of U.S. disbursing officers	
Bills of other banks	8,670.00		
Fractional currency	146.57	Due to other national banks	228,385.12
Trade dollars		Due to State banks and bankers	124,757.76
Specie	69,354.15		
Legal-tender notes	2,890.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,762,392.69	Total	1,762,392.69

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Hartford National Bank, Hartford.

JAMES BOLTER, *President.* No. 1338. WILLIAM S. BRIDGMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,940,547.45	Capital stock paid in	$1,200,000.00
Overdrafts	3,117.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	600,000.00
U. S. bonds to secure deposits		Other undivided profits	114,763.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	135,644.57	State-bank notes outstanding	
Due from other banks and bankers	153,467.31		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	1,916.26
Current expenses and taxes paid	6,822.22		
Premiums paid	10,500.00	Individual deposits	1,399,460.24
Checks and other cash items	7,694.88	United States deposits	
Exchanges for clearing-house	24,477.68	Deposits of U.S. disbursing officers	
Bills of other banks	10,285.00		
Fractional currency	208.18	Due to other national banks	180,693.60
Trade dollars		Due to State banks and bankers	43,039.05
Specie	194,857.75		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,584,872.27	Total	3,584,872.27

Mercantile National Bank, Hartford.

JAMES B. POWELL, *President.* No. 1300. CHARLES H. FIELD, *Cashier.*

Loans and discounts	$935,785.96	Capital stock paid in	$500,000.00
Overdrafts	637.65		
U. S. bonds to secure circulation	50,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	19,642.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	86,303.55	State-bank notes outstanding	
Due from other banks and bankers	129,928.12		
Real estate, furniture, and fixtures		Dividends unpaid	117.00
Current expenses and taxes paid	4,644.08		
Premiums paid	8,000.00	Individual deposits	626,058.53
Checks and other cash items	13,698.50	United States deposits	
Exchanges for clearing-house	7,340.23	Deposits of U.S. disbursing officers	
Bills of other banks	10,548.00		
Fractional currency	110.29	Due to other national banks	61,139.14
Trade dollars		Due to State banks and bankers	8,124.78
Specie	30,945.85		
Legal-tender notes	12,890.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	1,295,082.23	Total	1,295,082.23

National Exchange Bank, Hartford.

JOHN R. REDFIELD, *President.* No. 361. WILLIAM S. WOOSTER, *Cashier.*

Loans and discounts	$1,001,253.06	Capital stock paid in	$500,000.00
Overdrafts	91.94		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	40,824.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,740.00
Due from approved reserve agents	111,947.62	State-bank notes outstanding	
Due from other banks and bankers	10,093.51		
Real estate, furniture, and fixtures	31,245.31	Dividends unpaid	293.25
Current expenses and taxes paid	4,561.43		
Premiums paid		Individual deposits	493,663.36
Checks and other cash items	2,398.93	United States deposits	
Exchanges for clearing-house	1,168.56	Deposits of U.S. disbursing officers	
Bills of other banks	1,103.00		
Fractional currency	126.00	Due to other national banks	30,510.25
Trade dollars		Due to State banks and bankers	
Specie	39,745.75		
Legal-tender notes	4,046.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,260,031.11	Total	1,260,031.11

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Phœnix National Bank, Hartford.

HENRY A. REDFIELD, *President.* No. 670. EDWARD M. BUNCE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,757,343.47	Capital stock paid in	$1,000,000.00
Overdrafts	514.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	59,756.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	131,898.39	State-bank notes outstanding	
Due from other banks and bankers	88,531.23		
Real estate, furniture, and fixtures	183,903.19	Dividends unpaid	8,574.50
Current expenses and taxes paid	9,748.86		
Premiums paid	13,406.25	Individual deposits	656,763.94
Checks and other cash items	1,560.16	United States deposits	
Exchanges for clearing-house	4,096.13	Deposits of U.S. disbursing officers	
Bills of other banks	17,291.00		
Fractional currency	200.93	Due to other national banks	34,931.45
Trade dollars		Due to State banks and bankers	5,737.47
Specie	50,019.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,310,763.59	Total	2,310,763.59

First National Bank, Litchfield.

H. W. BUEL, *President.* No. 709. GEORGE E. JONES, *Cashier.*

Loans and discounts	$329,189.78	Capital stock paid in	$200,000.00
Overdrafts	373.24		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	14,103.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,235.00	National-bank notes outstanding	88,948.50
Due from approved reserve agents	33,592.20	State-bank notes outstanding	
Due from other banks and bankers	3,222.80		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	198.00
Current expenses and taxes paid	1,321.90		
Premiums paid	17,000.00	Individual deposits	162,085.02
Checks and other cash items	1,136.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,788.00		
Fractional currency	60.22	Due to other national banks	12,149.49
Trade dollars		Due to State banks and bankers	227.33
Specie	9,892.00		
Legal-tender notes	400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,500.00		
Due from U. S. Treasurer			
Total	517,711.41	Total	517,711.41

First National Bank, Meriden.

JOHN D. BILLARD, *President.* No. 250. C. R. ROCKWELL, *Cashier.*

Loans and discounts	$769,616.33	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	109,000.00
U. S. bonds to secure deposits		Other undivided profits	21,399.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	114,886.47	State-bank notes outstanding	
Due from other banks and bankers	9,783.02		
Real estate, furniture, and fixtures	44,000.00	Dividends unpaid	186.00
Current expenses and taxes paid	2,176.15		
Premiums paid		Individual deposits	310,341.73
Checks and other cash items	1,805.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,667.00		
Fractional currency	294.03	Due to other national banks	15,640.17
Trade dollars		Due to State banks and bankers	1,119.04
Specie	3,958.30		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	25,750.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,019,436.54	Total	1,019,436.54

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Home National Bank, Meriden.

ABIRAM CHAMBERLAIN, *President.* No. 720. J. S. NORTON, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$758,847.00	Capital stock paid in	$600,000.00
Overdrafts	3,094.62		
U. S. bonds to secure circulation	534,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	29,729.76
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	36,489.96	National-bank notes outstanding	480,000.00
Due from approved reserve agents	18,308.23	State-bank notes outstanding	
Due from other banks and bankers	36,072.78		
Real estate, furniture, and fixtures	42,913.90	Dividends unpaid	143.50
Current expenses and taxes paid	6,516.64		
Premiums paid	60,298.88	Individual deposits	299,635.12
Checks and other cash items	7,793.96	United States deposits	90,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,788.00		
Fractional currency	1,088.99	Due to other national banks	21,493.69
Trade dollars		Due to State banks and bankers	7,713.73
Specie	12,715.00		
Legal-tender notes	10,195.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas	12,592.84		
Due from U. S. Treasurer			
Total	1,698,715.80	Total	1,698,715.80

Meriden National Bank, Meriden.

JOEL I. BUTLER, *President.* No. 1382. OWEN B. ARNOLD, *Cashier.*

Loans and discounts	$487,418.36	Capital stock paid in	$300,000.00
Overdrafts	642.75		
U. S. bonds to secure circulation	110,000.00	Surplus fund	76,000.00
U. S. bonds to secure deposits		Other undivided profits	37,118.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	99,000.00
Due from approved reserve agents	54,117.29	State-bank notes outstanding	4,317.00
Due from other banks and bankers	23,396.87		
Real estate, furniture, and fixtures	32,882.31	Dividends unpaid	1,596.00
Current expenses and taxes paid	2,142.83		
Premiums paid		Individual deposits	186,828.06
Checks and other cash items	2,810.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,045.00		
Fractional currency	237.35	Due to other national banks	43,215.91
Trade dollars		Due to State banks and bankers	282.85
Specie	10,200.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,464.96		
Due from U. S. Treasurer			
Total	748,358.00	Total	748,358.00

First National Bank, Middletown.

BENJAMIN DOUGLAS, *President.* No. 397. JOHN N. CAMP, *Cashier.*

Loans and discounts	$275,019.89	Capital stock paid in	$200,000.00
Overdrafts	395.07		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,798.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	56,994.75	National-bank notes outstanding	180,000.00
Due from approved reserve agents	49,984.80	State-bank notes outstanding	
Due from other banks and bankers	9,702.89		
Real estate, furniture, and fixtures		Dividends unpaid	99.00
Current expenses and taxes paid	2,049.44		
Premiums paid	23,000.00	Individual deposits	210,977.02
Checks and other cash items	9,273.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,559.00		
Fractional currency	120.00	Due to other national banks	7,674.99
Trade dollars		Due to State banks and bankers	303.12
Specie	9,630.49		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer	1,133.09		
Total	651,852.57	Total	651,852.57

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Central National Bank, Middletown

A. C. MARKHAM, *President.* No. 1340. HENRY B. STARR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$234, 583. 28	Capital stock paid in	$150, 000. 00
Overdrafts	3, 280. 08		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	60, 000. 00
U. S. bonds to secure deposits		Other undivided profits	10, 161. 68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2, 563. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	4, 781. 43	State-bank notes outstanding	
Due from other banks and bankers	10, 373. 67		
Real estate, furniture, and fixtures	23, 000. 00	Dividends unpaid	453. 00
Current expenses and taxes paid	2, 296. 23		
Premiums paid		Individual deposits	81, 310. 07
Checks and other cash items	1, 410. 97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5, 071. 00		
Fractional currency	100. 87	Due to other national banks	10, 077. 88
Trade dollars		Due to State banks and bankers	
Specie	8, 551. 50		
Legal-tender notes	2, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3, 990. 00		
Due from U. S. Treasurer			
Total	402, 002. 63	Total	402, 002. 63

Middlesex County National Bank, Middletown.

GEORGE W. BURR, *President.* No. 845. EDWIN F. SHELDON, *Cashier.*

Loans and discounts	$476, 823. 33	Capital stock paid in	$350, 000. 00
Overdrafts	263. 29		
U. S. bonds to secure circulation	80, 000. 00	Surplus fund	61, 300. 00
U. S. bonds to secure deposits		Other undivided profits	18, 924. 94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5, 975. 00	National-bank notes outstanding	72, 000. 00
Due from approved reserve agents	12, 945. 12	State-bank notes outstanding	
Due from other banks and bankers	28, 417. 20		
Real estate, furniture, and fixtures	13, 800. 00	Dividends unpaid	765. 00
Current expenses and taxes paid	2, 273. 53		
Premiums paid	6, 000. 00	Individual deposits	115, 446. 02
Checks and other cash items	3, 119. 62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 146. 00		
Fractional currency	108. 93	Due to other national banks	26, 837. 44
Trade dollars		Due to State banks and bankers	10, 438. 62
Specie	11, 904. 00		
Legal-tender notes	7, 336. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3, 600. 00		
Due from U. S. Treasurer			
Total	655, 712. 02	Total	655, 712. 02

Middletown National Bank, Middletown.

MELVIN B. COPELAND, *President.* No. 1216. WILLIAM H. BURROWS, *Cashier.*

Loans and discounts	$589, 741. 58	Capital stock paid in	$369, 300. 00
Overdrafts	65. 00		
U. S. bonds to secure circulation	365, 000. 00	Surplus fund	150, 000. 00
U. S. bonds to secure deposits		Other undivided profits	42, 505. 77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	84, 153. 33	National-bank notes outstanding	328, 500. 00
Due from approved reserve agents	94, 553. 36	State-bank notes outstanding	
Due from other banks and bankers	12, 552. 51		
Real estate, furniture, and fixtures	10, 000. 00	Dividends unpaid	1, 637. 25
Current expenses and taxes paid	5, 099. 57		
Premiums paid		Individual deposits	300, 364. 04
Checks and other cash items	8, 852. 65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8, 873. 00		
Fractional currency	115. 10	Due to other national banks	16, 475. 76
Trade dollars		Due to State banks and bankers	3, 638. 28
Specie	12, 990. 00		
Legal-tender notes	2, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	16, 425. 00		
Due from U. S. Treasurer	2, 000. 00		
Total	1, 212, 421. 10	Total	1, 212, 421. 10

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First National Bank, Mystic Bridge.

THOMAS S. GREENMAN, *President.* No. 251. ELIAS P. RANDALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,113.10	Capital stock paid in	$150,000.00
Overdrafts	193.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	7,805.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,945.02	State-bank notes outstanding	
Due from other banks and bankers	5,869.05		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,364.39		
Premiums paid	4,500.00	Individual deposits	24,917.06
Checks and other cash items	1,648.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	425.00		
Fractional currency	46.50	Due to other national banks	783.74
Trade dollars		Due to State banks and bankers	
Specie	3,277.73		
Legal-tender notes	1,873.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	243,505.88	Total	243,505.88

Mystic River National Bank, Mystic River.

F. M. MANNING, *President.* No. 645. HENRY B. NOYES, *Cashier.*

Loans and discounts	$131,718.71	Capital stock paid in	$100,000.00
Overdrafts	3,194.55		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,531.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	89,350.00
Due from approved reserve agents	36,606.74	State-bank notes outstanding	
Due from other banks and bankers	8,439.25		
Real estate, furniture, and fixtures		Dividends unpaid	50.00
Current expenses and taxes paid	1,572.20		
Premiums paid		Individual deposits	73,239.70
Checks and other cash items	3,156.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	375.00		
Fractional currency	37.11	Due to other national banks	3,403.49
Trade dollars		Due to State banks and bankers	23,802.09
Specie	12,078.85		
Legal-tender notes	2,158.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	540.00		
Total	319,376.80	Total	319,376.80

Naugatuck National Bank, Naugatuck.

GEORGE A. LEWIS, *President.* No. 3020. A. H. DAYTON, *Cashier.*

Loans and discounts	$301,664.08	Capital stock paid in	$100,000.00
Overdrafts	723.67		
U. S. bonds to secure circulation	25,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	5,223.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,093.93	State-bank notes outstanding	
Due from other banks and bankers	18,578.44		
Real estate, furniture, and fixtures		Dividends unpaid	633.00
Current expenses and taxes paid	1,205.00		
Premiums paid	5,193.75	Individual deposits	143,650.74
Checks and other cash items	763.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,537.00		
Fractional currency	133.08	Due to other national banks	22,014.31
Trade dollars		Due to State banks and bankers	
Specie	5,758.83		
Legal-tender notes	5,000.00	Notes and bills re-discounted	65,755.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	380,776.42	Total	380,776.42

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CONNECTICUT.

Mechanics' National Bank, New Britain.

V. B. CHAMBERLAIN, *President.* No. 3668. WILLIAM E. ATTWOOD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$206,667.94	Capital stock paid in	$100,000.00
Overdrafts	89.35		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,685.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	32,017.12	State-bank notes outstanding	
Due from other banks and bankers	11,595.21		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,515.57		
Premiums paid	2,500.00	Individual deposits	163,919.35
Checks and other cash items	1,873.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,665.00		
Fractional currency	123.21	Due to other national banks	109.41
Trade dollars		Due to State banks and bankers	
Specie	3,539.75		
Legal-tender notes	7,502.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	295,213.95	Total	295,213.95

New Britain National Bank, New Britain.

A. P. COLLINS, *President.* No. 1184. A. J. SLOPER, *Cashier.*

Loans and discounts	$768,604.54	Capital stock paid in	$310,000.00
Overdrafts	4,246.01		
U. S. bonds to secure circulation	75,000.00	Surplus fund	155,000.00
U. S. bonds to secure deposits		Other undivided profits	48,178.92
U. S. bonds on hand	750.00		
Other stocks, bonds, and mortgages	2,341.90	National-bank notes outstanding	66,600.00
Due from approved reserve agents	30,478.98	State-bank notes outstanding	
Due from other banks and bankers	33,580.07		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	804.00
Current expenses and taxes paid	3,462.36		
Premiums paid		Individual deposits	414,573.82
Checks and other cash items	2,045.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	26,820.00		
Fractional currency	66.35	Due to other national banks	16,050.32
Trade dollars		Due to State banks and bankers	3,161.44
Specie	36,164.50		
Legal-tender notes	7,433.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	1,014,368.50	Total	1,014,368.50

First National Bank, New Canaan.

RUSSELL L. HALL, *President.* No. 1249. SELLECK Y. ST. JOHN, *Cashier.*

Loans and discounts	$82,625.89	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	92,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,971.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	82,210.00
Due from approved reserve agents	11,828.59	State-bank notes outstanding	
Due from other banks and bankers	2,002.02		
Real estate, furniture, and fixtures	22,167.41	Dividends unpaid	257.50
Current expenses and taxes paid	1,624.49		
Premiums paid	18,400.00	Individual deposits	43,246.31
Checks and other cash items	5,005.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	770.00		
Fractional currency		Due to other national banks	5,475.56
Trade dollars		Due to State banks and bankers	
Specie	1,877.91		
Legal-tender notes	2,719.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,140.00		
Due from U. S. Treasurer			
Total	245,160.49	Total	245,160.49

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CONNECTICUT.

First National Bank, New Haven.

HARMANUS M. WELCH, *President.* No. 2682. WILLIAM MOULTHROP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$859,704.93	Capital stock paid in	$500,000.00
Overdrafts	12,740.72		
U. S. bonds to secure circulation	400,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	77,178.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	353,500.00
Due from approved reserve agents	437,703.05	State-bank notes outstanding	
Due from other banks and bankers	325,531.63		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	8,117.47		
Premiums paid		Individual deposits	1,253,077.02
Checks and other cash items	40,049.26	United States deposits	
Exchanges for clearing-house	20,262.49	Deposits of U.S. disbursing officers	
Bills of other banks	68,718.00		
Fractional currency	130.00	Due to other national banks	7,659.01
Trade dollars		Due to State banks and bankers	
Specie	24,107.41		
Legal-tender notes	66,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	2,311,414.96	Total	2,311,414.96

Second National Bank, New Haven.

ARTHUR D. OSBORNE, *President.* No. 227. CHARLES A. SHELDON, *Cashier.*

Loans and discounts	$1,351,997.27	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	90,000.00	Surplus fund	370,000.00
U. S. bonds to secure deposits	70,000.00	Other undivided profits	63,376.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	404,167.00	National-bank notes outstanding	80,000.00
Due from approved reserve agents	175,617.03	State-bank notes outstanding	
Due from other banks and bankers	67,126.94		
Real estate, furniture, and fixtures	68,531.12	Dividends unpaid	220.00
Current expenses and taxes paid	9,048.12		
Premiums paid		Individual deposits	674,000.16
Checks and other cash items	1,605.50	United States deposits	68,717.65
Exchanges for clearing-house	46,075.86	Deposits of U.S. disbursing officers	1,119.73
Bills of other banks	10,345.00		
Fractional currency	950.40	Due to other national banks	74,575.50
Trade dollars		Due to State banks and bankers	44,405.31
Specie	71,950.38		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,000.00		
Due from U. S. Treasurer			
Total	2,376,414.62	Total	2,376,414.62

Merchants' National Bank, New Haven.

H. B. BIGELOW, *President.* No. 1128. JOHN C. BRADLEY, *Cashier.*

Loans and discounts	$802,525.64	Capital stock paid in	$500,000.00
Overdrafts	429.88		
U. S. bonds to secure circulation	144,600.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	30,779.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,200.00	National-bank notes outstanding	130,140.00
Due from approved reserve agents	66,438.59	State-bank notes outstanding	
Due from other banks and bankers	45,611.74		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	2,172.00
Current expenses and taxes paid	3,306.37		
Premiums paid	2,200.00	Individual deposits	437,258.02
Checks and other cash items	14,581.73	United States deposits	
Exchanges for clearing-house	14,850.51	Deposits of U.S. disbursing officers	
Bills of other banks	31,904.00		
Fractional currency	185.00	Due to other national banks	32,634.08
Trade dollars		Due to State banks and bankers	
Specie	57,914.40		
Legal-tender notes	11,729.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,507.00		
Due from U. S. Treasurer			
Total	1,232,983.77	Total	1,232,983.77

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National New Haven Bank, New Haven.

WILBUR F. DAY, *President.* No. 1243. ROBERT I. COUCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$709,417.53	Capital stock paid in	$464,800.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	203,000.00
U. S. bonds to secure deposits		Other undivided profits	35,539.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	157,750.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	120,706.72	State-bank notes outstanding	
Due from other banks and bankers	29,683.82		
Real estate, furniture, and fixtures	32,000.00	Dividends unpaid	1,520.00
Current expenses and taxes paid	1,918.89		
Premiums paid	13,415.00	Individual deposits	442,867.16
Checks and other cash items	11,657.35	United States deposits	
Exchanges for clearing-house	21,650.21	Deposits of U.S. disbursing officers	
Bills of other banks	15,855.00		
Fractional currency	103.00	Due to other national banks	29,644.39
Trade dollars		Due to State banks and bankers	1,201.91
Specie	37,765.16		
Legal-tender notes	4,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	1,313,572.68	Total	1,313,572.68

National Tradesmen's Bank, New Haven.

MATTHEW G. ELLIOTT, *President.* No. 1202. WILLIAM T. FIELDS, *Cashier.*

Loans and discounts	$637,727.64	Capital stock paid in	$300,000.00
Overdrafts	4,869.80		
U. S. bonds to secure circulation	200,000.09	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	27,475.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,033.75	National-bank notes outstanding	180,000.00
Due from approved reserve agents	126,674.70	State-bank notes outstanding	
Due from other banks and bankers	72,264.02		
Real estate, furniture, and fixtures	33,734.76	Dividends unpaid	70.00
Current expenses and taxes paid	4,669.18		
Premiums paid	46,000.00	Individual deposits	444,767.03
Checks and other cash items	18,705.25	United States deposits	
Exchanges for clearing-house	18,267.92	Deposits of U.S. disbursing officers	
Bills of other banks	6,474.00		
Fractional currency	296.04	Due to other national banks	140,465.85
Trade dollars		Due to State banks and bankers	20,317.98
Specie	31,379.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,263,096.56	Total	1,263,096.56

New Haven County National Bank, New Haven.

JAMES G. ENGLISH, *President.* No. 1245. LEONARD S. HOTCHKISS, *Cashier.*

Loans and discounts	$478,069.89	Capital stock paid in	$350,000.00
Overdrafts	202.63		
U. S. bonds to secure circulation	300,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	13,229.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,700.00	National-bank notes outstanding	270,000.00
Due from approved reserve agents	80,655.34	State-bank notes outstanding	
Due from other banks and bankers	10,993.54		
Real estate, furniture, and fixtures	16,500.00	Dividends unpaid	11,675.50
Current expenses and taxes paid	205.70		
Premiums paid		Individual deposits	222,871.77
Checks and other cash items	9,130.31	United States deposits	
Exchanges for clearing-house	14,159.13	Deposits of U.S. disbursing officers	
Bills of other banks	6,046.00		
Fractional currency	66.00	Due to other national banks	91.42
Trade dollars		Due to State banks and bankers	668.41
Specie	13,567.74		
Legal-tender notes	4,740.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	968,536.28	Total	968,536.28

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Yale National Bank, New Haven.

FRANKLIN S. BRADLEY, *President.* No. 796. JOHN A. RICHARDSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$873,741.98	Capital stock paid in	$750,000.00
Overdrafts	1.50		
U. S. bonds to secure circulation	80,000.00	Surplus fund	138,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	7,563.48
U. S. bonds on hand	2,280.00		
Other stocks, bonds, and mortgages	162,965.16	National-bank notes outstanding	72,000.00
Due from approved reserve agents	94,136.54	State-bank notes outstanding	
Due from other banks and bankers	120,447.92		
Real estate, furniture, and fixtures	115,000.00	Dividends unpaid	6,392.00
Current expenses and taxes paid	312.94		
Premiums paid	14,285.01	Individual deposits	475,727.49
Checks and other cash items	14,112.65	United States deposits	100,000.00
Exchanges for clearing-house	35,990.21	Deposits of U.S. disbursing officers	
Bills of other banks	21,201.00		
Fractional currency	91.96	Due to other national banks	133,170.97
Trade dollars		Due to State banks and bankers	25,192.43
Specie	59,959.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	1,708,046.37	Total	1,708,046.37

National Bank of Commerce, New London.

CHARLES BARNS, *President.* No. 666. CHARLES W. BARNS, *Cashier.*

Loans and discounts	$487,807.92	Capital stock paid in	$300,000.00
Overdrafts	1,560.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	12,757.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	82,667.50	National-bank notes outstanding	44,280.00
Due from approved reserve agents	34,952.53	State-bank notes outstanding	
Due from other banks and bankers	30,074.94		
Real estate, furniture, and fixtures	16,902.86	Dividends unpaid	59.50
Current expenses and taxes paid	2,049.66		
Premiums paid	16,000.00	Individual deposits	362,509.30
Checks and other cash items	13,198.86	United States deposits	41,935.87
Exchanges for clearing-house		Deposits of U.S. disbursing officers	826.16
Bills of other banks	6,455.00		
Fractional currency	352.30	Due to other national banks	2,609.74
Trade dollars		Due to State banks and bankers	261.56
Specie	25,101.59		
Legal-tender notes	5,866.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	825,239.39	Total	825,239.39

National Whaling Bank, New London.

SEBASTIAN D. LAWRENCE, *President.* No. 978. BELTON A. COPP, *Cashier.*

Loans and discounts	$41,659.25	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	95,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	54,161.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	206,060.00	National-bank notes outstanding	84,100.00
Due from approved reserve agents	42,380.74	State-bank notes outstanding	
Due from other banks and bankers	136.95		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	428.75
Current expenses and taxes paid	689.15		
Premiums paid		Individual deposits	72,505.16
Checks and other cash items	3,151.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,836.00		
Fractional currency	22.63	Due to other national banks	7,194.59
Trade dollars		Due to State banks and bankers	
Specie	4,378.50		
Legal-tender notes	3,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,275.00		
Due from U. S. Treasurer			
Total	408,390.17	Total	408,390.17

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New London City National Bank, New London.

JONATHAN N. HARRIS, *President.* No. 1037. WILLIAM H. ROWE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$284, 507. 91	Capital stock paid in	$100, 000. 00
Overdrafts	843. 53		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	15, 835. 16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39, 743. 50	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	21, 641. 98	State-bank notes outstanding	
Due from other banks and bankers	5, 730. 88		
Real estate, furniture, and fixtures	5, 700. 00	Dividends unpaid	84. 00
Current expenses and taxes paid	1, 179. 48		
Premiums paid	3, 000. 00	Individual deposits	233, 346. 35
Checks and other cash items	5, 926. 41	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 281. 00		
Fractional currency	150. 00	Due to other national banks	18, 627. 65
Trade dollars		Due to State banks and bankers	671. 66
Specie	8, 235. 13		
Legal-tender notes	6, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1, 125. 00		
Due from U. S. Treasurer			
Total	411, 064. 82	Total	411, 064. 82

First National Bank, New Milford.

ANDREW B. MYGATT, *President.* No. 1193. HENRY S. MYGATT, *Cashier.*

Loans and discounts	$270, 219. 03	Capital stock paid in	$125, 000. 00
Overdrafts	177. 29		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	25, 000. 00
U. S. bonds to secure deposits		Other undivided profits	24, 529. 39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	33, 903. 73	State-bank notes outstanding	
Due from other banks and bankers	8, 194. 27		
Real estate, furniture, and fixtures	7, 000. 00	Dividends unpaid	180. 00
Current expenses and taxes paid	1, 317. 68		
Premiums paid	8, 000. 00	Individual deposits	165, 842. 00
Checks and other cash items	1, 250. 19	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4, 210. 00		
Fractional currency	109. 52	Due to other national banks	8, 992. 72
Trade dollars		Due to State banks and bankers	
Specie	2, 470. 00		
Legal-tender notes	4, 443. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer	1, 000. 00		
Total	394, 544. 11	Total	394, 544. 11

Central National Bank, Norwalk.

AMBROSE S. HURLBUTT, *President.* No. 2342. WILLIAM A. CURTIS, *Cashier.*

Loans and discounts	$239, 101. 46	Capital stock paid in	$100, 000. 00
Overdrafts	1, 210. 02		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	10, 200. 00
U. S. bonds to secure deposits		Other undivided profits	15, 936. 63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2, 512. 92	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	6, 282. 66	State-bank notes outstanding	
Due from other banks and bankers	12, 752. 07		
Real estate, furniture, and fixtures	2, 300. 00	Dividends unpaid	40. 00
Current expenses and taxes paid	1, 821. 93		
Premiums paid		Individual deposits	138, 710. 73
Checks and other cash items	3, 364. 67	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1, 135. 00		
Fractional currency	37. 64	Due to other national banks	18, 862. 91
Trade dollars		Due to State banks and bankers	10, 000. 00
Specie	12, 014. 30		
Legal-tender notes	3, 867. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer	100. 00		
Total	338, 749. 67	Total	338, 749. 67

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CONNECTICUT.

Fairfield County National Bank, Norwalk.

F. ST. JOHN LOCKWOOD, *President.* No. 754. LESTER S. COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$373, 631. 16	Capital stock paid in	$300, 000. 00
Overdrafts	4, 136. 03		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	57, 700. 00
U. S. bonds to secure deposits		Other undivided profits	7, 685. 06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	136, 060. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	60, 250. 68	State-bank notes outstanding	
Due from other banks and bankers	25, 469. 91		
Real estate, furniture, and fixtures	43, 877. 56	Dividends unpaid	1, 327. 00
Current expenses and taxes paid	2, 800. 73		
Premiums paid	9, 250. 00	Individual deposits	305, 625. 09
Checks and other cash items	8, 092. 41	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	353. 00		
Fractional currency	50. 17	Due to other national banks	11, 490. 31
Trade dollars		Due to State banks and bankers	10, 240. 19
Specie	8, 820. 00		
Legal-tender notes	6, 782. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4, 500. 00		
Due from U. S. Treasurer			
Total	784, 067. 65	Total	784, 067. 65

National Bank, Norwalk.

EBENEZER HILL, *President.* No. 942. HENRY P. PRICE, *Cashier.*

Loans and discounts	$369, 861. 38	Capital stock paid in	$240, 000. 00
Overdrafts	443. 71		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	30, 469. 31
U. S. bonds to secure deposits		Other undivided profits	16, 787. 39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26, 000. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	12, 930. 95		
Real estate, furniture, and fixtures	14, 057. 00	Dividends unpaid	204. 00
Current expenses and taxes paid	1, 772. 73		
Premiums paid	12. 625. 00	Individual deposits	161, 862. 61
Checks and other cash items	11, 336. 45	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4, 980. 00		
Fractional currency	93. 10	Due to other national banks	32, 409. 75
Trade dollars	1. 00	Due to State banks and bankers	
Specie	10, 892. 74		
Legal-tender notes	9, 489. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	526, 733. 06	Total	526, 733. 06

First National Bank, Norwich.

LUCIUS W. CARROLL, *President.* No. 458. LEWIS A. HYDE, *Cashier.*

Loans and discounts	$799, 874. 15	Capital stock paid in	$500, 000. 00
Overdrafts	2, 706. 69		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	17, 082. 56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16, 500. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	9, 232. 92	State-bank notes outstanding	
Due from other banks and bankers	7, 918. 26		
Real estate, furniture, and fixtures	6, 850. 00	Dividends unpaid	263. 00
Current expenses and taxes paid	4, 306. 50		
Premiums paid	4, 750. 00	Individual deposits	240, 746. 37
Checks and other cash items	9, 496. 98	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2, 453. 00		
Fractional currency	46. 47	Due to other national banks	6, 080. 68
Trade dollars		Due to State banks and bankers	614. 94
Specie	21, 900. 00		
Legal-tender notes	750. 00	Notes and bills re-discounted	99, 247. 42
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	939, 034. 97	Total	939, 034. 97

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Second National Bank, Norwich.

E. R. THOMPSON, *President.* No. 224. IRA L. PECK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$522,003.30	Capital stock paid in	$300,000.00
Overdrafts	869.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	16,383.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	44,800.00
Due from approved reserve agents	21,124.86	State-bank notes outstanding	
Due from other banks and bankers	7,693.42		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	70.00
Current expenses and taxes paid	3,803.40		
Premiums paid	4,400.00	Individual deposits	234,845.96
Checks and other cash items	5,163.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,384.00		
Fractional currency	125.45	Due to other national banks	13,980.06
Trade dollars		Due to State banks and bankers	
Specie	24,322.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	670,079.26	Total	670,079.26

Merchants' National Bank, Norwich.

J. HUNT SMITH, *President.* No. 1481. CHARLES H. PHELPS, *Cashier.*

Loans and discounts	$183,489.13	Capital stock paid in	$100,000.00
Overdrafts	773.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	17,493.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50.00	National-bank notes outstanding	89,800.00
Due from approved reserve agents	24,680.12	State-bank notes outstanding	
Due from other banks and bankers	2,563.51		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	617.50
Current expenses and taxes paid	307.58		
Premiums paid		Individual deposits	106,314.52
Checks and other cash items	1,162.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,586.00		
Fractional currency	196.88	Due to other national banks	11,904.10
Trade dollars		Due to State banks and bankers	
Specie	9,020.90		
Legal-tender notes	1,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	336,129.23	Total	336,129.23

Norwich National Bank, Norwich.

FRANK JOHNSON, *President.* No. 1358. STEPHEN B. MEECH, *Cashier.*

Loans and discounts	$263,214.17	Capital stock paid in	$220,000.00
Overdrafts	1,267.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,603.71
U. S. bonds to secure deposits		Other undivided profits	7,229.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,862.86	State-bank notes outstanding	468.00
Due from other banks and bankers	3,929.42		
Real estate, furniture, and fixtures	10,268.17	Dividends unpaid	253.00
Current expenses and taxes paid	2,676.60		
Premiums paid	4,500.00	Individual deposits	91,541.90
Checks and other cash items	5,319.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,340.00		
Fractional currency	201.75	Due to other national banks	4,281.23
Trade dollars		Due to State banks and bankers	1,146.12
Specie	30,455.25		
Legal-tender notes	238.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	384,523.16	Total	384,523.16

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Thames National Bank, Norwich.

FRANKLIN NICHOLS, *President.* No. 657. EDWARD N. GIBBS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,648,463.00	Capital stock paid in	$1,000,000.00
Overdrafts	3,304.45		
U. S. bonds to secure circulation	1,000,000.00	Surplus fund	350,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	60,033.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	146,000.00	National-bank notes outstanding	900,000.00
Due from approved reserve agents	115,020.25	State-bank notes outstanding	
Due from other banks and bankers	28,185.55		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	5,228.00
Current expenses and taxes paid	2,114.28		
Premiums paid	92,175.00	Individual deposits	863,294.11
Checks and other cash items	18,465.47	United States deposits	195,847.26
Exchanges for clearing-house		Deposits of U.S. disbursing officers	6,087.50
Bills of other banks	31,077.00		
Fractional currency	551.68	Due to other national banks	44,528.91
Trade dollars		Due to State banks and bankers	9,393.23
Specie	82,056.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	45,000.00		
Due from U. S. Treasurer	2,000.00		
Total	3,434,412.68	Total	3,434,412.68

Uncas National Bank, Norwich.

EDWIN S. ELY, *President.* No. 1187. CHARLES M. TRACY, *Cashier.*

Loans and discounts	$236,929.02	Capital stock paid in	$200,000.00
Overdrafts	8.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	15,620.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	54,721.25	National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,380.89	State-bank notes outstanding	
Due from other banks and bankers	1,819.09		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	58.00
Current expenses and taxes paid	1,997.51		
Premiums paid	5,000.00	Individual deposits	92,465.83
Checks and other cash items	242.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,434.00		
Fractional currency	98.54	Due to other national banks	10,783.51
Trade dollars		Due to State banks and bankers	2,503.47
Specie	7,150.00		
Legal-tender notes	400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	406,431.06	Total	406,431.06

Pawcatuck National Bank, Pawcatuck.

PELEG CLARKE, JR., *President.* No. 919. J. A. BROWN, *Cashier.*

Loans and discounts	$131,261.42	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	3,247.60
U. S. bonds on hand	2,600.00		
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,028.12	State-bank notes outstanding	
Due from other banks and bankers	1,815.18		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	1,021.60
Current expenses and taxes paid	1,153.26		
Premiums paid	950.50	Individual deposits	38,274.79
Checks and other cash items	581.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,770.00		
Fractional currency		Due to other national banks	1,433.54
Trade dollars		Due to State banks and bankers	
Specie	3,765.65		
Legal-tender notes	1,427.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	188,477.53	Total	188,477.53

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First National Bank, Portland.

HENRY GILDERSLEEVE, *President.* No. 1013. JOHN H. SAGE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$200,748.89	Capital stock paid in	$150,000.00
Overdrafts	.32		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,559.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,575.00	National-bank notes outstanding	89,320.00
Due from approved reserve agents	44,094.36	State-bank notes outstanding	
Due from other banks and bankers	16,622.47		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	558.00
Current expenses and taxes paid	426.10		
Premiums paid	7,500.00	Individual deposits	114,211.56
Checks and other cash items	923.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,047.00		
Fractional currency	203.24	Due to other national banks	13,980.62
Trade dollars	.23	Due to State banks and bankers	
Specie	3,285.20		
Legal-tender notes	3,680.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	408,629.53	Total	408,629.53

First National Bank, Putnam.

GILBERT W. PHILLIPS, *President.* No. 448. JOHN A. CARPENTER, *Cashier.*

Loans and discounts	$148,527.88	Capital stock paid in	$150,000.00
Overdrafts	88.17		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	34,963.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	133,300.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	39,837.58	State-bank notes outstanding	
Due from other banks and bankers	509.73		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	40.00
Current expenses and taxes paid	1,469.04		
Premiums paid	4,500.00	Individual deposits	152,383.35
Checks and other cash items	5,608.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,855.00		
Fractional currency	353.00	Due to other national banks	10,697.62
Trade dollars		Due to State banks and bankers	
Specie	10,035.89		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	468,084.53	Total	468,084.53

First National Bank, Rockville.

GEORGE TALCOTT, *President.* No. 186. JOHN H. KITE, *Cashier.*

Loans and discounts	$337,488.01	Capital stock paid in	$200,000.00
Overdrafts	10.45		
U. S. bonds to secure circulation	80,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,556.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	71,800.00
Due from approved reserve agents	7,212.66	State-bank notes outstanding	
Due from other banks and bankers	3,048.88		
Real estate, furniture, and fixtures	6,976.33	Dividends unpaid	285.50
Current expenses and taxes paid	1,334.82		
Premiums paid		Individual deposits	122,719.02
Checks and other cash items	573.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	10.48	Due to other national banks	1,374.63
Trade dollars		Due to State banks and bankers	168.79
Specie	5,991.40		
Legal-tender notes	2,518.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,600.00		
Due from U. S. Treasurer			
Total	448,904.03	Total	448,904.03

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Rockville National Bank, Rockville.

CHAUNCEY WINCHEL, *President.* No. 509. E. C. CHAPMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$453,626.03	Capital stock paid in	$300,000.00
Overdrafts	273.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	7,095.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,797.26	State-bank notes outstanding	
Due from other banks and bankers	14,269.39		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	297.25
Current expenses and taxes paid	1,780.82		
Premiums paid	14,336.86	Individual deposits	152,530.22
Checks and other cash items	1,420.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,472.00		
Fractional currency	220.04	Due to other national banks	4,880.36
Trade dollars		Due to State banks and bankers	9,342.59
Specie	9,445.50		
Legal-tender notes	5,255.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	579,146.20	Total	579,146.20

Southington National Bank, Southington.

R. A. NEAL, *President.* No. 2814. L. K. CURTIS, *Cashier.*

Loans and discounts	$318,938.47	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,300.00
U. S. bonds to secure deposits		Other undivided profits	12,933.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,969.56	State-bank notes outstanding	
Due from other banks and bankers	494.20		
Real estate, furniture, and fixtures	17,400.00	Dividends unpaid	45.00
Current expenses and taxes paid	1,091.72		
Premiums paid	5,000.00	Individual deposits	95,929.02
Checks and other cash items	181.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,474.00		
Fractional currency	30.97	Due to other national banks	9,803.77
Trade dollars		Due to State banks and bankers	1,276.41
Specie	1,777.50		
Legal-tender notes	5,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	580.00		
Total	423,287.52	Total	423,287.52

First National Bank, South Norwalk.

DUDLEY P. ELY, *President.* No. 502. JONAH J. MILLARD, *Cashier.*

Loans and discounts	$226,902.14	Capital stock paid in	$200,000.00
Overdrafts	95.65		
U. S. bonds to secure circulation	100,000.00	Surplus fund	24,839.98
U. S. bonds to secure deposits		Other undivided profits	751.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,528.40	National-bank notes outstanding	90,000.00
Due from approved reserve agents	13,651.64	State-bank notes outstanding	
Due from other banks and bankers	14,221.49		
Real estate, furniture, and fixtures	28,059.51	Dividends unpaid	
Current expenses and taxes paid	2,294.21		
Premiums paid	8,265.62	Individual deposits	94,200.52
Checks and other cash items	2,077.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,501.00		
Fractional currency	26.71	Due to other national banks	17,062.43
Trade dollars		Due to State banks and bankers	2,000.00
Specie	6,731.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	428,854.47	Total	428,854.47

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City National Bank, South Norwalk.

ROBERT H. ROWAN, *President.* No. 2643. JACOB M. LAYTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$138,991.44	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	6,300.00
U. S. bonds to secure deposits		Other undivided profits	12,689.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	70,112.73	National-bank notes outstanding	89,200.00
Due from approved reserve agents	36,961.29	State-bank notes outstanding	
Due from other banks and bankers	9,767.42		
Real estate, furniture, and fixtures	1,750.00	Dividends unpaid	1,349.00
Current expenses and taxes paid	464.22		
Premiums paid	6,950.00	Individual deposits	149,505.89
Checks and other cash items	2,823.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,370.00		
Fractional currency	80.57	Due to other national banks	21,490.52
Trade dollars		Due to State banks and bankers	6,481.36
Specie	5,184.00		
Legal-tender notes	8,061.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	387,015.86	Total	387,015.86

Southport National Bank, Southport.

E. C. SHERWOOD, *President.* No. 660. O. T. SHERWOOD, *Cashier.*

Loans and discounts	$34,092.00	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,549.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	174,000.00	National-bank notes outstanding	89,250.00
Due from approved reserve agents	25,861.27	State-bank notes outstanding	
Due from other banks and bankers	1,186.73		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	138.00
Current expenses and taxes paid	925.00		
Premiums paid		Individual deposits	90,174.49
Checks and other cash items	1,371.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,050.00		
Fractional currency	325.40	Due to other national banks	2,423.61
Trade dollars		Due to State banks and bankers	29,951.81
Specie	3,875.55		
Legal-tender notes	5,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	358,487.00	Total	358,487.00

First National Bank, Stamford.

CHARLES W. BROWN, *President.* No. 4. A. R. TURKINGTON, *Cashier.*

Loans and discounts	$417,683.53	Capital stock paid in	$200,000.00
Overdrafts	886.55		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	51,737.84
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	124,000.00	National-bank notes outstanding	178,750.00
Due from approved reserve agents	46,646.63	State-bank notes outstanding	
Due from other banks and bankers	9,838.87		
Real estate, furniture, and fixtures	39,500.00	Dividends unpaid	246.00
Current expenses and taxes paid	5,310.02		
Premiums paid	348.75	Individual deposits	352,742.88
Checks and other cash items	6,092.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,413.00		
Fractional currency	688.37	Due to other national banks	30,562.17
Trade dollars		Due to State banks and bankers	3,779.96
Specie	19,711.10		
Legal-tender notes	20,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	917,818.85	Total	917,818.85

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Stamford National Bank, Stamford.

CHARLES A. HAWLEY, *President.* No. 1038. JOHN B. REED, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$438,299.82	Capital stock paid in	$202,020.00
Overdrafts	890.15		
U. S. bonds to secure circulation	205,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	13,330.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	86,375.00	National-bank notes outstanding	179,940.00
Due from approved reserve agents	9,641.50	State-bank notes outstanding	
Due from other banks and bankers	6,095.74		
Real estate, furniture, and fixtures	2,903.47	Dividends unpaid	2,515.74
Current expenses and taxes paid	885.45		
Premiums paid	630.00	Individual deposits	286,570.26
Checks and other cash items	14,055.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,940.00		
Fractional currency	163.06	Due to other national banks	34,140.33
Trade dollars		Due to State banks and bankers	1,041.08
Specie	11,352.15		
Legal-tender notes	29,237.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,090.00		
Due from U. S. Treasurer			
Total	819,558.35	Total	819,558.35

First National Bank, Stonington.

WILLIAM J. H. POLLARD, *President.* No. 735. N. A. PENDLETON, *Cashier.*

Loans and discounts	$55,433.43	Capital stock paid in	$200,000.00
Overdrafts	5,491.97		
U. S. bonds to secure circulation	202,000.00	Surplus fund	85,175.88
U. S. bonds to secure deposits		Other undivided profits	4,672.48
U. S. bonds on hand	40,000.00		
Other stocks, bonds, and mortgages	150,819.63	National-bank notes outstanding	174,140.00
Due from approved reserve agents	77,215.02	State-bank notes outstanding	
Due from other banks and bankers	2,231.15		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	140.00
Current expenses and taxes paid	1,234.42		
Premiums paid	10,653.00	Individual deposits	112,437.72
Checks and other cash items	9.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,841.00		
Fractional currency	48.02	Due to other national banks	14,766.17
Trade dollars		Due to State banks and bankers	5,222.21
Specie	21,570.20		
Legal-tender notes	10,007.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	596,554.46	Total	596,554.46

First National Bank, Suffield.

I. LUTHER SPENCER, *President.* No. 497 ALFRED SPENCER, JR., *Cashier.*

Loans and discounts	$115,109.56	Capital stock paid in	$200,000.00
Overdrafts	587.19		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,345.86
U. S. bonds to secure deposits		Other undivided profits	12,408.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	99,997.50	National-bank notes outstanding	178,135.00
Due from approved reserve agents	43,427.69	State-bank notes outstanding	
Due from other banks and bankers	4,213.70		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	2,556.42		
Premiums paid		Individual deposits	56,137.80
Checks and other cash items	91.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,680.00		
Fractional currency	25.50	Due to other national banks	4,517.30
Trade dollars		Due to State banks and bankers	
Specie	6,270.00		
Legal-tender notes	1,585.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	491,544.06	Total	491,544.06

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Thompson National Bank, Thompson.

JEREMIAH OLNEY, *President.* No. 1477. CHARLES ARNOLD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,586.93	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	703.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,557.38	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,800.00	Dividends unpaid	2,341.00
Current expenses and taxes paid	22.09		
Premiums paid	4,293.75	Individual deposits	35,670.09
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,605.00		
Fractional currency	41.05	Due to other national banks	1,276.96
Trade dollars		Due to State banks and bankers	
Specie	2,330.50		
Legal-tender notes	2,505.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	204,991.70	Total	204,991.70

First National Bank, Wallingford.

SAMUEL SIMPSON, *President.* No. 2599. WILLIAM H. NEWTON, *Cashier.*

Loans and discounts	$241,641.74	Capital stock paid in	$150,000.00
Overdrafts	237.99		
U. S. bonds to secure circulation	37,500.00	Surplus fund	11,300.00
U. S. bonds to secure deposits		Other undivided profits	6,775.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	18,091.47	State-bank notes outstanding	
Due from other banks and bankers	594.87		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,178.07		
Premiums paid	3,500.60	Individual deposits	101,658.94
Checks and other cash items	2,604.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,446.00		
Fractional currency	57.90	Due to other national banks	14,930.67
Trade dollars		Due to State banks and bankers	
Specie	5,260.38		
Legal-tender notes	2,000.00	Notes and bills re-discounted	11,385.08
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	329,800.58	Total	329,800.58

Fourth National Bank, Waterbury.

EDWARD T. TURNER, *President.* No. 3768. BURTON G. BRYAN, *Cashier.*

Loans and discounts	$109,881.01	Capital stock paid in	$61,040.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,773.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	29,146.13	State-bank notes outstanding	
Due from other banks and bankers	26,611.25		
Real estate, furniture, and fixtures	558.17	Dividends unpaid	
Current expenses and taxes paid	823.00		
Premiums paid	6,937.50	Individual deposits	128,172.35
Checks and other cash items	760.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,072.00		
Fractional currency	1,150.43	Due to other national banks	1,684.29
Trade dollars		Due to State banks and bankers	
Specie	1,590.25		
Legal-tender notes	4,515.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	215,169.74	Total	215,169.74

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Citizens' National Bank, Waterbury.

FREDERICK J. KINGSBURY, *President.* No. 791. F. L. CURTISS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$649,107.80	Capital stock paid in	$300,000.00
Overdrafts	3,542.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	14,629.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,578.22	State-bank notes outstanding	
Due from other banks and bankers	28,699.89		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	260.00
Current expenses and taxes paid	3,562.44		
Premiums paid	13,200.00	Individual deposits	379,506.30
Checks and other cash items	2,054.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,485.00		
Fractional currency	519.08	Due to other national banks	20,019.31
Trade dollars	100.00	Due to State banks and bankers	2,138.11
Specie	33,993.75		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	861,552.97	Total	861,552.97

Manufacturers' National Bank, Waterbury.

DAVID B. HAMILTON, *President.* No. 2494. C. R. BALDWIN, *Cashier.*

Loans and discounts	$315,224.87	Capital stock paid in	$100,000.00
Overdrafts	5,151.18		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	5,424.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	92.50	State-bank notes outstanding	
Due from other banks and bankers	20,103.36		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,376.95		
Premiums paid		Individual deposits	231,735.98
Checks and other cash items	4,176.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,205.00		
Fractional currency	325.53	Due to other national banks	2,372.34
Trade dollars		Due to State banks and bankers	4,831.06
Specie	8,348.20		
Legal-tender notes	10,551.00	Notes and bills re-discounted	19,315.81
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	398,679.61	Total	398,679.61

Waterbury National Bank, Waterbury.

AUGUSTUS S. CHASE, *President.* No. 780. A. M. BLAKESLEY, *Cashier.*

Loans and discounts	$1,291,060.25	Capital stock paid in	$500,000.00
Overdrafts	4,892.26		
U. S. bonds to secure circulation	300,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	92,883.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	268,350.00
Due from approved reserve agents	24,985.29	State-bank notes outstanding	
Due from other banks and bankers	12,190.98		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	531.00
Current expenses and taxes paid	5,174.08		
Premiums paid		Individual deposits	449,656.01
Checks and other cash items	9,395.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,249.00		
Fractional currency	1,100.14	Due to other national banks	163,258.87
Trade dollars		Due to State banks and bankers	
Specie	25,765.00		
Legal-tender notes	19,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,066.86		
Due from U. S. Treasurer			
Total	1,724,679.12	Total	1,724,679.12

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First National Bank, Westport.

HORACE STAPLES, *President.* No. 394. B. L. WOODWORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$196,367.96	Capital stock paid in	$300,000.00
Overdrafts	280.21		
U. S. bonds to secure circulation	200,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	13,692.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	157,656.38	National-bank notes outstanding	176,620.00
Due from approved reserve agents	17,468.95	State-bank notes outstanding	
Due from other banks and bankers	2,189.61		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	348.00
Current expenses and taxes paid	1,870.44		
Premiums paid	29,436.00	Individual deposits	92,033.10
Checks and other cash items	1,303.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,595.00		
Fractional currency	13.92	Due to other national banks	2,801.68
Trade dollars		Due to State banks and bankers	
Specie	4,543.75		
Legal-tender notes	3,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	645,525.41	Total	645,525.41

Hurlbut National Bank, West Winsted.

WILLIAM L. GILBERT, *President.* No. 1494. HENRY GAY, *Cashier.*

Loans and discounts	$456,400.40	Capital stock paid in	$205,000.00
Overdrafts	4,064.58		
U. S. bonds to secure circulation	60,000.00	Surplus fund	102,500.00
U. S. bonds to secure deposits		Other undivided profits	24,393.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	24,680.73	State-bank notes outstanding	
Due from other banks and bankers	26,055.97		
Real estate, furniture, and fixtures	2,337.28	Dividends unpaid	
Current expenses and taxes paid	1,375.47		
Premiums paid		Individual deposits	195,895.98
Checks and other cash items	20,666.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,313.00		
Fractional currency	652.35	Due to other national banks	29,673.86
Trade dollars	25.00	Due to State banks and bankers	22,035.37
Specie	26,137.71		
Legal-tender notes	6,090.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	633,498.60	Total	633,498.60

First National Bank, Willimantic.

WILLIAM C. JILLSON, *President.* No. 2388. O. H. K. RISLEY, *Cashier.*

Loans and discounts	$296,768.91	Capital stock paid in	$100,000.00
Overdrafts	57.79		
U. S. bonds to secure circulation	25,000.00	Surplus fund	18,500.00
U. S. bonds to secure deposits		Other undivided profits	3,077.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	39,653.26	State-bank notes outstanding	
Due from other banks and bankers	17,467.19		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	20.00
Current expenses and taxes paid	1,368.05		
Premiums paid	7,296.87	Individual deposits	282,629.43
Checks and other cash items	220.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,944.00		
Fractional currency		Due to other national banks	13,277.36
Trade dollars		Due to State banks and bankers	2,804.25
Specie	1,906.86		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	442,808.25	Total	442,808.25

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Windham National Bank, Willimantic.

GUILFORD SMITH, *President.* No. 1614. H. C. LATHROP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$200,012.39	Capital stock paid in	$100,000.00
Overdrafts	428.08		
U. S. bonds to secure circulation	100,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,779.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	700.00	National-bank notes outstanding	89,330.00
Due from approved reserve agents	10,878.26	State-bank notes outstanding	
Due from other banks and bankers	9,070.19		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	264.00
Current expenses and taxes paid	408.40		
Premiums paid	7,000.00	Individual deposits	139,870.40
Checks and other cash items	2,328.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,282.00		
Fractional currency	94.59	Due to other national banks	2,674.92
Trade dollars		Due to State banks and bankers	11,332.65
Specie	7,048.35		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	358,251.21	Total	358,251.21

First National Bank, Winsted.

DAVID STRONG, *President.* No. 2414. FRANK D. HALLETT, *Cashier.*

Loans and discounts	$101,930.20	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	7,856.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	42,760.00
Due from approved reserve agents	31,140.23	State-bank notes outstanding	
Due from other banks and bankers	2,430.35		
Real estate, furniture, and fixtures	1,449.79	Dividends unpaid	
Current expenses and taxes paid	891.91		
Premiums paid		Individual deposits	65,247.78
Checks and other cash items	3,160.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,743.00		
Fractional currency	46.12	Due to other national banks	2,769.40
Trade dollars		Due to State banks and bankers	8.00
Specie	1,308.60		
Legal-tender notes	2,941.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,350.00		
Total	200,641.37	Total	200,641.37

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NEW YORK.

Adams National Bank, Adams.

WILLIS A. WAITE, *President.* No. 2845. G. W. HANNAHS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$206,949.48	Capital stock paid in	$50,000.00
Overdrafts	2,849.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,349.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,180.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,236.63		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	2,000.00	Individual deposits	161,798.50
Checks and other cash items	250.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,133.00		
Fractional currency	84.07	Due to other national banks	6,030.35
Trade dollars		Due to State banks and bankers	
Specie	14,742.50		
Legal-tender notes	500.00	Notes and bills re-discounted	8,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	255,988.35	Total	255,988.35

First National Bank, Albany.

G. A. VAN ALLEN, *President.* No. 267. JAMES C. COOK, *Cashier.*

Loans and discounts	$730,628.09	Capital stock paid in	$200,000.00
Overdrafts	66.35		
U. S. bonds to secure circulation	100,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	21,559.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	126,338.65	State-bank notes outstanding	
Due from other banks and bankers	121,061.52		
Real estate, furniture, and fixtures	55,000.00	Dividends unpaid	126.26
Current expenses and taxes paid			
Premiums paid	3,000.00	Individual deposits	604,729.75
Checks and other cash items	19,009.61	United States deposits	40,000.00
Exchanges for clearing-house	33,040.80	Deposits of U.S. disbursing officers	
Bills of other banks	23,694.00		
Fractional currency	114.85	Due to other national banks	194,017.27
Trade dollars		Due to State banks and bankers	35,758.77
Specie	107,718.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,386,171.85	Total	1,386,171.85

Albany City National Bank, Albany.

ERASTUS CORNING, *President.* No. 1291. AMOS P. PALMER, *Cashier.*

Loans and discounts	$1,698,864.56	Capital stock paid in	$300,000.00
Overdrafts	341.69		
U. S. bonds to secure circulation	100,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	51,858.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,904.22	National-bank notes outstanding	88,840.00
Due from approved reserve agents	442,075.62	State-bank notes outstanding	
Due from other banks and bankers	146,110.34		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	1,845.00
Current expenses and taxes paid			
Premiums paid	9,110.00	Individual deposits	1,260,147.81
Checks and other cash items	718.03	United States deposits	
Exchanges for clearing-house	24,422.95	Deposits of U.S. disbursing officers	
Bills of other banks	10,625.00		
Fractional currency	350.00	Due to other national banks	905,432.16
Trade dollars		Due to State banks and bankers	69,258.64
Specie	24,610.00		
Legal-tender notes	37,950.00	Notes and bills re-discounted	
U. S. certificates of deposit	200,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	4,800.00		
Total	2,827,382.41	Total	2,827,382.41

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NEW YORK.

Merchants' National Bank, Albany.

J. WILBUR TILLINGHAST, *President.* No. 1045. J. IRVING WENDELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$759,154.40	Capital stock paid in	$200,000.00
Overdrafts	31.45		
U. S. bonds to secure circulation	198,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	41,580.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,800.00	National-bank notes outstanding	176,500.00
Due from approved reserve agents	165,719.75	State-bank notes outstanding	
Due from other banks and bankers	119,635.39		
Real estate, furniture, and fixtures	45,442.24	Dividends unpaid	3,004.50
Current expenses and taxes paid			
Premiums paid	73,010.00	Individual deposits	904,083.48
Checks and other cash items	4,617.30	United States deposits	99,284.28
Exchanges for clearing-house	39,152.91	Deposits of U.S. disbursing officers	1,868.78
Bills of other banks	20,133.00		
Fractional currency	43.00	Due to other national banks	25,861.18
Trade dollars		Due to State banks and bankers	21,107.34
Specie	137,441.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	8,910.00		
Due from U. S. Treasurer	200.00		
Total	1,673,290.44	Total	1,673,290.44

National Commercial Bank, Albany.

ROBERT C. PRUYN, *President.* No. 1301. EDWARD A. GROESBECK, *Cashier.*

Loans and discounts	$3,285,582.41	Capital stock paid in	$300,000.00
Overdrafts	738.36		
U. S. bonds to secure circulation	300,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	39,285.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60,000.00	National-bank notes outstanding	258,800.00
Due from approved reserve agents	534,593.09	State-bank notes outstanding	
Due from other banks and bankers	233,249.20		
Real estate, furniture, and fixtures	65,732.84	Dividends unpaid	9,222.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	3,715,392.18
Checks and other cash items	44,188.74	United States deposits	
Exchanges for clearing-house	39,084.63	Deposits of U.S. disbursing officers	
Bills of other banks	27,882.00		
Fractional currency	85.28	Due to other national banks	174,896.45
Trade dollars		Due to State banks and bankers	23,560.00
Specie	403,800.50		
Legal-tender notes	8,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,497.50		
Due from U. S. Treasurer	4,522.00		
Total	5,021,156.55	Total	5,021,156.55

National Exchange Bank, Albany.

JOHN PARSONS, JR., *President.* No. 3282. JONAS H. BROOKS, *Cashier.*

Loans and discounts	$860,187.57	Capital stock paid in	$500,000.00
Overdrafts	31.87		
U. S. bonds to secure circulation	400,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	31,477.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	357,350.00
Due from approved reserve agents	192,196.70	State-bank notes outstanding	
Due from other banks and bankers	107,178.03		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	80,000.00	Individual deposits	434,650.49
Checks and other cash items	3,558.67	United States deposits	
Exchanges for clearing-house	37,222.25	Deposits of U.S. disbursing officers	
Bills of other banks	10,239.00		
Fractional currency	145.50	Due to other national banks	439,976.76
Trade dollars		Due to State banks and bankers	48,604.66
Specie	80,600.00		
Legal-tender notes	10,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	1,830,059.59	Total	1,830,059.59

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New York State National Bank, Albany.

J. H. KING, *President.* No. 1262. D. W. WEMPLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,445,514.39	Capital stock paid in	$250,000.00
Overdrafts	418.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	175,000.00
U. S. bonds to secure deposits		Other undivided profits	74,095.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	304,216.31	State-bank notes outstanding	
Due from other banks and bankers	190,423.06		
Real estate, furniture, and fixtures	36,500.00	Dividends unpaid	736.28
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,043,417.96
Checks and other cash items	2,448.71	United States deposits	
Exchanges for clearing-house	18,911.29	Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	83.44	Due to other national banks	625,035.31
Trade dollars		Due to State banks and bankers	249,097.11
Specie	181,022.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,462,382.20	Total	2,462,382.20

Orleans County National Bank, Albion.

JOSEPH M. CORNELL, *President.* No. 1509. E. K. HART, *Cashier.*

Loans and discounts	$288,743.12	Capital stock paid in	$100,000.00
Overdrafts	461.67		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	67,266.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	56,790.72	National-bank notes outstanding	19,370.00
Due from approved reserve agents	49,039.04	State-bank notes outstanding	
Due from other banks and bankers	20,741.03		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,879.51		
Premiums paid		Individual deposits	319,649.89
Checks and other cash items	158.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,302.00		
Fractional currency	108.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,057.80
Specie	47,579.50		
Legal-tender notes	23,416.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	527,344.53	Total	527,344.53

First National Bank, Amenia.

GEORGE H. SWIFT, *President.* No. 706. NEWTON HEBARD, *Cashier.*

Loans and discounts	$214,231.65	Capital stock paid in	$100,000.00
Overdrafts	339.74		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	13,747.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,893.47	National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,940.17	State-bank notes outstanding	
Due from other banks and bankers	5,742.52		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	40.00
Current expenses and taxes paid	1,445.30		
Premiums paid	8,500.00	Individual deposits	128,029.92
Checks and other cash items	2,255.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,237.00		
Fractional currency	133.29	Due to other national banks	7,318.84
Trade dollars		Due to State banks and bankers	
Specie	5,943.05		
Legal-tender notes	4,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	316,636.28	Total	316,636.28

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First National Bank, Amsterdam.

JAMES A. MILLER, *President.* No. 1307. DAVID CADY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$451,401.29	Capital stock paid in	$125,000.00
Overdrafts	626.49		
U. S. bonds to secure circulation	125,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	34,856.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,170.83	National-bank notes outstanding	111,550.00
Due from approved reserve agents	27,301.53	State-bank notes outstanding	
Due from other banks and bankers	302.16		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,143.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	411,452.85
Checks and other cash items	7,077.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,128.00		
Fractional currency	177.00	Due to other national banks	3,641.72
Trade dollars		Due to State banks and bankers	
Specie	28,274.08		
Legal-tender notes	44,510.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,675.00		
Due from U. S. Treasurer			
Total	712,644.09	Total	712,644.09

Farmers' National Bank, Amsterdam.

JOHN L. VOORHEES, *President.* No. 1335. DAVID D. CASSIDY, *Cashier.*

Loans and discounts	$530,593.09	Capital stock paid in	$200,000.00
Overdrafts	2,775.78		
U. S. bonds to secure circulation	159,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	158,882.64
U. S. bonds on hand	121,450.60		
Other stocks, bonds, and mortgages	35,000.00	National-bank notes outstanding	134,530.00
Due from approved reserve agents	89,994.69	State-bank notes outstanding	
Due from other banks and bankers	2,151.45		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	8,670.00
Current expenses and taxes paid	5,122.70		
Premiums paid		Individual deposits	483,394.03
Checks and other cash items	12,536.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,749.00		
Fractional currency	570.25	Due to other national banks	14,808.38
Trade dollars		Due to State banks and bankers	
Specie	16,308.10		
Legal-tender notes	36,000.00	Notes and bills re-discounted	57,296.74
U. S. certificates of deposit	60,000.00	Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	1,550.00		
Total	1,097,581.79	Total	1,097,581.79

Merchants' National Bank, Amsterdam.

HIRAM HUBBS, *President.* No. 2920. WILLIAM J. TAYLOR, *Cashier.*

Loans and discounts	$235,027.91	Capital stock paid in	$100,000.00
Overdrafts	1,523.62		
U. S. bonds to secure circulation	60,000.00	Surplus fund	5,200.00
U. S. bonds to secure deposits		Other undivided profits	14,461.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,500.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	20,300.41	State-bank notes outstanding	
Due from other banks and bankers	395.55		
Real estate, furniture, and fixtures	21,073.82	Dividends unpaid	1,617.00
Current expenses and taxes paid	1,687.66		
Premiums paid	9,846.50	Individual deposits	227,137.02
Checks and other cash items	1,543.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,675.00		
Fractional currency	547.24	Due to other national banks	4,518.29
Trade dollars		Due to State banks and bankers	
Specie	14,557.00		
Legal-tender notes	14,551.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	406,928.88	Total	406,928.88

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First National Bank, Andes.

DUNCAN BALLANTINE, *President.* No. 302. JAMES F. SCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$71,405.37	Capital stock paid in	$60,000.00
Overdrafts	845.61		
U. S. bonds to secure circulation	60,000.00	Surplus fund	16,915.83
U. S. bonds to secure deposits		Other undivided profits	2,373.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,052.60	National-bank notes outstanding	54,000.00
Due from approved reserve agents	1,231.03	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,264.23	Dividends unpaid	
Current expenses and taxes paid	582.24		
Premiums paid		Individual deposits	20,400.74
Checks and other cash items	27.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,336.00		
Fractional currency	96.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	900.00		
Legal-tender notes	4,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,699.50		
Due from U. S. Treasurer			
Total	153,689.94	Total	153,689.94

First National Bank, Auburn.

WILLIAM E. HUGHITT, *President.* No. 231. CHARLES O'BRIEN, *Cashier.*

Loans and discounts	$626,173.68	Capital stock paid in	$150,000.00
Overdrafts	1,963.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	40,213.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,495.43	National-bank notes outstanding	45,000.00
Due from approved reserve agents	64,436.95	State-bank notes outstanding	
Due from other banks and bankers	8,308.25		
Real estate, furniture, and fixtures	31,157.50	Dividends unpaid	
Current expenses and taxes paid	1,609.37		
Premiums paid		Individual deposits	604,704.90
Checks and other cash items	2,912.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	674.00		
Fractional currency	210.29	Due to other national banks	1,236.76
Trade dollars		Due to State banks and bankers	476.04
Specie	30,440.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	12,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	853,631.12	Total	853,631.12

Cayuga County National Bank, Auburn.

NELSON BEARDSLEY, *President.* No. 1345. JAY E. STORKE, *Cashier.*

Loans and discounts	$577,527.69	Capital stock paid in	$200,000.00
Overdrafts	69.28		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	21,064.76
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	178,660.00
Due from approved reserve agents	54,162.24	State-bank notes outstanding	
Due from other banks and bankers	14,234.19		
Real estate, furniture, and fixtures	23,000.00	Dividends unpaid	8.25
Current expenses and taxes paid	3,784.35		
Premiums paid	20,000.00	Individual deposits	556,320.04
Checks and other cash items	6,768.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,173.60		
Fractional currency	856.94	Due to other national banks	9,844.32
Trade dollars		Due to State banks and bankers	1,110.41
Specie	38,231.25		
Legal-tender notes	2,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	1,007,007.78	Total	1,007,007.78

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National Bank, Auburn.

EDWARD H. AVERY, *President.* No. 1350. JAMES SEYMOUR, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$731,074.01	Capital stock paid in	$200,000.00
Overdrafts	4,828.40		
U. S. bonds to secure circulation	70,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	54,198.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	63,000.00
Due from approved reserve agents	34,384.33	State-bank notes outstanding	
Due from other banks and bankers	5,925.65		
Real estate, furniture, and fixtures	16,817.52	Dividends unpaid	151.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	521,591.59
Checks and other cash items	1,286.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,593.00		
Fractional currency	255.88	Due to other national banks	19,394.22
Trade dollars		Due to State banks and bankers	5,592.21
Specie	59,662.00		
Legal-tender notes	450.00	Notes and bills re-discounted	30,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer	1,000.00		
Total	934,427.45	Total	934,427.45

National Exchange Bank, Auburn.

WILLIAM T. GRAVES, *President.* No. 1351. EDWIN S. NEWTON, *Cashier.*

Loans and discounts	$719,135.96	Capital stock paid in	$200,000.00
Overdrafts	12,348.03		
U. S. bonds to secure circulation	137,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	18,142.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	122,150.00
Due from approved reserve agents	64,940.66	State-bank notes outstanding	
Due from other banks and bankers	15,726.96		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	540,158.53
Checks and other cash items	4,696.78	United States deposits	39,355.97
Exchanges for clearing-house		Deposits of U.S. disbursing officers	5,696.85
Bills of other banks	1,125.00		
Fractional currency	328.94	Due to other national banks	9,187.50
Trade dollars		Due to State banks and bankers	3,545.22
Specie	23,385.30		
Legal-tender notes	3,384.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,165.00		
Due from U. S. Treasurer			
Total	1,038,236.63	Total	1,038,236.63

First National Bank, Aurora.

N. L. ZABRISKIE, *President.* No. 412. ALLEN MOSHER, *Cashier.*

Loans and discounts	$52,154.70	Capital stock paid in	$50,000.00
Overdrafts	577.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,024.89
U. S. bonds on hand	11,000.00		
Other stocks, bonds, and mortgages	78,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,515.14	State-bank notes outstanding	
Due from other banks and bankers	336.20		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	925.00	Individual deposits	74,166.35
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	80.00		
Fractional currency	16.45	Due to other national banks	625.65
Trade dollars		Due to State banks and bankers	
Specie	4,760.00		
Legal-tender notes	502.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	209,816.89	Total	209,816.89

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First National Bank, Bainbridge.

GERVIS PRINCE, *President.* No. 2543. IRVING L. PRUYN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$70,522.40	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,400.00
U. S. bonds to secure deposits		Other undivided profits	2,105.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,237.50	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,310.81	State-bank notes outstanding	
Due from other banks and bankers	2,683.51		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	823.31		
Premiums paid	5,879.01	Individual deposits	69,308.71
Checks and other cash items	46.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	50.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,235.00		
Legal-tender notes	5,873.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	136,064.34	Total	136,064.34

First National Bank, Baldwinsville.

RICHARD L. SMITH, *President.* No. 292. WALTER MCMULLIN, *Cashier.*

Loans and discounts	$185,378.78	Capital stock paid in	$100,000.00
Overdrafts	2,318.48		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	35,262.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	611.09	State-bank notes outstanding	
Due from other banks and bankers	1,549.95		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,554.49		
Premiums paid	7,125.00	Individual deposits	50,926.15
Checks and other cash items	2,021.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	615.00		
Fractional currency	53.46	Due to other national banks	937.94
Trade dollars		Due to State banks and bankers	3,745.10
Specie	1,040.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	2,021.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	235,392.31	Total	235,392.31

First National Bank, Ballston Spa.

GEORGE WEST, *President.* No. 954. S. C. MEDBERY, *Cashier.*

Loans and discounts	$437,067.52	Capital stock paid in	$100,000.00
Overdrafts	583.03		
U. S. bonds to secure circulation	100,000.00	Surplus fund	69,500.00
U. S. bonds to secure deposits		Other undivided profits	6,127.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,401.25	National-bank notes outstanding	90,000.00
Due from approved reserve agents	34,630.18	State-bank notes outstanding	
Due from other banks and bankers	4,152.44		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	364,270.25
Checks and other cash items	1,269.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	43.00		
Fractional currency	295.39	Due to other national banks	3,445.83
Trade dollars		Due to State banks and bankers	
Specie	26,000.50		
Legal-tender notes	2,750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	650.00		
Total	633,343.14	Total	633,343.14

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Ballston Spa National Bank, Ballston Spa.

JOHN W. THOMPSON, *President.* No. 1253. GEORGE L. THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$484,155.28	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	104,698.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	83,000.00	National-bank notes outstanding	89,300.00
Due from approved reserve agents	76,421.37	State-bank notes outstanding	
Due from other banks and bankers	537.50		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	432,650.78
Checks and other cash items	1,921.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	917.00		
Fractional currency		Due to other national banks	22,267.33
Trade dollars		Due to State banks and bankers	
Specie	21,763.83		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	200.00		
Total	778,916.95	Total	778,916.95

First National Bank, Batavia.

L. C. MCINTYRE, *President.* No. 340. J. L. BIGELOW, *Cashier.*

Loans and discounts	$310,506.74	Capital stock paid in	$100,000.00
Overdrafts	4,407.41		
U. S. bonds to secure circulation	25,000.00	Surplus fund	23,037.78
U. S. bonds to secure deposits		Other undivided profits	3,954.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,860.28	National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,179.24	State-bank notes outstanding	
Due from other banks and bankers	18,226.62		
Real estate, furniture, and fixtures	6,781.88	Dividends unpaid	
Current expenses and taxes paid	1,598.89		
Premiums paid	2,368.75	Individual deposits	275,236.13
Checks and other cash items	309.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,993.00		
Fractional currency	39.81	Due to other national banks	5,685.99
Trade dollars		Due to State banks and bankers	82.53
Specie	1,100.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	430,497.00	Total	430,497.00

National Bank of Genesee, Batavia.

AUGUSTUS N. COWDEN, *President.* No. 1074. TRUMBULL CARY, *Cashier.*

Loans and discounts	$216,042.20	Capital stock paid in	$75,000.00
Overdrafts	653.25		
U. S. bonds to secure circulation	20,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,144.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,523.33	National-bank notes outstanding	18,000.00
Due from approved reserve agents	17,678.36	State-bank notes outstanding	
Due from other banks and bankers	548.65		
Real estate, furniture, and fixtures	19,138.73	Dividends unpaid	
Current expenses and taxes paid	1,260.19		
Premiums paid	2,000.00	Individual deposits	206,486.65
Checks and other cash items	79.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	395.00		
Fractional currency	125.07	Due to other national banks	88.39
Trade dollars		Due to State banks and bankers	
Specie	7,421.60		
Legal-tender notes	5,934.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer	20.00		
Total	303,719.66	Total	303,719.66

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First National Bank, Bath.

HENRY H. COOK, *President.* No. 165. W. W. ALLEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$145,469.12	Capital stock paid in	$100,000.00
Overdrafts	3,830.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,754.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,202.85	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,578.49	State-bank notes outstanding	
Due from other banks and bankers	7,170.70		
Real estate, furniture, and fixtures	20,281.52	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	104,865.23
Checks and other cash items	8,430.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,888.00		
Fractional currency	58.57	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,460.00		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,250.00		
Due from U. S. Treasurer			
Total	253,119.91	Total	253,119.91

First National Bank, Binghamton.

F. T. NEWELL, *President.* No. 202. JOHN MANIER, *Cashier.*

Loans and discounts	$569,841.96	Capital stock paid in	$200,000.00
Overdrafts	4,415.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	11,054.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,896.01	State-bank notes outstanding	
Due from other banks and bankers	39,997.30		
Real estate, furniture, and fixtures	53,354.03	Dividends unpaid	
Current expenses and taxes paid	2,716.11		
Premiums paid	20,000.00	Individual deposits	466,541.73
Checks and other cash items	2,878.67	United States deposits	47,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	740.00		
Fractional currency		Due to other national banks	30,246.80
Trade dollars		Due to State banks and bankers	5,813.39
Specie	34,001.23		
Legal-tender notes	7,166.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer	2,250.00		
Total	875,656.85	Total	875,656.85

City National Bank, Binghamton.

WILLIAM R. OSBORN, *President.* No. 1189. HARTWELL MORSE, *Cashier.*

Loans and discounts	$434,424.09	Capital stock paid in	$200,000.00
Overdrafts	85.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	18,231.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,276.67	National-bank notes outstanding	45,000.00
Due from approved reserve agents	19,005.69	State-bank notes outstanding	
Due from other banks and bankers	34,212.50		
Real estate, furniture, and fixtures	23,000.00	Dividends unpaid	425.69
Current expenses and taxes paid	76.71		
Premiums paid		Individual deposits	285,749.54
Checks and other cash items	1,332.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,672.00		
Fractional currency	30.00	Due to other national banks	4,042.24
Trade dollars		Due to State banks and bankers	4,886.88
Specie	18,670.00		
Legal-tender notes	14,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	608,335.51	Total	608,335.51

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Merchants' National Bank, Binghamton.

ERASTUS ROSS, *President.* No. 2136. F. E. ROSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$573, 840. 83	Capital stock paid in	$100, 000. 00
Overdrafts	9, 031. 88		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	61, 000. 00
U. S. bonds to secure deposits	50, 000. 00	Other undivided profits	12, 292. 84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89, 160. 00
Due from approved reserve agents	25, 020. 44	State-bank notes outstanding	
Due from other banks and bankers	19, 079. 72		
Real estate, furniture, and fixtures	48, 228. 51	Dividends unpaid	
Current expenses and taxes paid	3, 051. 91		
Premiums paid	23, 000. 00	Individual deposits	641, 781. 48
Checks and other cash items	7, 247. 30	United States deposits	45, 000. 00
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	448. 00		
Fractional currency		Due to other national banks	1, 761. 54
Trade dollars		Due to State banks and bankers	90. 19
Specie	78, 646. 46		
Legal-tender notes	9, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4, 500. 00		
Due from U. S. Treasurer			
Total	951, 086. 05	Total	951, 086. 05

National Broome County Bank, Binghamton.

CYRUS STRONG, *President.* No. 1513. TRACY R. MORGAN, *Cashier.*

Loans and discounts	$253, 303. 04	Capital stock paid in	$100, 000. 00
Overdrafts	4, 879. 37		
U. S. bonds to secure circulation	70, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	5, 768. 75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	63, 000. 00
Due from approved reserve agents	5, 371. 84	State-bank notes outstanding	
Due from other banks and bankers	13, 120. 36		
Real estate, furniture, and fixtures	2, 100. 00	Dividends unpaid	3, 078. 00
Current expenses and taxes paid	840. 12		
Premiums paid	8, 150. 00	Individual deposits	194, 608. 70
Checks and other cash items	4, 487. 17	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency	25. 07	Due to other national banks	2, 647. 02
Trade dollars		Due to State banks and bankers	1, 827. 50
Specie	12, 975. 00		
Legal-tender notes	11, 778. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3, 150. 00		
Due from U. S. Treasurer	750. 00		
Total	390, 929. 97	Total	390, 929. 97

First National Bank, Boonville.

JOSEPH R. THARRATT, *President.* No. 2320. E. C. DODGE, *Cashier.*

Loans and discounts	$114, 720. 93	Capital stock paid in	$75, 000. 00
Overdrafts	1, 680. 58		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	5, 000. 00
U. S. bonds to secure deposits		Other undivided profits	978. 31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	55, 863. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	35, 444. 62	State-bank notes outstanding	
Due from other banks and bankers	538. 36		
Real estate, furniture, and fixtures	9, 589. 94	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5, 500. 00	Individual deposits	159, 888. 05
Checks and other cash items	3, 407. 75	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	453. 00		
Fractional currency	81. 40	Due to other national banks	411. 17
Trade dollars		Due to State banks and bankers	
Specie	6, 872. 95		
Legal-tender notes	3, 500. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1, 125. 00		
Due from U. S. Treasurer			
Total	263, 777. 53	Total	263, 777. 53

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First National Bank, Brewsters.

CHARLES DENTON, *President.* No. 2225. FRANK WELLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,357.14	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,232.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,350.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	32,523.87	State-bank notes outstanding	
Due from other banks and bankers	2,182.86		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	262.50
Current expenses and taxes paid	1,601.62		
Premiums paid	1,250.00	Individual deposits	145,696.06
Checks and other cash items	128.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	930.00		
Fractional currency	150.81	Due to other national banks	10,662.42
Trade dollars		Due to State banks and bankers	
Specie	6,364.00		
Legal-tender notes	7,115.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	264,853.55	Total	264,853.55

First National Bank, Brockport.

GEORGE C. GORDON, *President.* No. 382. H. A. METCALF, *Cashier.*

Loans and discounts	$148,252.47	Capital stock paid in	$50,000.00
Overdrafts	933.81		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,238.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	40,414.57	State-bank notes outstanding	
Due from other banks and bankers	1,033.15		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,128.84		
Premiums paid	3,175.00	Individual deposits	150,252.04
Checks and other cash items	825.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,916.00		
Fractional currency	43.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,955.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	224,740.93	Total	224,740.93

First National Bank, Brooklyn.

JOHN G. JENKINS, *President.* No. 923. GEORGE D. BETTS, *Cashier.*

Loans and discounts	$2,504,793.50	Capital stock paid in	$300,000.00
Overdrafts	1,082.40		
U. S. bonds to secure circulation	75,000.00	Surplus fund	586,000.00
U. S. bonds to secure deposits		Other undivided profits	5,677.46
U. S. bonds on hand	90,000.00		
Other stocks, bonds, and mortgages	920,260.68	National-bank notes outstanding	67,400.00
Due from approved reserve agents	177,662.92	State-bank notes outstanding	
Due from other banks and bankers	88,070.88		
Real estate, furniture, and fixtures	95,715.54	Dividends unpaid	1,386.00
Current expenses and taxes paid	111.27		
Premiums paid	55,079.97	Individual deposits	4,028,220.03
Checks and other cash items	9,760.47	United States deposits	
Exchanges for clearing-house	183,089.70	Deposits of U.S. disbursing officers	
Bills of other banks	94,937.00		
Fractional currency	1,439.22	Due to other national banks	81,811.58
Trade dollars		Due to State banks and bankers	182,334.24
Specie	599,981.36		
Legal-tender notes	352,470.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	5,252,829.31	Total	5,252,829.31

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Manufacturers' National Bank, Brooklyn.

JOHN LOUGHRAN, *President.* No. 1443. T. C. DISBROW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,436,125.98	Capital stock paid in	$252,000.00
Overdrafts	41.25		
U. S. bonds to secure circulation	250,000.00	Surplus fund	105,000.00
U. S. bonds to secure deposits		Other undivided profits	26,615.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	134,925.83	National-bank notes outstanding	220,920.00
Due from approved reserve agents	351,033.64	State-bank notes outstanding	
Due from other banks and bankers	6,132.83		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	17.85
Current expenses and taxes paid	6,439.84		
Premiums paid	45,236.47	Individual deposits	1,974,025.39
Checks and other cash items	1,325.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	62,271.00		
Fractional currency	678.00	Due to other national banks	15,214.60
Trade dollars		Due to State banks and bankers	
Specie	158,952.76		
Legal-tender notes	99,380.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	10,000.00		
Total	2,593,793.56	Total	2,593,793.56

Nassau National Bank, Brooklyn.

CRAWFORD C. SMITH, *President.* No. 658. E. T. JONES, *Cashier.*

Loans and discounts	$2,233,838.78	Capital stock paid in	$300,000.00
Overdrafts	31.63		
U. S. bonds to secure circulation	67,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	75,000.00	Other undivided profits	198,760.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,256.25	National-bank notes outstanding	59,100.00
Due from approved reserve agents	320,339.95	State-bank notes outstanding	1,851.00
Due from other banks and bankers	7,521.71		
Real estate, furniture, and fixtures		Dividends unpaid	420.00
Current expenses and taxes paid	7,270.01		
Premiums paid	23,698.78	Individual deposits	2,485,701.79
Checks and other cash items	28,910.39	United States deposits	40,571.27
Exchanges for clearing-house	308,094.56	Deposits of U.S. disbursing officers	26,963.70
Bills of other banks	82,800.00		
Fractional currency		Due to other national banks	40,511.27
Trade dollars		Due to State banks and bankers	4,470.79
Specie	49,373.50		
Legal-tender notes	115,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,015.00		
Due from U. S. Treasurer			
Total	3,358,150.56	Total	3,358,150.56

National City Bank, Brooklyn.

DAVID B. POWELL, *President.* No. 1543. CHARLES T. YOUNG, *Cashier.*

Loans and discounts	$2,315,404.38	Capital stock paid in	$300,000.00
Overdrafts	17.10		
U. S. bonds to secure circulation	301,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	119,448.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	266,709.00
Due from approved reserve agents	376,642.64	State-bank notes outstanding	
Due from other banks and bankers	7,958.17		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	270.00
Current expenses and taxes paid	7,020.73		
Premiums paid		Individual deposits	2,244,546.93
Checks and other cash items	36,186.39	United States deposits	
Exchanges for clearing-house	170,125.81	Deposits of U.S. disbursing officers	
Bills of other banks	28,050.00		
Fractional currency		Due to other national banks	20,632.30
Trade dollars		Due to State banks and bankers	7,217.72
Specie	23,259.83		
Legal-tender notes	149,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	3,458,815.05	Total	3,458,815.05

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Sprague National Bank, Brooklyn.

N. T. SPRAGUE, *President.* No. 2976. F. K. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$506, 323. 63	Capital stock paid in	$200, 000. 00
Overdrafts	743. 89		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	35, 000. 00
U. S. bonds to secure deposits		Other undivided profits	15, 102. 70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15, 900. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	111, 176. 96	State-bank notes outstanding	
Due from other banks and bankers	1, 513. 82		
Real estate, furniture, and fixtures	2, 500. 00	Dividends unpaid	204. 00
Current expenses and taxes paid	2, 105. 21		
Premiums paid		Individual deposits	464, 742. 41
Checks and other cash items	2, 418. 06	United States deposits	
Exchanges for clearing-house	26, 195. 31	Deposits of U.S. disbursing officers	
Bills of other banks	3, 000. 00		
Fractional currency	211. 45	Due to other national banks	15, 044. 74
Trade dollars		Due to State banks and bankers	9, 199. 09
Specie	37, 154. 61		
Legal-tender notes	15, 550. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	829, 292. 94	Total	829, 292. 94

Third National Bank, Buffalo.

CHARLES A. SWEET, *President.* No. 850. NATHANIEL ROCHESTER, *Cashier.*

Loans and discounts	$1, 164, 135. 76	Capital stock paid in	$250, 000. 00
Overdrafts	738. 47		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	75, 000. 00
U. S. bonds to secure deposits	175, 000. 00	Other undivided profits	33, 823. 34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31, 895. 80	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	158, 751. 21	State-bank notes outstanding	
Due from other banks and bankers	42, 800. 00		
Real estate, furniture, and fixtures	49, 690. 06	Dividends unpaid	375. 00
Current expenses and taxes paid	7, 895. 47		
Premiums paid	50, 000. 00	Individual deposits	967, 889. 00
Checks and other cash items	3, 062. 16	United States deposits	147, 130. 12
Exchanges for clearing-house	7, 446. 30	Deposits of U.S. disbursing officers	25, 038. 18
Bills of other banks	21, 233. 00		
Fractional currency	287. 68	Due to other national banks	24, 501. 04
Trade dollars		Due to State banks and bankers	267, 289. 83
Specie	30. 920. 00		
Legal-tender notes	40, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 836, 046. 51	Total	1, 836, 046. 51

Farmers and Mechanics' National Bank, Buffalo.

ELBRIDGE G. SPAULDING, *President.* No. 453. FRANKLIN SIDWAY, *Cashier.*

Loans and discounts	$856, 280. 02	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	150, 000. 00
U. S. bonds to secure deposits	117, 000. 00	Other undivided profits	36, 479. 71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	121, 760. 80	National-bank notes outstanding	42, 260. 00
Due from approved reserve agents	26, 165. 98	State-bank notes outstanding	
Due from other banks and bankers	8, 819. 12		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	3, 396. 56	Individual deposits	733, 554. 76
Checks and other cash items	1, 389. 37	United States deposits	67, 875. 61
Exchanges for clearing-house		Deposits of U.S. disbursing officers	21, 967. 24
Bills of other banks	24, 606. 00		
Fractional currency	100. 12	Due to other national banks	50, 547. 34
Trade dollars		Due to State banks and bankers	1, 761. 46
Specie	90, 678. 15		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer	2, 000. 00		
Total	1, 304, 446. 12	Total	1, 304, 446. 12

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Cambridge Valley National Bank, Cambridge.

D. M. WESTFALL, *President.* No. 1275. ALBERT G. TAYLOR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$172,601.12	Capital stock paid in	$50,000.00
Overdrafts	74.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	26,657.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,300.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,286.39	State-bank notes outstanding	
Due from other banks and bankers	5,029.95		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	32.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	145,090.50
Checks and other cash items	176.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	887.00		
Fractional currency	8.34	Due to other national banks	3,698.52
Trade dollars		Due to State banks and bankers	
Specie	6,014.45		
Legal-tender notes	4,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	295,478.89	Total	295,478.89

First National Bank, Camden.

DANIEL G. DORRANCE, *President.* No. 2443. JOHN G. DORRANCE, *Cashier.*

Loans and discounts	$134,333.89	Capital stock paid in	$50,000.00
Overdrafts	249.86		
U. S. bonds to secure circulation	40,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	6,251.99
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	18,320.72	State-bank notes outstanding	
Due from other banks and bankers	2,900.01		
Real estate, furniture, and fixtures	1,213.97	Dividends unpaid	
Current expenses and taxes paid	1,406.13		
Premiums paid	2,073.59	Individual deposits	132,720.65
Checks and other cash items	232.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	70.00		
Fractional currency	111.60	Due to other national banks	1,305.06
Trade dollars		Due to State banks and bankers	989.54
Specie	5,731.82		
Legal-tender notes	3,375.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer	450.00		
Total	237,267.24	Total	237,267.24

Canajoharie National Bank, Canajoharie.

CHARLES G. BARNES, *President.* No. 1122. A. G. RICHMOND, *Cashier.*

Loans and discounts	$304,813.18	Capital stock paid in	$125,000.00
Overdrafts	428.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	25,192.77
U. S. bonds on hand	550.00		
Other stocks, bonds, and mortgages	7,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,587.23	State-bank notes outstanding	
Due from other banks and bankers	2,829.95		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	972.11		
Premiums paid		Individual deposits	219,094.53
Checks and other cash items	8,223.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	810.00		
Fractional currency	18.81	Due to other national banks	3,143.81
Trade dollars		Due to State banks and bankers	90.39
Specie	11,580.00		
Legal-tender notes	8,858.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	442,521.50	Total	442,521.50

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National Spraker Bank, Canajoharie.

FRASIER SPRAKER, *President.* No. 1257. WILLIAM WILES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$178,851.91	Capital stock paid in	$100,000.00
Overdrafts	177.77		
U. S. bonds to secure circulation	60,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,026.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,450.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	43,807.00	State-bank notes outstanding	
Due from other banks and bankers	9,560.49		
Real estate, furniture and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	819.12		
Premiums paid	1,500.00	Individual deposits	164,218.17
Checks and other cash items	259.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,230.00		
Fractional currency	2.31	Due to other national banks	266.53
Trade dollars		Due to State banks and bankers	1,224.03
Specie	8,577.60		
Legal-tender notes	2,360.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	343,735.54	Total	343,735.54

First National Bank, Canandaigua.

MERRICK D. MUNGER, *President.* No. 259. H. B. FERGUSON, *Cashier.*

Loans and discounts	$153,651.95	Capital stock paid in	$75,000.00
Overdrafts	1,572.74		
U. S. bonds to secure circulation	19,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	6,293.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,472.30	National-bank notes outstanding	17,100.00
Due from approved reserve agents	2,264.81	State-bank notes outstanding	
Due from other banks and bankers	1,602.16		
Real estate, furniture, and fixtures	37,644.12	Dividends unpaid	
Current expenses and taxes paid	4,700.77		
Premiums paid	1,100.00	Individual deposits	121,665.39
Checks and other cash items	4,498.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	907.00		
Fractional currency	364.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	195.42
Specie	6,082.63		
Legal-tender notes	9,530.00	Notes and bills re-discounted	4,991.33
U. S. certificates of deposit		Bills payable	12,000.00
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer			
Total	252,245.83	Total	252,245.83

Canastota National Bank, Canastota.

CHARLES B. CROUSE, *President.* No. 1525. DAVID H. RASBACH, *Cashier.*

Loans and discounts	$88,088.06	Capital stock paid in	$55,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	2,539.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	845.81	National-bank notes outstanding	35,450.00
Due from approved reserve agents	9,320.07	State-bank notes outstanding	
Due from other banks and bankers	135.99		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,227.73		
Premiums paid		Individual deposits	35,828.76
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	55.00		
Fractional currency	26.83	Due to other national banks	1,539.27
Trade dollars		Due to State banks and bankers	737.05
Specie	305.00		
Legal-tender notes	3,223.00	Notes and bills re-discounted	1,932.42
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	150,027.49	Total	150,027.49

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First National Bank, Candor.

EDWIN A. BOOTH, *President.* No. 353. JEROME THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,631.35	Capital stock paid in	$50,000.00
Overdrafts	300.00		
U. S. bonds to secure circulation	18,300.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,109.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,950.00	National-bank notes outstanding	16,470.00
Due from approved reserve agents	5,247.64	State-bank notes outstanding	
Due from other banks and bankers	1,982.02		
Real estate, furniture, and fixtures	2,900.00	Dividends unpaid	
Current expenses and taxes paid	481.60		
Premiums paid		Individual deposits	72,901.42
Checks and other cash items	105.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	498.00		
Fractional currency	60.22	Due to other national banks	1,878.33
Trade dollars		Due to State banks and bankers	
Specie	4,380.00		
Legal-tender notes	700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	823.50		
Due from U. S. Treasurer			
Total	155,359.65	Total	155,359.65

First National Bank, Canton.

DOLPHUS S. LYNDE, *President.* No. 3696. JOHN PICKENS, *Cashier.*

Loans and discounts	$72,731.01	Capital stock paid in	$59,500.00
Overdrafts			
U. S. bonds to secure circulation	16,500.00	Surplus fund	504.69
U. S. bonds to secure deposits		Other undivided profits	1,882.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	14,850.00
Due from approved reserve agents	17,725.94	State-bank notes outstanding	
Due from other banks and bankers	708.18		
Real estate, furniture, and fixtures	2,596.56	Dividends unpaid	
Current expenses and taxes paid	832.31		
Premiums paid	1,361.25	Individual deposits	53,104.07
Checks and other cash items	89.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,938.00		
Fractional currency	1.43	Due to other national banks	1,118.01
Trade dollars		Due to State banks and bankers	
Specie	4,282.05		
Legal-tender notes	8,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	742.50		
Due from U. S. Treasurer			
Total	130,958.85	Total	130,958.85

Putnam County National Bank, Carmel.

AMBROSE RYDER, *President.* No. 976. HILLYER RYDER, *Cashier.*

Loans and discounts	$78,282.89	Capital stock paid in	$100,000.00
Overdrafts	47.89		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	23,175.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	119,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	17,360.72	State-bank notes outstanding	
Due from other banks and bankers	10,989.29		
Real estate, furniture, and fixtures		Dividends unpaid	45.00
Current expenses and taxes paid	170.15		
Premiums paid		Individual deposits	111,325.83
Checks and other cash items	4,535.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	944.00		
Fractional currency		Due to other national banks	28.55
Trade dollars		Due to State banks and bankers	156.36
Specie	1,101.20		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	800.00		
Total	344,731.51	Total	344,731.51

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First National Bank, Carthage.

E. H. MEYERS, *President.* No. 2442. A. G. PECK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,762.82	Capital stock paid in	$100,000.00
Overdrafts	3,981.79		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,932.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,121.03	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,267.57	State-bank notes outstanding	
Due from other banks and bankers	4,748.91		
Real estate, furniture, and fixtures	11,276.47	Dividends unpaid	
Current expenses and taxes paid	1,168.15		
Premiums paid	2,656.25	Individual deposits	122,259.31
Checks and other cash items	2,259.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,778.00		
Fractional currency	.51	Due to other national banks	3,511.50
Trade dollars		Due to State banks and bankers	
Specie	5,614.00		
Legal-tender notes	4,500.00	Notes and bills re-discounted	10,057.26
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	289,260.41	Total	289,260.41

Carthage National Bank, Carthage.

G. B. JOHNSON, *President.* No. 3672. M. S. WILDER, *Cashier.*

Loans and discounts	$71,029.58	Capital stock paid in	$50,000.00
Overdrafts	966.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,123.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,515.76	State-bank notes outstanding	
Due from other banks and bankers	2,483.83		
Real estate, furniture, and fixtures	1,193.50	Dividends unpaid	
Current expenses and taxes paid	1,374.75		
Premiums paid	2,816.87	Individual deposits	41,652.14
Checks and other cash items	2,775.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	859.00		
Fractional currency	112.44	Due to other national banks	1,041.17
Trade dollars		Due to State banks and bankers	152.15
Specie	3,094.25		
Legal-tender notes	4,925.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	106,208.57	Total	106,208.57

National Bank, Castleton.

FRANK P. HARDER, *President.* No. 842. JAMES R. DOWNER, *Cashier.*

Loans and discounts	$145,365.69	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,727.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,272.88	State-bank notes outstanding	
Due from other banks and bankers	520.85		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	3,000.00	Individual deposits	59,088.21
Checks and other cash items	81.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,533.00		
Fractional currency	134.81	Due to other national banks	12.32
Trade dollars		Due to State banks and bankers	
Specie	1,994.50		
Legal-tender notes	1,675.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	227,828.08	Total	227,828.08

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Catskill National Bank, Catskill.

ISAAC PRUYN, *President.* No. 1294. HENRY B. HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$217,381.48	Capital stock paid in	$150,000.00
Overdrafts	455.80		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	55,214.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	220,739.67	National-bank notes outstanding	44,300.00
Due from approved reserve agents	54,676.06	State-bank notes outstanding	
Due from other banks and bankers	1,885.69		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	2,195.37		
Premiums paid	10,204.00	Individual deposits	294,688.17
Checks and other cash items	3,657.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	255.00		
Fractional currency	250.61	Due to other national banks	14,297.94
Trade dollars		Due to State banks and bankers	641.61
Specie	6,723.00		
Legal-tender notes	8,468.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	589,142.43	Total	589,142.43

Tanners' National Bank, Catskill.

ORRIN DAY, *President.* No. 1198. FREDERICK HILL, *Cashier.*

Loans and discounts	$372,165.42	Capital stock paid in	$150,000.00
Overdrafts	1,815.95		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	113,632.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	129,037.00	National-bank notes outstanding	133,840.00
Due from approved reserve agents	43,958.55	State-bank notes outstanding	
Due from other banks and bankers	2,535.01		
Real estate, furniture, and fixtures	20,135.13	Dividends unpaid	
Current expenses and taxes paid	3,019.45		
Premiums paid		Individual deposits	349,587.46
Checks and other cash items	18,007.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,895.00		
Fractional currency	480.04	Due to other national banks	20,924.10
Trade dollars		Due to State banks and bankers	
Specie	29,715.00		
Legal-tender notes	18,470.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	797,984.39	Total	797,984.39

First National Bank, Champlain.

JAMES AVERILL, *President.* No. 316. JOHN H. CROOK, *Cashier.*

Loans and discounts	$283,820.17	Capital stock paid in	$100,000.00
Overdrafts	2,654.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	26,360.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,594.31	National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,823.37	State-bank notes outstanding	
Due from other banks and bankers	150.87		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	892.91		
Premiums paid		Individual deposits	237,584.17
Checks and other cash items	782.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	664.00		
Fractional currency	22.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,981.00		
Legal-tender notes	7,309.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	438,944.95	Total	438,944.95

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National Central Bank, Cherry Valley.

HORATIO J. OLCOTT, *President.* No. 1136. WILLIAM H. BALDWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$222,821.96	Capital stock paid in	$100,000.00
Overdrafts	79.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	22,543.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	48,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,139.35	State-bank notes outstanding	
Due from other banks and bankers	3.14		
Real estate, furniture, and fixtures	19,555.00	Dividends unpaid	126.00
Current expenses and taxes paid	4,145.77		
Premiums paid	2,000.00	Individual deposits	185,292.25
Checks and other cash items	453.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	154.80	Due to other national banks	344.92
Trade dollars		Due to State banks and bankers	37.55
Specie	3,905.00		
Legal-tender notes	9,561.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	350,844.45	Total	350,844.45

Chester National Bank, Chester.

JOHN T. JOHNSON, *President.* No. 1349. J. D. MILLSPAUGH, *Cashier.*

Loans and discounts	$116,777.51	Capital stock paid in	$125,500.00
Overdrafts	38.10		
U. S. bonds to secure circulation	90,000.00	Surplus fund	25,100.00
U. S. bonds to secure deposits		Other undivided profits	6,536.22
U. S. bonds on hand	64,000.00		
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	80,635.00
Due from approved reserve agents	6,486.50	State-bank notes outstanding	
Due from other banks and bankers	736.62		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	432.00
Current expenses and taxes paid	1,976.34		
Premiums paid		Individual deposits	90,822.77
Checks and other cash items	742.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	520.00		
Fractional currency	151.07	Due to other national banks	3,338.47
Trade dollars		Due to State banks and bankers	
Specie	23,593.45		
Legal-tender notes	14,292.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,050.00		
Due from U. S. Treasurer			
Total	332,364.46	Total	332,364.46

Briggs National Bank, Clyde.

S. H. BRIGGS, *President.* No. 2468. J. W. HINMAN, *Cashier.*

Loans and discounts	$97,666.01	Capital stock paid in	$50,000.00
Overdrafts	1,625.08		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	8,028.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	48,627.25	National-bank notes outstanding	43,950.00
Due from approved reserve agents	15,599.55	State-bank notes outstanding	
Due from other banks and bankers	3,312.76		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	689.36		
Premiums paid		Individual deposits	122,605.09
Checks and other cash items	166.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,380.00		
Fractional currency	29.78	Due to other national banks	801.79
Trade dollars		Due to State banks and bankers	
Specie	8,239.00		
Legal-tender notes	1,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	235,384.97	Total	235,384.97

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First National Bank, Cobleskill.

J. R. HERRICK, *President.* No. 461. DEWITT C. DOW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$258,188.78	Capital stock paid in	$100,000.00
Overdrafts	2,196.52		
U. S. bonds to secure circulation	65,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	25,911.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,489.74	National-bank notes outstanding	58,500.00
Due from approved reserve agents	24,552.54	State-bank notes outstanding	
Due from other banks and bankers	14,925.28		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	120.00
Current expenses and taxes paid	150.48		
Premiums paid	7,000.00	Individual deposits	238,753.61
Checks and other cash items	1,911.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,317.00		
Fractional currency	20.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,607.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,925.00		
Due from U. S. Treasurer			
Total	443,284.91	Total	443,284.91

National Bank, Cohoes.

CHARLES H. ADAMS, *President.* No. 1347. MURRAY HUBBARD, *Cashier.*

Loans and discounts	$582,642.75	Capital stock paid in	$250,000.00
Overdrafts	341.15		
U. S. bonds to secure circulation	67,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	45,836.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60,500.00	National-bank notes outstanding	59,690.00
Due from approved reserve agents	77,228.65	State-bank notes outstanding	
Due from other banks and bankers	11,875.66		
Real estate, furniture, and fixtures	27,246.25	Dividends unpaid	33.00
Current expenses and taxes paid	122.55		
Premiums paid	7,736.66	Individual deposits	461,642.15
Checks and other cash items	1,564.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,019.00		
Fractional currency	529.31	Due to other national banks	17,174.75
Trade dollars		Due to State banks and bankers	3,206.85
Specie	8,240.10		
Legal-tender notes	23,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,037.50		
Due from U. S. Treasurer			
Total	887,583.26	Total	887,583.26

First National Bank, Cooperstown.

EDWIN M. HARRIS, *President.* No. 280. THEODORE C. TURNER, *Cashier.*

Loans and discounts	$425,126.27	Capital stock paid in	$150,000.00
Overdrafts	4,216.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	47,692.64
U. S. bonds on hand	3,100.00		
Other stocks, bonds, and mortgages	29,969.68	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,249.79	State-bank notes outstanding	
Due from other banks and bankers	2,584.96		
Real estate, furniture, and fixtures	20,900.00	Dividends unpaid	
Current expenses and taxes paid	600.39		
Premiums paid		Individual deposits	317,963.10
Checks and other cash items	175.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,686.00		
Fractional currency	100.00	Due to other national banks	3,929.41
Trade dollars		Due to State banks and bankers	6.33
Specie	23,751.60		
Legal-tender notes	12,880.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	619,591.48	Total	619,591.48

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Second National Bank, Cooperstown.

G. P. KEESE, *President.* No. 223. B. M. CADY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$579,193.67	Capital stock paid in	$200,000.00
Overdrafts	138.62		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	91,304.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,800.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	136,074.89	State-bank notes outstanding	
Due from other banks and bankers	2,781.36		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	3,111.58		
Premiums paid		Individual deposits	488,138.44
Checks and other cash items	2,783.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,105.00		
Fractional currency	82.00	Due to other national banks	2,300.15
Trade dollars		Due to State banks and bankers	318.30
Specie	38,491.60		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	912,061.48	Total	912,061.48

First National Bank, Corning.

F. N. DRAKE, *President.* No. 2655. J. A. DRAKE, *Cashier.*

Loans and discounts	$313,276.69	Capital stock paid in	$50,000.00
Overdrafts	881.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,891.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,141.48	State-bank notes outstanding	
Due from other banks and bankers	9,594.14		
Real estate, furniture, and fixtures	977.81	Dividends unpaid	
Current expenses and taxes paid	3,102.75		
Premiums paid		Individual deposits	301,581.79
Checks and other cash items	296.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	910.00		
Fractional currency	104.37	Due to other national banks	
Trade dollars	2.25	Due to State banks and bankers	
Specie	15,496.50		
Legal-tender notes	12,876.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	393,723.27	Total	393,723.27

First National Bank, Cortland.

SAMUEL KEATOR, *President.* No. 226. EDWARD KEATOR, *Cashier.*

Loans and discounts	$355,707.13	Capital stock paid in	$125,000.00
Overdrafts	1,085.38		
U. S. bonds to secure circulation	125,000.00	Surplus fund	62,500.00
U. S. bonds to secure deposits		Other undivided profits	27,396.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,820.12	National-bank notes outstanding	112,500.00
Due from approved reserve agents	23,113.16	State-bank notes outstanding	
Due from other banks and bankers	5,496.59		
Real estate, furniture, and fixtures	13,327.57	Dividends unpaid	
Current expenses and taxes paid	483.77		
Premiums paid	5,000.00	Individual deposits	239,100.33
Checks and other cash items	744.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	626.00		
Fractional currency	181.40	Due to other national banks	1,594.99
Trade dollars		Due to State banks and bankers	2,743.65
Specie	15,425.00		
Legal-tender notes	5,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,625.00		
Due from U. S. Treasurer			
Total	570,835.58	Total	570,835.58

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Second National Bank, Cortland.

FITZ BOYNTON, *President.* No. 2827. E. D. BARKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$218,655.02	Capital stock paid in	$100,000.00
Overdrafts	387.75		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,521.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,258.58	State bank notes outstanding	
Due from other banks and bankers	4,363.62		
Real estate, furniture, and fixtures	31,343.85	Dividends unpaid	
Current expenses and taxes paid	2,289.14		
Premiums paid	3,022.80	Individual deposits	174,100.04
Checks and other cash items	45.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	106.00		
Fractional currency	133.02	Due to other national banks	385.06
Trade dollars		Due to State banks and bankers	
Specie	6,276.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	312,507.03	Total	312,507.03

National Bank, Cortland.

WESLEY HOOKER, *President.* No. 2272. CHARLES E. SELOVER, *Cashier.*

Loans and discounts	$297,364.59	Capital stock paid in	$80,000.00
Overdrafts	1,120.37		
U. S. bonds to secure circulation	20,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	25,423.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	59,286.57	State-bank notes outstanding	
Due from other banks and bankers	8,863.14		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	1,595.18		
Premiums paid	5,775.00	Individual deposits	290,080.34
Checks and other cash items	4,446.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,063.00		
Fractional currency	113.26	Due to other national banks	5,372.95
Trade dollars		Due to State banks and bankers	743.42
Specie	21,092.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	441,619.82	Total	441,619.82

National Bank, Coxsackie.

D. M. HAMILTON, *President.* No. 1398. ALBERT PARKER, *Cashier.*

Loans and discounts	$93,441.40	Capital stock paid in	$112,000.00
Overdrafts	15.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	57,240.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	54,709.25	State-bank notes outstanding	
Due from other banks and bankers	1,287.09		
Real estate, furniture, and fixtures	8,200.00	Dividends unpaid	
Current expenses and taxes paid	57,124.95		
Premiums paid	8,186.00	Individual deposits	60,264.17
Checks and other cash items	348.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	648.00		
Fractional currency	204.19	Due to other national banks	4,565.21
Trade dollars		Due to State banks and bankers	24.01
Specie	3,858.23		
Legal-tender notes	7,120.00	Notes and bills re-discounted	8,300.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	287,393.39	Total	287,393.39

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First National Bank, Cuba.

W. P. STEVENS, *President.* No. 2451. H. C. MORGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,246.80	Capital stock paid in	$50,000.00
Overdrafts	749.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	37,000.00
U. S. bonds to secure deposits		Other undivided profits	3,895.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,085.43	State-bank notes outstanding	
Due from other banks and bankers	1,099.75		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	410.09		
Premiums paid		Individual deposits	111,066.74
Checks and other cash items	586.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,200.00		
Fractional currency	51.20	Due to other national banks	507.83
Trade dollars		Due to State banks and bankers	
Specie	3,764.00		
Legal-tender notes	3,465.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	213,720.36	Total	213,720.36

Cuba National Bank, Cuba.

EDWARD D. LOVERIDGE, *President.* No. 1143. CHARLES S. DAVIS, *Cashier.*

Loans and discounts	$274,445.73	Capital stock paid in	$100,000.00
Overdrafts	983.97		
U. S. bonds to secure circulation	25,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	5,913.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,673.78	State-bank notes outstanding	
Due from other banks and bankers	2,232.29		
Real estate, furniture, and fixtures	8,350.00	Dividends unpaid	
Current expenses and taxes paid	869.91		
Premiums paid	1,300.00	Individual deposits	177,943.75
Checks and other cash items	748.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	65.00		
Fractional currency	24.15	Due to other national banks	18.00
Trade dollars		Due to State banks and bankers	
Specie	9,329.00		
Legal-tender notes	4,228.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	338,375.00	Total	338,375.00

Delaware National Bank, Delhi.

GEORGE E. MARVINE, *President.* No. 1323. W. G. EDGERTON, *Cashier.*

Loans and discounts	$201,100.53	Capital stock paid in	$150,000.00
Overdrafts	369.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,447.01
U. S. bonds to secure deposits		Other undivided profits	8,089.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	101,450.00	National-bank notes outstanding	44,820.00
Due from approved reserve agents	14,005.91	State-bank notes outstanding	
Due from other banks and bankers	118.31		
Real estate, furniture, and fixtures	5,524.76	Dividends unpaid	5,252.00
Current expenses and taxes paid	1,018.47		
Premiums paid	8,583.25	Individual deposits	195,753.10
Checks and other cash items	5,844.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	15.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,091.95		
Legal-tender notes	7,805.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	407,461.98	Total	407,461.98

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Deposit National Bank, Deposit.

C. J. KNAPP, *President.* No. 472. H. W. KNAPP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$198,861.76	Capital stock paid in	$100,000.00
Overdrafts	560.73		
U. S. bonds to secure circulation	26,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	36,168.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	71,242.08	National-bank notes outstanding	23,210.00
Due from approved reserve agents	3,438.32	State-bank notes outstanding	3,570.00
Due from other banks and bankers	1,834.10		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	12.11
Current expenses and taxes paid	855.92		
Premiums paid		Individual deposits	103,535.72
Checks and other cash items	1,476.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	60.56	Due to other national banks	680.87
Trade dollars		Due to State banks and bankers	
Specie	7,150.00		
Legal-tender notes	1,730.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,192.50		
Due from U. S. Treasurer			
Total	317,177.47	Total	317,177.47

Dover Plains National Bank, Dover Plains.

G. W. KETCHAM, *President.* No. 822. R. P. KETCHAM, *Cashier.*

Loans and discounts	$108,497.47	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	26,463.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	79,100.00	National-bank notes outstanding	89,400.00
Due from approved reserve agents	10,210.08	State-bank notes outstanding	
Due from other banks and bankers	1,490.14		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	57.00
Current expenses and taxes paid	1,473.04		
Premiums paid		Individual deposits	87,075.47
Checks and other cash items	310.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,300.00		
Fractional currency	50.00	Due to other national banks	3,755.81
Trade dollars		Due to State banks and bankers	
Specie	5,820.23		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	326,751.62	Total	326,751.62

Dundee National Bank, Dundee.

JAMES SPICER, *President.* No. 2463. G. S. SHATTUCK, *Cashier.*

Loans and discounts	$107,005.79	Capital stock paid in	$50,000.00
Overdrafts	8.45		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	6,304.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,959.00
Due from approved reserve agents	2,793.72	State-bank notes outstanding	
Due from other banks and bankers	637.80		
Real estate, furniture, and fixtures	6,569.61	Dividends unpaid	
Current expenses and taxes paid	3,831.61		
Premiums paid	1,200.00	Individual deposits	65,666.93
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	175.62	Due to other national banks	121.93
Trade dollars		Due to State banks and bankers	87.19
Specie	3,557.00		
Legal-tender notes	2,293.00	Notes and bills re-discounted	4,950.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	141,380.10	Total	141,380.10

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Lake Shore National Bank, Dunkirk.

W. T. COLMAN, *President.* No. 2916. A. J. LUNT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$488,126.75	Capital stock paid in	$105,000.00
Overdrafts	7,905.72		
U. S. bonds to secure circulation	85,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	9,879.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	375.00	National-bank notes outstanding	75,800.00
Due from approved reserve agents	33,709.05	State-bank notes outstanding	
Due from other banks and bankers	52,368.12		
Real estate, furniture, and fixtures		Dividends unpaid	5,250.00
Current expenses and taxes paid	67.78		
Premiums paid		Individual deposits	472,563.35
Checks and other cash items	3,243.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,742.00		
Fractional currency	27.23	Due to other national banks	1,121.88
Trade dollars		Due to State banks and bankers	2,821.46
Specie	25,390.70		
Legal-tender notes	5,655.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,825.00		
Due from U. S. Treasurer			
Total	707,435.75	Total	707,435.75

Merchants' National Bank, Dunkirk.

S. M. CLEMENT, *President.* No. 2619. J. H. LASCELLES, *Cashier.*

Loans and discounts	$277,673.74	Capital stock paid in	$100,000.00
Overdrafts	1,792.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	7,154.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,896.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,072.59	State-bank notes outstanding	
Due from other banks and bankers	14,908.42		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	
Current expenses and taxes paid	1,639.02		
Premiums paid	7,000.00	Individual deposits	245,267.08
Checks and other cash items	330.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21.00		
Fractional currency	67.17	Due to other national banks	232.88
Trade dollars		Due to State banks and bankers	473.72
Specie	11,411.75		
Legal-tender notes	4,190.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	390,127.88	Total	390,127.88

First National Bank, Edmeston.

CALEB CLARK, *President.* No. 3681. T. BOOTMAN, *Cashier.*

Loans and discounts	$47,489.51	Capital stock paid in	$50,000.00
Overdrafts	29.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,819.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,802.00	National-bank notes outstanding	9,700.00
Due from approved reserve agents	4,802.54	State-bank notes outstanding	
Due from other banks and bankers	232.71		
Real estate, furniture, and fixtures	827.51	Dividends unpaid	
Current expenses and taxes paid	464.01		
Premiums paid	3,665.94	Individual deposits	19,077.44
Checks and other cash items	364.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,830.00		
Fractional currency	6.61	Due to other national banks	621.26
Trade dollars		Due to State banks and bankers	
Specie	1,590.00		
Legal-tender notes	2,045.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	81,211.76	Total	81,211.76

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First National Bank, Ellenville.

ISAAC CORBIN, *President.* No. 45. ELI DUBOIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$249,292.49	Capital stock paid in	$100,000.00
Overdrafts	158.94		
U. S. bonds to secure circulation	37,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	10,463.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,887.50	National-bank notes outstanding	33,750.00
Due from approved reserve agents	15,137.20	State-bank notes outstanding	
Due from other banks and bankers	4,109.85		
Real estate, furniture, and fixtures	7,274.24	Dividends unpaid	48.00
Current expenses and taxes paid	2,847.47		
Premiums paid	3,679.69	Individual deposits	149,807.93
Checks and other cash items	1,614.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,020.00		
Fractional currency	34.08	Due to other national banks	4,583.84
Trade dollars		Due to State banks and bankers	
Specie	10,473.15		
Legal-tender notes	2,937.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	348,653.36	Total	348,653.36

Home National Bank, Ellenville.

JOHN MCELHONE, *President.* No. 2117. GEORGE H. SMITH, *Cashier.*

Loans and discounts	$184,249.32	Capital stock paid in	$100,000.00
Overdrafts	235.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	15,683.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,995.00
Due from approved reserve agents	35,111.84	State-bank notes outstanding	
Due from other banks and bankers	5,001.87		
Real estate, furniture, and fixtures	5,300.00	Dividends unpaid	1,098.37
Current expenses and taxes paid	1,855.58		
Premiums paid		Individual deposits	120,830.02
Checks and other cash items	7,066.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,065.00		
Fractional currency	18.73	Due to other national banks	7,469.49
Trade dollars		Due to State banks and bankers	541.74
Specie	7,462.98		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	302,118.09	Total	302,118.09

Second National Bank, Elmira.

D. R. PRATT, *President.* No. 149. D. M. PRATT, *Cashier.*

Loans and discounts	$267,854.65	Capital stock paid in	$200,000.00
Overdrafts	688.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	11,621.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	87,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,099.39	State-bank notes outstanding	
Due from other banks and bankers	46,800.66		
Real estate, furniture, and fixtures	62,594.03	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	14,250.00	Individual deposits	247,878.04
Checks and other cash items	16,012.35	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,133.00		
Fractional currency	4.83	Due to other national banks	70,854.51
Trade dollars		Due to State banks and bankers	1,702.99
Specie	13,170.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	717,057.01	Total	717,057.01

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National Bank, Fayetteville.

O. D. BLANCHARD, *President.* No. 1110. R. W. EATON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,134.51	Capital stock paid in	$60,000.00
Overdrafts	621.30		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,121.07
U. S. bonds to secure deposits		Other undivided profits	6,505.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,189.32	National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,566.80	State-bank notes outstanding	
Due from other banks and bankers	3,562.02		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,555.93		
Premiums paid	7,156.75	Individual deposits	65,965.61
Checks and other cash items	615.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,416.00		
Fractional currency	21.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,898.00		
Legal-tender notes	2,190.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	161,053.13	Total	161,053.13

First National Bank, Fishkill Landing.

J. T. SMITH, *President.* No. 35. M. E. CURTISS, *Cashier.*

Loans and discounts	$307,134.24	Capital stock paid in	$100,000.00
Overdrafts	879.76		
U. S. bonds to secure circulation	100,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	20,631.38
U. S. bonds on hand	4,550.00		
Other stocks, bonds, and mortgages	70,344.33	National-bank notes outstanding	90,000.00
Due from approved reserve agents	71,491.32	State-bank notes outstanding	
Due from other banks and bankers	5,398.12		
Real estate, furniture, and fixtures	15,825.49	Dividends unpaid	
Current expenses and taxes paid	5,876.93		
Premiums paid	1,088.20	Individual deposits	361,167.05
Checks and other cash items	9,571.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,147.00		
Fractional currency	149.90	Due to other national banks	30,956.30
Trade dollars		Due to State banks and bankers	
Specie	11,848.75		
Legal-tender notes	13,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,499.00		
Due from U. S. Treasurer			
Total	634,754.73	Total	634,754.73

National Mohawk River Bank, Fonda.

DANIEL SPRAKER, *President.* No. 1212. J. LEDLIE HEES, *Cashier.*

Loans and discounts	$175,229.77	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	21,500.00
U. S. bonds to secure deposits		Other undivided profits	5,341.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,500.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	13,976.88	State-bank notes outstanding	
Due from other banks and bankers	801.75		
Real estate, furniture, and fixtures	8,700.00	Dividends unpaid	100.00
Current expenses and taxes paid	879.85		
Premiums paid		Individual deposits	106,583.28
Checks and other cash items	707.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	945.00		
Fractional currency	22.17	Due to other national banks	27,023.76
Trade dollars		Due to State banks and bankers	
Specie	9,285.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	350,548.20	Total	350,548.20

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First National Bank, Fort Edward.

P. C. HITCHCOCK, *President.* No. 3330. ASAHEL R. WING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$334,467.00	Capital stock paid in	$75,000.00
Overdrafts	202.37		
U. S. bonds to secure circulation	19,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	12,110.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,000.00	National-bank notes outstanding	16,500.00
Due from approved reserve agents	33,869.95	State-bank notes outstanding	
Due from other banks and bankers	5,312.39		
Real estate, furniture, and fixtures	6,400.00	Dividends unpaid	
Current expenses and taxes paid	726.72		
Premiums paid	3,000.00	Individual deposits	381,969.97
Checks and other cash items	675.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,095.00		
Fractional currency	80.00	Due to other national banks	5,054.46
Trade dollars		Due to State banks and bankers	
Specie	23,451.35		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer			
Total	491,635.10	Total	491,635.10

Fort Plain National Bank, Fort Plain.

EDWIN W. WOOD, *President.* No. 2860. JOSEPH S. SHEARER, *Cashier.*

Loans and discounts	$555,302.49	Capital stock paid in	$200,000.00
Overdrafts	.80		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	206,012.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	250,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	58,102.69	State-bank notes outstanding	
Due from other banks and bankers	1,230.69		
Real estate, furniture, and fixtures	26,731.80	Dividends unpaid	
Current expenses and taxes paid	950.97		
Premiums paid	10,000.00	Individual deposits	514,709.87
Checks and other cash items	1,159.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,410.00		
Fractional currency	282.84	Due to other national banks	13,644.71
Trade dollars		Due to State banks and bankers	374.05
Specie	32,724.30		
Legal-tender notes	18,345.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,064,740.70	Total	1,064,740.70

First National Bank, Frankfort.

HENRY CHURCHILL, *President.* No. 3582. A. W. HASLEHURST, *Cashier.*

Loans and discounts	$85,338.51	Capital stock paid in	$50,000.00
Overdrafts	281.18		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,591.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,222.13	State-bank notes outstanding	
Due from other banks and bankers	1,086.21		
Real estate, furniture, and fixtures	5,706.46	Dividends unpaid	
Current expenses and taxes paid	973.62		
Premiums paid	1,200.00	Individual deposits	52,027.24
Checks and other cash items	610.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	465.00		
Fractional currency	28.71	Due to other national banks	2,909.56
Trade dollars		Due to State banks and bankers	243.16
Specie	2,833.50		
Legal-tender notes	1,193.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	119,021.37	Total	119,021.37

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First National Bank, Franklin.

AMOS DOUGLAS, *President.* No. 282. F. W. BARTLETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$94,367.71	Capital stock paid in	$50,000.00
Overdrafts	96.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,294.49
U. S. bonds on hand	4,000.00		
Other stocks, bonds, and mortgages	6,800.00	National-bank notes outstanding	44,303.00
Due from approved reserve agents	30,499.96	State-bank notes outstanding	
Due from other banks and bankers	837.83		
Real estate, furniture, and fixtures	3,300.00	Dividends unpaid	511.26
Current expenses and taxes paid	830.98		
Premiums paid	1,437.66	Individual deposits	86,125.15
Checks and other cash items	651.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	472.00		
Fractional currency	19.04	Due to other national banks	207.65
Trade dollars		Due to State banks and bankers	
Specie	7,315.80		
Legal-tender notes	4,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	37.93
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	207,479.39	Total	207,479.39

First National Bank, Franklinville.

THOMAS CASE, *President.* No. 2345. JASON D. CASE, *Cashier.*

Loans and discounts	$171,964.74	Capital stock paid in	$55,000.00
Overdrafts	1,983.75		
U. S. bonds to secure circulation	15,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	7,505.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,600.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	17,225.29	State-bank notes outstanding	
Due from other banks and bankers	867.43		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	1,104.51		
Premiums paid		Individual deposits	143,142.48
Checks and other cash items	22.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	59.27	Due to other national banks	114.09
Trade dollars		Due to State banks and bankers	7,379.53
Specie	5,343.00		
Legal-tender notes	6,552.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer	1,000.00		
Total	233,641.99	Total	233,641.99

Farmers' National Bank, Franklinville.

JOHN NAPIER, *President.* No. 2755. ABNER P. ADAMS, *Cashier.*

Loans and discounts	$93,937.69	Capital stock paid in	$52,000.00
Overdrafts	110.54		
U. S. bonds to secure circulation	20,000.00	Surplus fund	220.00
U. S. bonds to secure deposits		Other undivided profits	1,699.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,188.44	National-bank notes outstanding	18,000.00
Due from approved reserve agents	8,171.64	State-bank notes outstanding	
Due from other banks and bankers	3,943.55		
Real estate, furniture, and fixtures	5,238.03	Dividends unpaid	378.00
Current expenses and taxes paid	806.10		
Premiums paid	3,975.00	Individual deposits	76,844.07
Checks and other cash items	1,888.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	77.24	Due to other national banks	1,335.40
Trade dollars		Due to State banks and bankers	1,592.49
Specie	2,024.75		
Legal-tender notes	3,563.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	152,069.56	Total	152,069.56

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Fredonia National Bank, Fredonia.

CHAUNCEY ABBEY, *President.* No. 841. F. R. GREEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$450,170.84	Capital stock paid in	$100,000.00
Overdrafts	9,753.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	11,763.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,757.33	National-bank notes outstanding	45,000.00
Due from approved reserve agents	40,374.64	State-bank notes outstanding	
Due from other banks and bankers	23,221.50		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,525.91		
Premiums paid	5,200.00	Individual deposits	413,578.81
Checks and other cash items	1,469.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	220.00		
Fractional currency	100.97	Due to other national banks	22,297.71
Trade dollars		Due to State banks and bankers	3,204.53
Specie	24,176.00		
Legal-tender notes	5,624.00	Notes and bills re-discounted	11,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	636,844.83	Total	636,844.83

First National Bank, Friendship.

ASHER W. MINER, *President.* No. 265. ABIGAH J. WELLMAN, *Cashier.*

Loans and discounts	$303,287.33	Capital stock paid in	$75,000.00
Overdrafts	1,681.97		
U. S. bonds to secure circulation	20,000.00	Surplus fund	43,000.00
U. S. bonds to secure deposits		Other undivided profits	12,383.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,635.15	National-bank notes outstanding	18,000.00
Due from approved reserve agents	33,879.00	State-bank notes outstanding	
Due from other banks and bankers	13,982.28		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,068.06		
Premiums paid		Individual deposits	259,656.10
Checks and other cash items	171.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	5.82	Due to other national banks	31.31
Trade dollars		Due to State banks and bankers	34.48
Specie	14,889.60		
Legal-tender notes	3,510.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	408,105.35	Total	408,105.35

Citizens' National Bank, Friendship.

S. M. NORTON, *President.* No. 2632. M. W. POTTER, *Cashier.*

Loans and discounts	$91,854.22	Capital stock paid in	$50,000.00
Overdrafts	1,522.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	2,189.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,064.62	State-bank notes outstanding	
Due from other banks and bankers	1,237.26		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	
Current expenses and taxes paid	523.51		
Premiums paid	3,000.00	Individual deposits	61,256.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,650.00		
Fractional currency	75.81	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,145.00		
Legal-tender notes	4,560.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	132,195.84	Total	132,195.84

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First National Bank, Fulton.

D. W. GARDNER, *President.* No. 968. AMOS YOUMANS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$84,623.50	Capital stock paid in	$57,500.000
Overdrafts	342.47		
U. S. bonds to secure circulation	57,500.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	7,958.37
U. S. bonds on hand	6,000.00		
Other stocks, bonds, and mortgages	2,400.00	National-bank notes outstanding	51,000.00
Due from approved reserve agents	18,402.93	State-bank notes outstanding	
Due from other banks and bankers	656.89		
Real estate, furniture, and fixtures		Dividends unpaid	39.00
Current expenses and taxes paid	1,411.18		
Premiums paid		Individual deposits	50,730.17
Checks and other cash items	418.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	618.00		
Fractional currency	6.42	Due to other national banks	287.20
Trade dollars		Due to State banks and bankers	470.71
Specie	3,597.25		
Legal-tender notes	924.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,585.00		
Due from U. S. Treasurer			
Total	179,485.45	Total	179,485.45

Citizens' National Bank, Fulton.

GEORGE M. CASE, *President.* No. 1178. SOLON F. CASE, *Cashier.*

Loans and discounts	$248,026.67	Capital stock paid in	$166,100.00
Overdrafts	2,236.23		
U. S. bonds to secure circulation	166,100.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	15,687.20
U. S. bonds on hand	300.00		
Other stocks, bonds, and mortgages	7,544.32	National-bank notes outstanding	149,450.00
Due from approved reserve agents	7,594.40	State-bank notes outstanding	
Due from other banks and bankers	1,837.88		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,791.06		
Premiums paid		Individual deposits	73,773.56
Checks and other cash items	823.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	72.17	Due to other national banks	291.02
Trade dollars		Due to State banks and bankers	226.30
Specie	4,283.00		
Legal-tender notes	2,141.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	1,695.36
Redemption fund with U. S. Treas.	7,473.50		
Due from U. S. Treasurer			
Total	452,223.44	Total	452,223.44

Fultonville National Bank, Fultonville.

JOHN H. STARIN, *President.* No. 2869. LORENZO V. PEEK, *Cashier.*

Loans and discounts	$147,543.76	Capital stock paid in	$50,000.00
Overdrafts	93.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	6,073.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,421.76	State bank notes outstanding	
Due from other banks and bankers	1,674.19		
Real estate, furniture, and fixtures	1,309.00	Dividends unpaid	
Current expenses and taxes paid	568.03		
Premiums paid	2,750.00	Individual deposits	105,304.20
Checks and other cash items	225.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	27.31	Due to other national banks	985.10
Trade dollars		Due to State banks and bankers	
Specie	1,050.70		
Legal-tender notes	2,396.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	180,113.22	Total	180,113.22

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Genesee Valley National Bank, Geneseo.

JAMES W. WADSWORTH, *President.* No. 886. JAMES S. ORTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$254,373.64	Capital stock paid in	$150,000.00
Overdrafts	620.47		
U. S. bonds to secure circulation	147,650.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,191.07
U. S. bonds on hand	32,650.00		
Other stocks, bonds, and mortgages	18,802.00	National-bank notes outstanding	132,695.00
Due from approved reserve agents	45,011.00	State-bank notes outstanding	
Due from other banks and bankers	6,386.87		
Real estate, furniture, and fixtures	6,750.00	Dividends unpaid	
Current expenses and taxes paid	1,423.89		
Premiums paid	6,709.40	Individual deposits	205,492.95
Checks and other cash items	16,670.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,029.00		
Fractional currency	99.06	Due to other national banks	2,846.16
Trade dollars		Due to State banks and bankers	9,427.04
Specie	16,841.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,635.00		
Due from U. S. Treasurer			
Total	569,652.22	Total	569,652.22

First National Bank, Geneva.

ALEXANDER L. CHEW, *President.* No. 167. THOMAS H. CHEW, *Cashier.*

Loans and discounts	$158,226.91	Capital stock paid in	$50,000.00
Overdrafts	1,076.81		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	13,175.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,047.66	State-bank notes outstanding	
Due from other banks and bankers	8,407.98		
Real estate, furniture, and fixtures	11,723.63	Dividends unpaid	
Current expenses and taxes paid	2,111.55		
Premiums paid		Individual deposits	158,474.74
Checks and other cash items	278.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,903.00		
Fractional currency	52.00	Due to other national banks	3,765.26
Trade dollars		Due to State banks and bankers	
Specie	11,700.00		
Legal-tender notes	7,638.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	280,415.67	Total	280,415.67

Geneva National Bank, Geneva.

S. H. VER PLANCK, *President.* No. 949. M. S. SANDFORD, *Cashier.*

Loans and discounts	$394,497.81	Capital stock paid in	$150,000.00
Overdrafts	1,079.71		
U. S. bonds to secure circulation	57,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	23,408.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,947.25	National-bank notes outstanding	51,750.00
Due from approved reserve agents	135,719.74	State-bank notes outstanding	
Due from other banks and bankers	4,845.71		
Real estate, furniture, and fixtures	12,585.41	Dividends unpaid	22.49
Current expenses and taxes paid	4,242.31		
Premiums paid		Individual deposits	422,081.13
Checks and other cash items	200.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,719.00		
Fractional currency	296.50	Due to other national banks	375.89
Trade dollars		Due to State banks and bankers	284.89
Specie	21,806.05		
Legal-tender notes	7,896.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,587.50		
Due from U. S. Treasurer			
Total	697,922.99	Total	697,922.99

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First National Bank, Glen's Falls.

J. LAPHAM, *President.* No. 980. E. T. JOHNSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$623,636.83	Capital stock paid in	$136,400.00
Overdrafts	2,921.67		
U. S. bonds to secure circulation	136,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	35,730.53
U. S. bonds on hand	90,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	122,400.00
Due from approved reserve agents	38,963.14	State-bank notes outstanding	
Due from other banks and bankers	2,969.89		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,844.31		
Premiums paid		Individual deposits	616,588.36
Checks and other cash items	2,819.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,238.00		
Fractional currency	93.50	Due to other national banks	14,597.65
Trade dollars		Due to State banks and bankers	284.53
Specie	42,393.74		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas.	6,120.00		
Due from U. S. Treasurer			
Total	986,001.07	Total	986,001.07

Glen's Falls National Bank, Glen's Falls.

JEREMIAH W. FINCH, *President.* No. 1293. WILLIAM A. WAIT, *Cashier.*

Loans and discounts	$634,652.66	Capital stock paid in	$112,000.00
Overdrafts	932.05		
U. S. bonds to secure circulation	112,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	113,071.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	72,777.70	National-bank notes outstanding	99,050.00
Due from approved reserve agents	83,245.46	State-bank notes outstanding	4,840.00
Due from other banks and bankers	4,466.93		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,412.89		
Premiums paid		Individual deposits	617,230.15
Checks and other cash items	1,606.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,815.00		
Fractional currency	110.65	Due to other national banks	9,205.45
Trade dollars		Due to State banks and bankers	437.51
Specie	7,774.90		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	35,000.00	Bills payable	
Redemption fund with U. S. Treas.	5,040.00		
Due from U. S. Treasurer			
Total	980,834.44	Total	980,834.44

Fulton County National Bank, Gloversville.

JOHN MCNAB, *President.* No. 3312. W. D. WEST, *Cashier.*

Loans and discounts	$679,338.15	Capital stock paid in	$150,000.00
Overdrafts	405.04		
U. S. bonds to secure circulation	37,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,015.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	53,081.64	State-bank notes outstanding	
Due from other banks and bankers	4,543.61		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	38.14		
Premiums paid	10,367.19	Individual deposits	551,894.41
Checks and other cash items	5,397.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,160.00		
Fractional currency	96.85	Due to other national banks	4,440.39
Trade dollars		Due to State banks and bankers	
Specie	27,485.00		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	852,100.17	Total	852,100.17

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Goshen National Bank, Goshen.

WILLIAM T. RUSSELL, *President.* No. 1408. WILLIAM M. MURRAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$204,707.67	Capital stock paid in	$110,000.00
Overdrafts	1,675.40		
U. S. bonds to secure circulation	27,500.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	5,368.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,900.00	National-bank notes outstanding	24,210.00
Due from approved reserve agents	44,670.78	State-bank notes outstanding	
Due from other banks and bankers	18,268.82		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	369.00
Current expenses and taxes paid	2,681.95		
Premiums paid	7,167.19	Individual deposits	206,645.21
Checks and other cash items	2,710.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,345.00		
Fractional currency	120.61	Due to other national banks	8,193.16
Trade dollars		Due to State banks and bankers	
Specie	17,900.12		
Legal-tender notes	1,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,237.50		
Due from U. S. Treasurer			
Total	376,785.84	Total	376,785.84

National Bank of Orange County, Goshen.

G. W. MURRAY, *President.* No. 1399. C. J. EVERETT, *Cashier.*

Loans and discounts	$350,121.36	Capital stock paid in	$110,000.00
Overdrafts	68.80		
U. S. bonds to secure circulation	110,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	87,321.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,962.50	National-bank notes outstanding	99,000.00
Due from approved reserve agents	48,030.40	State-bank notes outstanding	
Due from other banks and bankers	14,206.39		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	453.75
Current expenses and taxes paid	2,209.00		
Premiums paid		Individual deposits	264,269.27
Checks and other cash items	6,313.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	819.00		
Fractional currency	22.59	Due to other national banks	16,174.79
Trade dollars		Due to State banks and bankers	
Specie	21,485.96		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	599,219.38	Total	599,219.38

First National Bank, Gouverneur.

GEORGE M. GLEASON, *President.* No. 2510. A. L. WOODWORTH, *Cashier.*

Loans and discounts	$145,418.63	Capital stock paid in	$55,000.00
Overdrafts	9.85		
U. S. bonds to secure circulation	15,000.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	4,205.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	37,229.92	State-bank notes outstanding	
Due from other banks and bankers	1,067.48		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	611.61		
Premiums paid	1,000.00	Individual deposits	140,494.51
Checks and other cash items	29.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,163.00		
Fractional currency	57.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,437.15		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	219,700.27	Total	219,700.27

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Farmers' National Bank, Granville.

JAMES E. GOODMAN, *President.* No. 3154. WILLIAM D. TEMPLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$113, 850. 64	Capital stock paid in	$50, 000. 00
Overdrafts	80. 00		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	3, 000. 00
U. S. bonds to secure deposits		Other undivided profits	1, 249. 85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	14, 610. 94	State-bank notes outstanding	
Due from other banks and bankers	320. 95		
Real estate, furniture, and fixtures	5, 125. 00	Dividends unpaid	132. 00
Current expenses and taxes paid	490. 86		
Premiums paid	3, 571. 33	Individual deposits	93, 693. 08
Checks and other cash items	327. 14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2, 304. 00		
Fractional currency	26. 14	Due to other national banks	3, 214. 81
Trade dollars		Due to State banks and bankers	
Specie	750. 00		
Legal-tender notes	8, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562. 50		
Due from U. S. Treasurer	20. 24		
Total	162, 539. 74	Total	162, 539. 74

National Bank, Granville.

DANIEL WOODARD, *President.* No. 2294. D. D. WOODARD, *Cashier.*

Loans and discounts	$234, 359. 34	Capital stock paid in	$100, 000. 00
Overdrafts	415. 29		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	25, 000. 00
U. S. bonds to secure deposits		Other undivided profits	4, 664. 72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4, 200. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	14, 886. 66	State-bank notes outstanding	
Due from other banks and bankers	6, 075. 60		
Real estate, furniture, and fixtures	6, 415. 00	Dividends unpaid	120. 00
Current expenses and taxes paid	1, 849. 62		
Premiums paid	2, 500. 00	Individual deposits	153, 817. 04
Checks and other cash items	1, 787. 40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	728. 00		
Fractional currency	13. 25	Due to other national banks	2, 214. 44
Trade dollars	4. 00	Due to State banks and bankers	454. 96
Specie	2, 912. 00		
Legal-tender notes	6, 500. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	308, 771. 16	Total	308, 771. 16

First National Bank, Greenport.

G. H. CORWIN, *President.* No. 334. E. B. HARRIS, *Cashier.*

Loans and discounts	$120, 198. 35	Capital stock paid in	$50, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	10, 000. 00
U. S. bonds to secure deposits		Other undivided profits	12, 354. 70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37, 186. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	14, 404. 65	State-bank notes outstanding	
Due from other banks and bankers	5, 179. 64		
Real estate, furniture, and fixtures	3, 000. 00	Dividends unpaid	36. 00
Current expenses and taxes paid	1, 566. 29		
Premiums paid		Individual deposits	125, 996. 97
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	62. 11	Due to other national banks	1, 872. 37
Trade dollars		Due to State banks and bankers	
Specie	2, 867. 00		
Legal-tender notes	8, 546. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	245, 260. 04	Total	245, 260. 04

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People's National Bank, Greenport.

S. W. PHILLIPS, *President.* No. 3232. E. O. CORWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$129,836.68	Capital stock paid in	$50,000.00
Overdrafts	43.91		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	2,549.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,760.00
Due from approved reserve agents	7,561.42	State-bank notes outstanding	
Due from other banks and bankers	11,905.93		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	711.00
Current expenses and taxes paid	692.83		
Premiums paid	2,562.50	Individual deposits	92,093.86
Checks and other cash items	831.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	22.81	Due to other national banks	3,504.98
Trade dollars		Due to State banks and bankers	4,394.22
Specie	618.20		
Legal-tender notes	6,256.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	178,014.00	Total	178,014.00

First National Bank, Greenwich.

HORTON COTTRELL, *President.* No. 2517. SAMUEL W. BAILEY, *Cashier.*

Loans and discounts	$139,081.27	Capital stock paid in	$50,000.00
Overdrafts	2,584.94		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	8,753.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	6,993.39	State-bank notes outstanding	
Due from other banks and bankers	8,744.05		
Real estate, furniture, and fixtures		Dividends unpaid	30.00
Current expenses and taxes paid	1,084.89		
Premiums paid	4,000.00	Individual deposits	120,521.47
Checks and other cash items	17,275.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	370.00		
Fractional currency	76.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,831.50		
Legal-tender notes	5,013.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	239,305.14	Total	239,305.14

First National Bank, Groton.

CHARLES PERRIGO, *President.* No. 1083. D. H. MARSH, *Cashier.*

Loans and discounts	$159,113.78	Capital stock paid in	$100,000.00
Overdrafts	1,124.89		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,217.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,883.78	National-bank notes outstanding	90,000.00
Due from approved reserve agents	9,050.53	State-bank notes outstanding	
Due from other banks and bankers	1,642.24		
Real estate, furniture, and fixtures	21,100.00	Dividends unpaid	
Current expenses and taxes paid	1,695.73		
Premiums paid	8,487.43	Individual deposits	106,612.79
Checks and other cash items	2,185.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	81.53	Due to other national banks	1,264.88
Trade dollars		Due to State banks and bankers	
Specie	1,200.00		
Legal-tender notes	6,830.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,380.00		
Due from U. S. Treasurer			
Total	327,095.36	Total	327,095.36

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National Hamilton Bank, Hamilton.

ALVAH PIERCE, *President.* No. 1334. D. B. WEST, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$256,853.40	Capital stock paid in	$110,000.00
Overdrafts	2.58		
U. S. bonds to secure circulation	52,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	23,571.42
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	8,800.00	National-bank notes outstanding	46,400.00
Due from approved reserve agents	3,768.27	State-bank notes outstanding	
Due from other banks and bankers	172.05		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	575.00
Current expenses and taxes paid	159.72		
Premiums paid		Individual deposits	174,876.62
Checks and other cash items	836.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,865.00		
Fractional currency	45.57	Due to other national banks	1,256.17
Trade dollars		Due to State banks and bankers	821.72
Specie	31,250.00		
Legal-tender notes	10,723.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,325.00		
Due from U. S. Treasurer			
Total	379,500.93	Total	379,500.93

National Bank, Haverstraw.

IRA M. HEDGES, *President.* No. 2229. GEORGE H. SMITH, *Cashier.*

Loans and discounts	$113,853.01	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	50,698.66
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	166,712.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	59,216.92	State-bank notes outstanding	
Due from other banks and bankers	13,208.99		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	195.00
Current expenses and taxes paid	1,954.12		
Premiums paid	1,565.62	Individual deposits	304,006.38
Checks and other cash items	3,750.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	976.00		
Fractional currency		Due to other national banks	30,977.05
Trade dollars		Due to State banks and bankers	
Specie	349.83		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	540.00		
Total	493,377.09	Total	493,377.09

First National Bank, Herkimer.

HENRY CHURCHILL, *President.* No. 3183. ALEX. W. HASLEHURST, *Cashier.*

Loans and discounts	$125,944.12	Capital stock paid in	$50,000.00
Overdrafts	392.31		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	9,692.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,648.40	State-bank notes outstanding	
Due from other banks and bankers	2,754.39		
Real estate, furniture, and fixtures	1,900.00	Dividends unpaid	54.00
Current expenses and taxes paid	710.05		
Premiums paid	1,225.00	Individual deposits	88,462.90
Checks and other cash items	754.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	505.00		
Fractional currency	19.23	Due to other national banks	5,562.39
Trade dollars		Due to State banks and bankers	
Specie	4,857.00		
Legal-tender notes	750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	167,522.19	Total	167,522.19

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First National Bank, Homer.

GEORGE N. COPELAND, *President.* No. 2398. WILLIAM H. CRANE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$150,759.85	Capital stock paid in	$100,000.00
Overdrafts	18.52		
U. S. bonds to secure circulation	60,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,037.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	68,500.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	12,789.61	State-bank notes outstanding	
Due from other banks and bankers	5,253.92		
Real estate, furniture, and fixtures	9,271.00	Dividends unpaid	
Current expenses and taxes paid	1,444.77		
Premiums paid	6,192.50	Individual deposits	149,749.54
Checks and other cash items	122.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,585.00		
Fractional currency	16.15	Due to other national banks	1,040.69
Trade dollars		Due to State banks and bankers	3,433.49
Specie	11,557.00		
Legal-tender notes	3,840.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer	210.00		
Total	335,261.00	Total	335,261.00

Homer National Bank, Homer.

GEORGE W. PHILLIPS, *President.* No. 3186. AUGUSTUS H. BENNETT, *Cashier.*

Loans and discounts	$81,878.29	Capital stock paid in	$75,000.00
Overdrafts	35.91		
U. S. bonds to secure circulation	75,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	3,329.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,000.00	National-bank notes outstanding	67,050.00
Due from approved reserve agents	2,166.88	State-bank notes outstanding	
Due from other banks and bankers	701.06		
Real estate, furniture, and fixtures	9,674.94	Dividends unpaid	
Current expenses and taxes paid	836.75		
Premiums paid	7,500.00	Individual deposits	61,149.98
Checks and other cash items	65.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	385.00		
Fractional currency	7.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	706.04
Specie	5,946.90		
Legal-tender notes	1,162.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	210,735.59	Total	210,735.59

First National Bank, Hoosick Falls.

TRUMAN J. WALLACE, *President.* No. 2471. ADDISON GETTY, *Cashier.*

Loans and discounts	$314,228.82	Capital stock paid in	$60,000.00
Overdrafts	885.03		
U. S. bonds to secure circulation	30,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	21,598.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	46,804.39	State-bank notes outstanding	
Due from other banks and bankers	8,905.02		
Real estate, furniture, and fixtures		Dividends unpaid	41.07
Current expenses and taxes paid			
Premiums paid		Individual deposits	302,754.75
Checks and other cash items	1,896.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,055.00		
Fractional currency	203.08	Due to other national banks	4,005.45
Trade dollars		Due to State banks and bankers	
Specie	11,447.00		
Legal-tender notes	3,625.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	430,399.91	Total	430,399.91

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First National Bank, Hornellsville.

MARTIN ADSIT, *President.* No. 262. CHARLES ADSIT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$395,847.96	Capital stock paid in	$100,000.00
Overdrafts	738.29		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	17,938.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	149.23	National-bank notes outstanding	90,000.00
Due from approved reserve agents	23,108.08	State-bank notes outstanding	
Due from other banks and bankers	9,496.47		
Real estate, furniture, and fixtures	41,250.00	Dividends unpaid	
Current expenses and taxes paid	927.87		
Premiums paid		Individual deposits	372,263.24
Checks and other cash items	6,926.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	840.00		
Fractional currency	16.12	Due to other national banks	12,075.26
Trade dollars		Due to State banks and bankers	
Specie	21,362.06		
Legal-tender notes	7,615.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,560.00		
Due from U. S. Treasurer			
Total	612,277.10	Total	612,277.10

Citizens' National Bank, Hornellsville.

CHARLES CADOZAN, *President.* No. 2522. J. E. B. SANTEE, *Cashier.*

Loans and discounts	$206,755.92	Capital stock paid in	$100,000.00
Overdrafts	3,862.77		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,464.73
U. S. bonds to secure deposits		Other undivided profits	14,000.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,922.78	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,490.21	State-bank notes outstanding	
Due from other banks and bankers	125.20		
Real estate, furniture, and fixtures	26,550.69	Dividends unpaid	
Current expenses and taxes paid	379.87		
Premiums paid	2,000.00	Individual deposits	153,217.13
Checks and other cash items	2,541.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	215.00		
Fractional currency	15.62	Due to other national banks	
Trade dollars	3.00	Due to State banks and bankers	
Specie	5,136.00		
Legal-tender notes	5,659.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	294,182.57	Total	294,182.57

First National Bank, Hudson.

LUCIUS MOORE, *President.* No. 396. WILLIAM SEYMOUR, *Cashier.*

Loans and discounts	$481,059.08	Capital stock paid in	$200,000.00
Overdrafts	964.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	14,513.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	57,402.28	State-bank notes outstanding	
Due from other banks and bankers	15,441.10		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	11,748.26	Individual deposits	331,289.32
Checks and other cash items	7,589.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,300.00		
Fractional currency	115.00	Due to other national banks	18,674.90
Trade dollars		Due to State banks and bankers	4,598.91
Specie	10,985.06		
Legal-tender notes	13,162.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	654,076.91	Total	654,076.91

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Farmers' National Bank, Hudson.

JACOB W. HOYSRADT, *President.* No. 990. CHARLES C. MACY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$608,338.73	Capital stock paid in	$300,000.00
Overdrafts	735.30		
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	45,720.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	125,003.57	State-bank notes outstanding	
Due from other banks and bankers	9,448.54		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	136.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	437,892.72
Checks and other cash items	17,653.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,171.00		
Fractional currency		Due to other national banks	36,783.23
Trade dollars		Due to State banks and bankers	402.28
Specie	30,634.67		
Legal-tender notes	16,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	970,935.11	Total	970,935.11

National Hudson River Bank, Hudson.

EZRA WATERBURY, *President.* No. 1091. WILLIAM BOSTWICK, *Cashier.*

Loans and discounts	$868,596.51	Capital stock paid in	$250,000.00
Overdrafts	3,816.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	23,289.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,122.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	288,393.59	State-bank notes outstanding	
Due from other banks and bankers	16,476.94		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	462.00
Current expenses and taxes paid			
Premiums paid	4,500.00	Individual deposits	997,424.07
Checks and other cash items	5,309.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	572.00		
Fractional currency		Due to other national banks	15,342.43
Trade dollars		Due to State banks and bankers	
Specie	73,261.12		
Legal-tender notes	13,220.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,381,518.27	Total	1,381,518.27

Ilion National Bank, Ilion.

CHARLES HARTER, *President.* No. 1670. DAVID LEWIS, *Cashier.*

Loans and discounts	$179,233.33	Capital stock paid in	$100,000.00
Overdrafts	1,288.17		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,643.71
U. S. bonds on hand	3,400.00		
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	54,751.13	State-bank notes outstanding	
Due from other banks and bankers	3,541.00		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	2,444.32		
Premiums paid	25,960.50	Individual deposits	188,358.85
Checks and other cash items	333.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,112.00		
Fractional currency	454.50	Due to other national banks	2,442.53
Trade dollars		Due to State banks and bankers	462.95
Specie	4,140.00		
Legal-tender notes	3,750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	421,908.04	Total	421,908.04

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First National Bank, Ithaca.

DOUGLASS BOARDMAN, *President.* No. 222. HENRY B. LORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$476,944.31	Capital stock paid in	$250,000.00
Overdrafts	1,209.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	34,184.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	103,849.42	National-bank notes outstanding	45,000.00
Due from approved reserve agents	129,489.58	State-bank notes outstanding	
Due from other banks and bankers	13,779.19		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,221.81		
Premiums paid		Individual deposits	454,497.93
Checks and other cash items	1,023.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,350.00		
Fractional currency	85.65	Due to other national banks	1,837.19
Trade dollars		Due to State banks and bankers	701.87
Specie	40,347.70		
Legal-tender notes	7,170.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,500.00		
Total	$836,221.12	Total	836,221.12

Tompkins County National Bank, Ithaca.

LAFAYETTE L. TREMAN, *President.* No. 1561. HENRY L. HINCKLEY, *Cashier.*

Loans and discounts	$204,689.06	Capital stock paid in	$150,000.00
Overdrafts	642.53		
U. S. bonds to secure circulation	100,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	22,495.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	175,842.21	National-bank notes outstanding	90,000.00
Due from approved reserve agents	46,319.73	State-bank notes outstanding	
Due from other banks and bankers	10,491.43		
Real estate, furniture, and fixtures	13,421.34	Dividends unpaid	837.55
Current expenses and taxes paid	2,096.30		
Premiums paid	1,913.83	Individual deposits	282,657.21
Checks and other cash items	2,895.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,503.00		
Fractional currency	150.00	Due to other national banks	6,156.32
Trade dollars		Due to State banks and bankers	2,624.93
Specie	19,306.85		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	589,771.40	Total	589,771.40

First National Bank, Jamestown.

ALONZO KENT, *President.* No. 548. EDWARD MORGAN, *Cashier.*

Loans and discounts	$547,623.21	Capital stock paid in	$153,300.00
Overdrafts	12,233.29		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,660.00
U. S. bonds to secure deposits		Other undivided profits	45,331.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,554.33	National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,361.49	State-bank notes outstanding	
Due from other banks and bankers	6,669.57		
Real estate, furniture, and fixtures	7,700.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	385,189.33
Checks and other cash items	5,143.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,257.00		
Fractional currency	79.60	Due to other national banks	1,021.78
Trade dollars		Due to State banks and bankers	3,810.34
Specie	23,700.00		
Legal-tender notes	3,310.00	Notes and bills re-discounted	27,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,181.34		
Due from U. S. Treasurer			
Total	691,812.86	Total	691,812.86

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Chautauqua County National Bank, Jamestown.

ROBERT NEWLAND, *President.* No. 1563. GEORGE S. GIFFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$718,902.38	Capital stock paid in	$100,000.00
Overdrafts	16,421.17		
U. S. bonds to secure circulation	58,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	11,070.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	52,200.00
Due from approved reserve agents	63,355.35	State-bank notes outstanding	
Due from other banks and bankers	14,301.33		
Real estate, furniture, and fixtures	14,008.17	Dividends unpaid	215.34
Current expenses and taxes paid			
Premiums paid	13,420.00	Individual deposits	770,428.06
Checks and other cash items	4,718.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,416.00		
Fractional currency	150.75	Due to other national banks	469.90
Trade dollars		Due to State banks and bankers	10,497.44
Specie	32,217.00		
Legal-tender notes	26,750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,610.00		
Due from U. S. Treasurer	1,611.24		
Total	969,881.59	Total	969,881.59

City National Bank, Jamestown.

GEORGE W. TEW, *President.* No. 938. CHARLES H. TEW, *Cashier.*

Loans and discounts	$231,344.71	Capital stock paid in	$100,000.00
Overdrafts	4,418.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	26,137.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,071.57	State-bank notes outstanding	
Due from other banks and bankers	13,696.95		
Real estate, furniture, and fixtures	4,161.13	Dividends unpaid	
Current expenses and taxes paid	2,184.51		
Premiums paid		Individual deposits	146,990.94
Checks and other cash items	2,529.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,715.00		
Fractional currency	46.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,600.00		
Legal-tender notes	10,734.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	315,628.47	Total	315,628.47

First National Bank, Johnstown.

JAMES YOUNGLOVE, *President.* No. 2418. HOWLAND FISH, *Cashier.*

Loans and discounts	$336,881.73	Capital stock paid in	$100,000.00
Overdrafts	43.38		
U. S. bonds to secure circulation	100,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	39,626.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,800.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	36,867.39	State-bank notes outstanding	
Due from other banks and bankers	2,958.58		
Real estate, furniture, and fixtures	6,334.24	Dividends unpaid	
Current expenses and taxes paid	4,682.40		
Premiums paid		Individual deposits	270,759.09
Checks and other cash items	1,497.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	992.00		
Fractional currency	119.30	Due to other national banks	1,945.17
Trade dollars		Due to State banks and bankers	130.57
Specie	11,534.10		
Legal-tender notes	4,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	513,460.92	Total	513,460.92

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Keeseville National Bank, Keeseville.

E. K. BABER, *President.* No. 1753. C. M. HOPKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$226,187.23	Capital stock paid in	$100,000.00
Overdrafts	84.23		
U. S. bonds to secure circulation	100,000.00	Surplus fund	13,300.00
U. S. bonds to secure deposits		Other undivided profits	6,980.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,200.00	National-bank notes outstanding	89,760.00
Due from approved reserve agents	30,628.02	State-bank notes outstanding	
Due from other banks and bankers	1,861.72		
Real estate, furniture, and fixtures	7,970.41	Dividends unpaid	
Current expenses and taxes paid	.65		
Premiums paid		Individual deposits	193,951.10
Checks and other cash items	291.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,006.00		
Fractional currency	70.07	Due to other national banks	335.36
Trade dollars		Due to State banks and bankers	
Specie	7,797.30		
Legal-tender notes	5,220.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	510.00		
Total	404,327.21	Total	404,327.21

National Bank, Kinderhook.

F. VAN NESS, *President.* No. 1026. CALVIN ACKLEY, *Cashier.*

Loans and discounts	$157,586.12	Capital stock paid in	$125,000.00
Overdrafts	151.33		
U. S. bonds to secure circulation	32,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	9,345.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,050.00
Due from approved reserve agents	38,485.38	State-bank notes outstanding	
Due from other banks and bankers	12.32		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	1,505.00
Current expenses and taxes paid	735.94		
Premiums paid	2,220.00	Individual deposits	74,574.59
Checks and other cash items	266.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,360.00		
Fractional currency	16.76	Due to other national banks	4,055.53
Trade dollars		Due to State banks and bankers	
Specie	2,665.35		
Legal-tender notes	3,291.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	247,731.04	Total	247,731.04

National Union Bank, Kinderhook.

STEPHEN H. WENDOVER, *President.* No. 929. WILLIAM H. RAINEY, *Cashier.*

Loans and discounts	$337,436.34	Capital stock paid in	$200,000.00
Overdrafts	1,611.09		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	52,081.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,500.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	3,398.90	State-bank notes outstanding	4,837.00
Due from other banks and bankers	22,407.35		
Real estate, furniture, and fixtures	7,395.00	Dividends unpaid	2,665.00
Current expenses and taxes paid	1,477.77		
Premiums paid		Individual deposits	119,238.96
Checks and other cash items	1,077.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	695.00		
Fractional currency		Due to other national banks	9,382.38
Trade dollars		Due to State banks and bankers	2,827.19
Specie	8,424.02		
Legal-tender notes	6,609.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	611,031.55	Total	611,031.55

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First National Bank of Rondout, Kingston.

THOMAS CORNELL, *President.* No. 2493. CHARLES BRAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$928,391.58	Capital stock paid in	$400,000.00
Overdrafts	6,502.65		
U. S. bonds to secure circulation	400,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	19,936.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	58,000.00	National-bank notes outstanding	357,160.00
Due from approved reserve agents	59,969.28	State-bank notes outstanding	
Due from other banks and bankers	78,925.27		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	7,332.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	601,962.10
Checks and other cash items	4,214.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,976.00		
Fractional currency	415.67	Due to other national banks	59,481.67
Trade dollars		Due to State banks and bankers	7,785.63
Specie	36,547.70		
Legal-tender notes	7,000.00	Notes and bills re-discounted	68,284.53
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	1,621,942.19	Total	1,621,942.19

Kingston National Bank, Kingston.

REUBEN BERNARD, *President.* No. 1149. NICHOLAS E. BRODHEAD, *Cashier.*

Loans and discounts	$289,345.86	Capital stock paid in	$150,000.00
Overdrafts	404.26		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	18,041.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	133,510.00
Due from approved reserve agents	14,379.74	State-bank notes outstanding	
Due from other banks and bankers	9,595.28		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	512.50
Current expenses and taxes paid	2,165.01		
Premiums paid		Individual deposits	178,115.87
Checks and other cash items	1,687.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,671.00		
Fractional currency	34.49	Due to other national banks	6,909.59
Trade dollars		Due to State banks and bankers	1,585.63
Specie	25,631.80		
Legal-tender notes	13,010.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	518,674.86	Total	518,674.86

National Bank of Rondout, Kingston.

GEORGE H. SHARPE, *President.* No. 1120. JOHN B. ALLIGER, *Cashier.*

Loans and discounts	$388,212.56	Capital stock paid in	$200,000.00
Overdrafts	312.34		
U. S. bonds to secure circulation	150,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	10,898.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	135,000.00
Due from approved reserve agents	30,504.37	State-bank notes outstanding	
Due from other banks and bankers	6,456.90		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	585.50
Current expenses and taxes paid	1,318.69		
Premiums paid	18,000.00	Individual deposits	235,771.65
Checks and other cash items	6,826.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,166.00		
Fractional currency	190.07	Due to other national banks	20,006.56
Trade dollars		Due to State banks and bankers	947.49
Specie	16,482.50		
Legal-tender notes	6,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	643,119.49	Total	643,119.49

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National Ulster County Bank, Kingston.

CHARLES D. BRUYN, *President.* No. 1050. WILLIAM H. FINCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$334,763.91	Capital stock paid in	$150,000.00
Overdrafts	671.06		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	15,979.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,600.00	National-bank notes outstanding	44,960.00
Due from approved reserve agents	17,510.43	State-bank notes outstanding	
Due from other banks and bankers	9,094.43		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	2,857.11		
Premiums paid		Individual deposits	207,042.93
Checks and other cash items	2,440.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,513.00		
Fractional currency	135.07	Due to other national banks	13,277.12
Trade dollars		Due to State banks and bankers	
Specie	6,718.70		
Legal-tender notes	12,950.00	Notes and bills re-discounted	5,195.37
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	466,504.65	Total	466,504.65

State of New York National Bank, Kingston.

ELIJAH DUBOIS, *President.* No. 955. FRANCIS A. WATERS, *Cashier.*

Loans and discounts	$344,017.86	Capital stock paid in	$225,000.00
Overdrafts	151.98		
U. S. bonds to secure circulation	100,000.00	Surplus fund	31,120.00
U. S. bonds to secure deposits		Other undivided profits	5,291.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,631.19	State-bank notes outstanding	
Due from other banks and bankers	5,198.53		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	776.00
Current expenses and taxes paid	2,281.05		
Premiums paid	1,500.00	Individual deposits	151,089.12
Checks and other cash items	2,720.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,206.00		
Fractional currency	502.66	Due to other national banks	24,094.22
Trade dollars		Due to State banks and bankers	27.24
Specie	18,030.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	1,657.72		
Total	527,397.64	Total	527,397.64

National Bank, Le Roy.

WILLIAM LAMPSON, *President.* No. 3283. BUTLER WARD, *Cashier.*

Loans and discounts	$137,218.31	Capital stock paid in	$100,000.00
Overdrafts	5,168.96		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	3,131.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	73,093.00	National-bank notes outstanding	22,430.00
Due from approved reserve agents	22,000.77	State-bank notes outstanding	
Due from other banks and bankers	57,930.96		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,250.50		
Premiums paid		Individual deposits	206,452.96
Checks and other cash items	4,224.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	85.00		
Fractional currency	49.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	242.35
Specie	3,872.00		
Legal-tender notes	8,238.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	339,257.00	Total	339,257.00

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Little Falls National Bank, Little Falls.

SETH M. RICHMOND, *President.* No. 2406. AMOS A. BRADLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$289,618.19	Capital stock paid in	$100,000.00
Overdrafts	2,956.64		
U. S. bonds to secure circulation	25,000.00	Surplus fund	9,600.00
U. S. bonds to secure deposits		Other undivided profits	21,494.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	67,450.77	State-bank notes outstanding	
Due from other banks and bankers	7,262.29		
Real estate, furniture, and fixtures	1,760.00	Dividends unpaid	760.50
Current expenses and taxes paid	1,218.88		
Premiums paid	6,650.00	Individual deposits	274,954.01
Checks and other cash items	3,321.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,452.00		
Fractional currency	77.15	Due to other national banks	11,883.95
Trade dollars		Due to State banks and bankers	20.15
Specie	19,520.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	441,212.88	Total	441,212.88

National Herkimer County Bank, Little Falls.

Z. C. PRIEST, *President.* No. 2400. W. G. MILLIGAN, *Cashier.*

Loans and discounts	$791,939.35	Capital stock paid in	$250,000.00
Overdrafts	10,978.69		
U. S. bonds to secure circulation	50,000.00	Surplus fund	36,000.00
U. S. bonds to secure deposits		Other undivided profits	34,580.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,765.28	National-bank notes outstanding	45,000.00
Due from approved reserve agents	47,382.43	State-bank notes outstanding	
Due from other banks and bankers	18,476.23		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	2,548.81		
Premiums paid	5,259.00	Individual deposits	605,428.46
Checks and other cash items	2,524.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,391.00		
Fractional currency	163.45	Due to other national banks	15,207.73
Trade dollars		Due to State banks and bankers	3,835.70
Specie	33,599.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	15,016.09
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,005,068.51	Total	1,005,068.51

First National Bank, Lockport.

J. S. HELMER, *President.* No. 211. J. J. ARNOLD, *Cashier.*

Loans and discounts	$212,293.29	Capital stock paid in	$100,000.00
Overdrafts	259.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,828.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,820.44	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,452.29	State-bank notes outstanding	
Due from other banks and bankers	7,549.08		
Real estate, furniture, and fixtures	13,675.35	Dividends unpaid	
Current expenses and taxes paid	2,031.15		
Premiums paid	2,531.25	Individual deposits	179,672.35
Checks and other cash items	1,786.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	523.00		
Fractional currency	97.19	Due to other national banks	3,012.86
Trade dollars		Due to State banks and bankers	166.47
Specie	12,666.50		
Legal-tender notes	5,069.00	Notes and bills re-discounted	25,700.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	335,880.10	Total	335,880.10

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National Exchange Bank, Lockport.

LEVI F. BOWEN, *President.* No. 1039. MARK A. NICHOLLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$183,092.93	Capital stock paid in	$150,000.00
Overdrafts	191.14		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,722.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,140.32	National-bank notes outstanding	33,750.00
Due from approved reserve agents	18,419.15	State-bank notes outstanding	
Due from other banks and bankers	1,848.98		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	1,915.76		
Premiums paid	4,350.00	Individual deposits	92,132.32
Checks and other cash items	447.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,135.00		
Fractional currency	62.13	Due to other national banks	728.72
Trade dollars		Due to State banks and bankers	8,590.58
Specie	2,417.00		
Legal-tender notes	28,416.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer	1,300.00		
Total	320,923.90	Total	320,923.90

Niagara County National Bank, Lockport.

THOMAS T. FLAGLER, *President.* No. 639. JAMES R. COMPTON, *Cashier.*

Loans and discounts	$367,238.40	Capital stock paid in	$150,000.00
Overdrafts	89.01		
U. S. bonds to secure circulation	38,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	20,246.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	34,200.00
Due from approved reserve agents	10,758.62	State-bank notes outstanding	
Due from other banks and bankers	686.49		
Real estate, furniture, and fixtures	21,144.96	Dividends unpaid	
Current expenses and taxes paid	1,851.06		
Premiums paid	3,135.00	Individual deposits	229,890.87
Checks and other cash items	5,918.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,945.00		
Fractional currency	355.00	Due to other national banks	12,437.97
Trade dollars		Due to State banks and bankers	6,684.20
Specie	7,895.80		
Legal-tender notes	16,550.00	Notes and bills re-discounted	4,192.57
U. S. certificates of deposit		Bills payable	625.00
Redemption fund with U. S. Treas	1,710.00		
Due from U. S. Treasurer			
Total	483,277.40	Total	483,277.40

First National Bank, Lowville.

CHARLES D. BOSHART, *President.* No. 348. WILLIAM MCCULLOCK, *Cashier.*

Loans and discounts	$154,651.41	Capital stock paid in	$50,000.00
Overdrafts	34.15		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	62,505.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	76,492.10	State-bank notes outstanding	
Due from other banks and bankers	1,191.43		
Real estate, furniture, and fixtures	15,800.00	Dividends unpaid	
Current expenses and taxes paid	2,702.39		
Premiums paid		Individual deposits	142,357.47
Checks and other cash items	781.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	561.00		
Fractional currency	38.63	Due to other national banks	1,529.71
Trade dollars		Due to State banks and bankers	
Specie	4,190.20		
Legal-tender notes	16,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	15,500.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	326,893.00	Total	326,893.00

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Black River National Bank, Lowville.

CHARLES P. LEONARD, *President.* No. 2426. FREDERICK S. EASTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$132,735.72	Capital stock paid in	$50,000.00
Overdrafts	656.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	50,002.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,700.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	40,845.00	State-bank notes outstanding	
Due from other banks and bankers	668.08		
Real estate, furniture, and fixtures	1,077.71	Dividends unpaid	
Current expenses and taxes paid	1,374.54		
Premiums paid	1,250.00	Individual deposits	133,875.97
Checks and other cash items	592.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	951.00		
Fractional currency	14.62	Due to other national banks	804.76
Trade dollars		Due to State banks and bankers	54.70
Specie	5,060.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	255,988.30	Total	255,988.30

Lyons National Bank, Lyons.

DWIGHT S. CHAMBERLIN, *President.* No. 1027. MYRON C. TUCKER, *Cashier.*

Loans and discounts	$116,781.84	Capital stock paid in	$60,000.00
Overdrafts	720.22		
U. S. bonds to secure circulation	60,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	2,323.38
U. S. bonds on hand	51,000.00		
Other stocks, bonds, and mortgages	40,685.32	National-bank notes outstanding	54,000.00
Due from approved reserve agents	21,251.60	State-bank notes outstanding	
Due from other banks and bankers	92,98		
Real estate, furniture, and fixtures	11,200.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	200,371.42
Checks and other cash items	4,316.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	960.00		
Fractional currency	7.54	Due to other national banks	658.24
Trade dollars		Due to State banks and bankers	27.46
Specie	5,165.30		
Legal-tender notes	14,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	329,380.50	Total	329,380.50

Third National Bank, Malone.

OLIVER HOWARD, *President.* No. 3366. JOHN C. PEASE, *Cashier.*

Loans and discounts	$135,336.87	Capital stock paid in	$50,000.00
Overdrafts	359.34		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,591.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	693.24	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,126.97	State-bank notes outstanding	
Due from other banks and bankers	286.28		
Real estate, furniture, and fixtures	2,979.43	Dividends unpaid	
Current expenses and taxes paid	1,863.87		
Premiums paid	1,125.00	Individual deposits	106,109.63
Checks and other cash items	367.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	838.00		
Fractional currency	4.59	Due to other national banks	758.90
Trade dollars		Due to State banks and bankers	
Specie	4,622.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	955.05
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	173,665.22	Total	173,665.22

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Farmers' National Bank, Malone.

DARIUS W. LAWRENCE, *President.* No. 598. O. S. LAWRENCE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$413,552.05	Capital stock paid in	$150,000.00
Overdrafts	2,919.26		
U. S. bonds to secure circulation	61,000.00	Surplus fund	62,500.00
U. S. bonds to secure deposits		Other undivided profits	8,783.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,171.67	National-bank notes outstanding	54,900.00
Due from approved reserve agents	64,746.86	State-bank notes outstanding	
Due from other banks and bankers	3,538.49		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	285.00
Current expenses and taxes paid	3,592.68		
Premiums paid		Individual deposits	333,697.42
Checks and other cash items	2,995.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,285.00		
Fractional currency	65.46	Due to other national banks	7,811.50
Trade dollars		Due to State banks and bankers	1,099.33
Specie	21,265.00		
Legal-tender notes	7,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,745.00		
Due from U. S. Treasurer			
Total	619,076.91	Total	619,076.91

People's National Bank, Malone.

HOWARD E. KING, *President.* No. 3307. HIRAM T. FRENCH, *Cashier.*

Loans and discounts	$408,468.36	Capital stock paid in	$150,000.00
Overdrafts	3,359.80		
U. S. bonds to secure circulation	37,500.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	6,564.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,800.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	54,578.65	State-bank notes outstanding	
Due from other banks and bankers	7,346.40		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	1,987.98		
Premiums paid	3,750.00	Individual deposits	365,713.52
Checks and other cash items	1,941.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,296.00		
Fractional currency	17.01	Due to other national banks	10,589.16
Trade dollars	20.00	Due to State banks and bankers	
Specie	27,264.03		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	576,616.87	Total	576,616.87

First National Bank, Marathon.

JAMES H. TRIPP, *President.* No. 3193. LYMAN ADAMS, *Cashier.*

Loans and discounts	$80,362.41	Capital stock paid in	$50,000.00
Overdrafts	15.10		
U. S. bonds to secure circulation	28,000.00	Surplus fund	1,200.00
U. S. bonds to secure deposits		Other undivided profits	4,021.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	25,155.00
Due from approved reserve agents	6,438.29	State-bank notes outstanding	
Due from other banks and bankers	791.82		
Real estate, furniture, and fixtures	843.50	Dividends unpaid	
Current expenses and taxes paid	842.24		
Premiums paid	3,900.00	Individual deposits	57,207.14
Checks and other cash items	55.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,595.00		
Fractional currency	13.83	Due to other national banks	66.65
Trade dollars		Due to State banks and bankers	
Specie	6,720.80		
Legal-tender notes	1,812.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,260.00		
Due from U. S. Treasurer			
Total	137,650.62	Total	137,650.62

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First National Bank, Mechanicville.

GEORGE ROGERS, *President.* No. 3171. A. J. HARVEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$155,006.74	Capital stock paid in	$50,000.00
Overdrafts	29.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	6,292.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,072.51	State-bank notes outstanding	
Due from other banks and bankers	311.88		
Real estate, furniture, and fixtures	4,813.16	Dividends unpaid	
Current expenses and taxes paid	819.82		
Premiums paid	2,550.00	Individual deposits	131,935.42
Checks and other cash items	2,116.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,877.00		
Fractional currency	151.23	Due to other national banks	567.05
Trade dollars		Due to State banks and bankers	115.00
Specie	12,399.10		
Legal-tender notes	2,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	205,160.03	Total	205,160.03

First National Bank, Middleburgh.

DURYEA BEEKMAN, *President.* No. 2487. WILLARD G. PUTNAM, *Cashier.*

Loans and discounts	$132,293.67	Capital stock paid in	$50,000.00
Overdrafts	19.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	4,858.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,456.47	State-bank notes outstanding	
Due from other banks and bankers	1,141.71		
Real estate, furniture, and fixtures	10,530.00	Dividends unpaid	150.00
Current expenses and taxes paid			
Premiums paid	4,000.00	Individual deposits	81,187.24
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	893.00		
Fractional currency	46.95	Due to other national banks	10,043.55
Trade dollars		Due to State banks and bankers	
Specie	3,038.50		
Legal-tender notes	3,450.00	Notes and bills re-discounted	30,371.71
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	226,119.73	Total	226,119.73

First National Bank, Middletown.

WILLIAM B. ROYCE, *President.* No. 523. CHARLES A. DOUGLAS, *Cashier.*

Loans and discounts	$465,305.44	Capital stock paid in	$100,000.00
Overdrafts	4,219.08		
U. S. bonds to secure circulation	60,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	20,320.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,740.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	82,681.59	State-bank notes outstanding	
Due from other banks and bankers	35,478.68		
Real estate, furniture, and fixtures	7,503.25	Dividends unpaid	210.00
Current expenses and taxes paid	3,215.43		
Premiums paid	12,000.00	Individual deposits	535,382.71
Checks and other cash items	20,830.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,565.00		
Fractional currency	350.00	Due to other national banks	38,143.55
Trade dollars		Due to State banks and bankers	862.53
Specie	24,130.27		
Legal-tender notes	29,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	760,419.61	Total	760,419.61

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Merchants and Manufacturers' National Bank, Middletown.

ISAAC R. CLEMENTS, *President.* No. 3333. NATHAN M. HALLOCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,220.95	Capital stock paid in	$160,000.00
Overdrafts	244.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	7,852.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	41,825.54	State-bank notes outstanding	
Due from other banks and bankers	2,186.50		
Real estate, furniture, and fixtures	1,992.81	Dividends unpaid	567.00
Current expenses and taxes paid	2,900.38		
Premiums paid	13,987.50	Individual deposits	222,171.80
Checks and other cash items	2,985.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	774.00		
Fractional currency	54.30	Due to other national banks	5,930.12
Trade dollars		Due to State banks and bankers	313.19
Specie	23,617.90		
Legal-tender notes	7,295.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	445,334.69	Total	445,334.69

Millerton National Bank, Millerton.

GEORGE S. FRINK, *President.* No. 2661. E. H. THOMPSON, *Cashier.*

Loans and discounts	$152,356.98	Capital stock paid in	$100,000.00
Overdrafts	1,464.72		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,694.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,496.25	National-bank notes outstanding	27,000.00
Due from approved reserve agents	8,070.76	State-bank notes outstanding	
Due from other banks and bankers	11,631.92		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	485.00
Current expenses and taxes paid	942.59		
Premiums paid	5,987.50	Individual deposits	84,010.76
Checks and other cash items	243.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	45.00		
Fractional currency	48.83	Due to other national banks	7,176.61
Trade dollars		Due to State banks and bankers	
Specie	4,103.20		
Legal-tender notes	3,571.00	Notes and bills re-discounted	10,946.05
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	255,312.58	Total	255,312.58

National Mohawk Valley Bank, Mohawk.

ELI FOX, *President.* No. 1130. H. D. ALEXANDER, *Cashier.*

Loans and discounts	$294,926.56	Capital stock paid in	$150,000.00
Overdrafts	1,147.92		
U. S. bonds to secure circulation	40,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,413.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,300.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	3,533.75	State-bank notes outstanding	
Due from other banks and bankers	6,566.06		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	4.00
Current expenses and taxes paid	1,492.53		
Premiums paid	3,500.00	Individual deposits	136,065.35
Checks and other cash items	413.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,068.00		
Fractional currency	80.50	Due to other national banks	2,125.60
Trade dollars		Due to State banks and bankers	
Specie	8,780.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	376,608.60	Total	376,608.60

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National Union Bank, Monticello.

GEORGE E. BENNETT, *President.* No. 1503. E. H. STRONG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,029.94	Capital stock paid in	$50,000.00
Overdrafts	65.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	7,737.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,883.75	National-bank notes outstanding	44,985.00
Due from approved reserve agents	42,547.32	State-bank notes outstanding	
Due from other banks and bankers	2,025.68		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,072.85		
Premiums paid		Individual deposits	143,420.67
Checks and other cash items	987.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	926.00		
Fractional currency	21.77	Due to other national banks	797.46
Trade dollars		Due to State banks and bankers	
Specie	8,110.20		
Legal-tender notes	5,020.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	261,940.50	Total	261,940.50

First National Bank, Moravia.

TERRY EVERSON, *President.* No. 99. LEANDER FITTS, *Cashier.*

Loans and discounts	$213,115.69	Capital stock paid in	$80,000.00
Overdrafts	2,221.35		
U. S. bonds to secure circulation	40,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	4,760.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,100.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	25,762.73	State-bank notes outstanding	
Due from other banks and bankers	1,475.81		
Real estate, furniture, and fixtures	267.87	Dividends unpaid	
Current expenses and taxes paid	1,718.65		
Premiums paid	4,000.00	Individual deposits	160,309.83
Checks and other cash items	112.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,580.00		
Fractional currency	34.12	Due to other national banks	988.31
Trade dollars		Due to State banks and bankers	
Specie	12,105.10		
Legal-tender notes	2,144.00	Notes and bills re-discounted	8,379.67
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	330,438.02	Total	330,438.02

Moravia National Bank, Moravia.

S. EDWIN DAY, *President.* No. 2353. JOHN A. THOMAS, *Cashier.*

Loans and discounts	$136,777.29	Capital stock paid in	$50,000.00
Overdrafts	2,120.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	5,877.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,722.88	National-bank notes outstanding	44,250.00
Due from approved reserve agents	10,257.93	State-bank notes outstanding	
Due from other banks and bankers	3,275.24		
Real estate, furniture, and fixtures	5,099.15	Dividends unpaid	
Current expenses and taxes paid	1,176.59		
Premiums paid		Individual deposits	114,971.19
Checks and other cash items	1,030.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,125.00		
Fractional currency	48.57	Due to other national banks	272.94
Trade dollars		Due to State banks and bankers	
Specie	4,320.00		
Legal-tender notes	1,169.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	229,372.03	Total	229,372.03

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First National Bank, Morrisville.

ALEXANDER M. HOLMES, *President.* No. 245. BROWNELL TOMPKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$164,033.20	Capital stock paid in	$100,000.00
Overdrafts	127.01		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	31,275.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	88,230.00
Due from approved reserve agents	21,162.14	State-bank notes outstanding	
Due from other banks and bankers	402.76		
Real estate, furniture, and fixtures	5,400.00	Dividends unpaid	
Current expenses and taxes paid	1,858.78		
Premiums paid	8,000.00	Individual deposits	80,791.36
Checks and other cash items	97.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	395.00		
Fractional currency	16.38	Due to other national banks	585.77
Trade dollars		Due to State banks and bankers	99.82
Specie	4,802.50		
Legal-tender notes	6,777.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,410.00		
Due from U. S. Treasurer			
Total	320,982.52	Total	320,982.52

Genesee River National Bank, Mount Morris.

HIRAM P. MILLS, *President.* No. 1416. HURLBURT E. BROWN, *Cashier.*

Loans and discounts	$129,814.91	Capital stock paid in	$50,000.00
Overdrafts	4,116.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,166.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,462.53	State-bank notes outstanding	
Due from other banks and bankers	2,790.15		
Real estate, furniture, and fixtures	11,539.32	Dividends unpaid	
Current expenses and taxes paid	1,038.21		
Premiums paid	1,250.00	Individual deposits	103,740.71
Checks and other cash items	105.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	301.00		
Fractional currency	236.81	Due to other national banks	262.52
Trade dollars		Due to State banks and bankers	7,400.59
Specie	6,313.00		
Legal-tender notes	10,690.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	195,820.16	Total	195,820.16

First National Bank, Newark.

FLETCHER WILLIAMS, *President.* No. 349. ELIAB T. GRANT, *Cashier.*

Loans and discounts	$83,825.65	Capital stock paid in	$50,000.00
Overdrafts	384.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,396.59
U. S. bonds on hand			
Otherstocks, bonds, and mortgages		National-bank notes outstanding	44,100.00
Due from approved reserve agents	3,845.24	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	47,033.06
Checks and other cash tems		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,295.00		
Fractional currency	.43	Due to other national banks	122.74
Trade dollars		Due to State banks and bankers	
Specie	2,051.85		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	152,652.39	Total	152,652.39

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First National Bank, New Berlin.

SOLOMON L. MORGAN, *President.* No. 151. JOHN T. WHITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$153,660.63	Capital stock paid in	$100,000.00
Overdrafts	1,222.60		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,178.65
U. S. bonds on hand	150.00		
Other stocks, bonds, and mortgages	56,900.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	47,245.92	State-bank notes outstanding	
Due from other banks and bankers	6,199.32		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	100.00
Current expenses and taxes paid	2,116.81		
Premiums paid	65.00	Individual deposits	183,756.56
Checks and other cash items	11,590.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,723.00		
Fractional currency	122.44	Due to other national banks	1,154.35
Trade dollars		Due to State banks and bankers	
Specie	14,848.45		
Legal-tender notes	6,345.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	408,189.56	Total	408,189.56

First National Bank of Staten Island, New Brighton.

JAMES M. DAVIS, *President.* No. 3444. F. U. JOHNSTON, JR., *Cashier.*

Loans and discounts	$220,982.22	Capital stock paid in	$100,000.00
Overdrafts	17.28		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	3,587.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National bank notes outstanding	22,380.00
Due from approved reserve agents	32,571.35	State bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,493.75	Dividends unpaid	
Current expenses and taxes paid	494.91		
Premiums paid	6,593.75	Individual deposits	182,624.63
Checks and other cash items	327.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	890.00		
Fractional currency	55.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,937.25		
Legal-tender notes	9,103.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	316,591.78	Total	316,591.78

Highland National Bank, Newburgh.

MOSES C. BELKNAP, *President.* No. 1106. ARTHUR WILSON, *Cashier.*

Loans and discounts	$803,735.79	Capital stock paid in	$450,000.00
Overdrafts	43.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	22,604.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	48,012.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	71,382.38	State-bank notes outstanding	
Due from other banks and bankers	16,911.96		
Real estate, furniture, and fixtures	13,800.00	Dividends unpaid	111.00
Current expenses and taxes paid	4,517.63		
Premiums paid	4,625.00	Individual deposits	431,045.30
Checks and other cash items	1,229.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,463.00		
Fractional currency	189.18	Due to other national banks	27,606.23
Trade dollars		Due to State banks and bankers	7,161.72
Specie	31,172.50		
Legal-tender notes	18,196.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,073,528.23	Total	1,073,528.23

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National Bank, Newburgh.

GEORGE W. KERR, *President.* No. 468. JOHN J. S. MCCROSKERY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,318,364.48	Capital stock paid in	$800,000.00
Overdrafts			
U. S. bonds to secure circulation	800,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	75,057.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	713,680.00
Due from approved reserve agents	96,961.18	State-bank notes outstanding	
Due from other banks and bankers	5,238.22		
Real estate, furniture, and fixtures	39,000.00	Dividends unpaid	
Current expenses and taxes paid	8,976.01		
Premiums paid		Individual deposits	615,346.41
Checks and other cash items	5,662.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,341.00		
Fractional currency	1,135.68	Due to other national banks	16,412.55
Trade dollars		Due to State banks and bankers	3,176.13
Specie	49,908.80		
Legal-tender notes	17,084.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	36,000.00		
Due from U. S. Treasurer			
Total	2,383,672.13	Total	2,383,672.13

Quassaick National Bank, Newburgh.

CHARLES H. HASBROUCK, *President.* No. 1213. JONATHAN N. WEED, *Cashier.*

Loans and discounts	$511,724.36	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	44,146.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	152,266.48	National-bank notes outstanding	267,210.00
Due from approved reserve agents	73,207.43	State-bank notes outstanding	
Due from other banks and bankers	12,138.60		
Real estate, furniture, and fixtures	30,029.25	Dividends unpaid	
Current expenses and taxes paid	5,878.67		
Premiums paid		Individual deposits	481,430.77
Checks and other cash items	8,806.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,330.00		
Fractional currency	52.13	Due to other national banks	29,055.99
Trade dollars		Due to State banks and bankers	1,229.31
Specie	36,816.10		
Legal-tender notes	22,323.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	1,183,072.74	Total	1,183,072.74

Huguenot National Bank, New Paltz.

JACOB LEFEVER, *President.* No. 1186. CHARLES W. DEYO, *Cashier.*

Loans and discounts	$208,044.54	Capital stock paid in	$100,000.00
Overdrafts	797.91		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,589.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	31,420.71	State-bank notes outstanding	
Due from other banks and bankers	243.31		
Real estate, furniture, and fixtures	7,750.00	Dividends unpaid	270.00
Current expenses and taxes paid	1,731.69		
Premiums paid	4,125.00	Individual deposits	146,676.68
Checks and other cash items	2,818.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	195.92	Due to other national banks	7,256.67
Trade dollars		Due to State banks and bankers	
Specie	6,635.50		
Legal-tender notes	7,530.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	375,793.34	Total	375,793.34

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NEW YORK.

National Bank, Newport.

GEORGE H. THOMAS, *President.* No. 1655. JOSEPH T. WOOSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,111.92	Capital stock paid in	$50,000.00
Overdrafts	63.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,578.50
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages	10,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,233.54	State-bank notes outstanding	
Due from other banks and bankers	916.32		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	760.44		
Premiums paid	1,833.75	Individual deposits	101,319.31
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,987.00		
Fractional currency	40.63	Due to other national banks	442.81
Trade dollars		Due to State banks and bankers	349.91
Specie	3,093.55		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	227,690.53	Total	227,690.53

First National Bank, New York.

GEORGE F. BAKER, *President.* No. 29. EBENEZER SCOFIELD, *Cashier.*

Loans and discounts	$12,727,182.10	Capital stock paid in	$500,000.00
Overdrafts	8,251.41		
U. S. bonds to secure circulation	500,000.00	Surplus fund	5,000,000.00
U. S. bonds to secure deposits	500,000.00	Other undivided profits	439,721.39
U. S. bonds on hand	129,250.00		
Other stocks, bonds, and mortgages	6,265,937.92	National-bank notes outstanding	437,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	998,489.39		
Real estate, furniture, and fixtures	600,000.00	Dividends unpaid	100.00
Current expenses and taxes paid			
Premiums paid	175,972.78	Individual deposits	6,203,475.29
Checks and other cash items	10,986.54	United States deposits	500,000.00
Exchanges for clearing-house	2,477,999.81	Deposits of U.S. disbursing officers	
Bills of other banks	78,367.00		
Fractional currency		Due to other national banks	14,554,141.43
Trade dollars		Due to State banks and bankers	2,515,928.44
Specie	4,297,918.51		
Legal-tender notes	1,170,713.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer	178,298.09		
Total	30,141,866.55	Total	30,141,866.55

Second National Bank, New York.

G. MONTAGUE, *President.* No. 2668. JOS. S. CASE, *Cashier.*

Loans and discounts	$3,164,026.39	Capital stock paid in	$300,000.00
Overdrafts	2,996.84		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	70,000.00	Other undivided profits	82,585.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,384.17	National-bank notes outstanding	41,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	127,819.63		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	500.00
Current expenses and taxes paid	17,604.24		
Premiums paid	17,000.00	Individual deposits	4,336,888.73
Checks and other cash items	23,747.79	United States deposits	40,000.00
Exchanges for clearing-house	154,045.45	Deposits of U.S. disbursing officers	
Bills of other banks	40,472.00		
Fractional currency	200.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	3,460.43
Specie	766,602.97		
Legal-tender notes	444,285.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	4,904,434.98	Total	4,904,434.98

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NEW YORK.

Third National Bank, New York.

WILLIAM A. BOOTH, *President.* No. 87. GEORGE Z. HUTCHINGS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$4,100,887.99	Capital stock paid in	$1,000,000.00
Overdrafts	10,759.37		
U. S. bonds to secure circulation	50,000.00	Surplus fund	170,000.00
U. S. bonds to secure deposits		Other undivided profits	66,213.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	175,921.75	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	381,572.49		
Real estate, furniture, and fixtures	8,423.56	Dividends unpaid	60.00
Current expenses and taxes paid	30,005.02		
Premiums paid	4,831.25	Individual deposits	1,720,033.63
Checks and other cash items	703.13	United States deposits	
Exchanges for clearing-house	873,982.11	Deposits of U.S. disbursing officers	
Bills of other banks	11,603.00		
Fractional currency	162.26	Due to other national banks	2,936,733.37
Trade dollars		Due to State banks and bankers	633,989.78
Specie	657,178.10		
Legal-tender notes	221,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	6,527,030.03	Total	6,527,030.03

Fourth National Bank, New York.

O. D. BALDWIN, *President.* No. 290. HENRY BUCKHOUT, *Cashier.*

Loans and discounts	$16,706,220.14	Capital stock paid in	$3,200,000.00
Overdrafts	200.97		
U. S. bonds to secure circulation	400,000.00	Surplus fund	640,000.00
U. S. bonds to secure deposits		Other undivided profits	539,998.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	278,713.89	National-bank notes outstanding	360,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,353,284.24		
Real estate, furniture, and fixtures	600,000.00	Dividends unpaid	20,000.26
Current expenses and taxes paid	17,240.06		
Premiums paid		Individual deposits	17,699,879.32
Checks and other cash items	23,223.94	United States deposits	
Exchanges for clearing-house	7,630,246.52	Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	178.31	Due to other national banks	8,623,408.58
Trade dollars		Due to State banks and bankers	667,377.00
Specie	3,538,286.00		
Legal-tender notes	1,125,070.00	Notes and bills re-discounted	
U. S. certificates of deposit	60,000.00	Bills payable	
Redemption fund with U. S. Treas.	18,000.00		
Due from U. S. Treasurer			
Total	31,750,664.07	Total	31,750,664.07

Fifth National Bank, New York.

RICHARD KELLY, *President.* No. 341. ANDREW THOMPSON, *Cashier.*

Loans and discounts	$789,558.74	Capital stock paid in	$150,000.00
Overdrafts	56.41		
U. S. bonds to secure circulation	150,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	184,291.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	228,176.00	National-bank notes outstanding	132,300.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	114,172.72		
Real estate, furniture, and fixtures	100,000.00	Dividends unpaid	489.00
Current expenses and taxes paid	15,581.16		
Premiums paid		Individual deposits	1,603,946.72
Checks and other cash items	8,108.09	United States deposits	135,000.00
Exchanges for clearing-house	81,267.16	Deposits of U.S. disbursing officers	
Bills of other banks	26,521.00		
Fractional currency	895.68	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	472,958.00		
Legal-tender notes	96,982.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	2,241,026.96	Total	2,241,026.96

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NEW YORK.

Sixth National Bank, New York.

CHARLES H. LELAND, *President.* No. 254. ANDREW E. COLSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$551, 216. 71	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	200, 000. 00	Surplus fund	40, 000. 00
U. S. bonds to secure deposits		Other undivided profits	42, 441. 28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1, 089, 735. 86	National-bank notes outstanding	178, 170. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	75, 090. 49		
Real estate, furniture, and fixtures	40, 000. 00	Dividends unpaid	
Current expenses and taxes paid	10, 633. 40		
Premiums paid	15, 615. 41	Individual deposits	2, 203, 124. 54
Checks and other cash items	16, 462. 65	United States deposits	
Exchanges for clearing-house	72, 657. 36	Deposits of U. S. disbursing officers	
Bills of other banks	39, 938. 00		
Fractional currency	310. 94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	462, 650. 00		
Legal-tender notes	80, 425. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9, 000. 00		
Due from U. S. Treasurer			
Total	2, 663, 735. 82	Total	2, 663, 735. 82

Ninth National Bank, New York.

JOHN T. HILL, *President.* No. 387. HIRAM H. NAZRO, *Cashier.*

Loans and discounts	$4, 748, 350. 43	Capital stock paid in	$750, 000. 00
Overdrafts	446. 09		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	230, 000. 00
U. S. bonds to secure deposits		Other undivided profits	32, 686. 11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10, 950. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	917, 713. 06		
Real estate, furniture, and fixtures	350, 000. 00	Dividends unpaid	888. 00
Current expenses and taxes paid			
Premiums paid		Individual deposits	2, 994, 334. 52
Checks and other cash items	1, 789. 95	United States deposits	
Exchanges for clearing-house	583, 663. 64	Deposits of U. S. disbursing officers	
Bills of other banks	3, 993. 00		
Fractional currency	440. 00	Due to other national banks	2, 228, 205. 71
Trade dollars		Due to State banks and bankers	1, 552, 573. 83
Specie	726, 532. 00		
Legal-tender notes	434, 560. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer	3, 000. 00		
Total	7, 833, 688. 17	Total	7, 833, 688. 17

American Exchange National Bank, New York.

GEORGE S. COE, *President.* No. 1394. EDW. BURNS, *Cashier.*

Loans and discounts	$16, 499, 759. 74	Capital stock paid in	$5, 000, 000. 00
Overdrafts	988. 52		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	1, 305, 000. 00
U. S. bonds to secure deposits		Other undivided profits	393, 741. 83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	361, 440. 13	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3, 066, 122. 21		
Real estate, furniture, and fixtures	307, 145. 46	Dividends unpaid	11, 549. 00
Current expenses and taxes paid	70, 496. 00		
Premiums paid		Individual deposits	14, 051, 549. 54
Checks and other cash items	103, 638. 07	United States deposits	
Exchanges for clearing-house	3, 021, 873. 02	Deposits of U. S. disbursing officers	
Bills of other banks	66, 681. 00		
Fractional currency		Due to other national banks	4, 302, 263. 21
Trade dollars		Due to State banks and bankers	2, 065, 148. 41
Specie	2, 816, 607. 84		
Legal-tender notes	753, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer	11, 500. 00		
Total	27, 129, 251. 99	Total	27, 129, 251. 99

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Bank of New York National Banking Association, New York.

CHARLES M. FRY, *President.* No. 1393. EBENEZER S. MASON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$10,261,460.12	Capital stock paid in	$2,000,000.00
Overdrafts	994.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	496,481.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	927,463.16		
Real estate, furniture, and fixtures	250,000.00	Dividends unpaid	3,275.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	17,583,213.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house	10,160,606.79	Deposits of U.S. disbursing officers	
Bills of other banks	100,183.00		
Fractional currency	83.27	Due to other national banks	2,280,636.15
Trade dollars		Due to State banks and bankers	1,487,020.23
Specie	2,406,600.00		
Legal-tender notes	726,986.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	24,895,626.50	Total	24,895,626.50

Bowery National Bank, New York.

HENRY P. DE GRAAF, *President.* No. 1297. RICHARD HAMILTON, *Cashier.*

Loans and discounts	$1,912,592.18	Capital stock paid in	$250,000.00
Overdrafts	82.30		
U. S. bonds to secure circulation	250,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	96,346.47
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	104,258.29	National-bank notes outstanding	215,700.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	177,657.68		
Real estate, furniture, and fixtures	25,789.55	Dividends unpaid	225.99
Current expenses and taxes paid			
Premiums paid		Individual deposits	2,515,119.63
Checks and other cash items	1,303.11	United States deposits	
Exchanges for clearing-house	120,537.66	Deposits of U.S. disbursing officers	
Bills of other banks	37,423.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	563,718.32		
Legal-tender notes	120,280.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	2,300.00		
Total	3,327,392.09	Total	3,327,392.09

Central National Bank, New York.

WILLIAM M. BLISS, *President.* No. 376. EDWARD SKILLIN, *Cashier.*

Loans and discounts	$7,537,439.45	Capital stock paid in	$2,000,000.00
Overdrafts	354.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	380,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	190,632.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	141,670.38	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	497,968.86		
Real estate, furniture, and fixtures	574,018.00	Dividends unpaid	5,044.66
Current expenses and taxes paid	48,759.53		
Premiums paid	33,625.00	Individual deposits	4,780,427.07
Checks and other cash items	25,200.38	United States deposits	87,302.95
Exchanges for clearing-house	900,691.64	Deposits of U.S. disbursing officers	42,777.48
Bills of other banks	6,500.00		
Fractional currency	5,800.00	Due to other national banks	4,148,929.22
Trade dollars		Due to State banks and bankers	907,461.05
Specie	1,623,111.56		
Legal-tender notes	355,185.09	Notes and bills re-discounted	
U. S. certificates of deposit	580,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	12,587,574.55	Total	12,587,574.55

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NEW YORK.

Chase National Bank, New York.

HENRY W. CANNON, *President.* No. 2370. WILLIAM H. PORTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$4,996,495.39	Capital stock paid in	$500,000.00
Overdrafts	37.82		
U. S. bonds to secure circulation	75,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits	350,000.00	Other undivided profits	59,165.74
U. S. bonds on hand	22,100.00		
Other stocks, bonds, and mortgages	205,956.16	National-bank notes outstanding	67,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	483,983.80		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	21,596.34		
Premiums paid	102,358.34	Individual deposits	1,971,539.43
Checks and other cash items	26,004.11	United States deposits	339,246.12
Exchanges for clearing-house	249,501.17	Deposits of U.S. disbursing officers	
Bills of other banks	4,070.00		
Fractional currency	538.40	Due to other national banks	2,505,292.38
Trade dollars		Due to State banks and bankers	2,345,944.96
Specie	1,467,232.10		
Legal-tender notes	170,440.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	8,188,688.63	Total	8,188,688.63

Chatham National Bank, New York.

GEORGE M. HARD, *President.* No. 1375. HENRY P. DOREMUS, *Cashier.*

Loans and discounts	$4,094,535.42	Capital stock paid in	$450,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	425,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	43,480.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,950.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	384,020.55		
Real estate, furniture, and fixtures	1,350.00	Dividends unpaid	5,024.75
Current expenses and taxes paid	2,976.36		
Premiums paid		Individual deposits	3,973,188.91
Checks and other cash items	48,684.13	United States deposits	80,000.00
Exchanges for clearing-house	324,933.06	Deposits of U.S. disbursing officers	
Bills of other banks	4,100.00		
Fractional currency	1,133.89	Due to other national banks	757,667.29
Trade dollars		Due to State banks and bankers	341,718.19
Specie	852,048.50		
Legal-tender notes	248,998.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	6,120,029.91	Total	6,120,029.91

Chemical National Bank, New York.

GEORGE G. WILLIAMS, *President.* No. 1499. WILLIAM J. QUINLAN, JR., *Cashier.*

Loans and discounts	$17,807,098.22	Capital stock paid in	$300,000.00
Overdrafts	6,673.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000,000.00
U. S. bonds to secure deposits		Other undivided profits	289,785.39
U. S. bonds on hand	218,000.00		
Other stocks, bonds, and mortgages	532,428.08	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	10,874.00
Due from other banks and bankers	1,539,686.97		
Real estate, furniture, and fixtures	244,179.62	Dividends unpaid	1,080.00
Current expenses and taxes paid	104,658.14		
Premiums paid		Individual deposits	17,878,945.40
Checks and other cash items	117,822.57	United States deposits	
Exchanges for clearing-house	1,209,134.83	Deposits of U.S. disbursing officers	
Bills of other banks	62,750.00		
Fractional currency	6,300.00	Due to other national banks	3,910,590.98
Trade dollars		Due to State banks and bankers	1,621,147.82
Specie	6,846,971.00		
Legal-tender notes	249,721.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer	17,000.00		
Total	29,012,423.59	Total	29,012,423.59

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NEW YORK.

Commercial National Bank, New York.

ORSON ADAMS, *President.* No. 3359. W. W. FLANNAGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,185,538.97	Capital stock paid in	$300,000.00
Overdrafts	2,351.02		
U. S. bonds to secure circulation	56,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	12,671.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	46,000.00	National-bank notes outstanding	50,400.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	132,076.78		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	123.49		
Premiums paid	12,973.50	Individual deposits	1,046,709.55
Checks and other cash items	3,681.60	United States deposits	
Exchanges for clearing-house	123,805.17	Deposits of U.S. disbursing officers	
Bills of other banks	4,599.00		
Fractional currency	321.94	Due to other national banks	219,084.16
Trade dollars		Due to State banks and bankers	172,042.81
Specie	117,888.80		
Legal-tender notes	141,028.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,520.00		
Due from U. S. Treasurer			
Total	1,830,908.27	Total	1,830,908.27

Continental National Bank, New York.

EDMUND D. RANDOLPH, *President.* No. 1389. ALFRED H. TIMPSON, *Cashier.*

Loans and discounts	$4,173,913.88	Capital stock paid in	$1,000,000.00
Overdrafts	447.84		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	140,825.73
U. S. bonds on hand	43,000.00		
Other stocks, bonds, and mortgages	139,955.41	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	220,928.30		
Real estate, furniture, and fixtures	585,000.00	Dividends unpaid	7,720.52
Current expenses and taxes paid	40,678.47		
Premiums paid	12,673.12	Individual deposits	4,956,771.38
Checks and other cash items	7,105.03	United States deposits	
Exchanges for clearing-house	2,518,719.16	Deposits of U.S. disbursing officers	
Bills of other banks	7,400.00		
Fractional currency	126.80	Due to other national banks	2,280,780.87
Trade dollars		Due to State banks and bankers	605,092.61
Specie	959,430.10		
Legal-tender notes	434,563.00	Notes and bills re-discounted	
U. S. certificates of deposit	40,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	9,236,191.11	Total	9,236,191.11

East River National Bank, New York.

CHARLES JENKINS, *President.* No. 1105. ZENAS E. NEWELL, *Cashier.*

Loans and discounts	$783,485.89	Capital stock paid in	$250,000.00
Overdrafts	483.19		
U. S. bonds to secure circulation	90,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	96,333.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	207,706.25	National-bank notes outstanding	81,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	51,757.01		
Real estate, furniture, and fixtures	73,947.72	Dividends unpaid	4,031.44
Current expenses and taxes paid	7,014.26		
Premiums paid		Individual deposits	1,126,858.24
Checks and other cash items	21,030.25	United States deposits	
Exchanges for clearing-house	76,962.13	Deposits of U.S. disbursing officers	
Bills of other banks	8,939.00		
Fractional currency	270.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	191,633.50		
Legal-tender notes	90,943.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,050.00		
Due from U. S. Treasurer			
Total	1,608,223.05	Total	1,608,223.05

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NEW YORK.

Fulton National Bank, New York.

THOMAS MONAHAN, *President.* No. 1497. CHARLES H. ROLLINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,248,495.17	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	52,112.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	97,637.42		
Real estate, furniture, and fixtures	45,000.00	Dividends unpaid	519.39
Current expenses and taxes paid	11,993.84		
Premiums paid		Individual deposits	1,384,673.43
Checks and other cash items	29,144.26	United States deposits	
Exchanges for clearing-house	90,610.63	Deposits of U.S. disbursing officers	
Bills of other banks	15,978.00		
Fractional currency	147.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	27,623.71
Specie	280,817.80		
Legal-tender notes	95,104.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	1,964,929.07	Total	1,964,929.07

Gallatin National Bank, New York.

FREDERICK D. TAPPAN, *President.* No. 1324. ARTHUR W. SHERMAN, *Cashier.*

Loans and discounts	$4,235,881.39	Capital stock paid in	$1,000,000.00
Overdrafts	3,173.19		
U. S. bonds to secure circulation	590,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	207,616.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	459,500.00	National-bank notes outstanding	527,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	213,622.89		
Real estate, furniture, and fixtures	494,068.39	Dividends unpaid	50,167.50
Current expenses and taxes paid	5,388.35		
Premiums paid		Individual deposits	6,554,925.39
Checks and other cash items	417.94	United States deposits	
Exchanges for clearing-house	3,587,457.82	Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency	44.27	Due to other national banks	715,261.71
Trade dollars		Due to State banks and bankers	735,000.67
Specie	877,747.00		
Legal-tender notes	281,361.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	26,550.00		
Due from U. S. Treasurer			
Total	10,790,212.24	Total	10,790,212.24

Garfield National Bank, New York.

A. C. CHENEY, *President.* No. 2598. GEORGE F. VAIL, *Cashier.*

Loans and discounts	$1,836,906.77	Capital stock paid in	$200,000.00
Overdrafts	1,158.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	29,910.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	90,403.44		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	9,497.54		
Premiums paid	13,500.00	Individual deposits	2,150,170.92
Checks and other cash items	15,689.52	United States deposits	
Exchanges for clearing-house	82,268.57	Deposits of U.S. disbursing officers	
Bills of other banks	15,500.00		
Fractional currency	1,177.57	Due to other national banks	24,688.95
Trade dollars		Due to State banks and bankers	3,440.80
Specie	341,474.60		
Legal-tender notes	127,385.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,613,211.53	Total	2,613,211.53

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NEW YORK.

Fulton National Bank, New York.

THOMAS MONAHAN, *President.* No. 1497. CHARLES H. ROLLINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,248,495.17	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	52,112.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	97,637.42		
Real estate, furniture, and fixtures	45,000.00	Dividends unpaid	519.39
Current expenses and taxes paid	11,993.84		
Premiums paid		Individual deposits	1,384,673.43
Checks and other cash items	29,144.26	United States deposits	
Exchanges for clearing-house	90,610.63	Deposits of U.S. disbursing officers	
Bills of other banks	15,978.00		
Fractional currency	147.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	27,623.71
Specie	280,817.80		
Legal-tender notes	95,104.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	1,964,929.07	Total	1,964,929.07

Gallatin National Bank, New York.

FREDERICK D. TAPPAN, *President.* No. 1324. ARTHUR W. SHERMAN, *Cashier.*

Loans and discounts	$4,235,881.39	Capital stock paid in	$1,000,000.00
Overdrafts	3,173.19		
U. S. bonds to secure circulation	590,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	207,616.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	459,500.00	National-bank notes outstanding	527,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	213,622.89		
Real estate, furniture, and fixtures	494,068.39	Dividends unpaid	50,167.50
Current expenses and taxes paid	5,388.35		
Premiums paid		Individual deposits	6,554,925.39
Checks and other cash items	417.94	United States deposits	
Exchanges for clearing-house	3,587,457.82	Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency	44.27	Due to other national banks	715,261.71
Trade dollars		Due to State banks and bankers	735,000.67
Specie	877,747.00		
Legal-tender notes	281,361.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	26,550.00		
Due from U. S. Treasurer			
Total	10,790,212.24	Total	10,790,212.24

Garfield National Bank, New York.

A. C. CHENEY, *President.* No. 2598. GEORGE F. VAIL, *Cashier.*

Loans and discounts	$1,836,906.77	Capital stock paid in	$200,000.00
Overdrafts	1,158.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	29,910.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	90,403.44		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	9,497.54		
Premiums paid	13,500.00	Individual deposits	2,150,170.92
Checks and other cash items	15,689.52	United States deposits	
Exchanges for clearing-house	82,268.57	Deposits of U.S. disbursing officers	
Bills of other banks	15,500.00		
Fractional currency	1,177.57	Due to other national banks	24,688.95
Trade dollars		Due to State banks and bankers	3,440.89
Specie	341,474.60		
Legal-tender notes	127,385.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,613,211.53	Total	2,613,211.53

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Hanover National Bank, New York.

JAMES T. WOODWARD, *President.* No. 1352. JAMES M. DONALD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$9,931,153.33	Capital stock paid in	$1,000,000.00
Overdrafts	1,658.29		
U. S. bonds to secure circulation	50,000.00	Surplus fund	725,000.00
U. S. bonds to secure deposits	500,000.00	Other undivided profits	226,526.13
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	825,536.55		
Real estate, furniture, and fixtures		Dividends unpaid	2,919.00
Current expenses and taxes paid	71,501.47		
Premiums paid	139,000.00	Individual deposits	5,677,289.67
Checks and other cash items	7,053.57	United States deposits	500,000.00
Exchanges for clearing-house	1,875,155.60	Deposits of U.S. disbursing officers	
Bills of other banks	18,084.00		
Fractional currency	177.67	Due to other national banks	6,799,434.16
Trade dollars		Due to State banks and bankers	2,606,387.52
Specie	3,527,104.00		
Legal-tender notes	510,882.00	Notes and bills re-discounted	
U. S. certificates of deposit	70,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	17,582,556.48	Total	17,582,556.48

Importers and Traders' National Bank, New York.

EDWARD H. PERKINS, JR., *President.* No. 1231. EDWARD TOWNSEND, *Cashier.*

Loans and discounts	$18,132,516.53	Capital stock paid in	$1,500,000.00
Overdrafts	3.71		
U. S. bonds to secure circulation	1,100,000.00	Surplus fund	3,000,000.00
U. S. bonds to secure deposits		Other undivided profits	485,686.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	978,482.00
Due from approved reserve agents		State-bank notes outstanding	5,708.00
Due from other banks and bankers	929,323.55		
Real estate, furniture, and fixtures	200,000.00	Dividends unpaid	5,550.00
Current expenses and taxes paid	103,504.95		
Premiums paid		Individual deposits	8,784,938.89
Checks and other cash items	174,805.56	United States deposits	
Exchanges for clearing-house	1,463,723.49	Deposits of U.S. disbursing officers	
Bills of other banks	154,417.00		
Fractional currency	620.00	Due to other national banks	9,376,793.39
Trade dollars		Due to State banks and bankers	3,477,023.44
Specie	4,294,000.00		
Legal-tender notes	505,267.00	Notes and bills re-discounted	
U. S. certificates of deposit	500,000.00	Bills payable	
Redemption fund with U. S. Treas	49,500.00		
Due from U. S. Treasurer			
Total	27,612,181.79	Total	27,612,181.79

Irving National Bank, New York.

JOHN L. JEWETT, *President.* No. 1357. GEORGE E. SOUPER, *Cashier.*

Loans and discounts	$2,457,906.24	Capital stock paid in	$500,000.00
Overdrafts	735.94		
U.S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U.S. bonds to secure deposits		Other undivided profits	146,956.18
U.S. bonds on hand			
Other stocks, bonds, and mortgages	316,739.44	National-bank notes outstanding	40,700.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	388,414.72		
Real estate, furniture, and fixtures	117,330.21	Dividends unpaid	1,464.00
Current expenses and taxes paid	14,141.82		
Premiums paid		Individual deposits	2,848,035.09
Checks and other cash items	6,065.61	United States deposits	
Exchanges for clearing-house	205,073.22	Deposits of U.S. disbursing officers	
Bills of other banks	31,500.00		
Fractional currency	51.85	Due to other national banks	220,397.21
Trade dollars		Due to State banks and bankers	352,612.57
Specie	434,857.00		
Legal-tender notes	171,099.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	14,000.00		
Total	4,210,165.05	Total	4,210,165.05

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Leather Manufacturers' National Bank, New York.

JOHN T. WILLETTS, *President.* No. 1196. ISAAC H. WALKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,316,689.57	Capital stock paid in	$600,000.00
Overdrafts	12.54		
U. S. bonds to secure circulation	600,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	134,859.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	605,844.58	National-bank notes outstanding	540,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	107,834.56		
Real estate, furniture, and fixtures	200,000.00	Dividends unpaid	6,775.25
Current expenses and taxes paid	33,960.11		
Premiums paid		Individual deposits	2,798,199.28
Checks and other cash items	35,433.60	United States deposits	
Exchanges for clearing-house	806,912.05	Deposits of U.S. disbursing officers	
Bills of other banks	7,624.00		
Fractional currency	200.61	Due to other national banks	532,622.62
Trade dollars		Due to State banks and bankers	232,820.50
Specie	353,239.85		
Legal-tender notes	150,526.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	27,000.00		
Due from U. S. Treasurer			
Total	5,245,277.47	Total	5,245,277.47

Lincoln National Bank, New York.

THOMAS L. JAMES, *President.* No. 2608. W. T. CORNELL, *Cashier.*

Loans and discounts	$1,900,158.46	Capital stock paid in	$300,000.00
Overdrafts	64.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	127,762.28
U. S. bonds to secure deposits		Other undivided profits	11,446.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	470,322.50	National-bank notes outstanding	43,580.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	140,439.48		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	15,655.73		
Premiums paid	8,000.00	Individual deposits	2,883,348.43
Checks and other cash items	7,369.06	United States deposits	
Exchanges for clearing-house	179,480.72	Deposits of U.S. disbursing officers	
Bills of other banks	46,869.00		
Fractional currency	410.00	Due to other national banks	109,461.15
Trade dollars		Due to State banks and bankers	111,723.11
Specie	604,863.92		
Legal-tender notes	153,938.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,587,321.11	Total	3,587,321.11

Market National Bank, New York.

ROBERT BAYLES, *President.* No. 964. ALEXANDER GILBERT, *Cashier.*

Loans and discounts	$2,331,884.43	Capital stock paid in	$500,000.00
Overdrafts	6,543.18		
U. S. bonds to secure circulation	500,000.00	Surplus fund	350,000.00
U. S. bonds to secure deposits		Other undivided profits	118,183.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,479.28	National-bank notes outstanding	445,220.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	252,660.32		
Real estate, furniture, and fixtures	180,000.00	Dividends unpaid	800.00
Current expenses and taxes paid	17,046.85		
Premiums paid	43,000.00	Individual deposits	2,969,137.12
Checks and other cash items	52,273.05	United States deposits	
Exchanges for clearing-house	293,710.50	Deposits of U.S. disbursing officers	
Bills of other banks	41,741.00		
Fractional currency	680.00	Due to other national banks	179,816.49
Trade dollars		Due to State banks and bankers	13,485.02
Specie	747,323.03		
Legal-tender notes	79,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer	1,500.00		
Total	4,576,641.64	Total	4,576,641.64

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Mechanics' National Bank, New York.

HORACE E. GARTH, *President.* No. 1250. WILLIAM SHARP, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$7,930,027.13	Capital stock paid in	$2,000,000.00
Overdrafts	38.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	493,544.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	773,303.22		
Real estate, furniture, and fixtures	175,000.00	Dividends unpaid	9,014.46
Current expenses and taxes paid	47,189.53		
Premiums paid		Individual deposits	5,646,781.20
Checks and other cash items	66,433.21	United States deposits	
Exchanges for clearing-house	1,424,659.68	Deposits of U.S. disbursing officers	
Bills of other banks	5,552.00		
Fractional currency	269.83	Due to other national banks	2,026,076.08
Trade dollars		Due to State banks and bankers	826,623.19
Specie	1,205,106.00		
Legal-tender notes	318,460.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	12,002,039.22	Total	12,002,039.22

Mercantile National Bank, New York.

WILLIAM P. St. JOHN, *President.* No. 1067. F. B. SCHENCK, *Cashier.*

Loans and discounts	$6,323,149.67	Capital stock paid in	$1,000,000.00
Overdrafts	471.15		
U. S. bonds to secure circulation	1,000,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	182,722.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	899,180.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	661,503.14		
Real estate, furniture, and fixtures	200,000.00	Dividends unpaid	132.00
Current expenses and taxes paid	42,524.60		
Premiums paid	75,000.00	Individual deposits	2,790,025.81
Checks and other cash items	7,468.15	United States deposits	
Exchanges for clearing-house	431,317.44	Deposits of U.S. disbursing officers	
Bills of other banks	22,724.00		
Fractional currency		Due to other national banks	3,914,092.02
Trade dollars		Due to State banks and bankers	1,111,182.28
Specie	1,134,051.35		
Legal-tender notes	351,125.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	45,000.00		
Due from U. S. Treasurer			
Total	10,297,334.50	Total	10,297,334.50

Merchants' National Bank, New York.

JACOB D. VERMILYE, *President.* No. 1370. CORNELIUS V. BANTA, *Cashier.*

Loans and discounts	$6,976,109.92	Capital stock paid in	$2,000,000.00
Overdrafts	6.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	362,207.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	2,640.00
Due from other banks and bankers	361,565.05		
Real estate, furniture, and fixtures	860,961.82	Dividends unpaid	3,533.25
Current expenses and taxes paid	43,423.46		
Premiums paid	4,125.00	Individual deposits	6,507,971.80
Checks and other cash items	109,832.83	United States deposits	
Exchanges for clearing-house	3,045,682.83	Deposits of U.S. disbursing officers	
Bills of other banks	16,830.00		
Fractional currency	1,455.79	Due to other national banks	2,692,329.43
Trade dollars		Due to State banks and bankers	1,925,510.80
Specie	1,803,572.52		
Legal-tender notes	339,377.00	Notes and bills re-discounted	
U. S. certificates of deposit	315,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	13,939,192.76	Total	13,939,192.76

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Federal Reserve Bank of St. Louis

NEW YORK.

Merchants' Exchange National Bank, New York.

PHINEAS C. LOUNSBURY, *President.* No. 1089. ALLEN S. APGAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$3,041,340.33	Capital stock paid in	$600,000.00
Overdrafts	257.77		
U. S. bonds to secure circulation	100,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	129,000.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,811.25	National-bank notes outstanding	90,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	328,017.31		
Real estate, furniture, and fixtures	243,700.00	Dividends unpaid	3,170.52
Current expenses and taxes paid	11,660.17		
Premiums paid	23,000.00	Individual deposits	2,248,765.31
Checks and other cash items	37,741.71	United States deposits	
Exchanges for clearing-house	354,325.83	Deposits of U.S. disbursing officers	
Bills of other banks	11,809.00		
Fractional currency	2,911.45	Due to other national banks	1,471,469.74
Trade dollars		Due to State banks and bankers	282,103.19
Specie	422,464.90		
Legal-tender notes	239,970.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	4,837,509.72	Total	4,837,509.72

National Bank of Commerce, New York.

RICHARD KING, *President.* No. 733. WILLIAM W. SHERMAN, *Cashier.*

Loans and discounts	$13,921,906.77	Capital stock paid in	$5,000,000.00
Overdrafts			
U. S. bonds to secure circulation	1,134,000.00	Surplus fund	2,000,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	1,172,408.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,410,882.30	National-bank notes outstanding	1,014,260.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	875,407.50		
Real estate, furniture, and fixtures	615,000.00	Dividends unpaid	11,796.00
Current expenses and taxes paid	28,759.62		
Premiums paid		Individual deposits	12,540,326.75
Checks and other cash items	106,323.33	United States deposits	293,042.13
Exchanges for clearing-house	4,892,967.67	Deposits of U.S. disbursing officers	
Bills of other banks	164,586.00		
Fractional currency	2,073.18	Due to other national banks	2,578,982.10
Trade dollars		Due to State banks and bankers	2,218,355.98
Specie	2,475,564.33		
Legal-tender notes	850,671.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	51,030.00		
Due from U. S. Treasurer			
Total	26,829,171.70	Total	26,829,171.70

National Bank of Deposit, New York.

LEWIS E. RANSOM, *President.* No. 3771. GEORGE H. SOUTHARD, *Cashier.*

Loans and discounts	$353,588.99	Capital stock paid in	$300,000.00
Overdrafts	1.02		
U. S. bonds to secure circulation	75,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,483.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	50,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	30,371.01		
Real estate, furniture, and fixtures	2,312.88	Dividends unpaid	
Current expenses and taxes paid	1,464.28		
Premiums paid	10,029.79	Individual deposits	147,293.06
Checks and other cash items	170.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	438.00		
Fractional currency	18.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	8,964.02
Specie	18,344.51		
Legal-tender notes	18,502.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,500.00		
Due from U. S. Treasurer			
Total	512,740.74	Total	512,740.74

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NEW YORK.

National Bank of the Republic, New York.

JOHN JAY KNOX, *President.* No. 1000. EUGENE H. PULLEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$7,062,059.90	Capital stock paid in	$1,500,000.00
Overdrafts	217.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	248,430.99
U. S. bonds on hand	10,750.00		
Other stocks, bonds, and mortgages	241,235.39	National-bank notes outstanding	42,200.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,112,713.65		
Real estate, furniture, and fixtures	637,684.16	Dividends unpaid	16,411.00
Current expenses and taxes paid	24,656.18		
Premiums paid	61,216.18	Individual deposits	2,753,550.85
Checks and other cash items	13,012.85	United States deposits	200,000.00
Exchanges for clearing-house	757,689.50	Deposits of U.S. disbursing officers	
Bills of other banks	47,372.00		
Fractional currency	135.63	Due to other national banks	5,965,115.02
Trade dollars		Due to State banks and bankers	1,391,701.83
Specie	2,112,522.00		
Legal-tender notes	283,898.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	12,617,412.69	Total	12,617,412.69

National Broadway Bank, New York.

FRANCIS A. PALMER, *President.* No. 657. A. T. J. RICE, *Cashier.*

Loans and discounts	$5,016,184.05	Capital stock paid in	$1,000,000.00
Overdrafts	33.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	486,703.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	203,129.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	608,385.39		
Real estate, furniture, and fixtures	250,000.00	Dividends unpaid	1,877.00
Current expenses and taxes paid	17,579.78		
Premiums paid	10,850.00	Individual deposits	5,065,801.81
Checks and other cash items	164,871.44	United States deposits	
Exchanges for clearing-house	848,743.98	Deposits of U.S. disbursing officers	
Bills of other banks	12,578.00		
Fractional currency	1,361.63	Due to other national banks	705,086.19
Trade dollars		Due to State banks and bankers	51,300.00
Specie	879,786.50		
Legal-tender notes	290,015.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	8,355,768.24	Total	8,355,768.24

National Butchers and Drovers' Bank, New York.

G. G. BRINCKERHOFF, *President.* No. 1261. WILLIAM H. CHASE, *Cashier.*

Loans and discounts	$1,237,638.29	Capital stock paid in	$300,000.00
Overdrafts	96.35		
U. S. bonds to secure circulation	300,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	43,266.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	313,643.82	National-bank notes outstanding	262,030.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	139,348.48		
Real estate, furniture, and fixtures	80,000.00	Dividends unpaid	2,817.65
Current expenses and taxes paid	11,039.88		
Premiums paid	38,821.86	Individual deposits	1,860,946.90
Checks and other cash items	27,175.88	United States deposits	
Exchanges for clearing-house	138,351.53	Deposits of U.S. disbursing officers	
Bills of other banks	34,613.00		
Fractional currency	5,562.81	Due to other national banks	24,404.05
Trade dollars		Due to State banks and bankers	
Specie	332,289.50		
Legal-tender notes	71,384.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	2,743,465.40	Total	2,743,465.40

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NEW YORK.

National Citizens' Bank, New York.

WILLIAM H. OAKLEY, *President.* No. 1290. DAVID C. TIEBOUT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,741,667.49	Capital stock paid in	$600,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	250,955.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,893.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	5,143.00
Due from other banks and bankers	473,569.02		
Real estate, furniture, and fixtures	274,000.00	Dividends unpaid	1,177.73
Current expenses and taxes paid	13,112.55		
Premiums paid		Individual deposits	3,361,336.28
Checks and other cash items	124,583.82	United States deposits	
Exchanges for clearing-house	246,174.29	Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	772.41	Due to other national banks	31,894.12
Trade dollars		Due to State banks and bankers	89,357.97
Specie	451,429.65		
Legal-tender notes	156,912.00	Notes and bills re-discounted	100,000.00
U. S. certificates of deposit	15,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,604,864.98	Total	4,604,864.98

National City Bank, New York.

PERCY R. PYNE, *President.* No. 1461. DAVID PALMER, *Cashier.*

Loans and discounts	$9,265,693.29	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	1,199,013.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	892,425.34		
Real estate, furniture, and fixtures	203,000.00	Dividends unpaid	970.00
Current expenses and taxes paid	88,689.41		
Premiums paid		Individual deposits	14,221,575.71
Checks and other cash items	134,091.93	United States deposits	
Exchanges for clearing-house	4,924,691.60	Deposits of U.S. disbursing officers	
Bills of other banks	43,822.00		
Fractional currency	298.04	Due to other national banks	913,425.70
Trade dollars		Due to State banks and bankers	471,728.60
Specie	2,894,002.00		
Legal-tender notes	310,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	18,806,713.61	Total	18,806,713.61

National Park Bank, New York.

GEORGE H. POTTS, *President.* No. 891. E. K. WRIGHT, *Cashier.*

Loans and discounts	$16,262,170.57	Capital stock paid in	$2,000,000.00
Overdrafts	4,962.29		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,250,000.00
U. S. bonds to secure deposits	250,000.00	Other undivided profits	477,895.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	823,890.30	National-bank notes outstanding	39,550.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,018,361.07		
Real estate, furniture, and fixtures	827,763.37	Dividends unpaid	3,520.00
Current expenses and taxes paid			
Premiums paid	83,739.98	Individual deposits	12,126,656.52
Checks and other cash items	33,566.29	United States deposits	
Exchanges for clearing-house	1,929,099.41	Deposits of U.S. disbursing officers	197,319.11
Bills of other banks	28,141.00		
Fractional currency	1,691.90	Due to other national banks	9,212,763.50
Trade dollars		Due to State banks and bankers	2,757,308.76
Specie	5,384,287.30		
Legal-tender notes	323,090.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	42,000.00		
Total	28,065,013.48	Total	28,065,013.48

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NEW YORK.

National Shoe and Leather Bank, New York.

JOHN M. CRANE, *President.* No. 917. AUGUSTUS M. SCRIBA, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,366,310.07	Capital stock paid in	$500,000.00
Overdrafts	1,366.63		
U. S. bonds to secure circulation	500,000.00	Surplus fund	180,000.00
U. S. bonds to secure deposits		Other undivided profits	78,345.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	184,631.25	National-bank notes outstanding	445,060.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	345,946.57		
Real estate, furniture, and fixtures	204,218.95	Dividends unpaid	92.00
Current expenses and taxes paid	16,979.79		
Premiums paid	65,000.00	Individual deposits	2,303,896.91
Checks and other cash items	51,380.02	United States deposits	
Exchanges for clearing-house	156,627.66	Deposits of U.S. disbursing officers	
Bills of other banks	46,258.00		
Fractional currency	817.52	Due to other national banks	1,064,505.20
Trade dollars		Due to State banks and bankers	286,540.24
Specie	586,403.00		
Legal-tender notes	310,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	22,500.00		
Due from U. S. Treasurer			
Total	4,858,439.46	Total	4,858,439.46

New York County National Bank, New York.

FRANCIS L. LELAND, *President.* No. 1116. GEORGE H. WYCKOFF, *Cashier.*

Loans and discounts	$1,059,995.75	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	3,059.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	977,765.68	National-bank notes outstanding	180,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	79,236.62		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	448.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	2,889,996.81
Checks and other cash items	4,210.73	United States deposits	
Exchanges for clearing-house	210,337.41	Deposits of U.S. disbursing officers	
Bills of other banks	17,410.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	511,445.00		
Legal-tender notes	184,103.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	3,313,504.19	Total	3,313,504.19

New York National Exchange Bank, New York.

DANIEL B. HALSTEAD, *President.* No. 345. CORNELIUS B. OUTCALT, *Cashier.*

Loans and discounts	$1,078,905.35	Capital stock paid in	$300,000.00
Overdrafts	891.77		
U. S. bonds to secure circulation	225,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	57,360.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	66,920.00	National-bank notes outstanding	202,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	170,255.93		
Real estate, furniture, and fixtures	61,000.00	Dividends unpaid	6,269.77
Current expenses and taxes paid	7,508.03		
Premiums paid	26,000.00	Individual deposits	1,421,518.50
Checks and other cash items	49,264.09	United States deposits	
Exchanges for clearing-house	119,457.47	Deposits of U.S. disbursing officers	
Bills of other banks	5,910.00		
Fractional currency	1,100.67	Due to other national banks	15,728.97
Trade dollars		Due to State banks and bankers	56,146.32
Specie	156,699.00		
Legal-tender notes	140,487.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	10,125.00		
Due from U. S. Treasurer			
Total	2,119,524.31	Total	2,119,524.31

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NEW YORK.

Phenix National Bank, New York.

EUGENE DUTILH, *President.* No. 1374. ALFRED M. BULL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,778,606.38	Capital stock paid in	$1,000,000.00
Overdrafts	958.14		
U. S. bonds to secure circulation	300,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	72,376.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	86,000.00	National-bank notes outstanding	260,990.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	274,637.86		
Real estate, furniture, and fixtures	355,254.55	Dividends unpaid	1,519.20
Current expenses and taxes paid	20,424.64		
Premiums paid	72,000.00	Individual deposits	2,766,901.59
Checks and other cash items	17,953.66	United States deposits	
Exchanges for clearing-house	419,288.22	Deposits of U.S. disbursing officers	
Bills of other banks	62,138.00		
Fractional currency	575.08	Due to other national banks	607,352.89
Trade dollars		Due to State banks and bankers	209,363.06
Specie	597,900.00		
Legal-tender notes	118,267.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer	1,000.00		
Total	5,118,503.53	Total	5,118,503.53

Seaboard National Bank, New York.

WILLIAM A. PULLMAN, *President.* No. 3415. STUART G. NELSON, *Cashier.*

Loans and discounts	$1,914,241.33	Capital stock paid in	$500,000.00
Overdrafts	469.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	42,590.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,965.44	National-bank notes outstanding	42,620.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	102,697.13		
Real estate, furniture, and fixtures	4,228.11	Dividends unpaid	652.50
Current expenses and taxes paid	10,402.08		
Premiums paid	21,000.00	Individual deposits	1,125,351.12
Checks and other cash items	26,767.86	United States deposits	170,000.00
Exchanges for clearing-house	273,143.69	Deposits of U.S. disbursing officers	
Bills of other banks	5,020.00		
Fractional currency	44.27	Due to other national banks	697,368.60
Trade dollars		Due to State banks and bankers	544,126.20
Specie	382,352.00		
Legal-tender notes	173,128.00	Notes and bills re-discounted	
U. S. certificates of deposit	25,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,217,709.18	Total	3,217,709.18

Seventh Ward National Bank, New York.

OSMOND H. SCHREINER, *President.* No. 998. JOHN D. W. GRADY, *Cashier.*

Loans and discounts	$1,221,782.21	Capital stock paid in	$300,000.00
Overdrafts	1,005.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	34,378.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,587.50	National-bank notes outstanding	44,370.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	93,266.95		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	471.00
Current expenses and taxes paid	7,804.44		
Premiums paid	8,750.00	Individual deposits	1,541,292.74
Checks and other cash items	3,208.94	United States deposits	
Exchanges for clearing-house	126,442.04	Deposits of U.S. disbursing officers	
Bills of other banks	3,120.00		
Fractional currency	522.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,202.95
Specie	335,440.18		
Legal-tender notes	75,545.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,981,715.36	Total	1,981,715.36

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NEW YORK.

Tradesmen's National Bank, New York.

NATHANIEL NILES, *President*, No. 905. OLIVER F. BERRY, *Cashier*.

Resources.		Liabilities.	
Loans and discounts	$2,164,046.94	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	48,245.84
U. S. bonds on hand	52,000.00		
Other stocks, bonds, and mortgages	143,407.52	National-bank notes outstanding	90,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	372,984.41		
Real estate, furniture, and fixtures	372,938.77	Dividends unpaid	3,949.60
Current expenses and taxes paid	13,130.98		
Premiums paid	34,171.25	Individual deposits	1,879,437.31
Checks and other cash items	26,884.56	United States deposits	
Exchanges for clearing-house	142,418.22	Deposits of U.S. disbursing officers	
Bills of other banks	18,815.00		
Fractional currency	520.15	Due to other national banks	470,379.04
Trade dollars		Due to State banks and bankers	282,808.71
Specie	332,002.70		
Legal-tender notes	197,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	3,974,820.50	Total	3,974,820.50

United States National Bank, New York.

L. C. MURRAY, *President*. No. 2507. E. G. SHERMAN, *Cashier*.

Loans and discounts	$3,173,590.44	Capital stock paid in	$500,000.00
Overdrafts	1,163.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	12,586.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	193,209.96	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	353,601.13		
Real estate, furniture, and fixtures	5,003.91	Dividends unpaid	
Current expenses and taxes paid	35,174.31		
Premiums paid	12,584.08	Individual deposits	1,020,454.24
Checks and other cash items	20,110.10	United States deposits	
Exchanges for clearing-house	600,987.95	Deposits of U.S. disbursing officers	
Bills of other banks	2,400.00		
Fractional currency	6.04	Due to other national banks	2,280,277.52
Trade dollars		Due to State banks and bankers	1,210,035.28
Specie	1,085,059.00		
Legal-tender notes	33,213.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	5,568,353.08	Total	5,568,353.08

Western National Bank, New York.

DANIEL MANNING, *President*. No. 3700. F. BLANKENHORN, *Cashier*.

Loans and discounts	$5,693,812.60	Capital stock paid in	$3,500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	79,790.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	348,672.17		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	28,381.18		
Premiums paid		Individual deposits	1,305,250.08
Checks and other cash items		United States deposits	
Exchanges for clearing-house	306,923.43	Deposits of U.S. disbursing officers	
Bills of other banks	6,585.00		
Fractional currency	203.65	Due to other national banks	2,161,071.61
Trade dollars		Due to State banks and bankers	429,811.99
Specie	293,423.00		
Legal-tender notes	740,673.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	7,475,924.03	Total	7,475,924.03

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North Granville National Bank, North Granville.

ISAAC V. BAKER, *President.* No. 1348. GEORGE B. CULVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$128,119.03	Capital stock paid in	$85,000.00
Overdrafts	467.87		
U. S. bonds to secure circulation	65,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	12 697.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,450.00	National-bank notes outstanding	58,500.00
Due from approved reserve agents	5,827.43	State-bank notes outstanding	
Due from other banks and bankers	4,020.65		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,119.33		
Premiums paid		Individual deposits	40,566.68
Checks and other cash items	1,014.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	620.00		
Fractional currency	15.51	Due to other national banks	2,857.26
Trade dollars		Due to State banks and bankers	
Specie	1,776.30		
Legal-tender notes	1,266.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,925.00		
Due from U. S. Treasurer	1,000.00		
Total	216,621.36	Total	216,621.36

Chenango National Bank, Norwich.

CYRUS B. MARTIN, *President.* No. 3011. HENRY T. DUNHAM, *Cashier.*

Loans and discounts	$232,210.30	Capital stock paid in	$100,000.00
Overdrafts	235.49		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	15,283.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,443.16	National-bank notes outstanding	22,000.00
Due from approved reserve agents	19,910.53	State-bank notes outstanding	
Due from other banks and bankers	2,087.30		
Real estate, furniture, and fixtures	4,885.00	Dividends unpaid	
Current expenses and taxes paid	1,387.52		
Premiums paid		Individual deposits	207,012.33
Checks and other cash items	1,303.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,725.00		
Fractional currency	131.66	Due to other national banks	579.16
Trade dollars		Due to State banks and bankers	
Specie	21,370.00		
Legal-tender notes	1,060.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	349,874.66	Total	349,874.66

National Bank, Norwich.

WARREN NEWTON, *President.* No. 1354. HOWARD D. NEWTON, *Cashier.*

Loans and discounts	$204,080.41	Capital stock paid in	$125,000.00
Overdrafts	677.93		
U. S. bonds to secure circulation	125,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	23,679.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	131,312.93	National-bank notes outstanding	112,000.00
Due from approved reserve agents	36,631.70	State-bank notes outstanding	
Due from other banks and bankers	916.36		
Real estate, furniture, and fixtures	7,098.95	Dividends unpaid	
Current expenses and taxes paid	2,102.67		
Premiums paid	14,077.00	Individual deposits	200,745.69
Checks and other cash items	2,539.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	803.00		
Fractional currency	20.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	29,200.00		
Legal-tender notes	1,340.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,625.00		
Due from U. S. Treasurer			
Total	561,425.65	Total	561,425.65

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First National Bank, Nunda.

MICHAEL DOWLING, *President.* No. 2224. PETER DEPUY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$39,647.74	Capital stock paid in	$50,000.00
Overdrafts	46.95		
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,962.22
U. S. bonds to secure deposits		Other undivided profits	2,419.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,725.58	State-bank notes outstanding	
Due from other banks and bankers	46,054.03		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	528.79		
Premiums paid		Individual deposits	72,321.63
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,574.00		
Fractional currency	6.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,870.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	173,703.27	Total	173,703.27

Nyack National Bank, Nyack.

CHARLES A. CHAPMAN, *President.* No. 2378. JOHN M. GESNER, *Cashier.*

Loans and discounts	$229,619.66	Capital stock paid in	$50,000.00
Overdrafts	1,124.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	15,328.39
U. S. bonds on hand	15,200.00		
Other stocks, bonds, and mortgages	28,150.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,396.59	State-bank notes outstanding	
Due from other banks and bankers	2,808.06		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	312.00
Current expenses and taxes paid	3,317.55		
Premiums paid	10,414.62	Individual deposits	236,951.78
Checks and other cash items	2,291.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,630.00		
Fractional currency	22.87	Due to other national banks	30,774.50
Trade dollar		Due to State banks and bankers	231.75
Specie	2,733.70		
Legal-tender notes	13,140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	389,598.42	Total	389,598.42

National Bank, Ogdensburg.

JAMES R. BILL, *President.* No. 2446. ELA N. MERRIAM, *Cashier.*

Loans and discounts	$205,915.41	Capital stock paid in	$100,000.00
Overdrafts	971.79		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	4,811.45
U. S. bonds on hand	2,100.00		
Other stocks, bonds, and mortgages	9,260.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,231.31	State-bank notes outstanding	
Due from other banks and bankers	6,917.83		
Real estate, furniture, and fixtures	5,160.55	Dividends unpaid	
Current expenses and taxes paid	1,663.22		
Premiums paid	6,665.62	Individual deposits	183,257.18
Checks and other cash items	11,617.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,154.00		
Fractional currency	16.42	Due to other national banks	6,147.13
Trade dollars		Due to State banks and bankers	
Specie	13,660.52		
Legal-tender notes	2,257.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	330,715.76	Total	330,715.76

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First National Bank, Olean.

WILLIAM F. WHEELER, *President.* No. 1887. A. T. EATON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$482,124.77	Capital stock paid in	$100,000.00
Overdrafts	1,771.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	62,166.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	73,780.19	State-bank notes outstanding	
Due from other banks and bankers	4,978.24		
Real estate, furniture, and fixtures	14,911.39	Dividends unpaid	2,195.00
Current expenses and taxes paid	2,126.70		
Premiums paid		Individual deposits	390,218.91
Checks and other cash items	1,895.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,628.00		
Fractional currency	251.34	Due to other national banks	7,142.08
Trade dollars		Due to State banks and bankers	3,240.35
Specie	19,202.25		
Legal-tender notes	18,073.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	674,963.18	Total	674,963.18

Exchange National Bank, Olean.

MILLS W. BARSE, *President.* No. 2376. FRANK L. BARTLETT, *Cashier.*

Loans and discounts	$713,549.38	Capital stock paid in	$110,000.00
Overdrafts	1,721.86		
U. S. bonds to secure circulation	105,000.00	Surplus fund	220,000.00
U. S. bonds to secure deposits		Other undivided profits	17,124.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,013.33	National-bank notes outstanding	94,500.00
Due from approved reserve agents	90,008.51	State-bank notes outstanding	
Due from other banks and bankers	7,425.60		
Real estate, furniture, and fixtures	38,145.71	Dividends unpaid	
Current expenses and taxes paid	80.69		
Premiums paid		Individual deposits	569,248.56
Checks and other cash items	2,285.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	122.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,922.00		
Legal-tender notes	30,874.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,725.00		
Due from U. S. Treasurer			
Total	1,010,873.51	Total	1,010,873.51

National State Bank, Oneida.

STEPHEN H. FARNAM, *President.* No. 2401. AUSTIN B. FRENCH, *Cashier.*

Loans and discounts	$124,312.04	Capital stock paid in	$60,000.00
Overdrafts	44.67		
U. S. bonds to secure circulation	60,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	2,339.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	51,900.00
Due from approved reserve agents	186.60	State-bank notes outstanding	
Due from other banks and bankers	687.18		
Real estate, furniture, and fixtures	9,100.00	Dividends unpaid	
Current expenses and taxes paid	252.37		
Premiums paid		Individual deposits	85,622.02
Checks and other cash items	2,192.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,700.00		
Fractional currency	16.85	Due to other national banks	4,684.33
Trade dollars		Due to State banks and bankers	
Specie	10,154.00		
Legal-tender notes	200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	216,545.80	Total	216,545.80

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Oneida Valley National Bank, Oneida.

NILES HIGINBOTHAM, *President.* No. 1090. THEODORE F. HAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$207,279.39	Capital stock paid in	$105,000.00
Overdrafts	103.32		
U. S. bonds to secure circulation	78,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	5,394.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,700.00	National-bank notes outstanding	69,200.00
Due from approved reserve agents	20,596.19	State-bank notes outstanding	
Due from other banks and bankers	4,201.95		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	1,556.66		
Premiums paid	10,000.00	Individual deposits	169,189.28
Checks and other cash items	3,321.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,889.00		
Fractional currency	22.32	Due to other national banks	2,706.71
Trade dollars		Due to State banks and bankers	294.83
Specie	9,140.00		
Legal-tender notes	2,465.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas.	3,510.00		
Due from U. S. Treasurer			
Total	372,785.31	Total	372,785.31

First National Bank, Oneonta.

RANSOM MITCHELL, *President.* No. 420. MARQUIS L. KEYES, *Cashier.*

Loans and discounts	$151,561.06	Capital stock paid in	$50,000.00
Overdrafts	10,449.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	12,569.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,175.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,254.98	State-bank notes outstanding	
Due from other banks and bankers	2,454.41		
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	
Current expenses and taxes paid	1,374.57		
Premiums paid		Individual deposits	185,652.51
Checks and other cash items	28,363.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	460.00		
Fractional currency	38.27	Due to other national banks	3,320.40
Trade dollars		Due to State banks and bankers	518.21
Specie	2,592.50		
Legal-tender notes	10,580.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,250.00		
Due from U. S. Treasurer			
Total	322,060.64	Total	322,060.64

Wilber National Bank, Oneonta.

DAVID WILBER, *President.* No. 2151. GEORGE I. WILBER, *Cashier.*

Loans and discounts	$403,528.38	Capital stock paid in	$100,000.00
Overdrafts	4,946.60		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	25,955.51
U. S. bonds on hand	2,500.00		
Other stocks, bonds, and mortgages	150,000.00	National-bank notes outstanding	88,960.00
Due from approved reserve agents	99,822.58	State-bank notes outstanding	
Due from other banks and bankers	15,674.18		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,203.31		
Premiums paid		Individual deposits	450,588.62
Checks and other cash items	2,136.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	23.10	Due to other national banks	53,340.48
Trade dollars	5.40	Due to State banks and bankers	8,654.20
Specie	32,183.44		
Legal-tender notes	7,675.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	827,498.81	Total	827,498.81

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First National Bank, Oswego.

THOMAS S. MOTT, *President.* No. 255. J. DEWITT CASE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$427,985.80	Capital stock paid in	$200,000.00
Overdrafts	807.84		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	26,747.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	208,654.23	National-bank notes outstanding	178,690.00
Due from approved reserve agents	131,049.77	State-bank notes outstanding	
Due from other banks and bankers	5,037.56		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	
Current expenses and taxes paid	1,336.17		
Premiums paid		Individual deposits	608,244.79
Checks and other cash items	13,234.23	United States deposits	40,210.73
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,893.17
Bills of other banks	3,551.00		
Fractional currency	61.00	Due to other national banks	2,229.38
Trade dollars		Due to State banks and bankers	311.91
Specie	27,255.00		
Legal-tender notes	7,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	8,904.44		
Due from U. S. Treasurer			
Total	1,099,327.04	Total	1,099,327.04

Second National Bank, Oswego.

GEORGE B. SLOAN, *President.* No. 296. HENRY R. CARRIER, *Cashier.*

Loans and discounts	$158,025.69	Capital stock paid in	$100,000.00
Overdrafts	1,045.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	11,616.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	61,415.40	National-bank notes outstanding	22,500.00
Due from approved reserve agents	36,650.73	State-bank notes outstanding	
Due from other banks and bankers	6,331.53		
Real estate, furniture, and fixtures	8,602.00	Dividends unpaid	
Current expenses and taxes paid	2,581.09		
Premiums paid	4,806.25	Individual deposits	185,416.79
Checks and other cash items	5,899.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,112.00		
Fractional currency	202.13	Due to other national banks	3,603.36
Trade dollars		Due to State banks and bankers	358.88
Specie	19,698.00		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	348,495.48	Total	348,495.48

First National Bank, Owego.

GEORGE TRUMAN, *President.* No. 1019. W. S. TRUMAN, *Cashier.*

Loans and discounts	$240,540.37	Capital stock paid in	$100,000.00
Overdrafts	952.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	27,394.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	52,542.26	State-bank notes outstanding	
Due from other banks and bankers	22,341.65		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	2,184.38		
Premiums paid		Individual deposits	213,941.24
Checks and other cash items	6,441.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	670.00		
Fractional currency	118.16	Due to other national banks	100.15
Trade dollars	.75	Due to State banks and bankers	257.99
Specie	19,157.40		
Legal-tender notes	1,695.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	406,694.29	Total	406,694.29

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Owego National Bank, Owego,

CHARLES E. PARKER, *President.* No. 2996. CLARENCE A. THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$167,458.41	Capital stock paid in	$50,000.00
Overdrafts	3,950.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	3,269.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,206.14	State-bank notes outstanding	
Due from other banks and bankers	18,547.53		
Real estate, furniture, and fixtures	9,350.00	Dividends unpaid	
Current expenses and taxes paid	1,511.45		
Premiums paid	1,150.00	Individual deposits	142,667.53
Checks and other cash items	6,785.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,206.00		
Fractional currency	282.40	Due to other national banks	10,341.61
Trade dollars		Due to State banks and bankers	
Specie	12,804.25		
Legal-tender notes	4,017.00	Notes and bills re-discounted	24,903.18
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	248,431.42	Total	248,431.42

Tioga National Bank, Owego.

THOMAS C. PLATT, *President.* No. 862. FREDERICK E. PLATT, *Cashier.*

Loans and discounts	$187,200.62	Capital stock paid in	$100,000.00
Overdrafts	389.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,751.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,116.50	State-bank notes outstanding	
Due from other banks and bankers	7,054.68		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	
Current expenses and taxes paid	2,250.43		
Premiums paid		Individual deposits	163,347.30
Checks and other cash items	2,845.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	730.00		
Fractional currency	43.69	Due to other national banks	70.92
Trade dollars		Due to State banks and bankers	
Specie	15,530.00		
Legal-tender notes	1,259.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	333,169.67	Total	333,169.67

First National Bank, Oxford.

J. R. VAN WAGENEN, *President.* No. 273. PETER W. CLARKE, *Cashier.*

Loans and discounts	$187,411.03	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S bonds to secure deposits		Other undivided profits	33,393.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,314.39	National-bank notes outstanding	90,000.00
Due from approved reserve agents	22,768.83	State-bank notes outstanding	
Due from other banks and bankers	7,140.20		
Real estate, furniture, and fixtures	8,132.82	Dividends unpaid	510.00
Current expenses and taxes paid	1,122.39		
Premiums paid		Individual deposits	159,757.91
Checks and other cash items	4,375.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	440.00		
Fractional currency	51.20	Due to other national banks	2,089.38
Trade dollars		Due to State banks and bankers	
Specie	4,984.15		
Legal-tender notes	4,510.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	435,750.90	Total	435,750.90

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First National Bank, Palmyra.

PLINY T. SEXTON, *President.* No. 295. ROBERT M. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$759,899.42	Capital stock paid in	$1,000,000.00
Overdrafts	511.67		
U. S. bonds to secure circulation	1,000,000.00	Surplus fund	74,000.00
U. S. bonds to secure deposits		Other undivided profits	1,776.80
U. S. bonds on hand	30,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	892,385.00
Due from approved reserve agents	61,027.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	220,000.00	Individual deposits	173,540.55
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,845.00		
Fractional currency	136.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,808.00		
Legal-tender notes	5,474.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	45,000.00		
Due from U. S. Treasurer			
Total	2,141,702.35	Total	2,141,702.35

National Bank, Pawling.

ALBERT J. AIKEN, *President.* No. 1269. GEORGE W. CHASE, *Cashier.*

Loans and discounts	$135,426.66	Capital stock paid in	$175,000.00
Overdrafts	1,007.67		
U. S. bonds to secure circulation	175,000.00	Surplus fund	76,000.00
U. S. bonds to secure deposits		Other undivided profits	47,750.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	261,721.13	National-bank notes outstanding	156,350.00
Due from approved reserve agents	3,255.69	State-bank notes outstanding	
Due from other banks and bankers	24,660.48		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	472.30
Current expenses and taxes paid	1,898.13		
Premiums paid		Individual deposits	145,691.43
Checks and other cash items	1,746.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,815.00		
Fractional currency	351.83	Due to other national banks	13,170.62
Trade dollars		Due to State banks and bankers	17,805.74
Specie	7,500.00		
Legal-tender notes	2,052.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,805.35		
Due from U. S. Treasurer			
Total	632,240.66	Total	632,240.66

Westchester County National Bank, Peekskill.

DORLIN F. CLAPP, *President.* No. 1422. CORNELIUS A. PUGSLEY, *Cashier.*

Loans and discounts	$327,909.85	Capital stock paid in	$100,000.00
Overdrafts	58.90		
U. S. bonds to secure circulation	100,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	21,120.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,270.00
Due from approved reserve agents	102,265.56	State-bank notes outstanding	
Due from other banks and bankers	2,380.58		
Real estate, furniture, and fixtures	11,225.00	Dividends unpaid	178.50
Current expenses and taxes paid	3,992.16		
Premiums paid		Individual deposits	334,224.95
Checks and other cash items	307.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,263.00		
Fractional currency	211.83	Due to other national banks	21,022.70
Trade dollars		Due to State banks and bankers	2,248.13
Specie	22,950.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	581,064.56	Total	581,064.56

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First National Bank, Penn Yan.

GEORGE H. LAPHAM, *President.* No. 358. H. K. ARMSTRONG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,628.50	Capital stock paid in	$50,000.00
Overdrafts	342.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	6,364.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,629.10	State-bank notes outstanding	
Due from other banks and bankers	3,917.65		
Real estate, furniture, and fixtures	11,172.92	Dividends unpaid	
Current expenses and taxes paid	1,013.01		
Premiums paid		Individual deposits	103,783.65
Checks and other cash items	955.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,725.00		
Fractional currency	72.31	Due to other national banks	
Trade dollars	2.00	Due to State banks and bankers	152.24
Specie	5,934.90		
Legal-tender notes	4,800.00	Notes and bills re-discounted	4,205.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	205,756.13	Total	205,756.13

Yates County National Bank, Penn Yan.

MORRIS F. SHEPPARD, *President.* No. 2405. OLIVER H. STARK, *Cashier.*

Loans and discounts	$153,493.20	Capital stock paid in	$50,000.00
Overdrafts	1,616.83		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,181.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,565.91	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,553.54	State-bank notes outstanding	
Due from other banks and bankers	5,233.41		
Real estate, furniture, and fixtures	2,842.49	Dividends unpaid	
Current expenses and taxes paid	1,495.99		
Premiums paid	1,596.50	Individual deposits	105,910.97
Checks and other cash items	1,946.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,025.00		
Fractional currency	142.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,691.00		
Legal-tender notes	3,842.00	Notes and bills re-discounted	27,764.36
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	214,106.79	Total	214,106.79

Stissing National Bank, Pine Plains.

WILLIAM S. ENO, *President.* No. 981. W. BOSTWICK, *Cashier.*

Loans and discounts	$232,199.96	Capital stock paid in	$90,000.00
Overdrafts	9,788.75		
U. S. bonds to secure circulation	22,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	32,534.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	19,730.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,692.14		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	141.75
Current expenses and taxes paid	733.87		
Premiums paid		Individual deposits	66,804.09
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	480.00		
Fractional currency	22.71	Due to other national banks	5,550.34
Trade dollars		Due to State banks and bankers	
Specie	254.00		
Legal-tender notes	8,900.00	Notes and bills re-discounted	42,323.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,012.50		
Due from U. S. Treasurer			
Total	282,083.93	Total	282,083.93

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First National Bank, Plattsburgh.

MERRITT SOWLES, *President.* No. 266. C. A. BAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$602,145.17	Capital stock paid in	$100,000.00
Overdrafts	9,636.59		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	62,812.14
U. S. bonds on hand	30,000.00		
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	91,039.42	State-bank notes outstanding	
Due from other banks and bankers	3,427.73		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,857.50		
Premiums paid	7,500.00	Individual deposits	618,264.90
Checks and other cash items	495.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,810.00		
Fractional currency	129.41	Due to other national banks	3,379.53
Trade dollars		Due to State banks and bankers	
Specie	17,915.00		
Legal-tender notes	21,000.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	894,456.57	Total	894,456.57

Iron National Bank, Plattsburgh.

ANDREW WILLIAMS, *President.* No. 2534. JAMES SHAW, JR., *Cashier.*

Loans and discounts	$225,580.04	Capital stock paid in	$100,000.00
Overdrafts	1,536.75		
U. S. bonds to secure circulation	100,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	7,050.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,580.79	National-bank notes outstanding	90,000.00
Due from approved reserve agents	22,934.28	State-bank notes outstanding	
Due from other banks and bankers	2,360.45		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,189.62		
Premiums paid	6,250.00	Individual deposits	195,151.68
Checks and other cash items	316.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,674.00		
Fractional currency	56.63	Due to other national banks	4,133.98
Trade dollars		Due to State banks and bankers	575.06
Specie	3,596.85		
Legal-tender notes	8,335.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	404,910.96	Total	404,910.96

Merchants' National Bank, Plattsburgh.

ALFRED GUIBORD, *President.* No. 3174. JOHN M. WEVER, *Cashier.*

Loans and discounts	$829,783.73	Capital stock paid in	$100,000.00
Overdrafts	450.81		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,903.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	71,603.12	State-bank notes outstanding	
Due from other banks and bankers	1,469.63		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,000.00	Individual deposits	767,424.48
Checks and other cash items	6,548.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19.00		
Fractional currency	20.17	Due to other national banks	8,900.66
Trade dollars		Due to State banks and bankers	42.04
Specie	18,300.00		
Legal-tender notes	19,700.00	Notes and bills rediscounted	44,374.39
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,006,645.17	Total	1,006,645.17

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Vilas National Bank, Plattsburgh.

S. H. VILAS, *President.* No. 321. H. A. NEWTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$263,418.87	Capital stock paid in	$100,000.00
Overdrafts	2,530.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	17,163.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60,431.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	23,219.37	State-bank notes outstanding	
Due from other banks and bankers	2,536.02		
Real estate, furniture, and fixtures	24,060.00	Dividends unpaid	
Current expenses and taxes paid	1,756.25		
Premiums paid		Individual deposits	266,664.90
Checks and other cash items	251.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,665.00		
Fractional currency	6.04	Due to other national banks	4,485.53
Trade dollars		Due to State banks and bankers	1,150.86
Specie	20,340.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	454,464.41	Total	454,464.41

Poland National Bank, Poland.

MALCOMB A. BLUE, *President.* No. 2441. C. S. MILLINGTON, *Cashier.*

Loans and discounts	$96,730.28	Capital stock paid in	$50,000.00
Overdrafts	35.31		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,826.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,600.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	17,292.28	State-bank notes outstanding	
Due from other banks and bankers	20,382.37		
Real estate, furniture, and fixtures		Dividends unpaid	15.00
Current expenses and taxes paid	1,045.28		
Premiums paid		Individual deposits	91,056.86
Checks and other cash items	396.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	702.00		
Fractional currency	20.00	Due to other national banks	2,752.11
Trade dollars		Due to State banks and bankers	539.44
Specie	4,250.00		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer	60.00		
Total	188,689.43	Total	188,689.43

First National Bank, Port Chester.

ELWOOD BURDSALL, *President.* No. 402. JOSIAH N. WILCOX, *Cashier.*

Loans and discounts	$286,318.29	Capital stock paid in	$100,000.00
Overdrafts	245.76		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	45,053.42
U. S. bonds on hand	25,000.00		
Other stocks, bonds, and mortgages	109,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	60,043.95	State-bank notes outstanding	
Due from other banks and bankers	2,960.65		
Real estate, furniture, and fixtures		Dividends unpaid	698.00
Current expenses and taxes paid	4,760.71		
Premiums paid	17,142.00	Individual deposits	367,869.16
Checks and other cash items	898.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	19.76	Due to other national banks	15,718.38
Trade dollars		Due to State banks and bankers	
Specie	3,493.00		
Legal-tender notes	21,956.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	639,338.96	Total	639,338.96

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First National Bank, Port Henry.

GEORGE R. SHERMAN, *President.* No. 1697. FRANK S. ATWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,867.40	Capital stock paid in	$100,000.00
Overdrafts	203.57		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	24,836.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	127,130.79	National-bank notes outstanding	88,940.00
Due from approved reserve agents	87,705.74	State-bank notes outstanding	
Due from other banks and bankers	700.55		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,956.18		
Premiums paid		Individual deposits	306,215.87
Checks and other cash items	795.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	571.00		
Fractional currency	15.70	Due to other national banks	395.84
Trade dollars		Due to State banks and bankers	
Specie	8,141.05		
Legal-tender notes	5,800.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	540,387.72	Total	540,387.72

First National Bank, Port Jervis.

MARTIN C. EVERITT, *President.* No. 94. C. F. VAN INWEGEN, *Cashier.*

Loans and discounts	$367,288.33	Capital stock paid in	$100,000.00
Overdrafts	1,394.97		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	22,368.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,912.18	National-bank notes outstanding	89,250.00
Due from approved reserve agents	44,545.73	State-bank notes outstanding	
Due from other banks and bankers	2,444.28		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	80.00
Current expenses and taxes paid	1,704.22		
Premiums paid		Individual deposits	356,467.22
Checks and other cash items	715.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,661.00		
Fractional currency	69.58	Due to other national banks	14,080.98
Trade dollars		Due to State banks and bankers	
Specie	9,058.55		
Legal-tender notes	21,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,452.21		
Due from U. S. Treasurer			
Total	596,246.80	Total	596,246.80

National Bank, Port Jervis.

CHARLES ST. JOHN, *President.* No. 1363. W. E. SCOTT, *Cashier.*

Loans and discounts	$402,087.67	Capital stock paid in	$130,000.00
Overdrafts	3,156.05		
U. S. bonds to secure circulation	130,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	37,761.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	116,686.93	National-bank notes outstanding	115,800.00
Due from approved reserve agents	20,546.23	State-bank notes outstanding	
Due from other banks and bankers	14,027.02		
Real estate, furniture, and fixtures	8,810.00	Dividends unpaid	
Current expenses and taxes paid	1,153.28		
Premiums paid	10,000.00	Individual deposits	440,264.15
Checks and other cash items	11,769.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,225.00		
Fractional currency	74.87	Due to other national banks	9,445.13
Trade dollars		Due to State banks and bankers	
Specie	25,383.75		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit	5,000.00	Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer			
Total	768,270.74	Total	768,270.74

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National Bank, Potsdam.

BLOOMFIELD USHER, *President.* No. 868. LUKE USHER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$464,300.06	Capital stock paid in	$200,000.00
Overdrafts	1,552.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	26,568.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	73,886.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	43,795.97	State-bank notes outstanding	
Due from other banks and bankers	4,030.22		
Real estate, furniture, and fixtures	12,251.45	Dividends unpaid	
Current expenses and taxes paid	4,308.45		
Premiums paid	4,000.00	Individual deposits	363,446.31
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,632.00		
Fractional currency	160.53	Due to other national banks	556.40
Trade dollars		Due to State banks and bankers	
Specie	5,033.00		
Legal-tender notes	17,370.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	685,571.03	Total	685,571.03

First National Bank, Poughkeepsie.

ROBERT SLEE, *President.* No. 465. ZEBULON RUDD, *Cashier.*

Loans and discounts	$188,008.14	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	23,291.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	69,324.30	National-bank notes outstanding	89,500.00
Due from approved reserve agents	17,727.48	State-bank notes outstanding	
Due from other banks and bankers	1,931.46		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	2,078.66		
Premiums paid	6,700.00	Individual deposits	200,864.75
Checks and other cash items	3,814.87	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,087.00		
Fractional currency	504.58	Due to other national banks	1,349.76
Trade dollars		Due to State banks and bankers	
Specie	9,600.50		
Legal-tender notes	9,729.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	435,005.99	Total	435,005.99

City National Bank, Poughkeepsie.

HUDSON TAYLOR, *President.* No. 1305. H. L. TAYLOR, *Cashier.*

Loans and discounts	$237,697.92	Capital stock paid in	$100,000.00
Overdrafts	426.80		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	19,012.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,437.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,060.03	State-bank notes outstanding	
Due from other banks and bankers	32,246.47		
Real estate, furniture, and fixtures	19,500.00	Dividends unpaid	1,977.00
Current expenses and taxes paid	1,205.77		
Premiums paid	2,050.77	Individual deposits	104,243.84
Checks and other cash items	7,643.73	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4,205.00		
Fractional currency	128.63	Due to other national banks	16,468.51
Trade dollars		Due to State banks and bankers	14,457.74
Specie	8,188.00		
Legal-tender notes	6,744.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	388,659.62	Total	388,659.62

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Fallkill National Bank, Poughkeepsie.

JOHN THOMPSON, *President.* No. 659. JOHN F. HULL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$643,781.10	Capital stock paid in	$400,000.00
Overdrafts	871.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	31,806.70
U. S. bonds on hand	2,000.00		
Other stocks, bonds, and mortgages	93,029.50	National-bank notes outstanding	42,000.00
Due from approved reserve agents	18,696.34	State-bank notes outstanding	
Due from other banks and bankers	36,163.91		
Real estate, furniture, and fixtures	28,275.00	Dividends unpaid	2,135.00
Current expenses and taxes paid	2,115.57		
Premiums paid	3,863.75	Individual deposits	318,813.92
Checks and other cash items	9,066.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,211.00		
Fractional currency	350.00	Due to other national banks	47,676.01
Trade dollars		Due to State banks and bankers	
Specie	23,756.84		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	922,431.63	Total	922,431.63

Farmers and Manufacturers' National Bank, Poughkeepsie.

WILLIAM A. DAVIES, *President.* No. 1312. FREDERICK W. DAVIS, *Cashier.*

Loans and discounts	$421,774.22	Capital stock paid in	$200,000.00
Overdrafts	1,758.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	33,101.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,720.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	90,163.64	State-bank notes outstanding	
Due from other banks and bankers	22,973.63		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	1,550.50
Current expenses and taxes paid	2,495.54		
Premiums paid		Individual deposits	319,127.48
Checks and other cash items	4,173.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,478.00		
Fractional currency	346.08	Due to other national banks	13,604.61
Trade dollars		Due to State banks and bankers	3,393.32
Specie	25,144.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	680,277.22	Total	680,277.22

Merchants' National Bank, Poughkeepsie.

L. G. DODGE, *President.* No. 1380. WALTER C. FONDA, *Cashier.*

Loans and discounts	$714,210.81	Capital stock paid in	$175,000.00
Overdrafts	1,597.61		
U. S. bonds to secure circulation	141,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	28,485.68
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	3,250.00	National-bank notes outstanding	125,300.00
Due from approved reserve agents	219,559.46	State-bank notes outstanding	
Due from other banks and bankers	131,287.01		
Real estate, furniture, and fixtures	32,000.00	Dividends unpaid	
Current expenses and taxes paid	7,818.18		
Premiums paid		Individual deposits	693,960.30
Checks and other cash items	3,080.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,634.00		
Fractional currency	175.76	Due to other national banks	175,036.33
Trade dollars		Due to State banks and bankers	22,855.95
Specie	27,500.20		
Legal-tender notes	32,180.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,345.00		
Due from U. S. Treasurer			
Total	1,345,638.26	Total	1,345,638.26

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Poughkeepsie National Bank, Poughkeepsie.

A. J. KETCHAM, *President.* No. 1306. GEORGE CORNWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$312,925.52	Capital stock paid in	$150,000.00
Overdrafts	730.92		
U. S. bonds to secure circulation	37,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,153.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,979.76	National-bank notes outstanding	33,750.00
Due from approved reserve agents	110,814.73	State-bank notes outstanding	
Due from other banks and bankers	44,565.60		
Real estate, furniture, and fixtures	27,992.86	Dividends unpaid	
Current expenses and taxes paid	3,967.39		
Premiums paid	4,000.00	Individual deposits	274,688.57
Checks and other cash items	8,701.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,391.00		
Fractional currency	21.00	Due to other national banks	81,189.42
Trade dollars		Due to State banks and bankers	
Specie	12,046.42		
Legal-tender notes	1,457.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	608,781.48	Total	608,781.48

Pulaski National Bank, Pulaski.

HELEN A. CLARK, *President.* No. 1496. LOUIS J. CLARK, *Cashier.*

Loans and discounts	$64,939.30	Capital stock paid in	$50,000.00
Overdrafts	203.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,209.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,643.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	43,130.16	State-bank notes outstanding	
Due from other banks and bankers	82.98		
Real estate, furniture, and fixtures	18,112.54	Dividends unpaid	
Current expenses and taxes paid	1,266.64		
Premiums paid	1,000.00	Individual deposits	102,761.72
Checks and other cash items	9,931.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	6.52	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,577.50		
Legal-tender notes	1,265.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	176,221.14	Total	176,221.14

First National Bank, Red Hook.

R. L. MASSONNEAU, *President.* No. 752. JOHN S. CROUSE, *Cashier.*

Loans and discounts	$92,624.02	Capital stock paid in	$150,000.00
Overdrafts	394.85		
U. S. bonds to secure circulation	142,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	27,759.36
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	141,000.00	National-bank notes outstanding	127,000.00
Due from approved reserve agents	27,021.69	State-bank notes outstanding	
Due from other banks and bankers	303.92		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	73.42		
Premiums paid		Individual deposits	90,128.65
Checks and other cash items	1,543.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,517.00		
Fractional currency	60.43	Due to other national banks	13,200.29
Trade dollars		Due to State banks and bankers	
Specie	13,637.20		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,412.50		
Due from U. S. Treasurer	.20		
Total	438,088.30	Total	438,088.30

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First National Bank, Rhinebeck.

EDWIN HILL, *President.* No. 1157. JAMES H. THORN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,294.57	Capital stock paid in	$125,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	23,400.00
U. S. bonds to secure deposits		Other undivided profits	5,416.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,881.25	National-bank notes outstanding	90,000.00
Due from approved reserve agents	12,100.26	State-bank notes outstanding	
Due from other banks and bankers	208.70		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	663.00
Current expenses and taxes paid	1,372.60		
Premiums paid		Individual deposits	72,436.88
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,094.00		
Fractional currency	178.13	Due to other national banks	2,775.39
Trade dollars		Due to State banks and bankers	
Specie	2,062.75		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	319,692.26	Total	319,692.26

First National Bank, Richburgh.

HIRAM DIMMICK, *President.* No. 2553. J. S. ROWLEY, *Cashier.*

Loans and discounts	$51,182.47	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,130.17
U. S. bonds to secure deposits		Other undivided profits	4,054.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,595.40	State-bank notes outstanding	
Due from other banks and bankers	117.40		
Real estate, furniture, and fixtures	10,617.57	Dividends unpaid	
Current expenses and taxes paid	1,531.60		
Premiums paid	3,109.38	Individual deposits	21,284.55
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	26.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,172.00		
Legal-tender notes	280.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	91,719.32	Total	91,719.32

First National Bank, Richfield Springs.

NORMAN GETMAN, *President.* No. 2651. MYRON A. MCKEE, *Cashier.*

Loans and discounts	$222,149.20	Capital stock paid in	$100,000.00
Overdrafts	560.28		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,038.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,400.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	25,498.19	State-bank notes outstanding	
Due from other banks and bankers	840.97		
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	540.00
Current expenses and taxes paid	1,106.21		
Premiums paid	1,500.00	Individual deposits	168,705.36
Checks and other cash items	379.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	181.24	Due to other national banks	218.28
Trade dollars		Due to State banks and bankers	
Specie	4,000.00		
Legal-tender notes	12,036.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	322,502.04	Total	322,502.04

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Commercial National Bank, Rochester.

H. F. ATKINSON, *President.* No. 2383. H. F. HUNTINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$785,134.91	Capital stock paid in	$200,000.00
Overdrafts	1,145.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	43,138.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	64,899.07	State-bank notes outstanding	
Due from other banks and bankers	100,090.79		
Real estate, furniture, and fixtures	44,000.00	Dividends unpaid	
Current expenses and taxes paid	6,641.01		
Premiums paid	4,437.50	Individual deposits	633,280.55
Checks and other cash items	19,567.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,252.00		
Fractional currency	82.71	Due to other national banks	85,754.71
Trade dollars		Due to State banks and bankers	2,120.32
Specie	24,690.00		
Legal-tender notes	29,303.00	Notes and bills re-discounted	28,200.00
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,137,494.46	Total	1,137,494.46

Flour City National Bank, Rochester.

H. B. HATHAWAY, *President.* No. 1362. WILLIAM AUG. WATERS, *Cashier.*

Loans and discounts	$1,832,682.31	Capital stock paid in	$300,000.00
Overdrafts	3,050.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,887.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	157,262.86	State-bank notes outstanding	
Due from other banks and bankers	142,465.14		
Real estate, furniture, and fixtures	74,172.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,263,414.71
Checks and other cash items	21,416.93	United States deposits	76,864.75
Exchanges for clearing-house		Deposits of U.S. disbursing officers	23,683.75
Bills of other banks	16,267.00		
Fractional currency	1,345.49	Due to other national banks	482,125.43
Trade dollars		Due to State banks and bankers	34,401.10
Specie	79,514.78		
Legal-tender notes	31,950.00	Notes and bills re-discounted	
U. S. certificates of deposit	30,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,543,376.85	Total	2,543,376.85

Traders' National Bank, Rochester.

SIMON L. BREWSTER, *President.* No. 1104. HENRY C. BREWSTER, *Cashier.*

Loans and discounts	$1,963,013.19	Capital stock paid in	$250,000.00
Overdrafts	1,350.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	350,000.00
U. S. bonds to secure deposits		Other undivided profits	94,865.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	298,233.42	State-bank notes outstanding	
Due from other banks and bankers	118,650.00		
Real estate, furniture, and fixtures	4,200.00	Dividends unpaid	155.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,733,948.45
Checks and other cash items	50,450.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,210.00		
Fractional currency	1,248.81	Due to other national banks	57,760.07
Trade dollars		Due to State banks and bankers	7,836.59
Specie	81,840.00		
Legal-tender notes	26,120.00	Notes and bills re-discounted	71,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,610,565.69	Total	2,610,565.69

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First National Bank, Rome.

F. H. THOMAS, *President.* No. 1414. NEWELL F. THOMAS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$191,512.08	Capital stock paid in	$100,000.00
Overdrafts	1,029.00		
U. S. bonds to secure circulation	60,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,614.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	47,898.92	State-bank notes outstanding	
Due from other banks and bankers	180.00		
Real estate, furniture, and fixtures	7,900.00	Dividends unpaid	33.33
Current expenses and taxes paid	1,014.10		
Premiums paid		Individual deposits	140,282.14
Checks and other cash items	7,440.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	255.00		
Fractional currency	114.90	Due to other national banks	3,922.08
Trade dollars		Due to State banks and bankers	2,550.52
Specie	3,045.00		
Legal-tender notes	7,313.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	330,402.07	Total	330,402.07

Central National Bank, Rome.

JIM. STEVENS, *President.* No. 1376. CHARLES S. GRIFFIN, *Cashier.*

Loans and discounts	$340,216.02	Capital stock paid in	$100,000.00
Overdrafts	661.57		
U. S. bonds to secure circulation	25,050.00	Surplus fund	20,004.00
U. S. bonds to secure deposits		Other undivided profits	24,663.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,837.02	National-bank notes outstanding	22,500.00
Due from approved reserve agents	37,574.68	State-bank notes outstanding	
Due from other banks and bankers	1,331.48		
Real estate, furniture, and fixtures	18,894.68	Dividends unpaid	67.20
Current expenses and taxes paid	2,686.48		
Premiums paid	1,448.68	Individual deposits	309,136.80
Checks and other cash items	14,627.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	526.00		
Fractional currency	162.00	Due to other national banks	837.22
Trade dollars		Due to State banks and bankers	193.06
Specie	7,421.50		
Legal-tender notes	14,471.00	Notes and bills re-discounted	10,611.26
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	488,033.29	Total	488,033.29

Farmers' National Bank, Rome.

W. J. P. KINGSLEY, *President.* No. 2410. SAMUEL WARDWELL, *Cashier.*

Loans and discounts	$278,601.66	Capital stock paid in	$100,000.00
Overdrafts	221.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	24,559.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	27,012.44	State-bank notes outstanding	
Due from other banks and bankers	8,161.23		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	352.00
Current expenses and taxes paid	2,538.98		
Premiums paid	662.50	Individual deposits	239,234.60
Checks and other cash items	20,299.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,785.00		
Fractional currency	63.36	Due to other national banks	12,600.93
Trade dollars		Due to State banks and bankers	1,582.00
Specie	19,510.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	17,276.89
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	460,606.20	Total	460,606.20

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Port Stanwix National Bank, Rome.

H. G. UTLEY, *President.* No. 1410. GEORGE BARNARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$468,011.36	Capital stock paid in	$150,000.00
Overdrafts	941.13		
U. S. bonds to secure circulation	140,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	104,205.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,075.00	National-bank notes outstanding	124,880.00
Due from approved reserve agents	57,553.25	State-bank notes outstanding	
Due from other banks and bankers	5,102.37		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	42.00
Current expenses and taxes paid	980.13		
Premiums paid		Individual deposits	284,991.17
Checks and other cash items	12,549.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,246.00		
Fractional currency	116.10	Due to other national banks	11,436.18
Trade dollars		Due to State banks and bankers	7,439.61
Specie	12,292.75		
Legal-tender notes	13,904.00	Notes and bills re-discounted	16,576.88
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,300.00		
Due from U. S. Treasurer			
Total	729,571.33	Total	729,571.33

First National Bank, Saint Johnsville.

JOSEPH SMITH, *President.* No. 375. JOSEPH M. HUBBARD, *Cashier.*

Loans and discounts	$107,006.59	Capital stock paid in	$50,000.00
Overdrafts	777.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	2,914.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	13,210.72	State-bank notes outstanding	
Due from other banks and bankers	244.34		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	93.00
Current expenses and taxes paid	721.93		
Premiums paid		Individual deposits	95,330.83
Checks and other cash items	555.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	530.00		
Fractional currency	5.43	Due to other national banks	2,242.86
Trade dollars		Due to State banks and bankers	
Specie	6,299.75		
Legal-tender notes	6,179.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	199,181.39	Total	199,181.39

First National Bank, Salamanca.

HENRY O. WAIT, *President.* No. 2472. W. W. WELLMAN, *Cashier.*

Loans and discounts	$169,504.15	Capital stock paid in	$50,000.00
Overdrafts	1,128.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,500.00
U. S. bonds to secure deposits		Other undivided profits	5,942.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,670.05	National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,764.65	State-bank notes outstanding	
Due from other banks and bankers	4,761.33		
Real estate, furniture, and fixtures	11,324.95	Dividends unpaid	
Current expenses and taxes paid	1,054.23		
Premiums paid	3,750.00	Individual deposits	157,441.53
Checks and other cash items	744.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,902.00		
Fractional currency	20.93	Due to other national banks	929.39
Trade dollars		Due to State banks and bankers	71.65
Specie	11,519.50		
Legal-tender notes	7,490.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	276,884.72	Total	276,884.72

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Salamanca National Bank, Salamanca.

ALBERT G. DOW, *President.* No. 2610. HIRAM FOSDICK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$152,690.98	Capital stock paid in	$50,000.00
Overdrafts	174.92		
U. S. bonds to secure circulation	15,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,291.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	26,445.50	State-bank notes outstanding	
Due from other banks and bankers	6,670.72		
Real estate, furniture, and fixtures	7,200.00	Dividends unpaid	
Current expenses and taxes paid	525.41		
Premiums paid		Individual deposits	149,421.08
Checks and other cash items	14.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	106.00		
Fractional currency	32.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,102.00		
Legal-tender notes	9,575.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	235,212.44	Total	235,212.44

First National Bank, Salem.

M. L. SHELDON, *President.* No. 3309. THOMAS E. KENYON, *Cashier.*

Loans and discounts	$257,826.72	Capital stock paid in	$100,000.00
Overdrafts	812.96		
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	13,275.77
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	23,938.61	National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,464.82	State-bank notes outstanding	
Due from other banks and bankers	2,359.43		
Real estate, furniture, and fixtures	4,300.00	Dividends unpaid	198.00
Current expenses and taxes paid	1,048.07		
Premiums paid	11,875.00	Individual deposits	218,368.20
Checks and other cash items	705.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	130.00		
Fractional currency	42.55	Due to other national banks	15,266.22
Trade dollars		Due to State banks and bankers	
Specie	2,916.20		
Legal-tender notes	11,533.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	1,094.75
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	397,202.94	Total	397,202.94

People's National Bank, Salem.

CHARLES LYON, *President.* No. 3245. R. M. STEVENSON, *Cashier.*

Loans and discounts	$80,976.52	Capital stock paid in	$50,000.00
Overdrafts	192.56		
U. S. bonds to secure circulation	18,000.00	Surplus fund	1,800.00
U. S. bonds to secure deposits		Other undivided profits	2,338.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,200.00
Due from approved reserve agents	10,086.47	State-bank notes outstanding	
Due from other banks and bankers	2,337.49		
Real estate, furniture, and fixtures	6,337.10	Dividends unpaid	24.00
Current expenses and taxes paid	664.10		
Premiums paid	3,200.00	Individual deposits	60,776.16
Checks and other cash items	45.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,010.00		
Fractional currency	29.16	Due to other national banks	5,326.05
Trade dollars		Due to State banks and bankers	
Specie	2,800.35		
Legal-tender notes	9,976.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	810.00		
Due from U. S. Treasurer			
Total	136,464.75	Total	136,464.75

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National Bank, Sandy Hill.

NELSON W. WAIT, *President.* No. 2838. CHARLES T. BEACH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$350,764.85	Capital stock paid in	$50,000.00
Overdrafts	151.81		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	15,041.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80,088.90	National-bank notes outstanding	11,250.00
Due from approved reserve agents	47,432.41	State-bank notes outstanding	
Due from other banks and bankers	3,743.90		
Real estate, furniture, and fixtures	5,800.00	Dividends unpaid	
Current expenses and taxes paid	918.42		
Premiums paid	4,605.00	Individual deposits	437,207.96
Checks and other cash items	59.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	389.00		
Fractional currency	109.42	Due to other national banks	8,525.02
Trade dollars		Due to State banks and bankers	
Specie	4,348.55		
Legal-tender notes	5,550.00	Notes and bills re-discounted	
U. S. certificates of deposit	15,000.00	Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	532,024.45	Total	532,024.45

People's National Bank, Sandy Hill.

U. G. PARIS, *President.* No. 3244. W. J. TOWNSEND, *Cashier.*

Loans and discounts	$178,614.54	Capital stock paid in	$50,000.00
Overdrafts	28.56		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	4,568.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,366.68	State-bank notes outstanding	
Due from other banks and bankers	4,291.64		
Real estate, furniture, and fixtures	12,276.44	Dividends unpaid	
Current expenses and taxes paid	955.51		
Premiums paid	2,460.93	Individual deposits	154,109.96
Checks and other cash items	114.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	880.00		
Fractional currency	20.71	Due to other national banks	3,862.94
Trade dollars		Due to State banks and bankers	1,526.73
Specie	6,867.05		
Legal-tender notes	4,879.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	238,818.38	Total	238,818.38

First National Bank, Saratoga Springs.

AUGUSTUS BOCKES, *President.* No. 893. WILLIAM HAY BOCKES, *Cashier.*

Loans and discounts	$1,120,246.27	Capital stock paid in	$100,000.00
Overdrafts	1,081.23		
U. S. bonds to secure circulation	100,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	27,796.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,200.00	National-bank notes outstanding	89,970.00
Due from approved reserve agents	113,783.49	State-bank notes outstanding	
Due from other banks and bankers	13,491.33		
Real estate, furniture, and fixtures	31,602.54	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,109,126.51
Checks and other cash items	5,248.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,185.00		
Fractional currency	236.97	Due to other national banks	46,447.03
Trade dollars		Due to State banks and bankers	1,435.34
Specie	61,564.90		
Legal-tender notes	23,324.00	Notes and bills re-discounted	26,688.34
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,491,463.98	Total	1,491,463.98

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Citizens' National Bank, Saratoga Springs.

DANIEL A. BULLARD, *President.* No. 2615. LESTER A. SHARP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,217.49	Capital stock paid in	$100,000.00
Overdrafts	44.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,613.53
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	540.82	National-bank notes outstanding	45,000.00
Due from approved reserve agents	19,043.69	State-bank notes outstanding	
Due from other banks and bankers	169.37		
Real estate, furniture, and fixtures	6,124.00	Dividends unpaid	180.00
Current expenses and taxes paid	1,411.08		
Premiums paid	8,908.00	Individual deposits	148,897.35
Checks and other cash items	5,221.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,562.00		
Fractional currency	284.25	Due to other national banks	7,062.75
Trade dollars		Due to State banks and bankers	
Specie	12,597.20		
Legal-tender notes	7,661.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	218.80		
Total	321,753.63	Total	321,753.63

First National Bank, Saugerties.

R. A. SNYDER, *President.* No. 1040. P. M. GILLESPY, *Cashier.*

Loans and discounts	$300,520.87	Capital stock paid in	$200,000.00
Overdrafts	5,615.38		
U. S. bonds to secure circulation	100,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	10,469.74
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	1,785.29	National-bank notes outstanding	90,000.00
Due from approved reserve agents	9,516.29	State-bank notes outstanding	
Due from other banks and bankers	1,501.28		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	1,692.55
Current expenses and taxes paid	927.00		
Premiums paid	3,282.00	Individual deposits	121,694.15
Checks and other cash items	3,652.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,311.00		
Fractional currency	26.64	Due to other national banks	6,145.75
Trade dollars		Due to State banks and bankers	
Specie	13,163.50		
Legal-tender notes	3,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	465,002.19	Total	465,002.19

Saugerties National Bank, Saugerties.

WILLIAM F. RUSSELL, *President.* No. 1208. THOMAS B. KEENEY, *Cashier.*

Loans and discounts	$179,962.23	Capital stock paid in	$125,000.00
Overdrafts	5,002.03		
U. S. bonds to secure circulation	121,000.00	Surplus fund	21,200.00
U. S. bonds to secure deposits		Other undivided profits	9,032.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,750.00	National-bank notes outstanding	108,700.00
Due from approved reserve agents	3,087.32	State-bank notes outstanding	
Due from other banks and bankers	2,392.02		
Real estate, furniture, and fixtures	9,600.00	Dividends unpaid	1,606.75
Current expenses and taxes paid	540.49		
Premiums paid		Individual deposits	90,097.31
Checks and other cash items	5,495.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,510.00		
Fractional currency	32.50	Due to other national banks	3,055.35
Trade dollars		Due to State banks and bankers	
Specie	12,274.59		
Legal-tender notes	610.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,435.00		
Due from U. S. Treasurer			
Total	358,691.92	Total	358,691.92

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Mohawk National Bank, Schenectady.

GEORGE G. MAXON, *President.* No. 1226. CHARLES THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$316,346.73	Capital stock paid in	$100,000.00
Overdrafts	2,955.42		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	66,155.71
U. S. bonds on hand	100,000.00		
Other stocks, bonds, and mortgages	38,767.42	National-bank notes outstanding	85,950.00
Due from approved reserve agents	263,698.96	State-bank notes outstanding	
Due from other banks and bankers	123.26		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	1,734.39
Current expenses and taxes paid			
Premiums paid	15,075.00	Individual deposits	645,045.64
Checks and other cash items	982.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	24,340.00		
Fractional currency		Due to other national banks	2,076.25
Trade dollars		Due to State banks and bankers	715.33
Specie	36,387.75		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	921,677.32	Total	921,677.32

National Bank, Schuylerville.

E. C. BULLARD, *President.* No. 1298. JOHN H. DE RIDDER, *Cashier.*

Loans and discounts	$168,027.95	Capital stock paid in	$50,000.00
Overdrafts	44.30		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	7,113.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,950.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,800.57	State-bank notes outstanding	
Due from other banks and bankers	2,207.76		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	12.50
Current expenses and taxes paid	1,072.08		
Premiums paid		Individual deposits	111,672.09
Checks and other cash items	520.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	834.00		
Fractional currency	158.36	Due to other national banks	3,619.60
Trade dollars		Due to State banks and bankers	142.90
Specie	6,095.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	7,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	350.00		
Due from U. S. Treasurer			
Total	250,060.62	Total	250,060.62

Exchange National Bank, Seneca Falls.

H. CHAMBERLAIN, *President.* No. 3329. N. H. BECKER, *Cashier.*

Loans and discounts	$411,428.56	Capital stock paid in	$100,000.00
Overdrafts	691.01		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,700.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	64,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	42,344.98	State-bank notes outstanding	
Due from other banks and bankers	3,313.37		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,000.00	Individual deposits	372,003.33
Checks and other cash items	376.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	440.00		
Fractional currency	85.05	Due to other national banks	2,001.03
Trade dollars		Due to State banks and bankers	38,665.07
Specie	14,690.00		
Legal-tender notes	9,865.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	10.00		
Total	593,869.55	Total	593,869.55

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Sherburne National Bank, Sherburne.

JOSHUA PRATT, *President.* No. 1166. HOMER G. NEWTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$122,806.33	Capital stock paid in	$100,000.00
Overdrafts	385.62		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	51,233.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	135,100.00	National-bank notes outstanding	89,000.00
Due from approved reserve agents	42,586.69	State-bank notes outstanding	
Due from other banks and bankers	1,160.04		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	1,230.23		
Premiums paid		Individual deposits	147,154.79
Checks and other cash items	24.60	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3,283.00		
Fractional currency	46.53	Due to other national banks	406.45
Trade dollars		Due to State banks and bankers	
Specie	6,672.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	437,795.04	Total	437,795.04

First National Bank, Sing Sing.

HENRY C. NELSON, *President.* No. 471. ISAAC B. NOXON, *Cashier.*

Loans and discounts	$391,218.80	Capital stock paid in	$100,000.00
Overdrafts	164.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	28,248.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,575.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	64,089.91	State-bank notes outstanding	
Due from other banks and bankers	10,153.05		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	7,406.25	Individual deposits	366,954.40
Checks and other cash items	709.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,061.00		
Fractional currency	479.00	Due to other national banks	38,337.73
Trade dollars		Due to State banks and bankers	594.26
Specie	12,303.00		
Legal-tender notes	30,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	576,635.03	Total	576,635.03

Farmers and Drovers' National Bank, Somers.

WILLIAM BAILEY, *President.* No. 1304. A. B. THACKER, *Cashier.*

Loans and discounts	$300,816.93	Capital stock paid in	$166,700.00
Overdrafts	491.93		
U. S. bonds to secure circulation	166,700.00	Surplus fund	48,000.00
U. S. bonds to secure deposits		Other undivided profits	26,063.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,300.00	National-bank notes outstanding	149,910.00
Due from approved reserve agents	45,564.44	State-bank notes outstanding	
Due from other banks and bankers	922.80		
Real estate, furniture, and fixtures	9,400.00	Dividends unpaid	
Current expenses and taxes paid	1,470.56		
Premiums paid	15,000.00	Individual deposits	212,675.42
Checks and other cash items	451.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,246.00		
Fractional currency	75.34	Due to other national banks	3,115.17
Trade dollars		Due to State banks and bankers	
Specie	6,524.90		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	7,500.00		
Due from U. S. Treasurer			
Total	606,463.99	Total	606,463.99

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First National Bank, Springville.

WILLIAM O. LELAND, *President.* No. 2892. ELMER O. LELAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$209,918.63	Capital stock paid in	$50,000.00
Overdrafts	11.71		
U. S. bonds to secure circulation	30,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	6,803.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,600.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	28,940.49	State-bank notes outstanding	
Due from other banks and bankers	8,807.59		
Real estate, furniture, and fixtures	14,104.14	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,197.00	Individual deposits	176,709.88
Checks and other cash items	1,528.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	183.00		
Fractional currency	7.58	Due to other national banks	10,116.41
Trade dollars		Due to State banks and bankers	28,006.43
Specie	7,024.50		
Legal-tender notes	4,963.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	313,636.17	Total	313,636.17

National Bank, Stamford.

MEANDER FREDENBURG, *President.* No. 2602. J. H. MERCHANT, *Cashier.*

Loans and discounts	$127,259.13	Capital stock paid in	$75,000.00
Overdrafts	807.40		
U. S. bonds to secure circulation	45,000.00	Surplus fund	5,278.75
U. S. bonds to secure deposits		Other undivided profits	3,120.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	40,500.00
Due from approved reserve agents	295.19	State-bank notes outstanding	
Due from other banks and bankers	166.89		
Real estate, furniture, and fixtures	5,346.78	Dividends unpaid	711.00
Current expenses and taxes paid	1,387.29		
Premiums paid	7,000.00	Individual deposits	68,726.47
Checks and other cash items	568.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	40.21	Due to other national banks	990.47
Trade dollars		Due to State banks and bankers	
Specie	4,765.75		
Legal-tender notes	1,775.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	2,500.00
Redemption fund with U. S. Treas	2,025.00		
Due from U. S. Treasurer	10.00		
Total	196,827.63	Total	196,827.63

First National Bank, Syracuse.

EDWARD B. JUDSON, *President.* No. 6. GEORGE B. LEONARD, *Cashier.*

Loans and discounts	$1,066,849.10	Capital stock paid in	$250,000.00
Overdrafts	264.87		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	48,415.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	221,766.08	State-bank notes outstanding	
Due from other banks and bankers	66,896.43		
Real estate, furniture, and fixtures	3,662.50	Dividends unpaid	
Current expenses and taxes paid	6,696.78		
Premiums paid	6,000.00	Individual deposits	994,607.85
Checks and other cash items		United States deposits	
Exchanges for clearing-house	24,925.60	Deposits of U.S. disbursing officers	
Bills of other banks	10,565.00		
Fractional currency		Due to other national banks	30,063.17
Trade dollars		Due to State banks and bankers	6,024.15
Specie	51,233.98		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,524,110.34	Total	1,524,110.34

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Third National Bank, Syracuse.

LUCIUS GLEASON, *President.* No. 159. GEORGE S. LEONARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$629,395.81	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	275,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	86,500.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,000.00	National-bank notes outstanding	245,850.00
Due from approved reserve agents	44,127.43	State-bank notes outstanding	
Due from other banks and bankers	9,504.48		
Real estate, furniture, and fixtures	90,371.17	Dividends unpaid	
Current expenses and taxes paid	6,096.97		
Premiums paid	40,772.27	Individual deposits	411,139.34
Checks and other cash items	2,038.65	United States deposits	71,245.68
Exchanges for clearing-house	2,697.76	Deposits of U.S. disbursing officers	19,559.92
Bills of other banks	3,730.00		
Fractional currency	370.50	Due to other national banks	12,726.24
Trade dollars		Due to State banks and bankers	63,000.00
Specie	24,541.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	12,375.00		
Due from U. S. Treasurer			
Total	1,270,021.54	Total	1,270,021.54

Merchants' National Bank, Syracuse.

GEORGE N. KENNEDY, *President.* No. 1342. EDWIN R. PLUMB, *Cashier.*

Loans and discounts	$612,931.00	Capital stock paid in	$180,000.00
Overdrafts	1,633.07		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	121,139.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,342.00	National-bank notes outstanding	133,900.00
Due from approved reserve agents	54,333.07	State-bank notes outstanding	
Due from other banks and bankers	42,421.02		
Real estate, furniture, and fixtures	3,163.99	Dividends unpaid	
Current expenses and taxes paid	2,927.78		
Premiums paid		Individual deposits	430,895.28
Checks and other cash items		United States deposits	
Exchanges for clearing-house	10,311.73	Deposits of U.S. disbursing officers	
Bills of other banks	12,491.00		
Fractional currency	8.39	Due to other national banks	15,984.42
Trade dollars		Due to State banks and bankers	1,688.65
Specie	24,295.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	933,608.05	Total	933,608.05

Salt Springs National Bank, Syracuse.

ALFRED A. HOWLETT, *President.* No. 1287. THOMAS J. LEACH, *Cashier.*

Loans and discounts	$548,650.74	Capital stock paid in	$200,000.00
Overdrafts	611.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	32,975.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	62,616.68	State-bank notes outstanding	
Due from other banks and bankers	21,011.86		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	3,215.55		
Premiums paid	13,000.00	Individual deposits	433,434.83
Checks and other cash items	186.67	United States deposits	
Exchanges for clearing-house	9,894.90	Deposits of U.S. disbursing officers	
Bills of other banks	5,768.00		
Fractional currency		Due to other national banks	1,437.65
Trade dollars		Due to State banks and bankers	543.13
Specie	18,302.20		
Legal-tender notes	12,883.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	753,391.32	Total	753,391.32

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Tarrytown National Bank, Tarrytown.

D. OGDEN BRADLEY, *President.* No. 2626. WILLIAM D. HUMPHREYS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$344,639.96	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	18,956.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	102,998.45	State-bank notes outstanding	
Due from other banks and bankers	70,699.84		
Real estate, furniture, and fixtures		Dividends unpaid	108.00
Current expenses and taxes paid	1,089.61		
Premiums paid	3,600.00	Individual deposits	370,543.22
Checks and other cash items	533.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,100.00		
Fractional currency	139.49	Due to other national banks	50,786.11
Trade dollars		Due to State banks and bankers	2,931.30
Specie	1,550.00		
Legal-tender notes	20,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	572,825.54	Total	572,825.54

Central National Bank, Troy.

MOSES WARREN, *President.* No. 1012. ASA. W. WICKES, *Cashier.*

Loans and discounts	$676,963.63	Capital stock paid in	$200,000.00
Overdrafts	1,568.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	21,508.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,710.00	National-bank notes outstanding	44,080.00
Due from approved reserve agents	96,696.52	State-bank notes outstanding	
Due from other banks and bankers	21,486.05		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	244.67
Current expenses and taxes paid	1,926.00		
Premiums paid	4,500.00	Individual deposits	638,712.54
Checks and other cash items	21,732.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,187.00		
Fractional currency	21.06	Due to other national banks	13,432.00
Trade dollars		Due to State banks and bankers	65.26
Specie	43,450.00		
Legal-tender notes	6,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	302.04		
Total	958,043.24	Total	958,043.24

Manufacturers' National Bank, Troy.

GEORGE P. IDE, *President.* No. 721. S. O. GLEASON, *Cashier.*

Loans and discounts	$1,255,931.26	Capital stock paid in	$150,000.00
Overdrafts	7,112.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	16,789.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,863.92	National-bank notes outstanding	45,000.00
Due from approved reserve agents	203,761.59	State-bank notes outstanding	
Due from other banks and bankers	39,196.99		
Real estate, furniture, and fixtures	48,209.99	Dividends unpaid	
Current expenses and taxes paid	35.00		
Premiums paid	18,400.55	Individual deposits	1,503,269.17
Checks and other cash items	6,642.48	United States deposits	177,332.28
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,038.57
Bills of other banks	13,924.00		
Fractional currency	64.20	Due to other national banks	66,272.50
Trade dollars		Due to State banks and bankers	631.01
Specie	63,356.41		
Legal-tender notes	20,584.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,001,333.12	Total	2,001,333.12

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Mutual National Bank, Troy.

WILLIAM KEMP, *President.* No. 992. GEORGE H. SAGENDORF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,214,760.31	Capital stock paid in	$250,000.00
Overdrafts	149.26		
U. S. bonds to secure circulation	100,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	40,260.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,247.50	National-bank notes outstanding	89,300.00
Due from approved reserve agents	84,675.41	State-bank notes outstanding	
Due from other banks and bankers	20,039.78		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	120.00
Current expenses and taxes paid	4,353.37		
Premiums paid	8,772.70	Individual deposits	1,007,014.74
Checks and other cash items	16,531.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,310.00		
Fractional currency	37.78	Due to other national banks	61,282.37
Trade dollars		Due to State banks and bankers	
Specie	67,600.00		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,572,977.13	Total	1,572,977.13

National Bank, Troy.

THOMAS COLEMAN, *President.* No. 2873. GEORGE H. MORRISON, *Cashier.*

Loans and discounts	$635,137.46	Capital stock paid in	$200,000.00
Overdrafts	1,690.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	26,756.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,685.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	191,034.23	State-bank notes outstanding	
Due from other banks and bankers	36,255.03		
Real estate, furniture, and fixtures	15,908.08	Dividends unpaid	
Current expenses and taxes paid	2,497.38		
Premiums paid	8,000.00	Individual deposits	585,417.52
Checks and other cash items	15,979.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,056.00		
Fractional currency	127.84	Due to other national banks	140,258.59
Trade dollars		Due to State banks and bankers	28,460.24
Specie	36,117.00		
Legal-tender notes	6,155.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,043,892.53	Total	1,043,892.53

National State Bank, Troy.

WILLARD GAY, *President.* No. 991. JULIUS S. HAWLEY, *Cashier.*

Loans and discounts	$1,460,715.84	Capital stock paid in	$250,000.00
Overdrafts	2,549.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	30,638.82
U. S. bonds on hand	60,000.00		
Other stocks, bonds, and mortgages	223,577.87	National-bank notes outstanding	45,000.00
Due from approved reserve agents	193,823.21	State-bank notes outstanding	
Due from other banks and bankers	24,700.46		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	4,532.75		
Premiums paid	11,031.25	Individual deposits	1,675,531.81
Checks and other cash items	4,255.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,330.00		
Fractional currency	289.71	Due to other national banks	17,897.42
Trade dollars		Due to State banks and bankers	10,899.20
Specie	75,062.00		
Legal-tender notes	37,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,179,967.25	Total	2,179,967.25

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Troy City National Bank, Troy.

GEORGE A. STONE, *President.* No. 640. O. E. VAN ZILE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$915,429.07	Capital stock paid in	$300,000.00
Overdrafts	385.86		
U. S. bonds to secure circulation	280,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	33,628.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,052.50	National-bank notes outstanding	236,280.00
Due from approved reserve agents	241,964.16	State-bank notes outstanding	
Due from other banks and bankers	62,230.99		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	352.00
Current expenses and taxes paid	5,693.03		
Premiums paid	8,500.00	Individual deposits	953,854.14
Checks and other cash items	15,587.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	114,765.00		
Fractional currency	74.17	Due to other national banks	106,889.31
Trade dollars		Due to State banks and bankers	33,200.50
Specie	92,145.00		
Legal-tender notes	10,777.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	12,600.00		
Due from U. S. Treasurer			
Total	1,784,204.62	Total	1,784,204.62

Union National Bank, Troy.

LOUIS E. GURLEY, *President.* No. 963. ADAM R. SMITH, *Cashier.*

Loans and discounts	$750,213.51	Capital stock paid in	$300,000.00
Overdrafts	840.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	11,006.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	60,853.20	State-bank notes outstanding	
Due from other banks and bankers	21,498.49		
Real estate, furniture, and fixtures	27,295.99	Dividends unpaid	2.50
Current expenses and taxes paid	2,583.21		
Premiums paid		Individual deposits	476,888.07
Checks and other cash items	11,688.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,838.00		
Fractional currency	518.44	Due to other national banks	48,290.52
Trade dollars		Due to State banks and bankers	56,158.13
Specie	11,766.95		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	997,346.17	Total	997,346.17

United National Bank, Troy.

J. W. FULLER, *President.* No. 940. JOHN H. NEHER, *Cashier.*

Loans and discounts	$720,857.96	Capital stock paid in	$240,000.00
Overdrafts	89.91		
U. S. bonds to secure circulation	200,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	44,072.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	111,500.00	National-bank notes outstanding	178,450.00
Due from approved reserve agents	374,409.62	State-bank notes outstanding	
Due from other banks and bankers	75,029.64		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	
Current expenses and taxes paid	3,820.86		
Premiums paid		Individual deposits	959,956.16
Checks and other cash items	11,144.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,047.00		
Fractional currency	252.96	Due to other national banks	59,509.96
Trade dollars		Due to State banks and bankers	22,163.93
Specie	63,900.00		
Legal-tender notes	5,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,654,152.84	Total	1,654,152.84

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First National Bank, Union Springs.

CLINTON T. BACKUS, *President.* No. 342. A. M. CLARK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$61,667.84	Capital stock paid in	$50,000.00
Overdrafts	408.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,068.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,031.01	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,999.44	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	262.82		
Premiums paid		Individual deposits	29,937.92
Checks and other cash items	49.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	845.00		
Fractional currency	17.71	Due to other national banks	320.61
Trade dollars		Due to State banks and bankers	
Specie	3,420.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	114,826.95	Total	114,826.95

First National Bank, Utica.

PUBLIUS V. ROGERS, *President.* No. 1395. JOHN A. GOODALE, *Cashier.*

Loans and discounts	$1,508,886.82	Capital stock paid in	$600,000.00
Overdrafts	5,805.24		
U. S. bonds to secure circulation	181,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	254,681.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	162,900.00
Due from approved reserve agents	134,908.33	State-bank notes outstanding	
Due from other banks and bankers	41,370.34		
Real estate, furniture, and fixtures	41,767.65	Dividends unpaid	4,788.00
Current expenses and taxes paid	6,506.09		
Premiums paid		Individual deposits	863,045.25
Checks and other cash items	14,981.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,676.00		
Fractional currency	714.86	Due to other national banks	34,735.30
Trade dollars		Due to State banks and bankers	11,284.86
Specie	82,283.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	8,145.00		
Due from U. S. Treasurer	890.00		
Total	2,051,434.59	Total	2,051,434.59

Second National Bank, Utica.

WILLIAM M. WHITE, *President.* No. 185. DAVID A. AVERY, *Cashier.*

Loans and discounts	$400,822.99	Capital stock paid in	$300,000.00
Overdrafts	3.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	60,000.00	Other undivided profits	14,635.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,980.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	43,409.69	State-bank notes outstanding	
Due from other banks and bankers	10,993.13		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	10.00
Current expenses and taxes paid	3,510.08		
Premiums paid	9,500.00	Individual deposits	183,139.06
Checks and other cash items	2,684.86	United States deposits	50,786.55
Exchanges for clearing-house		Deposits of U.S. disbursing officers	3,127.27
Bills of other banks	1,717.00		
Fractional currency	50.60	Due to other national banks	12,956.19
Trade dollars		Due to State banks and bankers	
Specie	14,046.50		
Legal-tender notes	6,686.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	649,654.58	Total	649,654.58

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NEW YORK.

Oneida National Bank, Utica.

ROBERT S. WILLIAMS, *President.* No. 1392. GEORGE L. BRADFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$830, 236. 21	Capital stock paid in	$400, 000. 00
Overdrafts	2, 694. 49		
U. S. bonds to secure circulation	230, 000. 00	Surplus fund	100, 000. 00
U. S. bonds to secure deposits		Other undivided profits	116, 831. 25
U. S. bonds on hand	1, 300. 00		
Other stocks, bonds, and mortgages	45, 484. 20	National-bank notes outstanding	205, 170. 00
Due from approved reserve agents	148, 435. 99	State-bank notes outstanding	
Due from other banks and bankers	89, 925. 51		
Real estate, furniture, and fixtures	8, 260. 37	Dividends unpaid	716. 00
Current expenses and taxes paid	4, 208. 14		
Premiums paid		Individual deposits	633, 785. 45
Checks and other cash items	8, 812. 57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10, 805. 00		
Fractional currency	130. 00	Due to other national banks	22, 870. 56
Trade dollars		Due to State banks and bankers	2, 659. 22
Specie	88, 390. 00		
Legal-tender notes	3, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	10, 350. 00		
Due from U. S. Treasurer			
Total	1, 482, 032. 48	Total	1, 482, 032. 48

Utica City National Bank, Utica.

CHARLES S. SYMONDS, *President.* No. 1308. M. C. BROWN, *Acting Cashier.*

Loans and discounts	$736, 948. 50	Capital stock paid in	$200, 000. 00
Overdrafts	2, 990. 98		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	23, 666. 62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17, 520. 63	National-bank notes outstanding	89, 300. 00
Due from approved reserve agents	49, 414. 23	State-bank notes outstanding	
Due from other banks and bankers	22, 446. 85		
Real estate, furniture, and fixtures	34, 000. 00	Dividends unpaid	419. 00
Current expenses and taxes paid	2, 424. 02		
Premiums paid	3, 767. 93	Individual deposits	654, 819. 78
Checks and other cash items	2, 313. 70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9, 145. 00		
Fractional currency	32. 60	Due to other national banks	19, 100. 36
Trade dollars		Due to State banks and bankers	697. 02
Specie	38, 489. 34		
Legal-tender notes	14, 039. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	1, 038, 032. 78	Total	1, 038, 032. 78

National Bank, Vernon.

WARREN G. STRONG, *President.* No. 1264. A. PIERSON CASE, *Cashier.*

Loans and discounts	$97, 430. 00	Capital stock paid in	$100, 000. 00
Overdrafts	549. 76		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	10, 194. 64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51, 800. 00	National-bank notes outstanding	89, 320. 00
Due from approved reserve agents	10, 800. 94	State-bank notes outstanding	
Due from other banks and bankers	511. 25		
Real estate, furniture, and fixtures	1, 500. 00	Dividends unpaid	
Current expenses and taxes paid	727. 46		
Premiums paid	2, 750. 00	Individual deposits	59, 973. 19
Checks and other cash items	1, 223. 62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	731. 00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5, 563. 80		
Legal-tender notes	1, 400. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	279, 487. 83	Total	279, 487. 83

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NEW YORK.

Walden National Bank, Walden.

GEORGE W. STODDARD, *President.* No. 2348. W. C. STEVENS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,366.29	Capital stock paid in	$50,000.00
Overdrafts	94.23		
U. S. bonds to secure circulation	20,000.00	Surplus fund	4,253.43
U. S. bonds to secure deposits		Other undivided profits	707.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	17,495.00
Due from approved reserve agents	3,105.48	State-bank notes outstanding	
Due from other banks and bankers	159.30		
Real estate, furniture, and fixtures	4,250.00	Dividends unpaid	
Current expenses and taxes paid	227.36		
Premiums paid		Individual deposits	99,482.22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	300.00		
Fractional currency	28.99	Due to other national banks	3,849.02
Trade dollars		Due to State banks and bankers	
Specie	2,960.00		
Legal-tender notes	6,097.00	Notes and bills re-discounted	8,201.35
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	183,988.65	Total	183,988.65

Wyoming County National Bank, Warsaw.

WOLCOTT J. HUMPHREY, *President.* No. 737. L. H. HUMPHREY, *Cashier.*

Loans and discounts	$194,252.14	Capital stock paid in	$100,000.00
Overdrafts	5,043.05		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	7,707.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.01	National-bank notes outstanding	90,000.00
Due from approved reserve agents	8,663.70	State-bank notes outstanding	
Due from other banks and bankers	4,108.52		
Real estate, furniture, and fixtures	13,700.00	Dividends unpaid	
Current expenses and taxes paid	1,885.75		
Premiums paid	4,500.00	Individual deposits	108,057.07
Checks and other cash items	2,165.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,085.00		
Fractional currency	5.80	Due to other national banks	609.65
Trade dollars		Due to State banks and bankers	1,805.04
Specie	2,588.45		
Legal-tender notes	951.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	3,230.00		
Due from U. S. Treasurer			
Total	343,179.36	Total	343,179.36

First National Bank, Warwick.

CORNELIUS H. DEMAREST, *President.* No. 314. CHARLES A. CRISSEY, *Cashier.*

Loans and discounts	$150,872.91	Capital stock paid in	$100,000.00
Overdrafts	701.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	3,979.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	130,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,243.93	State-bank notes outstanding	
Due from other banks and bankers	421.90		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	2,256.45		
Premiums paid	3,500.00	Individual deposits	176,554.13
Checks and other cash items	6,392.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,215.00		
Fractional currency	23.78	Due to other national banks	10,903.50
Trade dollars		Due to State banks and bankers	
Specie	30,106.45		
Legal-tender notes	2,278.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	363,936.80	Total	363,936.80

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NEW YORK.

First National Bank, Waterloo.

A. G. MERCER, *President.* No. 368. WILLIAM L. MERCER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$147,537.41	Capital stock paid in	$100,000.00
Overdrafts	838.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,423.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,741.76	State-bank notes outstanding	
Due from other banks and bankers	2,597.82		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	
Current expenses and taxes paid	3,435.83		
Premiums paid	7,156.25	Individual deposits	89,979.40
Checks and other cash items	229.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	345.00		
Fractional currency	149.58	Due to other national banks	3,108.19
Trade dollars		Due to State banks and bankers	2,531.33
Specie	8,135.00		
Legal-tender notes	7,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	18,000.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	263,542.47	Total	263,542.47

Jefferson County National Bank, Watertown.

TALCOT H. CAMP, *President.* No. 1490. SMITH T. WOOLWORTH, *Cashier.*

Loans and discounts	$683,624.57	Capital stock paid in	$148,800.00
Overdrafts	3,417.63		
U. S. bonds to secure circulation	89,000.00	Surplus fund	37,200.00
U. S. bonds to secure deposits		Other undivided profits	94,548.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,250.00	National-bank notes outstanding	79,100.00
Due from approved reserve agents	61,740.20	State-bank notes outstanding	
Due from other banks and bankers	12,748.41		
Real estate, furniture, and fixtures	6,200.00	Dividends unpaid	475.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	490,469.00
Checks and other cash items	1,154.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,723.00		
Fractional currency	156.38	Due to other national banks	36,515.08
Trade dollars	3.00	Due to State banks and bankers	13,612.05
Specie	19,697.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,005.00		
Due from U. S. Treasurer			
Total	900,719.19	Total	900,719.19

National Bank and Loan Company, Watertown.

GEORGE H. SHERMAN, *President.* No. 1508. C. L. PARMELEE, *Cashier.*

Loans and discounts	$226,386.75	Capital stock paid in	$75,000.00
Overdrafts	3,758.53		
U. S. bonds to secure circulation	18,750.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	10,362.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	11,873.34	State-bank notes outstanding	
Due from other banks and bankers	3,723.53		
Real estate, furniture, and fixtures	35,128.82	Dividends unpaid	
Current expenses and taxes paid	1,840.07		
Premiums paid	2,436.33	Individual deposits	192,803.57
Checks and other cash items	2,023.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,653.00		
Fractional currency	15.03	Due to other national banks	12,691.65
Trade dollars		Due to State banks and bankers	
Specie	11,800.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	322,733.12	Total	322,733.12

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National Union Bank, Watertown.

GILDEROY LORD, *President.* No. 1507. SAMUEL B. UPHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$404,523.78	Capital stock paid in	$147,440.00
Overdrafts	7,344.79		
U. S. bonds to secure circulation	105,000.00	Surplus fund	36,860.00
U. S. bonds to secure deposits		Other undivided profits	20,532.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,200.00	National-bank notes outstanding	94,500.00
Due from approved reserve agents	22,197.34	State-bank notes outstanding	
Due from other banks and bankers	6,456.57		
Real estate, furniture, and fixtures	22,968.10	Dividends unpaid	52.00
Current expenses and taxes paid			
Premiums paid	4,300.00	Individual deposits	302,343.49
Checks and other cash items	6,994.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,707.00		
Fractional currency	95.22	Due to other national banks	17,715.43
Trade dollars		Due to State banks and bankers	843.84
Specie	22,305.25		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,195.00		
Due from U. S. Treasurer			
Total	620,287.15	Total	620,287.15

Watertown National Bank, Watertown.

GEORGE W. KNOWLTON, *President.* No. 2657. N. P. WARDWELL, *Cashier.*

Loans and discounts	$434,962.56	Capital stock paid in	$100,000.00
Overdrafts	1,484.96		
U. S. bonds to secure circulation	75,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	35,320.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,300.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	32,696.38	State-bank notes outstanding	
Due from other banks and bankers	7,150.82		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	
Current expenses and taxes paid	2,154.91		
Premiums paid	14,796.75	Individual deposits	350,211.21
Checks and other cash items	1,752.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	244.00		
Fractional currency		Due to other national banks	37,819.88
Trade dollars		Due to State banks and bankers	1,610.41
Specie	14,543.86		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	612,461.79	Total	612,461.79

National Bank, Waterville.

DANIEL B. GOODWIN, *President.* No. 1361. WILLIAM B. GOODWIN, *Cashier.*

Loans and discounts	$326,169.78	Capital stock paid in	$150,000.00
Overdrafts	280.60		
U. S. bonds to secure circulation	60,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	24,207.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,750.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	28,736.61	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	898.70		
Premiums paid		Individual deposits	228,244.58
Checks and other cash items	5,242.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,471.00		
Fractional currency	17.39	Due to other national banks	1,337.25
Trade dollars		Due to State banks and bankers	238.10
Specie	16,760.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	488,027.02	Total	488,027.02

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First National Bank, Watkins.

JOHN KNIGHT, *President.* No. 3047. JOHN W. LOVE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,683.01	Capital stock paid in	$50,000.00
Overdrafts	4,365.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,100.00
U. S. bonds to secure deposits		Other undivided profits	2,040.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	150.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,829.44	State-bank notes outstanding	
Due from other banks and bankers	4,532.98		
Real estate, furniture, and fixtures	1,625.00	Dividends unpaid	
Current expenses and taxes paid	1,041.86		
Premiums paid	3,129.01	Individual deposits	74,155.47
Checks and other cash items	440.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,075.00		
Fractional currency	61.42	Due to other national banks	1,027.07
Trade dollars		Due to State banks and bankers	
Specie	10,758.20		
Legal-tender notes	1,250.00	Notes and bills re-discounted	5,431.52
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,004.15	Total	146,004.15

First National Bank, Waverly.

HOWARD ELMER, *President.* No. 297. F. E. LYFORD, *Cashier.*

Loans and discounts	$178,372.71	Capital stock paid in	$50,000.00
Overdrafts	1,851.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,726.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,900.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,974.12	State-bank notes outstanding	
Due from other banks and bankers	9,364.60		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,741.97		
Premiums paid		Individual deposits	176,305.15
Checks and other cash items	933.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,560.00		
Fractional currency	145.12	Due to other national banks	2,316.92
Trade dollars	2.00	Due to State banks and bankers	2,974.59
Specie	1,287.50		
Legal-tender notes	7,378.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	255,573.40	Total	255,573.40

First National Bank, Wellsville.

EDWARD I. FARNUM, *President.* No. 2850. FRANK H. FURMAN, *Cashier.*

Loans and discounts	$280,815.08	Capital stock paid in	$100,000.00
Overdrafts	672.10		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	4,919.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,109.20	State-bank notes outstanding	
Due from other banks and bankers	7,272.77		
Real estate, furniture, and fixtures	13,475.00	Dividends unpaid	
Current expenses and taxes paid	1,543.56		
Premiums paid	1,037.50	Individual deposits	234,121.74
Checks and other cash items	1,399.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	4.41	Due to other national banks	1,544.31
Trade dollars		Due to State banks and bankers	497.98
Specie	21,803.38		
Legal-tender notes	1,946.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	374,583.94	Total	374,583.94

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NEW YORK.

National Bank, Westfield,

EDWARD A. SKINNER, *President.* No. 3166. JOHN A. SKINNER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$199,223.38	Capital stock paid in	$50,000.00
Overdrafts	1,758.75		
U. S. bonds to secure circulation	30,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	4,308.92
U. S. bonds on hand	1,800.00		
Other stocks, bonds, and mortgages	2,300.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	44,770.93	State-bank notes outstanding	
Due from other banks and bankers	37,464.69		
Real estate, furniture, and fixtures	11,645.20	Dividends unpaid	
Current expenses and taxes paid	1,747.77		
Premiums paid	6,412.50	Individual deposits	264,833.97
Checks and other cash items	487.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,735.00		
Fractional currency	176.45	Due to other national banks	2,240.28
Trade dollars	3.00	Due to State banks and bankers	119.30
Specie	14,825.10		
Legal-tender notes	3,802.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	359,502.47	Total	359,502.47

National Bank, West Troy.

T. A. KNICKERBACKER, *President.* No. 1265. ARTHUR T. PHELPS, *Cashier.*

Loans and discounts	$361,155.05	Capital stock paid in	$100,000.00
Overdrafts	264.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	7,588.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,575.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,661.88	State-bank notes outstanding	
Due from other banks and bankers	3,336.04		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	343,940.73
Checks and other cash items	3,094.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	26,421.00		
Fractional currency	36.82	Due to other national banks	3,290.16
Trade dollars		Due to State banks and bankers	
Specie	15,575.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	450.00		
Total	527,819.26	Total	527,819.26

First National Bank, West Winfield.

ALONZO WOOD, *President.* No. 801. JOHN O. WHEELER, *Cashier.*

Loans and discounts	$215,421.04	Capital stock paid in	$100,000.00
Overdrafts	597.47		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	29,403.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	21,628.58	State-bank notes outstanding	166.40
Due from other banks and bankers	353.06		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,144.84		
Premiums paid		Individual deposits	115,225.84
Checks and other cash items	835.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,085.00		
Fractional currency	174.50	Due to other national banks	771.08
Trade dollars		Due to State banks and bankers	1,567.48
Specie	7,294.20		
Legal-tender notes	4,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	362,134.02	Total	362,134.02

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NEW YORK.

Merchants' National Bank, Whitehall.

ROBERT H. COOK, *President.* No. 2233. ISAAC M. GUY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$381,443.25	Capital stock paid in	$100,000.00
Overdrafts	366.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	43,251.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,890.89	State-bank notes outstanding	
Due from other banks and bankers	11,929.85		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	286,181.44
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,174.00		
Fractional currency	100.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,902.90		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	471,932.96	Total	471,932.96

Old National Bank, Whitehall.

HENRY G. BURLEIGH, *President.* No. 1160. ALLEN C. SAWYER, *Cashier.*

Loans and discounts	$270,401.61	Capital stock paid in	$100,000.00
Overdrafts	3,920.29		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	49,072.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	89,340.00
Due from approved reserve agents	24,010.05	State-bank notes outstanding	9,093.00
Due from other banks and bankers	912.12		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	174,753.45
Checks and other cash items	2,973.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency		Due to other national banks	4,745.86
Trade dollars		Due to State banks and bankers	
Specie	2,187.21		
Legal-tender notes	11,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	447,004.65	Total	447,004.65

First National Bank, Yonkers.

JOHN OLMSTED, *President.* No. 653. WALLIS SMITH, *Cashier.*

Loans and discounts	$600,958.97	Capital stock paid in	$150,000.00
Overdrafts	521.75		
U. S. bonds to secure circulation	100,000.00	Surplus fund	37,500.00
U. S. bonds to secure deposits		Other undivided profits	20,051.48
U. S. bonds on hand	600.00		
Other stocks, bonds, and mortgages	4,800.00	National-bank notes outstanding	88,415.00
Due from approved reserve agents	192,227.94	State-bank notes outstanding	
Due from other banks and bankers	36,442.51		
Real estate, furniture, and fixtures	37,500.00	Dividends unpaid	160.50
Current expenses and taxes paid	3,040.66		
Premiums paid		Individual deposits	614,967.04
Checks and other cash items	4,974.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,772.00		
Fractional currency	363.23	Due to other national banks	81,096.57
Trade dollars		Due to State banks and bankers	42,700.68
Specie	17,439.80		
Legal-tender notes	28,750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,034,891.27	Total	1,034,891.27

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NEW YORK.

Citizens' National Bank, Yonkers.

PETER U. FOWLER, *President.* No. 2074. JOHN H. KEELER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$430,116.68	Capital stock paid in	$100,000.00
Overdrafts	75.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	10,752.93
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	43,150.43	State-bank notes outstanding	.....
Due from other banks and bankers	348.41		
Real estate, furniture, and fixtures	744.91	Dividends unpaid	87.50
Current expenses and taxes paid	2,106.60		
Premiums paid	.....	Individual deposits	367,463.01
Checks and other cash items	4,134.02	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U. S. disbursing officers	.....
Bills of other banks	782.00		
Fractional currency	210.35	Due to other national banks	14,100.78
Trade dollars	.....	Due to State banks and bankers	9,173.73
Specie	8,174.50		
Legal-tender notes	18,485.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	500.00		
Total	576,077.95	Total	576,077.95

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NEW JERSEY.

Farmers' National Bank, Allentown.

GEORGE H. VANDERBEEK, *President.* No. 3501. E. E. HUTCHINSON, *Acting Cashier.*

Resources.		Liabilities.	
Loans and discounts	$95,299.16	Capital stock paid in	$50,000.00
Overdrafts	624.70		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	2,298.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,110.96	State-bank notes outstanding	
Due from other banks and bankers	4,456.47		
Real estate, furniture, and fixtures	1,790.05	Dividends unpaid	24.00
Current expenses and taxes paid	622.72		
Premiums paid	3,000.00	Individual deposits	63,519.06
Checks and other cash items	416.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	346.00		
Fractional currency	8.64	Due to other national banks	513.82
Trade dollars		Due to State banks and bankers	282.51
Specie	1,650.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	129,387.64	Total	129,387.64

First National Bank, Asbury Park.

H. C. WINSOR, *President.* No. 3451. A. C. TWINING, *Cashier.*

Loans and discounts	$301,932.75	Capital stock paid in	$50,000.00
Overdrafts	497.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	5,817.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	52,046.49	State-bank notes outstanding	
Due from other banks and bankers	1,927.86		
Real estate, furniture, and fixtures	1,471.35	Dividends unpaid	
Current expenses and taxes paid	1,811.86		
Premiums paid	3,000.00	Individual deposits	317,652.58
Checks and other cash items	2,384.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,890.00		
Fractional currency	524.64	Due to other national banks	17,947.32
Trade dollars		Due to State banks and bankers	4,661.59
Specie	5,914.50		
Legal-tender notes	23,365.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	415,828.92	Total	415,828.92

Asbury Park National Bank, Asbury Park.

EGBERT TOWNER, *President.* No. 3792. HAROLD E. WILLARD, *Cashier.*

Loans and discounts	$19,338.70	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	261.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	4,230.28	State-bank notes outstanding	
Due from other banks and bankers	4,554.47		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,101.39		
Premiums paid	2,250.00	Individual deposits	17,059.63
Checks and other cash items	2,380.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	530.00		
Fractional currency	82.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	880.00		
Legal-tender notes	3,973.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	67,320.79	Total	67,320.79

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NEW JERSEY.

Second National Bank, Atlantic City.

GEORGE F. CURRIE, *President.* No. 3621. JESSE G. HAMMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$190,867.46	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,030.90
U. S. bonds on hand	2,450.00		
Other stocks, bonds, and mortgages	21,191.66	National-bank notes outstanding	22,500.00
Due from approved reserve agents	46,882.70	State-bank notes outstanding	
Due from other banks and bankers	2,058.23		
Real estate, furniture, and fixtures	25,719.94	Dividends unpaid	
Current expenses and taxes paid	2,622.99		
Premiums paid	2,846.13	Individual deposits	214,735.95
Checks and other cash items	1,118.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,625.00		
Fractional currency	151.29	Due to other national banks	5,139.11
Trade dollars		Due to State banks and bankers	
Specie	13,322.25		
Legal-tender notes	9,425.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	349,405.96	Total	349,405.96

Atlantic City National Bank, Atlantic City.

CHARLES EVANS, *President.* No. 2527. FRANCIS P. QUIGLEY, *Cashier.*

Loans and discounts	$457,558.66	Capital stock paid in	$50,000.00
Overdrafts	252.33		
U. S. bonds to secure circulation	30,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	17,624.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	71,849.99	National-bank notes outstanding	27,000.00
Due from approved reserve agents	62,865.11	State-bank notes outstanding	
Due from other banks and bankers	154.41		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	3,554.21		
Premiums paid		Individual deposits	502,131.06
Checks and other cash items	1,853.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,059.00		
Fractional currency	244.90	Due to other national banks	45,586.89
Trade dollars		Due to State banks and bankers	
Specie	10,400.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	672,342.52	Total	672,342.52

Belvidere National Bank, Belvidere.

JOHN I. BLAIR, *President.* No. 1096. ISRAEL HARRIS, *Cashier.*

Loans and discounts	$476,012.07	Capital stock paid in	$300,000.00
Overdrafts	95.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,594.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,177.69	State-bank notes outstanding	5,402.00
Due from other banks and bankers	6,766.09		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	6,290.00
Current expenses and taxes paid	71.52		
Premiums paid		Individual deposits	213,083.07
Checks and other cash items	870.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,360.00		
Fractional currency	253.97	Due to other national banks	2,697.81
Trade dollars		Due to State banks and bankers	
Specie	61,710.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	699,067.37	Total	699,067.37

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NEW JERSEY.

Bloomsbury National Bank, Bloomsbury.

T. T. HOFFMAN, *President.* No. 2271. LOUIS ANDERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$106,991.97	Capital stock paid in	$80,000.00
Overdrafts	10.70		
U. S. bonds to secure circulation	80,000.00	Surplus fund	6,150.00
U. S. bonds to secure deposits		Other undivided profits	7,869.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	71,310.00
Due from approved reserve agents	11,385.40	State-bank notes outstanding	
Due from other banks and bankers	782.07		
Real estate, furniture, and fixtures	1,900.00	Dividends unpaid	435.50
Current expenses and taxes paid	881.63		
Premiums paid	7,000.00	Individual deposits	50,176.34
Checks and other cash items	2.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	38.18	Due to other national banks	998.86
Trade dollars		Due to State banks and bankers	49.88
Specie	4,687.70		
Legal-tender notes	115.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,100.00		
Due from U. S. Treasurer			
Total	216,990.52	Total	216,990.52

Bridgeton National Bank, Bridgeton.

THOMAS U. HARRIS, *President.* No. 2999. JAMES W. TRENCHARD, *Cashier.*

Loans and discounts	$289,092.56	Capital stock paid in	$100,000.00
Overdrafts	75.91		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,652.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	21,780.00
Due from approved reserve agents	23,373.89	State-bank notes outstanding	
Due from other banks and bankers	8,407.09		
Real estate, furniture, and fixtures	14,588.04	Dividends unpaid	
Current expenses and taxes paid	1,525.16		
Premiums paid	6,704.89	Individual deposits	241,084.49
Checks and other cash items	244.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,490.00		
Fractional currency	286.80	Due to other national banks	3,979.89
Trade dollars		Due to State banks and bankers	928.64
Specie	11,850.00		
Legal-tender notes	17,161.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	403,425.20	Total	403,425.20

Cumberland National Bank, Bridgeton.

WILLIAM G. NIXON, *President.* No. 1346. FRANK M. RILEY, *Cashier.*

Loans and discounts	$662,338.75	Capital stock paid in	$150,000.00
Overdrafts	11.18		
U. S. bonds to secure circulation	113,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	55,159.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,929.04	National-bank notes outstanding	100,490.00
Due from approved reserve agents	74,815.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	2,397.77		
Premiums paid		Individual deposits	541,875.56
Checks and other cash items	895.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	316.00		
Fractional currency	182.13	Due to other national banks	13,802.04
Trade dollars		Due to State banks and bankers	723.33
Specie	43,500.00		
Legal-tender notes	11,579.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,085.00		
Due from U. S. Treasurer			
Total	987,050.29	Total	987,050.29

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NEW JERSEY.

Mechanics' National Bank, Burlington.

J. HOWARD PUGH, *President.* No. 1222. NATHAN HAINES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$380 397 29	Capital stock paid in	$100, 000. 00
Overdrafts	1, 722. 13		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	10, 230. 32
U. S bonds on hand			
Other stocks, bonds, and mortgages	32, 500. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	81, 2?9. 16	State-bank notes outstanding	
Due from other banks and bankers	234. 33		
Real estate, furniture, and fixtures	8, 000. 00	Dividends unpaid	1, 507. 85
Current expenses and taxes paid	1, 338. 74		
Premiums paid	6, 275. 00	Individnal deposits	396, 790. 92
Checks and other cash items	324. 19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 456. 00		
Fractional currency	277. 43	Due to other national banks	19, 023. 93
Trade dollars		Due to State banks and bankers	3, 646. 65
Specie	16, 417. 40		
Legal-tender notes	4, 478. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	641, 199. 67	Total	641, 199. 67

First National Bank, Camden.

JOHN F. STARR, *President.* No. 431. WATSON DEPUY, *Cashier.*

Loans and discounts	$672, 807. 16	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	67, 416. 91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19, 625. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	60, 172. 33	State-bank notes outstanding	
Due from other banks and bankers	43, 603. 96		
Real estate, furniture, and fixtures	23, 000. 00	Dividends unpaid	1, 347. 37
Current expenses and taxes paid	4, 617. 06		
Premiums paid	11, 031. 25	Individual deposits	589, 489. 72
Checks and other cash items	10, 159. 16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 586. 00		
Fractional currency	709. 88	Due to other national banks	29, 052. 80
Trade dollars		Due to State banks and bankers	
Specie	38, 424. 00		
Legal-tender notes	42, 321. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	982, 306. 80	Total	982, 306. 80

Camden National Bank, Camden.

Z. C. HOWELL, *President.* No. 3372. I. C. MARTINDALE, *Cashier.*

Loans and discounts	$375, 224. 06	Capital stock paid in	$100, 000. 00
Overdrafts	2. 69		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	10, 000. 00
U. S. bonds to secure deposits		Other undivided profits	3, 690. 33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	88, 860. 00
Due from approved reserve agents	98, 576. 76	State-bank notes outstanding	
Due from other banks and bankers	11, 806. 07		
Real estate, furniture, and fixtures	9, 500. 00	Dividends unpaid	
Current expenses and taxes paid	2, 268. 27		
Premiums paid	9, 600. 00	Individual deposits	452, 119. 12
Checks and other cash items	4, 045. 75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 212. 00		
Fractional currency	94. 61	Due to other national banks	2, 911. 46
Trade dollars		Due to State banks and bankers	1, 660. 30
Specie	5, 781. 00		
Legal-tender notes	34, 630. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 500. 00		
Due from U. S. Treasurer			
Total	659, 241. 21	Total	659, 241. 21

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NEW JERSEY.

National State Bank, Camden.

ISRAEL W. HEULINGS, *President.* No. 1209. WILBUR F. ROSE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,940,878.02	Capital stock paid in	$260,000.00
Overdrafts	123.26		
U. S. bonds to secure circulation	50,000.00	Surplus fund	260,000.00
U. S. bonds to secure deposits		Other undivided profits	12,782.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39,308.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	166,835.58	State-bank notes outstanding	
Due from other banks and bankers	144,624.28		
Real estate, furniture, and fixtures	44,073.85	Dividends unpaid	12,292.46
Current expenses and taxes paid	186.51		
Premiums paid	14,000.00	Individual deposits	1,762,954.67
Checks and other cash items	17,124.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	26,748.00		
Fractional currency		Due to other national banks	185,573.54
Trade dollars		Due to State banks and bankers	41,865.20
Specie	70,728.41		
Legal-tender notes	63,588.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,580,468.86	Total	2,580,468.86

First National Bank, Clinton.

JAMES R. KLINE, *President.* No. 2246. NATHL. W. VOORHEES, *Cashier.*

Loans and discounts	$199,983.16	Capital stock paid in	$100,000.00
Overdrafts	421.90		
U. S. bonds to secure circulation	100,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	2,200.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,400.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	59,530.78	State-bank notes outstanding	
Due from other banks and bankers	4,592.20		
Real estate, furniture, and fixtures	1,174.68	Dividends unpaid	2,466.00
Current expenses and taxes paid	102.05		
Premiums paid	12,500.00	Individual deposits	192,738.87
Checks and other cash items	317.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,662.00		
Fractional currency	72.81	Due to other national banks	4,313.75
Trade dollars		Due to State banks and bankers	
Specie	7,919.65		
Legal-tender notes	8,543.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	402,719.41	Total	402,719.41

Clinton National Bank, Clinton.

JOSEPH VAN SYCKEL, *President.* No. 1114. BENNET V. LEIGH, *Cashier.*

Loans and discounts	$246,121.86	Capital stock paid in	$50,000.00
Overdrafts	26.18		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	36,966.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,883.06	State-bank notes outstanding	
Due from other banks and bankers	6,211.44		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	520.00
Current expenses and taxes paid	1,188.75		
Premiums paid		Individual deposits	174,307.36
Checks and other cash items	1,151.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,462.00		
Fractional currency	64.17	Due to other national banks	14,611.11
Trade dollars		Due to State banks and bankers	891.36
Specie	7,074.40		
Legal-tender notes	10,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	338,546.27	Total	338,546.27

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NEW JERSEY.

First National Bank, Cranbury.

JOHN S. SILVERS, *President.* No. 3168. CHARLES APPLEGATE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$140,260.80	Capital stock paid in	$50,000.00
Overdrafts	62.44		
U. S. bonds to secure circulation	13,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	3,478.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents	9,252.53	State-bank notes outstanding	
Due from other banks and bankers	3,760.51		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	39.00
Current expenses and taxes paid	638.10		
Premiums paid		Individual deposits	105,817.23
Checks and other cash items	200.94	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,434.00		
Fractional currency	24.77	Due to other national banks	2,977.70
Trade dollars		Due to State banks and bankers	110.25
Specie	5,954.00		
Legal-tender notes	1,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	180,123.09	Total	180,123.09

Farmers' National Bank, Deckertown.

JOHN A. WHITAKER, *President.* No. 1221. THEO. F. MARGARUM, *Cashier.*

Loans and discounts	$200,407.27	Capital stock paid in	$100,000.00
Overdrafts	36.29		
U. S. bonds to secure circulation	60,000.00	Surplus fund	29,187.14
U. S. bonds to secure deposits		Other undivided profits	4,591.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,200.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	71,979.67	State-bank notes outstanding	
Due from other banks and bankers	2,636.14		
Real estate, furniture, and fixtures	700.00	Dividends unpaid	208.00
Current expenses and taxes paid	1,120.28		
Premiums paid		Individual deposits	179,376.36
Checks and other cash items	127.35	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,283.00		
Fractional currency	5.95	Due to other national banks	5,887.04
Trade dollars		Due to State banks and bankers	
Specie	18,053.90		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	373,249.85	Total	373,249.85

National Union Bank, Dover.

GEORGE RICHARDS, *President.* No. 2076. GEORGE D. MEEKER, *Cashier.*

Loans and discounts	$643,745.52	Capital stock paid in	$100,000.00
Overdrafts	449.62		
U. S. bonds to secure circulation	25,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	20,755.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	49,322.00	State-bank notes outstanding	
Due from other banks and bankers	4,301.57		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	465.00
Current expenses and taxes paid	2,915.77		
Premiums paid		Individual deposits	523,974.73
Checks and other cash items	810.69	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	890.00		
Fractional currency	763.13	Due to other national banks	45,231.97
Trade dollars		Due to State banks and bankers	
Specie	35,091.50		
Legal-tender notes	8,512.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	802,926.80	Total	802,926.80

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NEW JERSEY.

First National Bank, Elizabeth.

JACOB DAVIS, *President.* No. 487. WILLIAM P. THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$508,322.10	Capital stock paid in	$200,000.00
Overdrafts	93.76		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	47,996.66
U. S. bonds on hand	61,050.00		
Other stocks, bonds, and mortgages	77,800.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	79,078.95	State-bank notes outstanding	
Due from other banks and bankers	13,648.26		
Real estate, furniture, and fixtures	52,850.00	Dividends unpaid	795.00
Current expenses and taxes paid	4,081.72		
Premiums paid	16,966.71	Individual deposits	574,434.47
Checks and other cash items	7,384.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,197.00		
Fractional currency	254.50	Due to other national banks	72,563.26
Trade dollars		Due to State banks and bankers	874.22
Specie	57,435.83		
Legal-tender notes	24,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,026,663.61	Total	1,026,663.61

National State Bank, Elizabeth.

JOHN KEAN, *President.* No. 1436. JAMES MAGUIRE, *Cashier.*

Loans and discounts	$852,335.25	Capital stock paid in	$350,000.00
Overdrafts	1,049.30		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	3,297.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	153,731.25	National-bank notes outstanding	45,000.00
Due from approved reserve agents	103,419.75	State-bank notes outstanding	
Due from other banks and bankers	13,387.86		
Real estate, furniture, and fixtures	45,000.00	Dividends unpaid	7,551.71
Current expenses and taxes paid			
Premiums paid		Individual deposits	780,014.83
Checks and other cash items	9,470.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,994.00		
Fractional currency	292.07	Due to other national banks	8,082.38
Trade dollars		Due to State banks and bankers	641.79
Specie	20,875.00		
Legal-tender notes	36,783.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,294,588.07	Total	1,294,588.07

Flemington National Bank, Flemington.

JOHN L. JONES, *President.* No. 2331. CLARKSON C. DUNHAM, *Cashier.*

Loans and discounts	$224,137.28	Capital stock paid in	$100,000.00
Overdrafts	219.48		
U. S. bonds to secure circulation	100,000.00	Surplus fund	8,877.85
U. S. bonds to secure deposits		Other undivided profits	11,243.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	14,255.81	State-bank notes outstanding	
Due from other banks and bankers	5,432.04		
Real estate, furniture, and fixtures	3,268.50	Dividends unpaid	784.00
Current expenses and taxes paid	1,662.18		
Premiums paid		Individual deposits	166,707.05
Checks and other cash items	498.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	702.00		
Fractional currency	33.73	Due to other national banks	2,617.66
Trade dollars	3.00	Due to State banks and bankers	2,574.01
Specie	12,296.25		
Legal-tender notes	11,645.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,650.00		
Due from U. S. Treasurer			
Total	382,803.95	Total	382,803.95

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NEW JERSEY.

Hunterdon County National Bank, Flemington.

J. C. HOPEWELL, *President.* No. 892. JOHN B. HOPEWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$337,408.72	Capital stock paid in	$200,000.00
Overdrafts	936.50		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	16,107.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,500.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	55,774.48	State-bank notes outstanding	
Due from other banks and bankers	12,784.27		
Real estate, furniture, and fixtures	1,250.00	Dividends unpaid	5,058.70
Current expenses and taxes paid	2,398.98		
Premiums paid	19,000.00	Individual deposits	238,512.57
Checks and other cash items	635.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,137.00		
Fractional currency	143.95	Due to other national banks	4,634.67
Trade dollars		Due to State banks and bankers	808.16
Specie	19,362.10		
Legal-tender notes	12,810.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,980.00		
Due from U. S. Treasurer			
Total	685,121.51	Total	685,121.51

First National Bank, Freehold.

JOSEPH T. LAIRD, *President.* No. 452. J. W. S. CAMPBELL, *Cashier.*

Loans and discounts	$187,667.01	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,970.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	72,423.75	National-bank notes outstanding	11,250.00
Due from approved reserve agents	36,202.74	State-bank notes outstanding	
Due from other banks and bankers	8,809.90		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	21.00
Current expenses and taxes paid	1,704.93		
Premiums paid	2,500.00	Individual deposits	223,904.82
Checks and other cash items	2,042.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	194.00	Due to other national banks	3,315.93
Trade dollars		Due to State banks and bankers	146.74
Specie	2,521.00		
Legal-tender notes	14,381.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	356,609.28	Total	356,609.28

Union National Bank, Frenchtown.

H. E. WARFORD, *President.* No. 1459. ABEL B. HARING, *Cashier.*

Loans and discounts	$204,826.99	Capital stock paid in	$113,350.00
Overdrafts			
U. S. bonds to secure circulation	113,350.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	15,557.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	102,000.00
Due from approved reserve agents	26,177.73	State-bank notes outstanding	
Due from other banks and bankers	8,788.56		
Real estate, furniture, and fixtures	5,400.00	Dividends unpaid	2,146.67
Current expenses and taxes paid			
Premiums paid	14,750.00	Individual deposits	150,863.63
Checks and other cash items	2,061.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,670.00		
Fractional currency	67.87	Due to other national banks	3,775.74
Trade dollars		Due to State banks and bankers	
Specie	5,000.25		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,100.00		
Due from U. S. Treasurer			
Total	417,693.35	Total	417,693.35

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NEW JERSEY.

Hackettstown National Bank, Hackettstown.

JOHN C. WELSH, *President.* No. 1259. ROBERT A. COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$244,407.28	Capital stock paid in	$150,000.00
Overdrafts	998.95		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	15,397.39
U. S. bonds on hand	70,000.00		
Other stocks, bonds, and mortgages	30,500.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	29,971.54	State-bank notes outstanding	2,425.00
Due from other banks and bankers	3,611.60		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	577.50
Current expenses and taxes paid	856.99		
Premiums paid	10,000.00	Individual deposits	214,052.17
Checks and other cash items	364.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,420.00		
Fractional currency	100.40	Due to other national banks	8,660.32
Trade dollars		Due to State banks and bankers	
Specie	18,131.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	576,112.38	Total	576,112.38

First National Bank, Hightstown.

COLLEN B. MEIRS, *President.* No. 1737. JOSEPH H. JOHNES, *Cashier.*

Loans and discounts	$339,326.23	Capital stock paid in	$150,000.00
Overdrafts	774.73		
U. S. bonds to secure circulation	37,500.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	11,104.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,899.80	National-bank notes outstanding	33,750.00
Due from approved reserve agents	33,636.68	State-bank notes outstanding	
Due from other banks and bankers	23,094.31		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	36.00
Current expenses and taxes paid	1,591.84		
Premiums paid	3,437.50	Individual deposits	224,956.89
Checks and other cash items	4,520.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	327.00		
Fractional currency	10.34	Due to other national banks	4,279.75
Trade dollars		Due to State banks and bankers	5,919.51
Specie	2,240.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	472,046.64	Total	472,046.64

First National Bank, Hoboken.

SAMUEL R. SYMS, *President.* No. 1444. WILLIAM B. GOODSPEED, *Cashier.*

Loans and discounts	$468,461.90	Capital stock paid in	$110,000.00
Overdrafts	294.60		
U. S. bonds to secure circulation	110,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	139,786.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	684,018.38	National-bank notes outstanding	94,950.00
Due from approved reserve agents	80,902.28	State-bank notes outstanding	
Due from other banks and bankers	4,021.85		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	217.00
Current expenses and taxes paid	5,809.65		
Premiums paid		Individual deposits	1,071,147.88
Checks and other cash items	32,308.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	28,544.00		
Fractional currency	61.25	Due to other national banks	11,228.48
Trade dollars		Due to State banks and bankers	97.20
Specie	31,365.10		
Legal-tender notes	48,689.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	90,000.00
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer			
Total	1,539,426.79	Total	1,539,426.79

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NEW JERSEY.

Second National Bank, Hoboken.

RUDOLPH F. RADE, *President.* No. 3744. JOHN P. SCHOFIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$197,140.30	Capital stock paid in	$106,770.00
Overdrafts	1.85		
U. S. bonds to secure circulation	31,250.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,779.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	60,285.69	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,838.11	Dividends unpaid	
Current expenses and taxes paid	2,520.74		
Premiums paid	8,886.72	Individual deposits	198,161.19
Checks and other cash items	5,118.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,826.00		
Fractional currency	17.27	Due to other national banks	510.50
Trade dollars		Due to State banks and bankers	
Specie	14,106.50		
Legal-tender notes	6,824.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,406.00		
Due from U. S. Treasurer			
Total	334,221.61	Total	334,221.61

First National Bank, Jamesburg.

F. L. BUCKELEW, *President.* No. 288. T. WILTON HILL, *Cashier.*

Loans and discounts	$132,691.01	Capital stock paid in	$75,000.00
Overdrafts	1,911.86		
U. S. bonds to secure circulation	20,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,673.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,848.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	17,730.61	State-bank notes outstanding	
Due from other banks and bankers	8,384.07		
Real estate, furniture, and fixtures	9,541.70	Dividends unpaid	
Current expenses and taxes paid	449.75		
Premiums paid	2,275.00	Individual deposits	110,361.04
Checks and other cash items	2,769.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,933.00		
Fractional currency	72.70	Due to other national banks	3,001.71
Trade dollars		Due to State banks and bankers	1,532.79
Specie	7,462.70		
Legal-tender notes	5,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	237,569.04	Total	237,569.04

First National Bank, Jersey City.

EDWARD F. C. YOUNG, *President.* No. 374. GEORGE W. CONKLIN, *Cashier.*

Loans and discounts	$2,507,799.59	Capital stock paid in	$400,000.00
Overdrafts	2,198.73		
U. S. bonds to secure circulation	400,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	279,341.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,400.00	National-bank notes outstanding	359,500.00
Due from approved reserve agents	308,437.56	State-bank notes outstanding	
Due from other banks and bankers	155,126.32		
Real estate, furniture, and fixtures	142,400.00	Dividends unpaid	280.60
Current expenses and taxes paid	10,999.50		
Premiums paid	71,750.00	Individual deposits	2,570,903.31
Checks and other cash items	87,233.18	United States deposits	180,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,040.00		
Fractional currency	146.34	Due to other national banks	175,683.43
Trade dollars		Due to State banks and bankers	22,459.49
Specie	81,952.15		
Legal-tender notes	177,685.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	4,188,168.37	Total	4,188,168.37

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NEW JERSEY.

Second National Bank, Jersey City.

WILLIAM HOGENCAMP, *President.* No. 695. JAMES G. HASKING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,127,266.37	Capital stock paid in	$250,000.00
Overdrafts	3,255.93		
U. S. bonds to secure circulation	63,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	77,490.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	167,694.12	National-bank notes outstanding	56,700.00
Due from approved reserve agents	182,990.09	State-bank notes outstanding	
Due from other banks and bankers	20,796.36		
Real estate, furniture, and fixtures	70,000.00	Dividends unpaid	516.00
Current expenses and taxes paid	5,518.28		
Premiums paid	20,376.25	Individual deposits	1,148,561.22
Checks and other cash items	43,889.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,173.00		
Fractional currency	181.89	Due to other national banks	28,197.72
Trade dollars		Due to State banks and bankers	560.18
Specie	49,370.15		
Legal-tender notes	40,679.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,835.00		
Due from U. S. Treasurer			
Total	1,812,026.04	Total	1,812,026.04

Third National Bank, Jersey City.

JOHN D. CARSCALLEN, *President.* No. 3680. WILLIAM M. LAWS, *Cashier.*

Loans and discounts	$261,259.93	Capital stock paid in	$200,000.00
Overdrafts	68.80		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,341.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,925.00
Due from approved reserve agents	12,700.40	State-bank notes outstanding	
Due from other banks and bankers	525.50		
Real estate, furniture, and fixtures	34,131.89	Dividends unpaid	
Current expenses and taxes paid	3,263.82		
Premiums paid	14,750.00	Individual deposits	153,775.91
Checks and other cash items	17,005.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,677.00		
Fractional currency	90.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,274.50		
Legal-tender notes	4,044.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	406,042.30	Total	406,042.30

Hudson County National Bank, Jersey City.

A. A. HARDENBERGH, *President.* No. 1182. EDWARD A. GRAHAM, *Cashier.*

Loans and discounts	$1,674,768.64	Capital stock paid in	$250,000.00
Overdrafts	179.76		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	82,180.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	226,433.81	National-bank notes outstanding	45,000.00
Due from approved reserve agents	261,545.21	State-bank notes outstanding	
Due from other banks and bankers	7,553.95		
Real estate, furniture, and fixtures	27,094.42	Dividends unpaid	155.00
Current expenses and taxes paid	5,802.47		
Premiums paid	12,220.00	Individual deposits	1,884,105.80
Checks and other cash items	32,900.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,523.00		
Fractional currency	737.04	Due to other national banks	13,353.52
Trade dollars		Due to State banks and bankers	2,275.86
Specie	65,884.55		
Legal-tender notes	94,177.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,477,070.67	Total	2,477,070.67

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NEW JERSEY.

First National Bank, Keyport.

MICHAEL TAYLOR, *President.* No. 3164. GARRETT S. JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$219,192.60	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	5,450.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,962.50	National-bank notes outstanding	11,250.00
Due from approved reserve agents	22,472.71	State-bank notes outstanding	
Due from other banks and bankers	2,710.21		
Real estate, furniture, and fixtures	7,364.58	Dividends unpaid	75.00
Current expenses and taxes paid	878.14		
Premiums paid	2,500.00	Individual deposits	210,285.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	665.00		
Fractional currency	11.46	Due to other national banks	1,152.21
Trade dollars		Due to State banks and bankers	16,231.63
Specie	6,794.10		
Legal-tender notes	11,331.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	301,944.80	Total	301,944.80

Amwell National Bank, Lambertville.

JOHN A. ANDERSON, *President.* No. 2339. WILLIAM V. COOLEY, *Cashier.*

Loans and discounts	$154,012.13	Capital stock paid in	$72,000.00
Overdrafts			
U. S. bonds to secure circulation	52,000.00	Surplus fund	8,553.00
U. S. bonds to secure deposits		Other undivided profits	2,988.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,798.00	National-bank notes outstanding	46,800.00
Due from approved reserve agents	18,945.14	State-bank notes outstanding	
Due from other banks and bankers	3,490.21		
Real estate, furniture, and fixtures	2,939.14	Dividends unpaid	352.75
Current expenses and taxes paid	1,196.14		
Premiums paid	11,440.00	Individual deposits	133,685.86
Checks and other cash items	64.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	14.58	Due to other national banks	876.11
Trade dollars		Due to State banks and bankers	2,063.85
Specie	8,878.00		
Legal-tender notes	4,153.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,340.00		
Due from U. S. Treasurer			
Total	267,320.49	Total	267,320.49

Lambertville National Bank, Lambertville.

CHARLES A. SKILLMAN, *President.* No. 1272. ISAIAH P. SMITH, *Cashier.*

Loans and discounts	$210,605.81	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	9,164.29
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	10,185.07	National-bank notes outstanding	90,000.00
Due from approved reserve agents	19,652.11	State-bank notes outstanding	
Due from other banks and bankers	674.74		
Real estate, furniture, and fixtures	17,700.00	Dividends unpaid	296.52
Current expenses and taxes paid	1,592.74		
Premiums paid	13,000.00	Individual deposits	168,368.83
Checks and other cash items	207.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,127.00		
Fractional currency	195.92	Due to other national banks	23.39
Trade dollars		Due to State banks and bankers	999.20
Specie	13,718.90		
Legal-tender notes	4,192.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	398,852.23	Total	398,852.23

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NEW JERSEY.

First National Bank, Madison.

JACOB S. PAULMIER, *President.* No. 2551. WILBUR F. MORROW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$115,499.98	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	4,607.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,032.52	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	500.00	Dividends unpaid	177.00
Current expenses and taxes paid	838.08		
Premiums paid		Individual deposits	99,187.42
Checks and other cash items	2,181.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,230.00		
Fractional currency	46.13	Due to other national banks	3,794.75
Trade dollars		Due to State banks and bankers	
Specie	2,506.75		
Legal-tender notes	6,119.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	178,516.72	Total	178,516.72

First National Bank, Manasquan.

CHARLES J. PARKER, *President.* No. 3040. M. D. L. MAGEE, *Cashier.*

Loans and discounts	$183,075.27	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	13,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	5,343.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39,756.25	National-bank notes outstanding	11,700.00
Due from approved reserve agents	31,186.85	State-bank notes outstanding	
Due from other banks and bankers	16,151.07		
Real estate, furniture, and fixtures	8,230.00	Dividends unpaid	35.00
Current expenses and taxes paid	1,171.70		
Premiums paid	2,978.75	Individual deposits	211,632.24
Checks and other cash items	6,662.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	608.00		
Fractional currency	226.33	Due to other national banks	27,304.36
Trade dollars		Due to State banks and bankers	
Specie	3,383.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	313,015.19	Total	313,015.19

Burlington County National Bank, Medford.

A. P. STACKHOUSE, *President.* No. 1191. JONATHAN OLIPHANT, *Cashier.*

Loans and discounts	$182,758.01	Capital stock paid in	$100,000.00
Overdrafts	331.87		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,676.87
U. S. bonds on hand	6,750.00		
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	86,100.00
Due from approved reserve agents	18,334.38	State-bank notes outstanding	
Due from other banks and bankers	6,963.97		
Real estate, furniture, and fixtures	9,750.00	Dividends unpaid	562.60
Current expenses and taxes paid	1,402.04		
Premiums paid		Individual deposits	126,865.64
Checks and other cash items	1,911.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	610.00		
Fractional currency	650.60	Due to other national banks	2,358.28
Trade dollars		Due to State banks and bankers	
Specie	14,600.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	356,562.79	Total	356,562.79

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NEW JERSEY.

Millville National Bank, Millville.

EDWARD H. STOKES, *President.* No. 1270. HERSCHEL MULFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$228,662.10	Capital stock paid in	$100,000.00
Overdrafts	2,275.10		
U. S. bonds to secure circulation	25,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	19,334.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	74,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,233.75	State-bank notes outstanding	
Due from other banks and bankers	2,561.22		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	1,278.27		
Premiums paid	6,595.30	Individual deposits	219,191.94
Checks and other cash items	79.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,079.00		
Fractional currency	176.86	Due to other national banks	10,271.00
Trade dollars		Due to State banks and bankers	
Specie	22,731.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	403,297.09	Total	403,297.09

Moorestown National Bank, Moorestown.

CLAYTON LIPPINCOTT, *President.* No. 3387. WILLIAM W. STOKES, *Cashier.*

Loans and discounts	$193,071.41	Capital stock paid in	$50,000.00
Overdrafts	9.95		
U. S. bonds to secure circulation	15,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	4,672.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	34,745.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	957.15		
Premiums paid	3,450.00	Individual deposits	190,026.90
Checks and other cash items	1,889.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,359.00		
Fractional currency	54.00	Due to other national banks	10,758.56
Trade dollars		Due to State banks and bankers	
Specie	6,746.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	276,958.13	Total	276,958.13

First National Bank, Morristown.

THEODORE LITTLE, *President.* No. 1188. JOSEPH H. VAN DOREN, *Cashier.*

Loans and discounts	$232,357.04	Capital stock paid in	$100,000.00
Overdrafts	615.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	16,219.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	227,196.75	National-bank notes outstanding	22,500.00
Due from approved reserve agents	48,489.94	State-bank notes outstanding	
Due from other banks and bankers	11,001.68		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	175.00
Current expenses and taxes paid	2,380.71		
Premiums paid		Individual deposits	375,927.00
Checks and other cash items	6,922.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	725.00		
Fractional currency	122.08	Due to other national banks	23,595.13
Trade dollars		Due to State banks and bankers	1,981.81
Specie	20,017.10		
Legal-tender notes	13,445.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	590,398.15	Total	590,398.15

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NEW JERSEY.

National Iron Bank, Morristown.

HAMPTON O. MARSH, *President.* No. 1113. DANIEL D. CRAIG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$632,741.21	Capital stock paid in	$200,000.00
Overdrafts	1,332.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	22,813.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	66,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	62,654.59	State-bank notes outstanding	
Due from other banks and bankers	49,586.00		
Real estate, furniture, and fixtures	35,000.00	Dividends unpaid	648.00
Current expenses and taxes paid	3,234.01		
Premiums paid		Individual deposits	632,054.46
Checks and other cash items	16,433.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	551.00		
Fractional currency	420.00	Due to other national banks	31,806.25
Trade dollars		Due to State banks and bankers	44.10
Specie	24,571.55		
Legal-tender notes	26,742.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	750.00		
Total	972,366.32	Total	972,366.32

Farmers' National Bank of New Jersey, Mount Holly.

JOHN L. N. STRATTON, *President.* No. 1168. ISAAC P. GOLDSMITH, *Cashier.*

Loans and discounts	$248,825.98	Capital stock paid in	$200,000.00
Overdrafts	167.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	7,802.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	141,690.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,798.30	State-bank notes outstanding	
Due from other banks and bankers	5,983.28		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,519.00
Current expenses and taxes paid	1,639.18		
Premiums paid	5,009.07	Individual deposits	276,643.77
Checks and other cash items	626.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,493.00		
Fractional currency	216.10	Due to other national banks	10,889.75
Trade dollars		Due to State banks and bankers	6,284.63
Specie	51,940.00		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	608,139.29	Total	608,139.29

Mount Holly National Bank, Mount Holly.

AUGUSTUS M. WILLS, *President.* No. 1356. BENJAMIN F. LEE, *Cashier.*

Loans and discounts	$174,717.96	Capital stock paid in	$100,000.00
Overdrafts	349.62		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	13,143.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,962.78	National-bank notes outstanding	90,000.00
Due from approved reserve agents	14,721.97	State-bank notes outstanding	
Due from other banks and bankers	1,009.92		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	595.00
Current expenses and taxes paid	1,185.67		
Premiums paid	20,000.00	Individual deposits	121,607.42
Checks and other cash items	107.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	905.00		
Fractional currency	435.40	Due to other nation banks	13,477.82
Trade dollars		Due to State banks and bankers	
Specie	5,527.75		
Legal-tender notes	5,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	363,823.84	Total	363,823.84

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NEW JERSEY.

Union National Bank, Mount Holly.

JACOB MERRITT, *President.* No. 2343. S. L. TOMLINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,202.47	Capital stock paid in	$90,000.00
Overdrafts	817.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	7,563.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	125.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,384.95	State-bank notes outstanding	
Due from other banks and bankers	3,511.60		
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	258.00
Current expenses and taxes paid	898.45		
Premiums paid	5,000.00	Individual deposits	97,270.79
Checks and other cash items	586.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,762.00		
Fractional currency	15.71	Due to other national banks	2,053.17
Trade dollars		Due to State banks and bankers	4,449.80
Specie	5,066.00		
Legal-tender notes	5,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	236,595.51	Total	236,595.51

Second National Bank, Newark.

JOHN H. KASE, *President.* No. 362. JAMES D. ORTON, *Cashier.*

Loans and discounts	$748,262.30	Capital stock paid in	$300,000.00
Overdrafts	239.61		
U. S. bonds to secure circulation	130,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	23,943.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	265.25	National-bank notes outstanding	117,000.00
Due from approved reserve agents	133,596.41	State-bank notes outstanding	
Due from other banks and bankers	23,775.79		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	324.00
Current expenses and taxes paid	4,367.12		
Premiums paid	8,163.78	Individual deposits	653,291.90
Checks and other cash items	22,810.58	United States deposits	89,188.30
Exchanges for clearing-house		Deposits of U.S. disbursing officers	713.70
Bills of other banks	18,980.00		
Fractional currency	250.00	Due to other national banks	31,111.48
Trade dollars		Due to State banks and bankers	
Specie	29,100.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer	2.00		
Total	1,310,572.84	Total	1,310,572.84

Essex County National Bank, Newark.

WILLIAM H. CURTIS, *President.* No. 1217. T. W. CROOKS, *Cashier.*

Loans and discounts	$1,501,873.69	Capital stock paid in	$300,000.00
Overdrafts	5,772.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	52,765.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	125,641.47	State-bank notes outstanding	
Due from other banks and bankers	137,879.78		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	3,378.04
Current expenses and taxes paid	1,694.79		
Premiums paid		Individual deposits	1,305,612.73
Checks and other cash items	56,577.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	40,393.00		
Fractional currency	80.27	Due to other national banks	121,340.14
Trade dollars		Due to State banks and bankers	34,692.04
Specie	79,671.50		
Legal-tender notes	45,000.00	Notes and bills re-discounted	45,326.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,280.00		
Total	2,108,114.28	Total	2,108,114.28

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NEW JERSEY.

German National Bank, Newark.

ISADOR LEHMAN, *President.* No. 2045. EDWIN M. DOUGLAS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$969,861.55	Capital stock paid in	$200,000.00
Overdrafts	1,092.87		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	22,114.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,090.00
Due from approved reserve agents	182,313.75	State-bank notes outstanding	
Due from other banks and bankers	16,422.31		
Real estate, furniture, and fixtures	47,500.00	Dividends unpaid	645.19
Current expenses and taxes paid	1,753.77		
Premiums paid	2,500.00	Individual deposits	1,020,056.16
Checks and other cash items	22,549.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,515.00		
Fractional currency	966.10	Due to other national banks	43,552.46
Trade dollars		Due to State banks and bankers	
Specie	51,300.00		
Legal-tender notes	45,343.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,406,367.85	Total	1,406,367.85

Manufacturers' National Bank, Newark.

CHARLES G. CAMPBELL, *President.* No. 2040. JOSEPH W. PLUME, *Cashier.*

Loans and discounts	$588,282.78	Capital stock paid in	$250,000.00
Overdrafts	409.15		
U. S. bonds to secure circulation	250,000.00	Surplus fund	45,000,00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	22,762.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80.00	National-bank notes outstanding	222,899.00
Due from approved reserve agents	269,223.26	State-bank notes outstanding	
Due from other banks and bankers	28,571.39		
Real estate, furniture, and fixtures	57,550.00	Dividends unpaid	220.00
Current expenses and taxes paid	1,526.12		
Premiums paid	36,312.50	Individual deposits	780,781.94
Checks and other cash items	16,637.04	United States deposits	90,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,830.00		
Fractional currency	144.57	Due to other national banks	23,410.08
Trade dollars		Due to State banks and bankers	126.60
Specie	5,349.65		
Legal-tender notes	68,034.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,249.95		
Due from U. S. Treasurer			
Total	1,435,200.41	Total	1,435,200.41

Merchants' National Bank, Newark.

EDWARD KANOUSE, *President.* No. 1818. JAY S. TREAT, *Cashier.*

Loans and discounts	$901,222.81	Capital stock paid in	$200,000.00
Overdrafts	579.09		
U. S. bonds to secure circulation	200,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	13,686.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	106,225.67	State-bank notes outstanding	
Due from other banks and bankers	43,130.48		
Real estate, furniture, and fixtures	38,500.00	Dividends unpaid	887.00
Current expenses and taxes paid	2,783.96		
Premiums paid	22,400.00	Individual deposits	950,545.94
Checks and other cash items	40,539.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	770.00		
Fractional currency	969.97	Due to other national banks	42,542.99
Trade dollars		Due to State banks and bankers	
Specie	33,585.00		
Legal-tender notes	47,965.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	1,447,662.76	Total	1,447,662.76

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NEW JERSEY.

National Newark Banking Company, Newark.

CHARLES G. ROCKWOOD, *President.* No. 1316. P. W. CRATER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,321,095.79	Capital stock paid in	$500,000.00
Overdrafts	185.11		
U. S. bonds to secure circulation	201,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	66,310.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	182,713.11	National-bank notes outstanding	115,980.00
Due from approved reserve agents	138,912.20	State-bank notes outstanding	531.00
Due from other banks and bankers	232,900.35		
Real estate, furniture, and fixtures	60,185.87	Dividends unpaid	1,823.42
Current expenses and taxes paid	8,132.68		
Premiums paid	30,350.88	Individual deposits	1,078,133.19
Checks and other cash items	38,175.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,000.00		
Fractional currency	565.35	Due to other national banks	277,708.75
Trade dollars		Due to State banks and bankers	146,618.55
Specie	68,844.00		
Legal-tender notes	85,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,045.00		
Due from U. S. Treasurer			
Total	2,387,105.64	Total	2,387,105.64

National State Bank, Newark.

THEODORE MACKNET, *President.* No. 1452. WILLIAM ROCKWELL, *Cashier.*

Loans and discounts	$1,009,164.70	Capital stock paid in	$500,000.00
Overdrafts	166.39		
U. S. bonds to secure circulation	300,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	42,397.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	341,000.00	National-bank notes outstanding	270,000.00
Due from approved reserve agents	276,325.23	State-bank notes outstanding	
Due from other banks and bankers	67,796.35		
Real estate, furniture, and fixtures	100,000.00	Dividends unpaid	7,607.03
Current expenses and taxes paid	68.98		
Premiums paid		Individual deposits	1,310,030.42
Checks and other cash items	37,858.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,649.00		
Fractional currency	179.94	Due to other national banks	25,282.93
Trade dollars		Due to State banks and bankers	
Specie	49,005.83		
Legal-tender notes	43,603.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	2,255,318.30	Total	2,255,318.30

Newark City National Bank, Newark.

SAMUEL H. PENNINGTON, *President.* No. 1220. ALBERT BALDWIN, *Cashier.*

Loans and discounts	$1,577,466.81	Capital stock paid in	$500,000.00
Overdrafts	898.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	130,500.00
U. S. bonds to secure deposits		Other undivided profits	32,513.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	299,552.97	State-bank notes outstanding	
Due from other banks and bankers	89,587.60		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	3,224.00
Current expenses and taxes paid	3,206.79		
Premiums paid		Individual deposits	1,457,170.69
Checks and other cash items	53,940.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	32,976.00		
Fractional currency	676.55	Due to other national banks	77,037.04
Trade dollars		Due to State banks and bankers	59.46
Specie	27,800.00		
Legal-tender notes	64,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,245,504.98	Total	2,245,504.98

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NEW JERSEY.

North Ward National Bank, Newark.

CHARLES S. GRAHAM, *President.* No. 2083. J. W. LUSHEAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$619,241.62	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	28,936.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	209,624.76	State-bank notes outstanding	
Due from other banks and bankers	50,948.69		
Real estate, furniture and fixtures	45,761.28	Dividends unpaid	1,174.50
Current expenses and taxes paid	2,287.15		
Premiums paid	4,906.25	Individual deposits	653,920.76
Checks and other cash items	32,349.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	36,248.00		
Fractional currency	404.41	Due to other national banks	111,922.01
Trade dollars		Due to State banks and bankers	
Specie	24,997.00		
Legal-tender notes	11,936.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,090,954.20	Total	1,090,954.20

National Bank of New Jersey, New Brunswick.

LEWIS T. HOWELL, *President.* No. 587. E. S. CAMPBELL, *Cashier.*

Loans and discounts	$959,737.52	Capital stock paid in	$250,000.00
Overdrafts	177.47		
U. S. bonds to secure circulation	*50,000.00*	*Surplus fund*	*70,000.00*
U. S. bonds to secure deposits		Other undivided profits	32,325.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	134,891.47	State-bank notes outstanding	
Due from other banks and bankers	16,902.80		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	1,732.50
Current expenses and taxes paid	5,329.83		
Premiums paid		Individual deposits	948,732.10
Checks and other cash items	1,545.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,049.00		
Fractional currency	585.46	Due to other national banks	18,405.73
Trade dollars		Due to State banks and bankers	177.50
Specie	*61,350.00*		
Legal-tender notes	34,654.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	1,366,373.46	Total	1,366,373.46

Peoples' National Bank, New Brunswick.

GEORGE W. DE VOE, *President.* No. 3697. T. C. SCHANCK, *Cashier.*

Loans and discounts	$155,873.70	Capital stock paid in	$94,100.00
Overdrafts	3.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,132.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,586.79	State-bank notes outstanding	
Due from other banks and bankers	4,896.59		
Real estate, furniture, and fixtures	18,660.09	Dividends unpaid	
Current expenses and taxes paid	3,723.32		
Premiums paid	7,343.75	Individual deposits	115,504.88
Checks and other cash items	236.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,025.00		
Fractional currency	52.05	Due to other national banks	2,580.53
Trade dollars		Due to State banks and bankers	613.28
Specie	1,104.50		
Legal-tender notes	8,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	240,431.23	Total	240,431.23

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NEW JERSEY.

Merchants' National Bank, Newton.

SAMUEL H. HUNT, *President.* No. 876. JOHN C. HOWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$238,643.93	Capital stock paid in	$100,000.00
Overdrafts	56.83		
U. S. bonds to secure circulation	35,000.00	Surplus fund	42,500.00
U. S. bonds to secure deposits		Other undivided profits	18,158.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,368.10	National-bank notes outstanding	31,495.00
Due from approved reserve agents	72,791.33	State-bank notes outstanding	
Due from other banks and bankers	5,748.72		
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	
Current expenses and taxes paid	589.12		
Premiums paid	1,500.00	Individual deposits	196,170.78
Checks and other cash items	1,139.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	961.00		
Fractional currency	6.15	Due to other national banks	1,394.42
Trade dollars		Due to State banks and bankers	9.98
Specie	7,930.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	389,809.70	Total	389,809.70

Sussex National Bank, Newton.

DAVID THOMPSON, *President.* No. 925. THEODORE MORFORD, *Cashier.*

Loans and discounts	$273,843.55	Capital stock paid in	$200,000.00
Overdrafts	142.81		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	14,905.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	194,938.22	National-bank notes outstanding	178,660.00
Due from approved reserve agents	23,755.55	State-bank notes outstanding	
Due from other banks and bankers	9,418.65		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	1,192.50
Current expenses and taxes paid	1,515.97		
Premiums paid	26,420.00	Individual deposits	288,741.20
Checks and other cash items	4,780.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,707.00		
Fractional currency	156.85	Due to other national banks	8,427.15
Trade dollars		Due to State banks and bankers	
Specie	15,747.80		
Legal-tender notes	16,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	791,926.66	Total	791,926.66

Orange National Bank, Orange.

THOMAS J. SMITH, *President.* No. 1317. J. W. SMITH, *Cashier*

Loans and discounts	$935,010.92	Capital stock paid in	$150,000.00
Overdrafts	2,382.45		
U. S. bonds to secure circulation	50,000.00	Surplus fund	135,000.00
U. S. bonds to secure deposits		Other undivided profits	5,176.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,053.92	National-bank notes outstanding	43,290.00
Due from approved reserve agents	85,435.64	State-bank notes outstanding	
Due from other banks and bankers	1,161.18		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,738.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	769,581.94
Checks and other cash items	4,212.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	69,915.22
Trade dollars		Due to State banks and bankers	
Specie	38,736.34		
Legal-tender notes	13,459.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,174,702.11	Total	1,174,702.11

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NEW JERSEY.

Passaic National Bank, Passaic.

EDO KIP, *President.* No. 3572. ROBERT D. KENT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$261,690.64	Capital stock paid in	$100,000.00
Overdrafts	.09		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	9,043.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,710.26	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,223.53	State-bank notes outstanding	
Due from other banks and bankers	3,083.42		
Real estate, furniture, and fixtures	1,769.20	Dividends unpaid	
Current expenses and taxes paid	1,782.31		
Premiums paid	7,000.00	Individual deposits	204,037.76
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,600.00		
Fractional currency	172.65	Due to other national banks	10,242.94
Trade dollars	1.00	Due to State banks and bankers	
Specie	9,166.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	3,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	352,324.10	Total	352,324.10

First National Bank, Paterson.

JOHN J. BROWN, *President.* No. 329. EDWARD T. BELL, *Cashier.*

Loans and discounts	$1,535,452.09	Capital stock paid in	$400,000.00
Overdrafts	98.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	63,832.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	182,975.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	229,496.42	State-bank notes outstanding	
Due from other banks and bankers	10,993.42		
Real estate, furniture, and fixtures	67,000.00	Dividends unpaid	
Current expenses and taxes paid	6,192.49		
Premiums paid	10,000.00	Individual deposits	1,487,519.92
Checks and other cash items	10,351.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,254.00		
Fractional currency	8.75	Due to other national banks	118,162.55
Trade dollars		Due to State banks and bankers	4,026.09
Specie	22,215.50		
Legal-tender notes	81,254.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,218,541.52	Total	2,218,541.52

Second National Bank, Paterson.

JAMES JACKSON, *President.* No. 810. JAMES W. ROW, *Cashier.*

Loans and discounts	$577,748.93	Capital stock paid in	$150,000.00
Overdrafts	48.84		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	15,373.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	52,854.71	State-bank notes outstanding	
Due from other banks and bankers	9,052.99		
Real estate, furniture, and fixtures	3,750.00	Dividends unpaid	440.00
Current expenses and taxes paid	2,563.15		
Premiums paid	2,500.00	Individual deposits	485,821.67
Checks and other cash items	3,780.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	562.00		
Fractional currency	257.10	Due to other national banks	11,911.08
Trade dollars		Due to State banks and bankers	
Specie	15,366.00		
Legal-tender notes	19,625.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	727,296.65	Total	727,296.65

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NEW JERSEY.

Phillipsburg National Bank, Phillipsburg.

SAMUEL BOILEAU, *President.* No. 1239. JOHN A. BACHMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$480,422.94	Capital stock paid in	$200,000.00
Overdrafts	294.97		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	113,618.84
U. S. bonds on hand	1,100.00		
Other stocks, bonds, and mortgages	76,377.50	National-bank notes outstanding	173,767.00
Due from approved reserve agents	10,809.13	State-bank notes outstanding	
Due from other banks and bankers	7,301.07		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	803.08
Current expenses and taxes paid	121.28		
Premiums paid		Individual deposits	345,820.53
Checks and other cash items	6,953.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,778.00		
Fractional currency	81.13	Due to other national banks	4,174.37
Trade dollars		Due to State banks and bankers	
Specie	57,559.50		
Legal-tender notes	18,385.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	878,183.82	Total	878,183.82

First National Bank, Plainfield.

J. R. VAN DEVENTER, *President.* No. 447. CARMON PARSE, *Cashier.*

Loans and discounts	$605,164.16	Capital stock paid in	$200,000.00
Overdrafts	447.37		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	36,839.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	178,460.00
Due from approved reserve agents	120,568.36	State-bank notes outstanding	
Due from other banks and bankers	16,217.82		
Real estate, furniture, and fixtures	45,000.00	Dividends unpaid	1,097.00
Current expenses and taxes paid	2,495.81		
Premiums paid		Individual deposits	592,273.56
Checks and other cash items	5,861.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,065.00		
Fractional currency	905.53	Due to other national banks	22,286.79
Trade dollars		Due to State banks and bankers	1,335.15
Specie	24,825.65		
Legal-tender notes	57,830.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,082,291.50	Total	1,082,291.50

City National Bank, Plainfield.

CHARLES HYDE, *President.* No. 2243. F. H. GARDNER, *Cashier.*

Loans and discounts	$286,982.50	Capital stock paid in	$150,000.00
Overdrafts	837.51		
U. S. bonds to secure circulation	70,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	9,301.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	63,000.00
Due from approved reserve agents	40,819.72	State-bank notes outstanding	
Due from other banks and bankers	11,039.14		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	568.50
Current expenses and taxes paid	972.35		
Premiums paid		Individual deposits	191,287.36
Checks and other cash items	3,863.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	940.00		
Fractional currency	130.70	Due to other national banks	5,578.45
Trade dollars		Due to State banks and bankers	231.51
Specie	6,108.00		
Legal-tender notes	9,124.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer			
Total	437,967.28	Total	437,967.28

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NEW JERSEY.

First National Bank, Red Bank.

ASHER S. PARKER, *President.* No. 445. JAMES L. TERHUNE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$346,688.16	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	75,797.97
U. S. bonds on hand	40,000.00		
Other stocks, bonds, and mortgages	128,976.01	National-bank notes outstanding	90,000.00
Due from approved reserve agents	108,161.83	State-bank notes outstanding	
Due from other banks and bankers	16,145.11		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	252.00
Current expenses and taxes paid	1,632.32		
Premiums paid	15,350.00	Individual deposits	458,882.13
Checks and other cash items	8,248.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,813.00		
Fractional currency	382.23	Due to other national banks	18,134.78
Trade dollars		Due to State banks and bankers	220.11
Specie	4,390.00		
Legal-tender notes	24,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	818,286.99	Total	818,286.99

Second National Bank, Red Bank.

J. A. THROCKMORTON, *President.* No. 2257. ISAAC B. EDWARDS, *Cashier.*

Loans and discounts	$441,646.94	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	23,134.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	108,650.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	92,072.72	State-bank notes outstanding	
Due from other banks and bankers	7,176.46		
Real estate, furniture, and fixtures	19,431.92	Dividends unpaid	410.00
Current expenses and taxes paid	2,505.50		
Premiums paid		Individual deposits	530,904.24
Checks and other cash items	7,197.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	84.00	Due to other national banks	12,167.42
Trade dollars		Due to State banks and bankers	8,721.59
Specie	2,822.90		
Legal-tender notes	31,475.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	791,937.47	Total	791,937.47

Salem National Banking Company, Salem.

WYATT W. MILLER, *President.* No. 1326. HENRY M. RUMSEY, *Cashier.*

Loans and discounts	$481,779.25	Capital stock paid in	$150,000.00
Overdrafts	118.97		
U. S. bonds to secure circulation	37,500.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	42,443.81
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	13,950.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	133,143.59	State-bank notes outstanding	
Due from other banks and bankers	6,463.44		
Real estate, furniture, and fixtures	8,125.00	Dividends unpaid	3,032.00
Current expenses and taxes paid	2,405.50		
Premiums paid		Individual deposits	420,606.90
Checks and other cash items	908.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,386.00		
Fractional currency	38.68	Due to other national banks	15,704.62
Trade dollars		Due to State banks and bankers	
Specie	36,403.50		
Legal-tender notes	14,427.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	740,537.33	Total	740,537.33

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NEW JERSEY.

First National Bank, Somerville.

NELSON YOUNG, *President.* No. 395. JOHN W. TAYLOR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$273,782.40	Capital stock paid in	$100,000.00
Overdrafts	352.84		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	24,405.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	165,385.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	56,428.49	State-bank notes outstanding	
Due from other banks and bankers	1,502.13		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	170.00
Current expenses and taxes paid	2,291.70		
Premiums paid	11,808.50	Individual deposits	348,608.64
Checks and other cash items	112.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	658.00		
Fractional currency	140.10	Due to other national banks	13,509.78
Trade dollars		Due to State banks and bankers	
Specie	7,339.50		
Legal-tender notes	19,643.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	606,694.26	Total	606,694.26

Swedesboro' National Bank, Swedesboro'.

ISAAC H. VANNEMAN, *President.* No. 2923. JOHN C. RULON, *Cashier.*

Loans and discounts	$164,079.24	Capital stock paid in	$53,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	4,083.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,099.69	National-bank notes outstanding	18,000.00
Due from approved reserve agents	36,234.08	State-bank notes outstanding	
Due from other banks and bankers	182.40		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	839.28		
Premiums paid		Individual deposits	151,606.80
Checks and other cash items	268.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	445.00		
Fractional currency	44.93	Due to other national banks	4,462.69
Trade dollars		Due to State banks and bankers	
Specie	9,474.60		
Legal-tender notes	1,675.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	243,152.22	Total	243,152.22

First National Bank, Tom's River.

JOHN AUMACK, *President.* No. 2509. WILLIAM A. LOW, *Cashier.*

Loans and discounts	$126,064.00	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,149.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	106,450.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,397.45	State-bank notes outstanding	
Due from other banks and bankers	296.79		
Real estate, furniture, and fixtures	1,250.00	Dividends unpaid	200.00
Current expenses and taxes paid	682.38		
Premiums paid		Individual deposits	217,625.98
Checks and other cash items	226.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,895.00		
Fractional currency	5.45	Due to other national banks	1,568.80
Trade dollars		Due to State banks and bankers	2,756.15
Specie	21,472.00		
Legal-tender notes	12,401.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	334,300.67	Total	334,300.67

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NEW JERSEY.

First National Bank, Trenton.

PHILIP P. DUNN, *President.* No. 281. CHARLES WHITEHEAD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$971,524.67	Capital stock paid in	$500,000.00
Overdrafts	217.78		
U. S. bonds to secure circulation	500,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	43,842.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents	65,457.69	State-bank notes outstanding	
Due from other banks and bankers	81,109.26		
Real estate, furniture, and fixtures	33,000.00	Dividends unpaid	661.52
Current expenses and taxes paid	6,682.87		
Premiums paid		Individual deposits	606,750.13
Checks and other cash items	10,030.61	United States deposits	78,679.72
Exchanges for clearing-house		Deposits of U.S. disbursing officers	11,003.64
Bills of other banks	9,640.00		
Fractional currency	76.15	Due to other national banks	89,285.70
Trade dollars		Due to State banks and bankers	345.94
Specie	36,180.00		
Legal-tender notes	14,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer			
Total	1,880,569.03	Total	1,880,569.03

Broad Street National Bank, Trenton.

LEWIS PARKER, *President.* No. 3709. JOSEPH G. BREARLEY, *Cashier.*

Loans and discounts	$173,069.84	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,532.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,068.61	State-bank notes outstanding	
Due from other banks and bankers	492.12		
Real estate, furniture, and fixtures	3,619.38	Dividends unpaid	
Current expenses and taxes paid	2,869.08		
Premiums paid	7,281.25	Individual deposits	154,291.40
Checks and other cash items	4,492.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,510.00		
Fractional currency	25.95	Due to other national banks	760.73
Trade dollars		Due to State banks and bankers	71.60
Specie	6,391.10		
Legal-tender notes	6,211.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	262,155.79	Total	262,155.79

Mechanics' National Bank, Trenton.

JOHN MOSES, *President.* No. 1327. WILLIAM W. STELLE, *Cashier.*

Loans and discounts	$1,069,805.65	Capital stock paid in	$500,000.00
Overdrafts	155.38		
U. S. bonds to secure circulation	500,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	55,734.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100,000.00	National-bank notes outstanding	445,880.00
Due from approved reserve agents	200,653.10	State-bank notes outstanding	
Due from other banks and bankers	60,385.53		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	22,935.15
Current expenses and taxes paid	256.38		
Premiums paid		Individual deposits	743,987.15
Checks and other cash items	24,935.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,865.00		
Fractional currency	425.57	Due to other national banks	160,060.22
Trade dollars		Due to State banks and bankers	15,318.61
Specie	32,280.50		
Legal-tender notes	26,653.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer			
Total	2,093,915.96	Total	2,093,915.96

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NEW JERSEY.

First National Bank, Vincentown.

JOHN S. IRICK, *President.* No. 370. GUY BRYAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,446.33	Capital stock paid in	$100,000.00
Overdrafts	396.31		
U. S. bonds to secure circulation	30,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,886.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,100.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	2,460.91	State-bank notes outstanding	
Due from other banks and bankers	158.03		
Real estate, furniture, and fixtures	13,811.70	Dividends unpaid	
Current expenses and taxes paid	762.42		
Premiums paid	2,400.00	Individual deposits	46,933.56
Checks and other cash items	1,112.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	59.61	Due to other national banks	1,552.00
Trade dollars		Due to State banks and bankers	
Specie	6,114.00		
Legal-tender notes	1,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	204,371.60	Total	204,371.60

Vineland National Bank, Vineland.

MYRON J. KIMBALL, *President.* No. 2918. C. H. ANDERSON, *Cashier.*

Loans and discounts	$149,294.25	Capital stock paid in	$50,000.00
Overdrafts	51.96		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	10,883.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,650.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,330.20	State-bank notes outstanding	
Due from other banks and bankers	504.92		
Real estate, furniture, and fixtures	7,800.00	Dividends unpaid	399.00
Current expenses and taxes paid	876.03		
Premiums paid	1,500.00	Individual deposits	153,109.78
Checks and other cash items	4,401.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	933.00		
Fractional currency	26.89	Due to other national banks	841.73
Trade dollars		Due to State banks and bankers	
Specie	7,593.75		
Legal-tender notes	6,459.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	231,484.34	Total	231,484.34

First National Bank, Washington.

AURELIUS J. SWAYZE, *President.* No. 860. AUG. P. HANN, *Cashier.*

Loans and discounts	$214,961.61	Capital stock paid in	$100,000.00
Overdrafts	15.04		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	23,276.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,049.75	National-bank notes outstanding	86,947.00
Due from approved reserve agents	16,915.02	State-bank notes outstanding	
Due from other banks and bankers	2,480.41		
Real estate, furniture, and fixtures	16,500.00	Dividends unpaid	1,797.50
Current expenses and taxes paid	453.00		
Premiums paid		Individual deposits	133,310.46
Checks and other cash items	2,246.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	860.00		
Fractional currency	61.85	Due to other national banks	6,976.12
Trade dollars		Due to State banks and bankers	
Specie	12,339.80		
Legal-tender notes	5,925.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	392,307.55	Total	392,307.55

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NEW JERSEY.

First National Bank, Woodbury.

G. G. GREEN, *President.* No. 1199. JOHN H. BRADWAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$320,891.62	Capital stock paid in	$100,000.00
Overdrafts	91.12		
U. S. bonds to secure circulation	100,000.00	Surplus fund	85,000.00
U. S. bonds to secure deposits		Other undivided profits	6,782.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	49,150.00	National-bank notes outstanding	87,450.00
Due from approved reserve agents	118,188.14	State-bank notes outstanding	
Due from other banks and bankers	14,534.49		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	885.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	444,608.39
Checks and other cash items	43.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,461.00		
Fractional currency	338.10	Due to other national banks	13,992.75
Trade dollars		Due to State banks and bankers	
Specie	81,390.98		
Legal-tender notes	17,100.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	2,030.00		
Total	738,718.80	Total	738,718.80

Farmers and Mechanics' National Bank, Woodbury.

JOSEPH L. REEVES, *President.* No. 3716. HENRY S. TOLMAN, *Cashier.*

Loans and discounts	$128,862.59	Capital stock paid in	$90,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,177.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,087.57	State-bank notes outstanding	
Due from other banks and bankers	1,289.22		
Real estate, furniture, and fixtures	13,075.00	Dividends unpaid	
Current expenses and taxes paid	1,159.28		
Premiums paid	7,156.25	Individual deposits	90,485.98
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,150.00		
Fractional currency	15.87	Due to other national banks	238.66
Trade dollars		Due to State banks and bankers	198.63
Specie	3,256.15		
Legal-tender notes	8,424.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	205,600.93	Total	205,600.93

First National Bank, Woodstown.

SAMUEL H. WEATHERBY, *President.* No. 399. WILLIAM Z. FLITCRAFT, *Cashier.*

Loans and discounts	$292,979.83	Capital stock paid in	$75,000.00
Overdrafts	592.02		
U. S. bonds to secure circulation	75,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	28,407.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,400.00	National-bank notes outstanding	64,380.00
Due from approved reserve agents	35,218.43	State-bank notes outstanding	
Due from other banks and bankers	1,160.14		
Real estate, furniture, and fixtures	2,600.00	Dividends unpaid	
Current expenses and taxes paid	1,561.14		
Premiums paid		Individual deposits	196,394.72
Checks and other cash items	2,743.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	6.14	Due to other national banks	9,169.89
Trade dollars		Due to State banks and bankers	
Specie	18,116.50		
Legal-tender notes	1,325.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	448,352.22	Total	448,352.22

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PENNSYLVANIA.

First National Bank, Allegheny.

JAMES MCCUTCHEON, *President.* No. 198. EDWARD R. KRAMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,025,852.22	Capital stock paid in	$350,000.00
Overdrafts	2,487.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	40,000.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,342.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	72,013.58	State-bank notes outstanding	
Due from other banks and bankers	19,373.93		
Real estate, furniture, and fixtures	107,159.76	Dividends unpaid	1,600.00
Current expenses and taxes paid	7,826.51		
Premiums paid	10,000.00	Individual deposits	946,723.14
Checks and other cash items	42,759.59	United States deposits	44,163.22
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,641.00		
Fractional currency	105.00	Due to other national banks	774.85
Trade dollars		Due to State banks and bankers	2,019.47
Specie	44,961.12		
Legal-tender notes	48,509.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,530,281.61	Total	1,530,281.61

Second National Bank, Allegheny.

J. N. DAVIDSON, *President.* No. 776. A. S. CAMERON, *Cashier.*

Loans and discounts	$600,564.65	Capital stock paid in	$150,000.00
Overdrafts	1,342.60		
U. S. bonds to secure circulation	56,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	32,247.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,900.00	National-bank notes outstanding	50,000.00
Due from approved reserve agents	88,100.64	State-bank notes outstanding	
Due from other banks and bankers	8,821.16		
Real estate, furniture, and fixtures	53,000.00	Dividends unpaid	1,895.00
Current expenses and taxes paid	2,707.46		
Premiums paid	5,000.00	Individual deposits	608,884.72
Checks and other cash items	7,228.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,435.00		
Fractional currency	17.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	32,410.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,500.00		
Due from U. S. Treasurer			
Total	918,026.96	Total	918,026.96

Third National Bank, Allegheny.

WILLIAM M. MCKELOY, *President.* No. 2235. HENRY A. SPANGLER, *Cashier.*

Loans and discounts	$661,791.54	Capital stock paid in	$200,000.00
Overdrafts	181.64		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	37,346.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,200.00	National-bank notes outstanding	89,300.00
Due from approved reserve agents	82,199.47	State-bank notes outstanding	
Due from other banks and bankers	16,355.71		
Real estate, furniture, and fixtures	34,920.72	Dividends unpaid	2,454.00
Current expenses and taxes paid	2,869.07		
Premiums paid		Individual deposits	589,884.53
Checks and other cash items	13,247.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,343.00		
Fractional currency	42.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,133.10		
Legal-tender notes	16,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	968,984.69	Total	968,984.69

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PENNSYLVANIA.

German National Bank, Allegheny.

L. WALTER, SR., *President.* No. 2261. JOSEPH STRATMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$803,607.72	Capital stock paid in	$200,000.00
Overdrafts	1,175.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	33,533.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,665.00	National-bank notes outstanding	44,460.00
Due from approved reserve agents	89,704.88	State-bank notes outstanding	
Due from other banks and bankers	2,579.99		
Real estate, furniture, and fixtures	27,000.00	Dividends unpaid	1,929.50
Current expenses and taxes paid	2,892.13		
Premiums paid		Individual deposits	753,906.49
Checks and other cash items	17,065.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,630.00		
Fractional currency	581.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	34,677.70		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,073,829.38	Total	1,073,829.38

Second National Bank, Allentown.

WILLIAM H. AINEY, *President.* No. 373. REUBEN STAHLER, *Cashier.*

Loans and discounts	$867,978.87	Capital stock paid in	$200,000.00
Overdrafts	1,884.63		
U. S. bonds to secure circulation	50,000.00	Surplus fund	62,000.00
U. S. bonds to secure deposits		Other undivided profits	20,930.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,995.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,344.25	State-bank notes outstanding	
Due from other banks and bankers	22,441.43		
Real estate, furniture, and fixtures	23,418.47	Dividends unpaid	1,585.00
Current expenses and taxes paid	5,496.93		
Premiums paid	5,394.00	Individual deposits	518,811.80
Checks and other cash items	8,755.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	23,721.00		
Fractional currency	102.47	Due to other national banks	9,643.01
Trade dollars		Due to State banks and bankers	4,410.08
Specie	29,424.00		
Legal-tender notes	4,174.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	862,380.67	Total	862,380.67

Allentown National Bank, Allentown.

ROBERT E. WRIGHT, *President.* No. 1322. C. M. W. KECK, *Cashier.*

Loans and discounts	$972,858.57	Capital stock paid in	$500,000.00
Overdrafts	5,514.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	10,226.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	287,534.62	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,924.71	State-bank notes outstanding	
Due from other banks and bankers	69,248.12		
Real estate, furniture, and fixtures	112,069.88	Dividends unpaid	579.20
Current expenses and taxes paid	9,121.47		
Premiums paid	4,250.00	Individual deposits	979,366.40
Checks and other cash items	38,216.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,680.00		
Fractional currency	818.08	Due to other national banks	100,103.76
Trade dollars		Due to State banks and bankers	13,132.95
Specie	60,030.03		
Legal-tender notes	73,892.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,738,408.57	Total	1,738,408.57

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PENNSYLVANIA.

First National Bank, Altoona.

ALEXANDER M. LLOYD, *President.* No. 247. JOHN LLOYD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$341,108.04	Capital stock paid in	$150,000.00
Overdrafts	2,965.03		
U. S. bonds to secure circulation	50,000.00	Surplus fund	48,500.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	8,575.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	76,585.19	National-bank notes outstanding	44,990.00
Due from approved reserve agents	31,354.96	State-bank notes outstanding	
Due from other banks and bankers	53,287.36		
Real estate, furniture, and fixtures	10,577.64	Dividends unpaid	100.00
Current expenses and taxes paid	11,617.18		
Premiums paid		Individual deposits	469,393.56
Checks and other cash items	13,662.39	United States deposits	45,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,250.00		
Fractional currency	1,690.61	Due to other national banks	13,848.04
Trade dollars		Due to State banks and bankers	890.87
Specie	106,750.00		
Legal-tender notes	8,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	499.87		
Total	781,298.27	Total	781,298.27

Second National Bank, Altoona.

JOHN P. LEVAN, *President.* No. 2781. HARRY A. GARDNER, *Cashier.*

Loans and discounts	$247,760.14	Capital stock paid in	$100,000.00
Overdrafts	2,188.68		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,217.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,967.97	State-bank notes outstanding	
Due from other banks and bankers	9,511.10		
Real estate, furniture, and fixtures	13,050.95	Dividends unpaid	43.00
Current expenses and taxes paid	1,867.09		
Premiums paid	5,800.00	Individual deposits	198,548.22
Checks and other cash items	4,679.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,948.00		
Fractional currency	132.58	Due to other national banks	15,678.76
Trade dollars		Due to State banks and bankers	405.89
Specie	3,071.25		
Legal-tender notes	28,291.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	358,393.43	Total	358,393.43

First National Bank, Ambler.

BENJAMIN P. WERTSNER, *President.* No. 3220. JOHN J. HOUGHTON, *Cashier.*

Loans and discounts	$119,976.59	Capital stock paid in	$55,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,821.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,531.07	National-bank notes outstanding	26,500.00
Due from approved reserve agents	26,033.28	State-bank notes outstanding	
Due from other banks and bankers	689.45		
Real estate, furniture, and fixtures	7,350.00	Dividends unpaid	
Current expenses and taxes paid	784.84		
Premiums paid	2,000.00	Individual deposits	100,066.20
Checks and other cash items	21.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	170.00		
Fractional currency	66.54	Due to other national banks	1,778.71
Trade dollars		Due to State banks and bankers	
Specie	4,482.40		
Legal-tender notes	2,711.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	199,166.59	Total	199,166.59

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Annville National Bank, Annville.

JOHN H. KINPORTS, *President.* No. 2384. GEORGE W. STINE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,532.68	Capital stock paid in	$75,000.00
Overdrafts	436.28		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	6,224.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,500.00
Due from approved reserve agents	7,885.15	State-bank notes outstanding	
Due from other banks and bankers	5,587.13		
Real estate, furniture, and fixtures	5,830.00	Dividends unpaid	84.00
Current expenses and taxes paid	779.42		
Premiums paid		Individual deposits	83,104.29
Checks and other cash items	53.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	55.00		
Fractional currency	.34	Due to other national banks	1,087.88
Trade dollars		Due to State banks and bankers	652.37
Specie	2,826.50		
Legal-tender notes	478.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	224,713.51	Total	224,713.51

Citizens' National Bank, Ashland.

WILLIAM H. HEATON, *President.* No. 2280. GEORGE H. HELFRICH, *Cashier.*

Loans and discounts	$183,862.95	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	6,885.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,065.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	71,909.27	State-bank notes outstanding	
Due from other banks and bankers	11,261.89		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	332.00
Current expenses and taxes paid	1,245.98		
Premiums paid	1,720.10	Individual deposits	289,524.06
Checks and other cash items	1,524.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,635.00		
Fractional currency	311.75	Due to other national banks	19,903.46
Trade dollars		Due to State banks and bankers	903.68
Specie	55,993.70		
Legal-tender notes	12,843.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	421,048.28	Total	421,048.28

First National Bank, Athens.

NATHANIEL C. HARRIS, *President.* No. 1094. CHARLES T. HULL, *Cashier.*

Loans and discounts	$251,531.78	Capital stock paid in	$100,000.00
Overdrafts	2,901.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	3,484.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,696.95	State-bank notes outstanding	
Due from other banks and bankers	6,248.32		
Real estate, furniture, and fixtures	14,869.89	Dividends unpaid	
Current expenses and taxes paid	1,242.59		
Premiums paid		Individual deposits	161,774.07
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	284.00		
Fractional currency	48.55	Due to other national banks	291.01
Trade dollars		Due to State banks and bankers	335.00
Specie	17,801.00		
Legal-tender notes	1,510.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	390,884.29	Total	390,884.29

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First National Bank, Bangor.

JACOB E. LONG, *President.* No. 2659. ALFRED W. PAFF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$188,936.21	Capital stock paid in	$90,000.00
Overdrafts	848.27		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,128.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,169.30	State-bank notes outstanding	
Due from other banks and bankers	5,388.40		
Real estate, furniture, and fixtures	6,753.00	Dividends unpaid	2,409.00
Current expenses and taxes paid	31.76		
Premiums paid	6,725.00	Individual deposits	131,155.85
Checks and other cash items	295.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	435.00		
Fractional currency	124.87	Due to other national banks	6,714.83
Trade dollars		Due to State banks and bankers	17.01
Specie	6,432.40		
Legal-tender notes	5,667.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	260,925.21	Total	260,925.21

First National Bank, Beaver Falls.

HENRY HICE, *President.* No. 3356. J. T. REEVES, *Cashier.*

Loans and discounts	$89,704.34	Capital stock paid in	$50,000.00
Overdrafts	102.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	607.04
U. S. bonds to secure deposits		Other undivided profits	2,292.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	402.50	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,840.80	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	225.00	Dividends unpaid	451.00
Current expenses and taxes paid	449.70		
Premiums paid	1,052.08	Individual deposits	31,155.41
Checks and other cash items	363.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	175.00		
Fractional currency	24.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	27,898.89
Specie	10,073.40		
Legal-tender notes	1,978.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	200.00		
Total	123,654.85	Total	123,654.85

First National Bank, Bedford.

EDWARD F. KERR, *President.* No. 3089. LATIMER B. DOTY, *Cashier.*

Loans and discounts	$172,798.03	Capital stock paid in	$100,000.00
Overdrafts	14.40		
U. S. bonds to secure circulation	100,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,755.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,240.00
Due from approved reserve agents	11,811.96	State-bank notes outstanding	
Due from other banks and bankers	7,747.85		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	929.62		
Premiums paid	10,000.00	Individual deposits	113,236.87
Checks and other cash items	494.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,027.00		
Fractional currency	42.05	Due to other national banks	2,658.41
Trade dollars		Due to State banks and bankers	1,577.16
Specie	13,099.50		
Legal-tender notes	2,803.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	326,467.65	Total	326,467.65

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First National Bank, Bellefonte.

EDWARD C. HUMES, *President.* No. 459. JOHN P. HARRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$504, 811. 57	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	21, 655. 82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16, 995. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	22, 437. 76	State-bank notes outstanding	
Due from other banks and bankers	25, 907. 02		
Real estate, furniture, and fixtures	26, 800. 00	Dividends unpaid	
Current expenses and taxes paid	3, 636. 09		
Premiums paid	2, 453. 13	Individual deposits	428, 491. 08
Checks and other cash items	5, 099. 04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	110. 77	Due to other national banks	66, 623, 48
Trade dollars		Due to State banks and bankers	
Specie	38, 950. 00		
Legal-tender notes	15, 945. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	689, 270. 38	Total	689, 270. 38

First National Bank, Berwick.

MORDECAI W. JACKSON, *President.* No. 568. SAMUEL C. JAYNE, *Cashier.*

Loans and discounts	$275, 894. 03	Capital stock paid in	$75. 000. 00
Overdrafts	636. 91		
U. S. bonds to secure circulation	30, 000. 00	Surplus fund	42, 000. 00
U. S. bonds to secure deposits		Other undivided profits	6, 996. 11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1, 200. 00	National-bank notes outstanding	27, 000. 00
Due from approved reserve agents	10, 583. 55	State-bank notes outstanding	
Due from other banks and bankers	3, 112. 23		
Real estate, furniture, and fixtures	1, 500. 00	Dividends unpaid	
Current expenses and taxes paid	1, 143. 12		
Premiums paid	4, 000. 00	Individual deposits	188, 238. 21
Checks and other cash items	453. 45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	55. 00		
Fractional currency	70. 91	Due to other national banks	5, 064. 60
Trade dollars		Due to State banks and bankers	741. 73
Specie	12, 304. 45		
Legal-tender notes	2, 737. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 350. 00		
Due from U. S. Treasurer			
Total	345, 040. 65	Total	345, 040. 65

First National Bank, Bethlehem.

GEORGE H. MYERS, *President.* No. 138. CYRUS E. BREDER, *Cashier.*

Loans and discounts	$545, 902. 93	Capital stock paid in	$300, 000. 00
Overdrafts	1, 130. 76		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	15, 000. 00
U. S. bonds to secure deposits		Other undivided profits	33, 128. 09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	76, 281. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	46, 947. 84	State-bank notes outstanding	
Due from other banks and bankers	8, 049. 86		
Real estate, furniture, and fixtures	26, 000. 00	Dividends unpaid	124. 00
Current expenses and taxes paid	3, 534. 93		
Premiums paid	4, 600. 00	Individual deposits	411, 683. 64
Checks and other cash items	1, 445. 83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 857. 00		
Fractional currency	726. 67	Due to other national banks	9, 042. 32
Trade dollars		Due to State banks and bankers	688. 77
Specie	29, 490. 00		
Legal-tender notes	14, 444. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	814, 666. 82	Total	814, 666. 82

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Lehigh Valley National Bank, Bethlehem.

FRANCIS WEISS, *President.* No. 2050. HENRY G. BORHEK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$982,083.60	Capital stock paid in	$300,000.00
Overdrafts	2,497.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	72,719.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	115,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,441.25	State-bank notes outstanding	
Due from other banks and bankers	3,644.80		
Real estate, furniture, and fixtures	20,290.09	Dividends unpaid	40.00
Current expenses and taxes paid	4,306.71		
Premiums paid	10,000.00	Individual deposits	684,017.71
Checks and other cash items	3,474.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,185.00		
Fractional currency	298.41	Due to other national banks	92,711.25
Trade dollars		Due to State banks and bankers	264.72
Specie	14,317.50		
Legal-tender notes	16,964.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,294,752.93	Total	1,294,752.93

First National Bank, Blairsville.

PAUL GRAFF, *President.* No. 867. T. D. CUNNINGHAM, *Cashier.*

Loans and discounts	$168,311.95	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	32,600.00
U. S. bonds to secure deposits		Other undivided profits	5,444.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	53,943.00
Due from approved reserve agents	20,677.82	State-bank notes outstanding	
Due from other banks and bankers	9,589.76		
Real estate, furniture, and fixtures	7,300.00	Dividends unpaid	164.00
Current expenses and taxes paid	1,419.49		
Premiums paid		Individual deposits	106,820.90
Checks and other cash items	615.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	625.00		
Fractional currency	84.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,933.35		
Legal-tender notes	5,715.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	278,972.29	Total	278,972.29

First National Bank, Bloomsburg.

CHARLES R. PAXTON, *President.* No. 293. JOSEPH P. TUSTIN, *Cashier.*

Loans and discounts	$212,935.38	Capital stock paid in	$50,000.00
Overdrafts	1,091.79		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,052.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	97,132.50	National-bank notes outstanding	43,060.00
Due from approved reserve agents	60,907.64	State-bank notes outstanding	
Due from other banks and bankers	2,955.13		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,726.55		
Premiums paid		Individual deposits	208,587.87
Checks and other cash items	74.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	593.00		
Fractional currency	115.00	Due to other national banks	14,956.98
Trade dollars		Due to State banks and bankers	721.49
Specie	6,280.00		
Legal-tender notes	7,317.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	443,378.86	Total	443,378.86

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Farmer's National Bank, Boyertown.

T. J. B. RHOADS, *President.* No. 2900. M. L. HARTMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$170,419.12	Capital stock paid in	$50,000.00
Overdrafts	91.89		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,114.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,188.05	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	654.02	Dividends unpaid	486.00
Current expenses and taxes paid	1,062.88		
Premiums paid	2,500.00	Individual deposits	122,592.09
Checks and other cash items	281.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	115.11	Due to other national banks	7,371.77
Trade dollars		Due to State banks and bankers	
Specie	4,713.60		
Legal-tender notes	3,726.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	209,814.87	Total	209,814.87

National Bank, Boyertown.

DANIEL L. RHOADS, *President.* No. 2137. MILTON A. MORY, *Cashier.*

Loans and discounts	$359,885.71	Capital stock paid in	$100,000.00
Overdrafts	654.22		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	10,021.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,769.59	National-bank notes outstanding	89,120.00
Due from approved reserve agents	23,754.22	State-bank notes outstanding	
Due from other banks and bankers	323.06		
Real estate, furniture, and fixtures	8,600.00	Dividends unpaid	717.00
Current expenses and taxes paid	1,986.37		
Premiums paid	7,000.00	Individual deposits	295,726.82
Checks and other cash items	6,859.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	130.00		
Fractional currency	169.49	Due to other national banks	5,419.81
Trade dollars		Due to State banks and bankers	
Specie	13,661.60		
Legal-tender notes	5,711.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	541,004.83	Total	541,004.83

First National Bank, Braddock.

J. H. LIPPENCOTT, *President.* No. 2799. W. H. WATT, *Cashier.*

Loans and discounts	$153,628.87	Capital stock paid in	$75,000.00
Overdrafts	162.52		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	5,297.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,991.88	State bank notes outstanding	
Due from other banks and bankers	396.48		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	2,407.90		
Premiums paid	5,500.00	Individual deposits	163,919.09
Checks and other cash items	64.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,510.00		
Fractional currency	129.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,205.00		
Legal-tender notes	7,094.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	269,216.15	Total	269,216.15

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Braddock National Bank, Braddock.

ROBERT E. STEWART, *President.* No. 2828. JOHN G. KELLY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$492,798.40	Capital stock paid in	$100,000.00
Overdrafts	99.39		
U. S. bonds to secure circulation	25,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	10,000.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	61,282.62	State-bank notes outstanding	
Due from other banks and bankers	6,303.20		
Real estate, furniture, and fixtures	19,000.00	Dividends unpaid	
Current expenses and taxes paid	3,757.82		
Premiums paid	5,000.00	Individual deposits	503,777.59
Checks and other cash items	1,019.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	747.96	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,033.20		
Legal-tender notes	19,311.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	669,277.61	Total	669,277.61

First National Bank, Bradford.

J. M. FULLER, *President.* No. 2479. WILLIAM W. BELL, *Cashier.*

Loans and discounts	$443,389.86	Capital stock paid in	$150,000.00
Overdrafts	2,312.79		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	23,850.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	60,603.42	State-bank notes outstanding	
Due from other banks and bankers	56,978.76		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	3,576.01		
Premiums paid	3,375.00	Individual deposits	409,918.32
Checks and other cash items	76.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	240.00		
Fractional currency	68.99	Due to other national banks	648.25
Trade dollars		Due to State banks and bankers	2,610.10
Specie	6,823.00		
Legal-tender notes	32,646.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	650,777.59	Total	650,777.59

Bradford National Bank, Bradford.

O. F. SCHONBLOM, *President.* No. 2428. T. H. TOMLINSON, *Cashier.*

Loans and discounts	$786,425.17	Capital stock paid in	$200,000.00
Overdrafts	2,960.96		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	30,221.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,774.81	State-bank notes outstanding	
Due from other banks and bankers	50,951.97		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	100.00
Current expenses and taxes paid	4,559.80		
Premiums paid		Individual deposits	710,030.02
Checks and other cash items	149.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,838.00		
Fractional currency	232.94	Due to other national banks	6,343.85
Trade dollars		Due to State banks and bankers	141.29
Specie	32,193.75		
Legal-tender notes	53,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,031,836.99	Total	1,031,836.99

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Farmers' National Bank of Bucks County, Bristol.

CALEB N. TAYLOR, *President.* No. 717. CHARLES E. SCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$340,870.67	Capital stock paid in	$92,220.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	92,220.00
U. S. bonds to secure deposits		Other undivided profits	14,998.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	72,310.11	National-bank notes outstanding	34,600.00
Due from approved reserve agents	47,099.24	State-bank notes outstanding	
Due from other banks and bankers	2,738.43		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	198.00
Current expenses and taxes paid	2,610.95		
Premiums paid		Individual deposits	324,862.69
Checks and other cash items	3,228.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,886.00		
Fractional currency	10.33	Due to other national banks	17,347.78
Trade dollars		Due to State banks and bankers	178.07
Specie	33,221.00		
Legal-tender notes	4,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	576,625.37	Total	576,625.37

Jefferson County National Bank, Brookville.

J. B. HENDERSON, *President.* No. 2392. GEORGE T. RODGERS, *Cashier.*

Loans and discounts	$132,659.96	Capital stock paid in	$50,000.00
Overdrafts	435.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	6,213.12
U. S. bonds on hand	46,950.00		
Other stocks, bonds, and mortgages	36,600.00	National-bank notes outstanding	42,452.00
Due from approved reserve agents	144,378.53	State-bank notes outstanding	
Due from other banks and bankers	3,366.02		
Real estate, furniture, and fixtures	1,864.44	Dividends unpaid	
Current expenses and taxes paid	1,295.22		
Premiums paid		Individual deposits	357,179.80
Checks and other cash items	1,506.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,930.00		
Fractional currency	69.74	Due to other national banks	1,673.90
Trade dollars		Due to State banks and bankers	
Specie	37,520.10		
Legal-tender notes	14,093.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	476,518.82	Total	476,518.82

National Bank, Brookville.

W. D. J. MARLIN, *Vice-President.* No. 3051. B. M. MARLIN, *Cashier.*

Loans and discounts	$134,843.35	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	4,200.00
U. S. bonds to secure deposits		Other undivided profits	5,656.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300.00	National-bank notes outstanding	17,300.00
Due from approved reserve agents	80,118.51	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,515.00	Dividends unpaid	
Current expenses and taxes paid	812.55		
Premiums paid	2,638.68	Individual deposits	176,008.63
Checks and other cash items	1,178.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,665.00		
Fractional currency	57.25	Due to other national banks	6.03
Trade dollars		Due to State banks and bankers	688.00
Specie	1,513.25		
Legal-tender notes	8,297.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	253,859.39	Total	253,859.39

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Second National Bank, Brownsville.

JOSEPH T. ROGERS, *President.* No. 2573. WILLIAM PARKHILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$197,329.89	Capital stock paid in	$100,000.00
Overdrafts	1,348.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	4,410.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,469.04	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,586.00	Dividends unpaid	235.00
Current expenses and taxes paid	622.46		
Premiums paid	5,000.00	Individual deposits	99,233.41
Checks and other cash items	55.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	153.00		
Fractional currency	352.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	18,592.31
Specie	7,568.00		
Legal-tender notes	1,020.00	Notes and bills re-discounted	3,284.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	278,755.10	Total	278,755.10

Monongahela National Bank, Brownsville.

GEORGE E. HOGG, *President.* No. 648. WILLIAM M. LEDWITH, *Cashier.*

Loans and discounts	$230,222.50	Capital stock paid in	$200,000.00
Overdrafts	671.65		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	6,146.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,166.00	National-bank notes outstanding	132,350.00
Due from approved reserve agents	10,856.66	State-bank notes outstanding	
Due from other banks and bankers	1,826.48		
Real estate, furniture, and fixtures	36,000.00	Dividends unpaid	6,126.59
Current expenses and taxes paid	679.62		
Premiums paid	24,776.88	Individual deposits	110,805.88
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,954.00		
Fractional currency	30.46	Due to other national banks	154.06
Trade dollars		Due to State banks and bankers	265.27
Specie	13,258.83		
Legal-tender notes	8,055.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	505,848.08	Total	505,848.08

National Deposit Bank, Brownsville.

JOSEPH S. ELLIOTT, *President.* No. 2457. OLIVER K. TAYLOR, *Cashier.*

Loans and discounts	$178,163.64	Capital stock paid in	$50,000.00
Overdrafts	314.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	3,538.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,168.15	State-bank notes outstanding	
Due from other banks and bankers	310.55		
Real estate, furniture, and fixtures	750.00	Dividends unpaid	155.00
Current expenses and taxes paid	720.20		
Premiums paid		Individual deposits	147,534.24
Checks and other cash items	336.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,218.00		
Fractional currency	34.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,456.07
Specie	9,233.00		
Legal-tender notes	6,185.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	277,684.08	Total	277,684.08

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Bryn Mawr National Bank, Bryn Mawr.

HAMILTON EGBERT, *President.* No. 3766. A. A. CADWALLADER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$56.417.13	Capital stock paid in	$55,800.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,312.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	7,965.00
Due from approved reserve agents	18,029.94	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,522.77	Dividends unpaid	
Current expenses and taxes paid	602.71		
Premiums paid	3,515.62	Individual deposits	50,391.11
Checks and other cash items	8.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	350.00		
Fractional currency	44.59	Due to other national banks	2,035.44
Trade dollars		Due to State banks and bankers	
Specie	2,607.50		
Legal-tender notes	1,403.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	97,564.22	Total	97,564.22

Burgettstown National Bank, Burgettstown.

A. H. KERR, *President.* No. 2408. J. L. PATTERSON, *Cashier.*

Loans and discounts	$185,904.74	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,884.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,100.00	National-bank notes outstanding	72,000.00
Due from approved reserve agents	40,512.87	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,911.33	Dividends unpaid	512.00
Current expenses and taxes paid	1,762.09		
Premiums paid		Individual deposits	155,273.76
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,840.00		
Fractional currency	38.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,000.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	339,669.77	Total	339,669.77

First National Bank, Canton.

DANIEL INNES, *President.* No. 2505. GEORGE A. GUERNSEY, *Cashier.*

Loans and discounts	$92,525.63	Capital stock paid in	$50,000.00
Overdrafts	722.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	2,477.66
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages	27,150.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,299.07	State-bank notes outstanding	
Due from other banks and bankers	3,998.13		
Real estate, furniture, and fixtures	889.45	Dividends unpaid	120.00
Current expenses and taxes paid	1,025.37		
Premiums paid	3,313.30	Individual deposits	92,072.52
Checks and other cash items	211.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	130.00		
Fractional currency	10.53	Due to other national banks	5,648.77
Trade dollars		Due to State banks and bankers	913.70
Specie	4,100.40		
Legal-tender notes	3,297.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	207,732.65	Total	207,732.65

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First National Bank, Carbondale.

HORATIO S. PIERCE, *President.* No. 664. JAMES STOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,758.30	Capital stock paid in	$110,000.00
Overdrafts	257.42		
U. S. bonds to secure circulation	65,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	6,882.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	295,408.46	National-bank notes outstanding	55,600.00
Due from approved reserve agents	50,684.23	State-bank notes outstanding	
Due from other banks and bankers	182.33		
Real estate, furniture, and fixtures	18,928.47	Dividends unpaid	
Current expenses and taxes paid	1,818.70		
Premiums paid	3,000.00	Individual deposits	348,298.85
Checks and other cash items	957.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	855.00		
Fractional currency	40.84	Due to other national banks	3,171.92
Trade dollars		Due to State banks and bankers	
Specie	14,115.00		
Legal-tender notes	10,363.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,925.00		
Due from U. S. Treasurer	660.00		
Total	588,953.75	Total	588,953.75

National Bank, Catasauqua.

ELI J. SAEGER, *President.* No. 1411. M. H. HORN, *Cashier.*

Loans and discounts	$659,407.02	Capital stock paid in	$400,000.00
Overdrafts	3,600.00		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	53,162.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	234,409.43	National-bank notes outstanding	180,000.00
Due from approved reserve agents	40,756.21	State-bank notes outstanding	
Due from other banks and bankers	4,570.62		
Real estate, furniture, and fixtures	49,819.22	Dividends unpaid	363.49
Current expenses and taxes paid	5,156.69		
Premiums paid	30,000.00	Individual deposits	515,748.43
Checks and other cash items	1,431.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,066.00		
Fractional currency	302.55	Due to other national banks	24,976.16
Trade dollars		Due to State banks and bankers	5,650.90
Specie	17,992.25		
Legal-tender notes	19,390.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,279,901.12	Total	1,279,901.12

National Bank, Chambersburg.

W. L. CHAMBERS, *President.* No. 593. J. S. MCILVAINE, *Cashier.*

Loans and discounts	$591,254.00	Capital stock paid in	$260,000.00
Overdrafts	1,971.71		
U. S. bonds to secure circulation	110,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	17,366.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,200.00	National-bank notes outstanding	99,000.00
Due from approved reserve agents	117,315.77	State-bank notes outstanding	
Due from other banks and bankers	20,828.06		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	520.00
Current expenses and taxes paid	2,597.10		
Premiums paid	4,750.00	Individual deposits	474,327.30
Checks and other cash items	4,798.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,567.00		
Fractional currency	319.72	Due to other national banks	11,175.61
Trade dollars		Due to State banks and bankers	2,703.79
Specie	41,173.60		
Legal-tender notes	1,568.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,750.00		
Due from U. S. Treasurer			
Total	955,092.98	Total	955,092.98

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First National Bank, Chester.

JOHN LARKIN, JR., *President.* No. 332. F. R. PALMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$231,893.99	Capital stock paid in	$100,000.00
Overdrafts	15.02		
U. S. bonds to secure circulation	25,000.00	Surplus fund	38,830.01
U. S. bonds to secure deposits		Other undivided profits	8,623.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	35,580.62	State-bank notes outstanding	
Due from other banks and bankers	6,435.52		
Real estate, furniture, and fixtures	17,236.83	Dividends unpaid	659.00
Current expenses and taxes paid	2,818.33		
Premiums paid	2,281.25	Individual deposits	282,567.91
Checks and other cash items	5,875.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,913.00		
Fractional currency	87.81	Due to other national banks	7,261.02
Trade dollars		Due to State banks and bankers	
Specie	16,152.70		
Legal-tender notes	35,026.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	460,441.48	Total	460,441.48

Chester National Bank, Chester.

SAMUEL A. DYER, *President.* No. 2904. SAMUEL H. SEEDS, *Cashier.*

Loans and discounts	$803,898.88	Capital stock paid in	$200,000.00
Overdrafts	44.08		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	16,792.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,245.35	National-bank notes outstanding	45,000.00
Due from approved reserve agents	105,364.40	State-bank notes outstanding	
Due from other banks and bankers	8,664.02		
Real estate, furniture, and fixtures	18,233.00	Dividends unpaid	80.00
Current expenses and taxes paid	3,564.86		
Premiums paid	8,996.75	Individual deposits	799,597.70
Checks and other cash items	38,958.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,969.00		
Fractional currency	539.97	Due to other national banks	4,405.15
Trade dollars		Due to State banks and bankers	449.06
Specie	25,782.00		
Legal-tender notes	27,814.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,121,324.60	Total	1,121,324.60

Delaware County National Bank, Chester.

J. H. ROOP, *President.* No. 355. B. T. HALL, *Cashier.*

Loans and discounts	$1,160,938.73	Capital stock paid in	$300,000.00
Overdrafts	23.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	185,000.00
U. S. bonds to secure deposits		Other undivided profits	33,124.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	79,518.88	State-bank notes outstanding	
Due from other banks and bankers	3,620.44		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	2,420.00
Current expenses and taxes paid	5,904.70		
Premiums paid		Individual deposits	843,220.79
Checks and other cash items	21,184.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,119.00		
Fractional currency	230.74	Due to other national banks	60,969.57
Trade dollars		Due to State banks and bankers	
Specie	61,944.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,469,734.40	Total	1,469,734.40

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PENNSYLVANIA.

National Bank, Christiana.

SAMUEL SLOKOM, *President.* No. 2849. ISAAC W. SLOKOM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$136,915.44	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	4,059.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,917.65	National-bank notes outstanding	18,000.00
Due from approved reserve agents	7,328.59	State-bank notes outstanding	
Due from other banks and bankers	3,258.78		
Real estate, furniture, and fixtures	1,100.00	Dividends unpaid	25.00
Current expenses and taxes paid	565.13		
Premiums paid	2,000.00	Individual deposits	104,983.19
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	4.33	Due to other national banks	735.49
Trade dollars		Due to State banks and bankers	
Specie	8,660.00		
Legal-tender notes	4,533.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	190,302.92	Total	190,302.92

First National Bank, Clarion.

JACOB BLACK, *President.* No. 774. GEORGE W. ARNOLD, *Cashier.*

Loans and discounts	$239,752.54	Capital stock paid in	$100,000.00
Overdrafts	1,319.82		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	8,455.52
U. S. bonds on hand	3,450.00		
Other stocks, bonds, and mortgages	9,700.00	National-bank notes outstanding	68,840.00
Due from approved reserve agents	17,710.72	State-bank notes outstanding	
Due from other banks and bankers	7,584.23		
Real estate, furniture, and fixtures	25,116.12	Dividends unpaid	
Current expenses and taxes paid	1,638.18		
Premiums paid	16,598.30	Individual deposits	223,939.91
Checks and other cash items	693.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,943.00		
Fractional currency	126.71	Due to other national banks	265.03
Trade dollars		Due to State banks and bankers	120.20
Specie	45,217.00		
Legal-tender notes	2,341.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	1,929.25		
Total	481,620.66	Total	481,620.66

Second National Bank, Clarion.

J. T. MAFFETT, *President.* No. 3044. N. MYERS, *Cashier.*

Loans and discounts	$93,187.81	Capital stock paid in	$50,000.00
Overdrafts	832.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,326.00
U. S. bonds to secure deposits		Other undivided profits	4,571.17
U. S. bonds on hand	25,250.00		
Other stocks, bonds, and mortgages	37,682.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	27,557.64	State-bank notes outstanding	
Due from other banks and bankers	894.67		
Real estate, furniture, and fixtures	1,093.50	Dividends unpaid	
Current expenses and taxes paid	1,190.11		
Premiums paid	9,127.55	Individual deposits	158,471.93
Checks and other cash items	672.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	775.00		
Fractional currency	18.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,999.50		
Legal-tender notes	2,838.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	260,369.10	Total	260,369.10

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First National Bank, Clearfield.

JONATHAN BOYNTON, *President.* No. 768. WILLIAM H. DILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$235,664.85	Capital stock paid in	$100,000.00
Overdrafts	1,710.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	8,458.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,616.96	National-bank notes outstanding	90,000.00
Due from approved reserve agents	37,581.56	State-bank notes outstanding	
Due from other banks and bankers	10,465.39		
Real estate, furniture, and fixtures	600.00	Dividends unpaid	
Current expenses and taxes paid	596.48		
Premiums paid		Individual deposits	199,795.72
Checks and other cash items	6,568.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,457.00		
Fractional currency	26.05	Due to other national banks	5,543.87
Trade dollars		Due to State banks and bankers	
Specie	12,206.50		
Legal-tender notes	3,005.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	435,798.18	Total	435,798.18

County National Bank, Clearfield.

T. H. FORCEY, *President.* No. 855. WILLIAM M. SHAW, *Cashier.*

Loans and discounts	$471,591.77	Capital stock paid in	$100,000.00
Overdrafts	5,286.78		
U. S. bonds to secure circulation	100,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	9,310.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,992.14	National-bank notes outstanding	89,250.00
Due from approved reserve agents	108,498.83	State-bank notes outstanding	
Due from other banks and bankers	4,280.86		
Real estate, furniture, and fixtures	12,520.88	Dividends unpaid	5,512.00
Current expenses and taxes paid	1,889.59		
Premiums paid		Individual deposits	461,033.61
Checks and other cash items	2,577.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	270.00		
Fractional currency	119.60	Due to other national banks	3,217.71
Trade dollars	3.00	Due to State banks and bankers	1,300.19
Specie	26,763.15		
Legal-tender notes	1,678.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,712.07		
Due from U. S. Treasurer			
Total	745,183.55	Total	745,183.55

National Bank of Chester Valley, Coatesville.

WILLIAM MODE, *President.* No. 575. JOHN W. THOMPSON, *Cashier.*

Loans and discounts	$152,917.48	Capital stock paid in	$200,000.00
Overdrafts	173.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	25,735.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	74,250.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,250.56	State-bank notes outstanding	
Due from other banks and bankers	21,917.52		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,964.57		
Premiums paid	1,458.86	Individual deposits	272,439.66
Checks and other cash items	2,751.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,933.00		
Fractional currency	311.13	Due to other national banks	39,299.55
Trade dollars		Due to State banks and bankers	100.93
Specie	12,200.00		
Legal-tender notes	8,058.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	682,575.58	Total	682,575.58

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First National Bank, Columbia.

HUGH M. NORTH, *President.* No. 371. SOLOMON S. DETWILER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$609,119.97	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	28,050.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,850.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	578.40	State-bank notes outstanding	
Due from other banks and bankers	30,129.41		
Real estate, furniture, and fixtures		Dividends unpaid	1,368.00
Current expenses and taxes paid	2,640.34		
Premiums paid	4,480.00	Individual deposits	413,745.97
Checks and other cash items	7,853.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,837.00		
Fractional currency	595.00	Due to other national banks	23,443.29
Trade dollars		Due to State banks and bankers	758.52
Specie	10,962.50		
Legal-tender notes	13,070.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	752,366.47	Total	752,366.47

Columbia National Bank, Columbia.

JAMES A. MEYERS, *President.* No. 641. JOSEPH JANSON, *Cashier.*

Loans and discounts	$857,562.36	Capital stock paid in	$500,000.00
Overdrafts	324.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	18,879.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	62,031.03	State-bank notes outstanding	
Due from other banks and bankers	12,001.19		
Real estate, furniture, and fixtures	75,536.26	Dividends unpaid	3,282.00
Current expenses and taxes paid	2,755.35		
Premiums paid	14,312.50	Individual deposits	463,653.78
Checks and other cash items	9,666.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	27,562.00		
Fractional currency	370.90	Due to other national banks	9,809.30
Trade dollars		Due to State banks and bankers	447.07
Specie	23,000.00		
Legal-tender notes	32,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,191,071.79	Total	1,191,071.79

First National Bank, Conneautville.

JOHN C. STURTEVANT, *President.* No. 143. FORREST R. NICHOLS, *Cashier.*

Loans and discounts	$122,009.39	Capital stock paid in	$50,000.00
Overdrafts	2,419.37		
U. S. bonds to secure circulation	37,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	6,121.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,300.00
Due from approved reserve agents	9,708.12	State-bank notes outstanding	
Due from other banks and bankers	5,009.05		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	66.00
Current expenses and taxes paid	1,366.93		
Premiums paid	600.00	Individual deposits	100,898.21
Checks and other cash items	483.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,994.00		
Fractional currency	14.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,115.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,665.00		
Due from U. S. Treasurer			
Total	194,885.21	Total	194,885.21

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First National Bank, Connellsville.

JOHN D. FRISBEE, *President.* No. 2329. J. M. KURTZ, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$208,806.84	Capital stock paid in	$50,000.00
Overdrafts	597.33		
U. S. bonds to secure circulation	12,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,646.16
U. S. bonds on hand	2,800.00		
Other stocks, bonds, and mortgages	35,200.00	National-bank notes outstanding	7,100.00
Due from approved reserve agents	39,468.02	State-bank notes outstanding	
Due from other banks and bankers	49,168.15		
Real estate, furniture, and fixtures	1,825.06	Dividends unpaid	812.00
Current expenses and taxes paid	1,765.25		
Premiums paid	2,962.00	Individual deposits	294,649.58
Checks and other cash items	2,407.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,574.00		
Fractional currency	169.30	Due to other national banks	852.38
Trade dollars		Due to State banks and bankers	287.40
Specie	25,269.86		
Legal-tender notes	14,272.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	402,347.52	Total	402,347.52

First National Bank, Conshohocken.

GEORGE BULLOCK, *President.* No. 2078. WILLIAM MCDERMOTT, *Cashier.*

Loans and discounts	$431,371.26	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	66,000.00
U. S. bonds to secure deposits		Other undivided profits	13,542.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	32,000.00
Due from approved reserve agents	29,073.14	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	2,647.67		
Premiums paid	10,700.00	Individual deposits	304,072.91
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,021.00		
Fractional currency	387.78	Due to other national banks	13,045.47
Trade dollars		Due to State banks and bankers	
Specie	26,660.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	578,660.85	Total	578,660.85

Tradesmen's National Bank, Conshohocken.

JOHN WOOD, *President.* No. 2671. WILLIAM H. CRESSON, *Cashier.*

Loans and discounts	$173,179.05	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,634.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,850.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,283.58	State-bank notes outstanding	
Due from other banks and bankers	1,621.65		
Real estate, furniture, and fixtures	11,632.45	Dividends unpaid	17.50
Current expenses and taxes paid	2,203.29		
Premiums paid	5,000.00	Individual deposits	116,568.28
Checks and other cash items	702.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	133.13	Due to other national banks	8,392.15
Trade dollars		Due to State banks and bankers	12.00
Specie	3,715.65		
Legal-tender notes	9,643.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	660.00		
Due from U. S. Treasurer			
Total	281,623.96	Total	281,623.96

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Corry National Bank, Corry.

T. A. ALLEN, *President.* No. 569. CLARENCE G. HARMON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$332,455.17	Capital stock paid in	$100,000.00
Overdrafts	3,867.22		
U. S. bonds to secure circulation	100,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	3,358.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,303.97	National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,820.75	State-bank notes outstanding	
Due from other banks and bankers	24,672.14		
Real estate, furniture, and fixtures	33,000.00	Dividends unpaid	
Current expenses and taxes paid	2,313.73		
Premiums paid	22,750.00	Individual deposits	330,532.60
Checks and other cash items	5,674.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,340.00		
Fractional currency	49.13	Due to other national banks	1,381.53
Trade dollars		Due to State banks and bankers	211.49
Specie	32,539.50		
Legal-tender notes	17,812.00	Notes and bills re-discounted	1,960.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,845.56		
Due from U. S. Treasurer			
Total	603,444.12	Total	603,444.12

First National Bank, Danville.

D. M. BOYD, *President.* No. 325. B. R. GEARHART, *Cashier.*

Loans and discounts	$355,085.59	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	24,465.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	81,600.00	National-bank notes outstanding	44,990.00
Due from approved reserve agents	96,828.50	State-bank notes outstanding	
Due from other banks and bankers	78,987.03		
Real estate, furniture, and fixtures	8,600.00	Dividends unpaid	1,056.00
Current expenses and taxes paid	3,311.27		
Premiums paid	11,100.00	Individual deposits	431,988.44
Checks and other cash items	1,860.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,815.00		
Fractional currency	345.49	Due to other national banks	6,601.92
Trade dollars		Due to State banks and bankers	161.31
Specie	31,783.90		
Legal-tender notes	6,695.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	733,263.55	Total	733,263.55

Danville National Bank, Danville.

EDWARD H. BALDY, *President.* No. 1078. DAVID CLARK, *Cashier.*

Loans and discounts	$460,347.41	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	20,273.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	31,516.70	State-bank notes outstanding	
Due from other banks and bankers	15,739.77		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	1,196.00
Current expenses and taxes paid	3,226.09		
Premiums paid	2,500.00	Individual deposits	263,165.68
Checks and other cash items	3.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,257.00		
Fractional currency	213.14	Due to other national banks	14,094.35
Trade dollars		Due to State banks and bankers	1,713.83
Specie	32,220.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,920.00		
Due from U. S. Treasurer			
Total	690,443.76	Total	690,443.76

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Dillsburg National Bank, Dillsburg.

JOSEPH DEARDORFF, *President.* No. 2397. G. W. COOK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$103,352.23	Capital stock paid in	$60,000.00
Overdrafts	99.44		
U. S. bonds to secure circulation	15,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	3,546.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,700.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	10,451.42	State-bank notes outstanding	
Due from other banks and bankers	1,147.02		
Real estate, furniture, and fixtures	7,350.00	Dividends unpaid	
Current expenses and taxes paid	1,285.38		
Premiums paid	975.00	Individual deposits	65,790.22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	313.00		
Fractional currency	221.78	Due to other national banks	3,447.71
Trade dollars		Due to State banks and bankers	208.54
Specie	6,512.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	151,082.77	Total	151,082.77

Downingtown National Bank, Downingtown.

JACOB EDGE, *President.* No. 661. JOSEPH R. DOWNING, *Cashier.*

Loans and discounts	$211,573.69	Capital stock paid in	$100,000.00
Overdrafts	34.23		
U. S. bonds to secure circulation	25,000.00	Surplus fund	41,000.00
U. S. bonds to secure deposits		Other undivided profits	10,366.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,906.05	State-bank notes outstanding	50.00
Due from other banks and bankers	272.35		
Real estate, furniture, and fixtures	5,775.09	Dividends unpaid	
Current expenses and taxes paid	1,378.92		
Premiums paid	3,808.00	Individual deposits	136,390.88
Checks and other cash items	1,400.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,410.00		
Fractional currency	23.71	Due to other national banks	15,568.58
Trade dollars		Due to State banks and bankers	
Specie	5,203.00		
Legal-tender notes	7,465.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	325,875.78	Total	325,875.78

Doylestown National Bank, Doylestown.

HENRY LEAR, *President.* No. 573. JOHN J. BROCK, *Cashier.*

Loans and discounts	$611,310.59	Capital stock paid in	$105,000.00
Overdrafts	380.00		
U. S. bonds to secure circulation	27,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	33,973.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,800.00	National-bank notes outstanding	24,300.00
Due from approved reserve agents	25,479.31	State-bank notes outstanding	
Due from other banks and bankers	29,743.66		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	1,178.00
Current expenses and taxes paid	2,860.87		
Premiums paid		Individual deposits	502,761.24
Checks and other cash items	2,302.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,789.00		
Fractional currency	205.54	Due to other national banks	32,072.75
Trade dollars		Due to State banks and bankers	
Specie	39,200.00		
Legal-tender notes	22,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,215.00		
Due from U. S. Treasurer			
Total	799,286.03	Total	799,286.03

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First National Bank, Du Bois City.

J. E. LONG, *President.* No. 2969. M. W. WISE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$122,843.08	Capital stock paid in	$50,000.00
Overdrafts	132.75		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	2,517.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	29,589.74	State-bank notes outstanding	
Due from other banks and bankers	15,860.08		
Real estate, furniture, and fixtures	4,938.17	Dividends unpaid	
Current expenses and taxes paid	668.61		
Premiums paid	1,767.19	Individual deposits	155,314.65
Checks and other cash items	430.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,320.00		
Fractional currency	18.47	Due to other national banks	449.81
Trade dollars		Due to State banks and bankers	
Specie	18,101.59		
Legal-tender notes	6,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	222,532.36	Total	222,532.36

First National Bank, Easton.

E. F. STEWART, *President.* No. 1171. JOHN F. GWINNER, *Cashier.*

Loans and discounts	$1,113,611.02	Capital stock paid in	$400,000.00
Overdrafts	3,486.15		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	65,239.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,480.93	National-bank notes outstanding	90,000.00
Due from approved reserve agents	59,555.61	State-bank notes outstanding	
Due from other banks and bankers	49,704.04		
Real estate, furniture, and fixtures	27,591.23	Dividends unpaid	2,707.50
Current expenses and taxes paid	5,848.71		
Premiums paid	4,000.00	Individual deposits	825,250.10
Checks and other cash items	8,536.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,653.00		
Fractional currency	444.05	Due to other national banks	44,492.23
Trade dollars		Due to State banks and bankers	344.38
Specie	57,334.10		
Legal-tender notes	27,288.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,508,033.25	Total	1,508,033.25

Easton National Bank, Easton.

WILLIAM HACKETT, *President.* No. 1233. WILLIAM HACKETT, JR., *Cashier.*

Loans and discounts	$1,168,223.11	Capital stock paid in	$500,000.00
Overdrafts	386.84		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	100,595.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,500.00	National-bank notes outstanding	87,900.00
Due from approved reserve agents	129,154.29	State-bank notes outstanding	
Due from other banks and bankers	17,173.56		
Real estate, furniture, and fixtures	33,825.85	Dividends unpaid	4,062.50
Current expenses and taxes paid	6,604.78		
Premiums paid	10,000.00	Individual deposits	696,595.92
Checks and other cash items	11,587.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,266.00		
Fractional currency	500.00	Due to other national banks	123,330.80
Trade dollars		Due to State banks and bankers	3,803.75
Specie	54,362.98		
Legal-tender notes	47,174.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,616,288.78	Total	1,616,288.78

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Northampton County National Bank, Easton.

THOMAS T. MILLER, *President.* No. 2385. E. J. RICHARDS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$348,332.05	Capital stock paid in	$134,000.00
Overdrafts	1,753.21		
U. S. bonds to secure circulation	84,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	9,442.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	75,600.00
Due from approved reserve agents	16,792.38	State-bank notes outstanding	
Due from other banks and bankers	7,962.27		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	524.90
Current expenses and taxes paid	1,594.01		
Premiums paid	12,000.00	Individual deposits	298,303.74
Checks and other cash items	4,988.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,310.00		
Fractional currency	202.40	Due to other national banks	1,717.68
Trade dollars		Due to State banks and bankers	
Specie	13,393.35		
Legal-tender notes	11,480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,780.00		
Due from U. S. Treasurer			
Total	526,588.39	Total	526,588.39

Elizabethtown National Bank, Elizabethtown.

AARON DISSINGER, *President.* No. 3335. ISAAC S. LONGENECKER, *Cashier.*

Loans and discounts	$169,205.68	Capital stock paid in	$100,000.00
Overdrafts	480.03		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	3,846.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,470.00
Due from approved reserve agents	3,901.78	State-bank notes outstanding	
Due from other banks and bankers	4,719.43		
Real estate, furniture, and fixtures	7,915.00	Dividends unpaid	
Current expenses and taxes paid	609.90		
Premiums paid	2,000.00	Individual deposits	67,660.45
Checks and other cash items	11.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	755.00		
Fractional currency	16.43	Due to other national banks	8,040.84
Trade dollars		Due to State banks and bankers	
Specie	3,640.00		
Legal-tender notes	6,639.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	226,018.25	Total	226,018.25

First National Bank, Emporium.

GEORGE A. WALKER, *President.* No. 3255. SAMUEL H. STORRS, *Cashier.*

Loans and discounts	$81,147.43	Capital stock paid in	$50,000.00
Overdrafts	651.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	10,938.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	27,367.71	State-bank notes outstanding	
Due from other banks and bankers	8.80		
Real estate, furniture, and fixtures	7,925.13	Dividends unpaid	
Current expenses and taxes paid	897.70		
Premiums paid	2,500.00	Individual deposits	74,990.87
Checks and other cash items	54.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,205.00		
Fractional currency	94.75	Due to other national banks	364.15
Trade dollars		Due to State banks and bankers	306.73
Specie	3,027.90		
Legal-tender notes	5,907.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasuror			
Total	147,849.82	Total	147,849.82

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Ephrata National Bank, Ephrata.

WILLIAM Z. SENER, *President.* No. 2515. M. L. WEIDMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$270,342.13	Capital stock paid in	$125,000.00
Overdrafts	3,030.32		
U. S. bonds to secure circulation	32,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	12,256.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,800.00
Due from approved reserve agents	19,621.69	State-bank notes outstanding	
Due from other banks and bankers	1,954.17		
Real estate, furniture, and fixtures	13,496.49	Dividends unpaid	540.00
Current expenses and taxes paid	3,443.29		
Premiums paid	2,500.00	Individual deposits	151,536.79
Checks and other cash items	234.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	645.00		
Fractional currency	46.02	Due to other national banks	14,590.89
Trade dollars		Due to State banks and bankers	
Specie	2,800.00		
Legal-tender notes	2,200.00	Notes and bills re-discounted	6,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	353,723.89	Total	353,723.89

First National Bank, Erie.

WILLIAM SPENCER, *President.* No. 12. JEROME L. STERNBERG, *Cashier.*

Loans and discounts	$584,169.81	Capital stock paid in	$150,000.00
Overdrafts	9,019.49		
U. S. bonds to secure circulation	37,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	26,797.05
U. S. bonds on hand	1,100.00		
Other stocks, bonds, and mortgages	8,900.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	73,344.53	State-bank notes outstanding	
Due from other banks and bankers	36,819.31		
Real estate, furniture, and fixtures	27,048.90	Dividends unpaid	
Current expenses and taxes paid	3,675.67		
Premiums paid	3,647.00	Individual deposits	581,439.30
Checks and other cash items	1,802.30	United States deposits	41,256.33
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,017.03
Bills of other banks	2,033.00		
Fractional currency	290.03	Due to other national banks	6,918.17
Trade dollars		Due to State banks and bankers	1,263.01
Specie	31,432.35		
Legal-tender notes	11,061.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	883,440.89	Total	883,440.89

Second National Bank, Erie.

JOSEPH MCCARTER, *President.* No. 606. CHARLES F. ALLIS, *Cashier.*

Loans and discounts	$933,271.70	Capital stock paid in	$300,000.00
Overdrafts	2,288.09		
U. S. bonds to secure circulation	300,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	43,064.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,340.43	National-bank notes outstanding	255,000.00
Due from approved reserve agents	108,169.03	State-bank notes outstanding	
Due from other banks and bankers	94,712.69		
Real estate, furniture, and fixtures	12,132.21	Dividends unpaid	
Current expenses and taxes paid	3,535.87		
Premiums paid		Individual deposits	937,230.91
Checks and other cash items	2,130.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	33,575.00		
Fractional currency	350.00	Due to other national banks	687.14
Trade dollars		Due to State banks and bankers	408.13
Specie	55,386.80		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	1,626,390.49	Total	1,626,390.49

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Keystone National Bank, Erie.

J. F. DOWNING, *President.* No. 535. JOSEPH I. TOWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$553,619.80	Capital stock paid in	$250,000.00
Overdrafts	9,210.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	17,498.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,431.66	National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,368.91	State-bank notes outstanding	
Due from other banks and bankers	17,409.99		
Real estate, furniture, and fixtures	52,773.84	Dividends unpaid	
Current expenses and taxes paid	4,273.65		
Premiums paid	8,497.28	Individual deposits	489,289.99
Checks and other cash items	6,371.27	United States deposits	31,176.68
Exchanges for clearing-house		Deposits of U.S. disbursing officers	7,009.81
Bills of other banks	5,981.00		
Fractional currency	81.71	Due to other national banks	18,912.84
Trade dollars		Due to State banks and bankers	2,333.60
Specie	23,529.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	9,422.32		
Total	911,221.18	Total	911,221.18

Marine National Bank, Erie.

F. F. MARSHALL, *President.* No. 870. FRANCIS P. BAILEY, *Cashier.*

Loans and discounts	$479,575.71	Capital stock paid in	$150,000.00
Overdrafts	15.30		
U. S. bonds to secure circulation	150,000.00	Surplus fund	78,000.00
U. S. bonds to secure deposits		Other undivided profits	42,316.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	171,592.50	National-bank notes outstanding	135,000.00
Due from approved reserve agents	95,615.66	State-bank notes outstanding	
Due from other banks and bankers	103,614.80		
Real estate, furniture, and fixtures	5,683.72	Dividends unpaid	
Current expenses and taxes paid	5,856.12		
Premiums paid	7,000.00	Individual deposits	666,477.27
Checks and other cash items	4,999.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,270.00		
Fractional currency	69.15	Due to other national banks	8,606.13
Trade dollars		Due to State banks and bankers	5,237.60
Specie	39,944.95		
Legal-tender notes	8,651.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	1,085,637.92	Total	1,085,637.92

First National Bank, Franklin.

SAMUEL PLUMER, *President.* No. 189. F. W. OFFICER, *Cashier.*

Loans and discounts	$233,487.22	Capital stock paid in	$100,000.00
Overdrafts	1,001.28		
U. S. bonds to secure circulation	25,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	26,479.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	154,840.14	National-bank notes outstanding	22,500.00
Due from approved reserve agents	33,709.98	State-bank notes outstanding	
Due from other banks and bankers	10,426.06		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	
Current expenses and taxes paid	1,752.05		
Premiums paid	1,000.00	Individual deposits	245,801.29
Checks and other cash items	15.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,384.00		
Fractional currency	109.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,930.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	519,780.69	Total	519,780.69

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Gap National Bank, Gap.

JOSEPH C. WALKER, *President.* No. 2864. B. MAURICE HERR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$92,982.27	Capital stock paid in	$50,000.00
Overdrafts	17.37		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	3,647.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	18,287.10	State-bank notes outstanding	
Due from other banks and bankers	3,712.58		
Real estate, furniture, and fixtures	5,748.98	Dividends unpaid	88.00
Current expenses and taxes paid	975.62		
Premiums paid	1,889.28	Individual deposits	70,406.69
Checks and other cash items	61.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	89.50	Due to other national banks	547.14
Trade dollars		Due to State banks and bankers	
Specie	5,600.50		
Legal-tender notes	872.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	143,438.87	Total	143,438.87

First National Bank, Gettysburg.

GEORGE THRONE, *President.* No. 311. SAMUEL M. BUSHMAN, *Cashier.*

Loans and discounts	$247,566.25	Capital stock paid in	$100,000.00
Overdrafts	576.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,936.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,248.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,054.91	State-bank notes outstanding	
Due from other banks and bankers	19,118.35		
Real estate, furniture, and fixtures	14,518.73	Dividends unpaid	18.00
Current expenses and taxes paid	828.97		
Premiums paid	4,000.00	Individual deposits	217,111.93
Checks and other cash items	300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	10.75	Due to other national banks	4,276.19
Trade dollars		Due to State banks and bankers	926.42
Specie	10,321.00		
Legal-tender notes	11,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	372,768.90	Total	372,768.90

Gettysburg National Bank, Gettysburg.

JOHN A. SWOPE, *President.* No. 611. J. EMORY BAIR, *Cashier.*

Loans and discounts	$453,264.38	Capital stock paid in	$145,150.00
Overdrafts	209.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	66,000.00
U. S. bonds to secure deposits		Other undivided profits	21,409.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,725.69	State-bank notes outstanding	
Due from other banks and bankers	5,110.93		
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	700.00
Current expenses and taxes paid	541.34		
Premiums paid	8,500.00	Individual deposits	314,859.45
Checks and other cash items	1,313.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	585.00		
Fractional currency	4.07	Due to other national banks	3,647.95
Trade dollars		Due to State banks and bankers	
Specie	20,864.00		
Legal-tender notes	2,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	596,767.33	Total	596,767.33

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First National Bank, Glen Rock.

JOSEPH DISE, *President.* No. 435. D. A. BECKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$131,275.94	Capital stock paid in	$75,000.00
Overdrafts	350.70		
U. S. bonds to secure circulation	26,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,085.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	22,875.00
Due from approved reserve agents	5,820.17	State-bank notes outstanding	
Due from other banks and bankers	3,687.88		
Real estate, furniture, and fixtures	1,550.00	Dividends unpaid	
Current expenses and taxes paid	1,047.12		
Premiums paid		Individual deposits	84,354.29
Checks and other cash items	573.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	5.85	Due to other national banks	369.28
Trade dollars		Due to State banks and bankers	
Specie	5,713.50		
Legal-tender notes	3,989.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,170.00		
Due from U. S. Treasurer			
Total	188,683.87	Total	188,683.87

First National Bank, Greencastle.

JAMES K. DAVIDSON, *President.* No. 1081. JOHN H. SHOOK, *Cashier.*

Loans and discounts	$123,983.38	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	10,945.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,525.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	11,593.41	State-bank notes outstanding	
Due from other banks and bankers	630.40		
Real estate, furniture, and fixtures	11,910.00	Dividends unpaid	237.00
Current expenses and taxes paid	1,120.81		
Premiums paid	6,000.00	Individual deposits	89,860.93
Checks and other cash items	130.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,090.00		
Fractional currency	178.66	Due to other national banks	565.46
Trade dollars		Due to State banks and bankers	407.82
Specie	4,567.50		
Legal-tender notes	6,537.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	251,516.36	Total	251,516.36

First National Bank, Greensburg.

RICHARD COULTER, *President.* No. 2558. JOHN ZIMMERMAN, *Cashier.*

Loans and discounts	$111,134.44	Capital stock paid in	$100,000.00
Overdrafts	1,082.72		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	8,512.07
U. S. bonds on hand	25,000.00		
Other stocks, bonds, and mortgages	34,072.23	National-bank notes outstanding	22,500.00
Due from approved reserve agents	194,937.13	State-bank notes outstanding	
Due from other banks and bankers	38,703.17		
Real estate, furniture, and fixtures	21,700.00	Dividends unpaid	
Current expenses and taxes paid	574.91		
Premiums paid		Individual deposits	365,909.10
Checks and other cash items	1,669.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21,204.00		
Fractional currency	420.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,151.80		
Legal-tender notes	18,145.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	507,921.17	Total	507,921.17

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Merchants and Farmers' National Bank, Greensburg.

J. A. MARCHAND, *President.* No. 2562. J. C. CROWNOVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$157,010.40	Capital stock paid in	$150,000.00
Overdrafts	101.23		
U. S. bonds to secure circulation	100,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,482.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,547.71	National-bank notes outstanding	85,000.00
Due from approved reserve agents	91,393.72	State-bank notes outstanding	
Due from other banks and bankers	36,190.88		
Real estate, furniture, and fixtures	3,398.62	Dividends unpaid	
Current expenses and taxes paid	2,016.34		
Premiums paid	15,000.00	Individual deposits	182,728.11
Checks and other cash items	1,780.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	994.00		
Fractional currency	51.82	Due to other national banks	4,673.85
Trade dollars		Due to State banks and bankers	
Specie	10,899.30		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	437,884.03	Total	437,884.03

First National Bank, Greenville.

WILLIAM WAUGH, *President.* No. 249. CALVIN R. BEATTY, *Cashier.*

Loans and discounts	$234,685.61	Capital stock paid in	$125,000.00
Overdrafts	1,761.35		
U. S. bonds to secure circulation	50,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	9,763.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,786.40	National-bank notes outstanding	43,900.00
Due from approved reserve agents	27,305.46	State-bank notes outstanding	
Due from other banks and bankers	4,748.00		
Real estate, furniture, and fixtures	21,347.75	Dividends unpaid	116.00
Current expenses and taxes paid	2,844.26		
Premiums paid		Individual deposits	170,317.06
Checks and other cash items	2,274.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,635.00		
Fractional currency	61.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,563.20		
Legal-tender notes	6,026.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	807.64		
Total	384,096.60	Total	384,096.60

Greenville National Bank, Greenville.

A. P. HENLEIN, *President.* No. 2251. WILLIAM H. BEIL, *Cashier.*

Loans and discounts	$132,667.26	Capital stock paid in	$90,000.00
Overdrafts	718.32		
U. S. bonds to secure circulation	22,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	3,549.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	20,250.00
Due from approved reserve agents	11,040.42	State-bank notes outstanding	
Due from other banks and bankers	6,264.41		
Real estate, furniture, and fixtures	7,568.75	Dividends unpaid	100.50
Current expenses and taxes paid	1,490.12		
Premiums paid	1,500.00	Individual deposits	77,740.88
Checks and other cash items	1,751.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,249.00		
Fractional currency	120.86	Due to other national banks	2,009.03
Trade dollars		Due to State banks and bankers	173.12
Specie	10,883.50		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,012.50		
Due from U. S. Treasurer	56.46		
Total	202,322.68	Total	202,322.68

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First National Bank, Hanover.

HENRY M. SCHMUCK, *President.* No. 187. JOHN H. ALLEMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$405, 104. 02	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	60, 000. 00
U. S. bonds to secure deposits		Other undivided profits	22, 046. 59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14, 800. 00	National-bank notes outstanding	44, 950. 00
Due from approved reserve agents	67, 923. 98	State-bank notes outstanding	
Due from other banks and bankers	28, 054. 11		
Real estate, furniture, and fixtures	16, 569. 98	Dividends unpaid	42. 00
Current expenses and taxes paid	3, 187. 10		
Premiums paid	13, 715. 00	Individual deposits	292, 062. 93
Checks and other cash items	12, 893. 78	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3 389. 00		
Fractional currency	488. 00	Due to other national banks	14, 359. 04
Trade dollars		Due to State banks and bankers	9, 438. 41
Specie	21, 530. 00		
Legal-tender notes	1, 994. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer	1, 000. 00		
Total	642, 898. 97	Total	642, 898. 97

First National Bank, Harrisburg.

WILLIAM W. JENNINGS, *President.* No. 201. JAMES BRADY, *Cashier.*

Loans and discounts	$585, 547. 49	Capital stock paid in	$100, 000. 00
Overdrafts	240. 23		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	137, 000. 00
U. S. bonds to secure deposits		Other undivided profits	9, 525. 51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7, 847. 94	National-bank notes outstanding	89, 880. 00
Due from approved reserve agents	67, 549. 11	State-bank notes outstanding	
Due from other banks and bankers	33, 854. 47		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1, 642. 15		
Premiums paid		Individual deposits	497, 146. 25
Checks and other cash items	11, 798. 13	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	10, 778. 00		
Fractional currency	110. 79	Due to other national banks	18, 769. 34
Trade dollars		Due to State banks and bankers	273. 21
Specie	8, 726. 00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	20, 000. 00		
Due from U. S. Treasurer	4, 500. 00		
Total	852, 594. 31	Total	852, 594. 31

Harrisburg National Bank, Harrisburg.

GEORGE W. REILY, *President.* No. 580. JEREMIAH UHLER, *Cashier.*

Loans and discounts	$833, 305. 54	Capital stock paid in	$300, 000. 00
Overdrafts	3, 242. 98		
U. S. bonds to secure circulation	300, 000. 00	Surplus fund	200, 000. 00
U. S. bonds to secure deposits		Other undivided profits	19, 609. 13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	91, 753. 24	National-bank notes outstanding	270, 000. 00
Due from approved reserve agents	65, 607. 36	State-bank notes outstanding	
Due from other banks and bankers	56, 895. 53		
Real estate, furniture, and fixtures	20, 971. 25	Dividends unpaid	2, 214. 25
Current expenses and taxes paid	4, 379. 64		
Premiums paid	17, 136. 37	Individual deposits	708, 148. 25
Checks and other cash items	24, 966. 41	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	28, 000. 00		
Fractional currency	558. 55	Due to other national banks	24, 158. 04
Trade dollars	2. 00	Due to State banks and bankers	2, 128. 65
Specie	27, 769. 45		
Legal-tender notes	38, 170. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13, 500. 00		
Due from U. S. Treasurer			
Total	1, 526, 258. 32	Total	1, 526, 258. 32

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Merchants' National Bank, Harrisburg.

HAMILTON D. HEMLER, *President.* No. 3713. JOHN R. SHOEMAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$124,187.24	Capital stock paid in	$90,000.00
Overdrafts	4.98		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,131.35
U. S. bonds on hand	8,500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,720.33	State-bank notes outstanding	
Due from other banks and bankers	8,068.88		
Real estate, furniture, and fixtures	2,119.88	Dividends unpaid	
Current expenses and taxes paid	1,692.37		
Premiums paid	7,406.25	Individual deposits	82,220.08
Checks and other cash items	2,208.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	129.24	Due to other national banks	189.03
Trade dollars		Due to State banks and bankers	41.66
Specie	8,488.75		
Legal-tender notes	1,331.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	198,082.12	Total	198,082.12

Hatboro' National Bank, Hatboro'.

I. NEWTON EVANS, *President.* No. 2253. JAMES VAN HORN, *Cashier.*

Loans and discounts	$142,939.81	Capital stock paid in	$52,000.00
Overdrafts	150.00		
U. S. bonds to secure circulation	15,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	9,371.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,200.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	14,848.58	State-bank notes outstanding	
Due from other banks and bankers	1,000.00		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	2,390.90		
Premiums paid		Individual deposits	155,901.75
Checks and other cash items	75.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,404.00		
Fractional currency	100.00	Due to other national banks	7,297.50
Trade dollars		Due to State banks and bankers	
Specie	18,286.99		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	251,071.21	Total	251,071.21

First National Bank, Hollidaysburg.

WILLIAM JACK, *President.* No. 2744. WILLIAM H. GARDNER, *Cashier.*

Loans and discounts	$132,706.24	Capital stock paid in	$50,000.00
Overdrafts	1,006.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,600.00
U. S. bonds to secure deposits		Other undivided profits	3,642.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,700.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,990.87	State-bank notes outstanding	
Due from other banks and bankers	24,181.81		
Real estate, furniture, and fixtures	13,709.85	Dividends unpaid	
Current expenses and taxes paid	712.94		
Premiums paid	3,296.87	Individual deposits	159,955.16
Checks and other cash items	2,502.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,114.00		
Fractional currency	256.34	Due to other national banks	5,638.27
Trade dollars		Due to State banks and bankers	1,980.64
Specie	17,047.00		
Legal-tender notes	3,780.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	244,066.69	Total	244,066.69

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Honesdale National Bank, Honesdale.

COE F. YOUNG, *President.* No. 644. EDWIN F. TORREY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$452,394.94	Capital stock paid in	$300,000.00
Overdrafts	100.93		
U. S. bonds to secure circulation	150,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	30,555.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	108,134.25	National-bank notes outstanding	131,980.00
Due from approved reserve agents	54,441.72	State-bank notes outstanding	900.00
Due from other banks and bankers	2,826.30		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,388.22		
Premiums paid	17,223.94	Individual deposits	246,588.62
Checks and other cash items	2,651.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,540.00		
Fractional currency	61.44	Due to other national banks	714.95
Trade dollars		Due to State banks and bankers	2,773.77
Specie	16,355.00		
Legal-tender notes	16,645.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	838,513.19	Total	838,513.19

First National Bank, Honeybrook.

SAMUEL LEMMON, *President.* No. 1676. ROBERT W. MORTON, *Cashier.*

Loans and discounts	$107,701.53	Capital stock paid in	$100,000.00
Overdrafts	100.61		
U. S. bonds to secure circulation	68,000.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	2,842.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,000.00	National-bank notes outstanding	61,200.00
Due from approved reserve agents	34,544.01	State-bank notes outstanding	
Due from other banks and bankers	8,089.60		
Real estate, furniture, and fixtures	14,766.38	Dividends unpaid	222.50
Current expenses and taxes paid	1,204.59		
Premiums paid	6,000.00	Individual deposits	109,024.33
Checks and other cash items	36.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	329.61	Due to other national banks	9,463.24
Trade dollars		Due to State banks and bankers	
Specie	10,920.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,060.00		
Due from U. S. Treasurer			
Total	284,252.79	Total	284,252.79

Hummelstown National Bank, Hummelstown.

ABNER RUTHERFORD, *President.* No. 2822. JOHN J. NISSLEY, *Cashier.*

Loans and discounts	$178,554.17	Capital stock paid in	$50,000.00
Overdrafts	480.00		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	10,520.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	28,971.90	State-bank notes outstanding	
Due from other banks and bankers	1,991.47		
Real estate, furniture, and fixtures	1,246.75	Dividends unpaid	
Current expenses and taxes paid	1,785.63		
Premiums paid	459.37	Individual deposits	159,148.98
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	560.00		
Fractional currency	102.94	Due to other national banks	1,635.18
Trade dollars		Due to State banks and bankers	3,287.45
Specie	1,600.00		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	257,592.23	Total	257,592.23

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First National Bank, Huntingdon.

WILLIAM DORRIS, *President.* No. 31. SAMUEL R. SHUMAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$226,500.59	Capital stock paid in	$100,000.00
Overdrafts	853.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	8,665.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,790.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	47,520.85	State-bank notes outstanding	
Due from other banks and bankers	27,716.28		
Real estate, furniture, and fixtures	11,507.44	Dividends unpaid	
Current expenses and taxes paid	3,065.65		
Premiums paid	5,785.66	Individual deposits	285,140.88
Checks and other cash items	859.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,817.00		
Fractional currency	312.19	Due to other national banks	4,514.36
Trade dollars		Due to State banks and bankers	10,895.20
Specie	17,327.25		
Legal-tender notes	11,910.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	465,216.30	Total	465,216.30

First National Bank, Indiana.

A. W. KIMMELL, *President.* No. 313. WILLIAM J. MITCHELL, *Cashier.*

Loans and discounts	$362,783.64	Capital stock paid in	$200,000.00
Overdrafts	939.01		
U. S. bonds to secure circulation	150,000.00	Surplus fund	64,759.75
U. S. bonds to secure deposits		Other undivided profits	19,023.13
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages	1,292.08	National-bank notes outstanding	135,000.00
Due from approved reserve agents	53,003.47	State-bank notes outstanding	
Due from other banks and bankers	11,482.75		
Real estate, furniture, and fixtures		Dividends unpaid	1,235.00
Current expenses and taxes paid	898.44		
Premiums paid	18,160.00	Individual deposits	212,659.75
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	10.71	Due to other national banks	303.37
Trade dollars		Due to State banks and bankers	198.10
Specie	25,560.00		
Legal-tender notes	1,499.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	633,179.10	Total	633,179.10

Jenkintown National Bank, Jenkintown.

C. F. WILSON, *President.* No. 2249. ANDREW H. BAKER, *Cashier.*

Loans and discounts	$253,998.20	Capital stock paid in	$100,000.00
Overdrafts	4.49		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,500.00
U. S. bonds to secure deposits		Other undivided profits	9,289.19
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	1,300.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	37,525.90	State-bank notes outstanding	
Due from other banks and bankers	797.95		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	108.00
Current expenses and taxes paid	2,376.64		
Premiums paid	4,260.00	Individual deposits	200,915.77
Checks and other cash items	96.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	627.00		
Fractional currency	21.12	Due to other national banks	9,845.81
Trade dollars		Due to State banks and bankers	
Specie	8,306.45		
Legal-tender notes	11,720.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	358,158.77	Total	358,158.77

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First National Bank, Johnstown.

JAMES MCMILLEN, *President.* No. 2739. HOWARD J. ROBERTS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$324,212.82	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	12,013.22
U. S. bonds on hand	60,000.00		
Other stocks, bonds, and mortgages	57,400.00	National-bank notes outstanding	89,300.00
Due from approved reserve agents	50,924.51	State-bank notes outstanding	
Due from other banks and bankers	7,536.69		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	3,615.97		
Premiums paid	23,012.11	Individual deposits	479,339.48
Checks and other cash items	6,535.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,660.00		
Fractional currency	441.22	Due to other national banks	3,004.88
Trade dollars		Due to State banks and bankers	18,643.85
Specie	33,773.50		
Legal-tender notes	28,689.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	730,301.43	Total	730,301.43

National Bank, Kennett Square.

E. B. DARLINGTON, *President.* No. 2526. D. DUER PHILIPS, *Cashier.*

Loans and discounts	$211,196.01	Capital stock paid in	$100,000.00
Overdrafts	103.65		
U. S. bonds to secure circulation	50,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	9,883.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,540.00
Due from approved reserve agents	22,672.28	State-bank notes outstanding	
Due from other banks and bankers	2,099.35		
Real estate, furniture, and fixtures	5,575.00	Dividends unpaid	45.00
Current expenses and taxes paid	815.21		
Premiums paid	9,250.00	Individual deposits	147,597.97
Checks and other cash items	2,236.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	255.00		
Fractional currency	3.37	Due to other national banks	4,617.73
Trade dollars		Due to State banks and bankers	
Specie	10,364.20		
Legal-tender notes	4,864.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	321,684.55	Total	321,684.55

Farmers' National Bank, Kittanning.

JOHN A. COLWELL, *President.* No. 3104. GEORGE W. DOVERSPIKE, *Cashier.*

Loans and discounts	$189,649.93	Capital stock paid in	$100,000.00
Overdrafts	704.49		
U. S. bonds to secure circulation	34,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	4,964.86
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	14,500.00	National-bank notes outstanding	26,750.00
Due from approved reserve agents	69,992.45	State-bank notes outstanding	
Due from other banks and bankers	682.37		
Real estate, furniture, and fixtures	1,700.00	Dividends unpaid	390.00
Current expenses and taxes paid	796.03		
Premiums paid	6,555.00	Individual deposits	231,815.90
Checks and other cash items	933.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,727.00		
Fractional currency	28.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,921.00		
Legal-tender notes	24,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,530.00		
Due from U. S. Treasurer			
Total	366,920.76	Total	366,920.76

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National Bank, Kittanning.

JAMES MOSGROVE, *President.* No. 2654. WILLIAM POLLOCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$297, 680. 86	Capital stock paid in	$100, 000. 00
Overdrafts	19, 980. 40		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	14, 502. 72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17, 700. 00	National-bank notes outstanding	46, 520. 00
Due from approved reserve agents	22, 154. 18	State-bank notes outstanding	
Due from other banks and bankers	1, 666. 67		
Real estate, furniture, and fixtures	918. 00	Dividends unpaid	216. 00
Current expenses and taxes paid	1, 630. 44		
Premiums paid		Individual deposits	363, 270. 90
Checks and other cash items	7, 007. 68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6, 205. 00		
Fractional currency	118. 31	Due to other national banks	2, 461. 42
Trade dollars		Due to State banks and bankers	
Specie	40, 329. 50		
Legal-tender notes	27, 160. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4, 500. 00		
Due from U. S. Treasurer			
Total	546, 971. 04	Total	546, 971. 04

First National Bank, Lancaster.

N. MILTON WOODS, *President.* No. 333. HENRY C. HARNER, *Cashier.*

Loans and discounts	$355, 917. 22	Capital stock paid in	$210, 000. 00
Overdrafts	73. 95		
U. S. bonds to secure circulation	210, 000. 00	Surplus fund	42, 000. 00
U. S. bonds to secure deposits		Other undivided profits	49, 665. 37
U. S. bonds on hand	16, 000. 00		
Other stocks, bonds, and mortgages	47, 326. 90	National-bank notes outstanding	189, 000. 00
Due from approved reserve agents	41, 072. 00	State-bank notes outstanding	
Due from other banks and bankers	27, 875. 23		
Real estate, furniture, and fixtures	20, 825. 00	Dividends unpaid	4, 820. 00
Current expenses and taxes paid	3, 560. 69		
Premiums paid	1, 549. 50	Individual deposits	259, 912. 74
Checks and other cash items	2, 363. 04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13, 025. 00		
Fractional currency	19. 72	Due to other national banks	18, 807. 14
Trade dollars		Due to State banks and bankers	
Specie	17, 146. 00		
Legal-tender notes	8, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9, 450. 00		
Due from U. S. Treasurer			
Total	774, 205. 25	Total	774, 205. 25

Farmers' National Bank, Lancaster.

JACOB BAUSMAN, *President.* No. 597. C. A. FON DERSMITH, *Cashier.*

Loans and discounts	$1, 116, 305. 58	Capital stock paid in	$450, 000. 00
Overdrafts	253. 19		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	225, 000. 00
U. S. bonds to secure deposits	100, 000. 00	Other undivided profits	68, 496. 06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	95, 297. 77	State-bank notes outstanding	
Due from other banks and bankers	31, 353. 19		
Real estate, furniture, and fixtures	38, 500. 00	Dividends unpaid	2, 489. 25
Current expenses and taxes paid	6, 924. 57		
Premiums paid		Individual deposits	628, 956. 75
Checks and other cash items	6, 959. 36	United States deposits	95, 899. 10
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2, 123. 33
Bills of other banks	14, 890. 00		
Fractional currency	378. 08	Due to other national banks	39, 338. 25
Trade dollars		Due to State banks and bankers	
Specie	42, 314. 00		
Legal-tender notes	52, 777. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 557, 302. 74	Total	1, 557, 302. 74

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Fulton National Bank, Lancaster.

JOHN R. BITNER, *President.* No. 2634. JOHN C. CARTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$626,883.38	Capital stock paid in	$200,000.00
Overdrafts	342.76		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	18,383.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,716.15	State-bank notes outstanding	
Due from other banks and bankers	46,965.78		
Real estate, furniture, and fixtures	31,000.00	Dividends unpaid	628.00
Current expenses and taxes paid	2,269.93		
Premiums paid	7,900.00	Individual deposits	527,697.88
Checks and other cash items	7,653.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,380.00		
Fractional currency	1,884.68	Due to other national banks	21,287.92
Trade dollars		Due to State banks and bankers	202.13
Specie	38,947.00		
Legal-tender notes	18,986.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	873,199.09	Total	873,199.09

Lancaster County National Bank, Lancaster.

C. B. HERR, *President.* No. 683. F. H. BRENEMAN, *Cashier.*

Loans and discounts	$828,795.12	Capital stock paid in	$300,000.00
Overdrafts	1,227.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	175,000.00
U. S. bonds to secure deposits		Other undivided profits	55,264.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,050.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	171,484.69	State-bank notes outstanding	
Due from other banks and bankers	41,909.85		
Real estate, furniture, and fixtures	34,322.26	Dividends unpaid	1,963.00
Current expenses and taxes paid	4,543.54		
Premiums paid		Individual deposits	598,430.36
Checks and other cash items	4,663.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,413.00		
Fractional currency	95.87	Due to other national banks	16,509.18
Trade dollars		Due to State banks and bankers	
Specie	29,580.95		
Legal-tender notes	20,831.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,192,166.99	Total	1,192,166.99

Northern National Bank, Lancaster.

J. FREDERICK SENER, *President.* No. 3367. ELAM J. RYDER, *Cashier.*

Loans and discounts	$293,155.95	Capital stock paid in	$200,000.00
Overdrafts	110.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	13,500.00
U. S. bonds to secure deposits		Other undivided profits	8,800.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	23,791.97	State-bank notes outstanding	
Due from other banks and bankers	3,661.16		
Real estate, furniture, and fixtures	22,550.00	Dividends unpaid	
Current expenses and taxes paid	2,385.91		
Premiums paid	9,300.00	Individual deposits	156,300.73
Checks and other cash items	264.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,676.00		
Fractional currency	378.34	Due to other national banks	321.80
Trade dollars		Due to State banks and bankers	
Specie	4,909.10		
Legal-tender notes	9,490.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	423,923.02	Total	423,923.02

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Peoples' National Bank, Lancaster.

SAMUEL H. REYNOLDS, *President.* No. 3650. PETER E. SLAYMAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$183,349.20	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,551.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,000.00
Due from approved reserve agents	64,406.16	State-bank notes outstanding	
Due from other banks and bankers	14,152.44		
Real estate, furniture, and fixtures	19,197.67	Dividends unpaid	
Current expenses and taxes paid	3,173.40		
Premiums paid	687.50	Individual deposits	111,701.49
Checks and other cash items	3,388.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,520.00		
Fractional currency	47.44	Due to other national banks	295.95
Trade dollars		Due to State banks and bankers	
Specie	5,971.25		
Legal-tender notes	12,406.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	362,549.41	Total	362,549.41

Peoples' National Bank, Langhorne.

JOHN WILDMAN, *President.* No. 3063. GOVE MITCHELL, *Cashier.*

Loans and discounts	$132,663.16	Capital stock paid in	$50,000.00
Overdrafts	13.84		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	4,972.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	32,817.74	State-bank notes outstanding	
Due from other banks and bankers	6,922.56		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	1,010.72		
Premiums paid		Individual deposits	128,565.02
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	480.00		
Fractional currency	4.45	Due to other national banks	4,090.28
Trade dollars		Due to State banks and bankers	
Specie	4,905.50		
Legal-tender notes	4,528.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	201,408.27	Total	201,408.27

First National Bank, Lansdale.

ELIAS K. FREED, *President.* No. 430. CHARLES S. JENKINS, *Cashier.*

Loans and discounts	$231,356.25	Capital stock paid in	$100,000.00
Overdrafts	161.07		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	11,465.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	71,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	27,617.56	State-bank notes outstanding	
Due from other banks and bankers	4,693.70		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	872.00
Current expenses and taxes paid	973.64		
Premiums paid	4,775.00	Individual deposits	206,872.10
Checks and other cash items	548.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,100.00		
Fractional currency	31.50	Due to other national banks	24,536.09
Trade dollars		Due to State banks and bankers	
Specie	11,312.50		
Legal-tender notes	11,551.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	401,246.00	Total	401,246.00

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First National Bank, Lebanon.

HORACE BROCK, *President.* No. 240. JOHN H. HOFFER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,966.68	Capital stock paid in	$50,000.00
Overdrafts	1,906.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	4,436.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	420.00	National-bank notes outstanding	44,100.00
Due from approved reserve agents	38,815.65	State-bank notes outstanding	
Due from other banks and bankers	8,100.25		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,384.43		
Premiums paid	10,000.00	Individual deposits	175,894.33
Checks and other cash items	3,426.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	75.01	Due to other national banks	8,276.73
Trade dollars		Due to State banks and bankers	
Specie	11,278.50		
Legal-tender notes	9,914.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	309,707.40	Total	309,707.40

Lebanon National Bank, Lebanon.

CHRISTIAN HENRY, *President.* No. 680. JAMES M. GOSSLER, *Cashier.*

Loans and discounts	$464,650.08	Capital stock paid in	$200,000.00
Overdrafts	357.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	88,000.00
U. S. bonds to secure deposits		Other undivided profits	7,647.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	20,177.55	State-bank notes outstanding	
Due from other banks and bankers	21,682.44		
Real estate, furniture, and fixtures	46,444.46	Dividends unpaid	1,520.00
Current expenses and taxes paid	2,158.63		
Premiums paid	14,750.00	Individual deposits	283,419.09
Checks and other cash items	904.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,185.00		
Fractional currency	32.62	Due to other national banks	34,800.98
Trade dollars		Due to State banks and bankers	
Specie	24,195.00		
Legal-tender notes	6,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	660,387.30	Total	660,387.30

Valley National Bank, Lebanon.

GEORGE HOFFMAN, *President.* No. 655. JACOB B. KARCH, *Cashier.*

Loans and discounts	$435,048.28	Capital stock paid in	$100,000.00
Overdrafts	2,474.15		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	14,726.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,518.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	59,330.32	State-bank notes outstanding	
Due from other banks and bankers	15,244.03		
Real estate, furniture, and fixtures	8,634.63	Dividends unpaid	1,399.00
Current expenses and taxes paid	2,802.20		
Premiums paid	476.90	Individual deposits	340,636.67
Checks and other cash items	6,116.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,320.00		
Fractional currency	80.00	Due to other national banks	40,351.64
Trade dollars		Due to State banks and bankers	1,331.94
Specie	21,550.00		
Legal-tender notes	7,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	618,445.65	Total	618,445.65

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PENNSYLVANIA.

First National Bank, Lehighton.

THOMAS KEMERER, *President.* No. 2308. WESLEY W. BOWMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$100,751.59	Capital stock paid in	$75,000.00
Overdrafts	300.00		
U. S. bonds to secure circulation	75,000.00	Surplus fund	6,190.00
U. S. bonds to secure deposits		Other undivided profits	2,943.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,626.03	National-bank notes outstanding	67,500.00
Due from approved reserve agents	22,729.92	State-bank notes outstanding	
Due from other banks and bankers	3,177.16		
Real estate, furniture, and fixtures	8,627.86	Dividends unpaid	295.50
Current expenses and taxes paid	960.49		
Premiums paid	6,750.00	Individual deposits	117,583.32
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,088.00		
Fractional currency	20.51	Due to other national banks	3,681.60
Trade dollars		Due to State banks and bankers	279.43
Specie	6,966.75		
Legal-tender notes	4,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	273,473.31	Total	273,473.31

Lewisburg National Bank, Lewisburg.

ELI SLIFER, *President.* No. 745. DAVID REBER, *Cashier.*

Loans and discounts	$182,721.44	Capital stock paid in	$100,000.00
Overdrafts	47.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	12,636.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	355,053.19	State-bank notes outstanding	3,197.00
Due from other banks and bankers	10,268.91		
Real estate, furniture, and fixtures	16,704.00	Dividends unpaid	648.50
Current expenses and taxes paid	1,994.23		
Premiums paid		Individual deposits	383,678.43
Checks and other cash items	326.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,664.00		
Fractional currency	13.68	Due to other national banks	1,107.58
Trade dollars		Due to State banks and bankers	1,397.89
Specie	25,747.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	625,165.50	Total	625,165.50

Union National Bank, Lewisburg.

WILLIAM C. DUNCAN, *President.* No. 784. JOHN R. KREMER, *Cashier.*

Loans and discounts	$180,309.53	Capital stock paid in	$100,000.00
Overdrafts	821.92		
U. S. bonds to secure circulation	40,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	9,227.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,390.70	National-bank notes outstanding	34,900.00
Due from approved reserve agents	59,964.20	State-bank notes outstanding	
Due from other banks and bankers	3,920.22		
Real estate, furniture, and fixtures	7,892.08	Dividends unpaid	832.50
Current expenses and taxes paid	685.12		
Premiums paid		Individual deposits	155,494.65
Checks and other cash items	200.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	606.00		
Fractional currency	34.63	Due to other national banks	6,076.95
Trade dollars		Due to State banks and bankers	539.62
Specie	14,191.00		
Legal-tender notes	11,255.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	323,071.12	Total	323,071.12

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Mifflin County National Bank, Lewistown.

ANDREW REED, *President.* No. 1579. DAVID E. ROBESON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$231,165.95	Capital stock paid in	$100,000.00
Overdrafts	283.14		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	14,310.44
U. S. bonds on hand	13,450.00		
Other stocks, bonds, and mortgages	33,222.58	National-bank notes outstanding	89,070.00
Due from approved reserve agents	59,829.87	State-bank notes outstanding	
Due from other banks and bankers	56,342.63		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,557.53		
Premiums paid		Individual deposits	299,362.29
Checks and other cash items	640.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	252.71	Due to other national banks	2,458.30
Trade dollars		Due to State banks and bankers	726.30
Specie	21,420.25		
Legal-tender notes	11,932.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	535,927.33	Total	535,927.33

Lincoln National Bank, Lincoln.

SAMUEL NISSLEY, *President.* No. 3198. E. F. BARD, *Cashier.*

Loans and discounts	$86,562.53	Capital stock paid in	$60,000.00
Overdrafts	50.29		
U. S. bonds to secure circulation	55,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	3,480.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	49,000.00
Due from approved reserve agents	7,485.48	State-bank notes outstanding	
Due from other banks and bankers	10,512.20		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	245.00
Current expenses and taxes paid	1,104.32		
Premiums paid	1,243.75	Individual deposits	47,853.53
Checks and other cash items	876.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	185.00		
Fractional currency	14.02	Due to other national banks	61.64
Trade dollars		Due to State banks and bankers	
Specie	1,896.20		
Legal-tender notes	1,235.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	3,000.00
Redemption fund with U. S. Treas.	2,475.00		
Due from U. S. Treasurer			
Total	169,640.52	Total	169,640.52

Lititz National Bank, Lititz.

JOHN B. ERB, *President.* No. 2452. NATHANIEL S. WOLLE, *Cashier.*

Loans and discounts	$233,667.40	Capital stock paid in	$105,000.00
Overdrafts	358.87		
U. S. bonds to secure circulation	35,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	2,877.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	31,500.00
Due from approved reserve agents	14,829.90	State-bank notes outstanding	
Due from other banks and bankers	24,211.54		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	1,608.00
Current expenses and taxes paid	65.58		
Premiums paid		Individual deposits	152,243.72
Checks and other cash items	2,682.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	290.00		
Fractional currency	127.35	Due to other national banks	8,485.70
Trade dollars		Due to State banks and bankers	81.94
Specie	8,957.25		
Legal-tender notes	2,031.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	331,796.42	Total	331,796.42

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First National Bank, Lock Haven.

TENCH C. KINTZING, *President.* No. 507. MOORE FREDERICKS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$602,690.25	Capital stock paid in	$180,000.00
Overdrafts	1,089.69		
U. S. bonds to secure circulation	180,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	28,727.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	162,000.00
Due from approved reserve agents	131,645.40	State-bank notes outstanding	
Due from other banks and bankers	31,539.79		
Real estate, furniture, and fixtures	1,554.06	Dividends unpaid	
Current expenses and taxes paid	3,021.37		
Premiums paid	15,000.00	Individual deposits	538,832.14
Checks and other cash items	1,267.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,550.00		
Fractional currency	442.73	Due to other national banks	20,528.94
Trade dollars		Due to State banks and bankers	1,307.50
Specie	37,492.00		
Legal-tender notes	8,543.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	8,100.00		
Due from U. S. Treasurer	5,460.00		
Total	1,031,396.18	Total	1,031,396.18

First National Bank, Mahanoy City.

EDWARD S. SILLIMAN, *President.* No. 567. WILLIAM L. YODER, *Cashier.*

Loans and discounts	$243,524.53	Capital stock paid in	$80,000.00
Overdrafts	160.29		
U. S. bonds to secure circulation	20,000.00	Surplus fund	48,000.00
U. S. bonds to secure deposits		Other undivided profits	10,377.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	62,742.50	National-bank notes outstanding	18,000.00
Due from approved reserve agents	174,225.38	State-bank notes outstanding	
Due from other banks and bankers	12,440.34		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	2,317.92		
Premiums paid		Individual deposits	390,659.93
Checks and other cash items	506.88	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,255.00		
Fractional currency	35.00	Due to other national banks	17,493.09
Trade dollars		Due to State banks and bankers	1,084.74
Specie	29,105.00		
Legal-tender notes	5,402.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	565,614.84	Total	565,614.84

National Bank, Malvern.

JOHN M. WILSON, *President.* No. 3147. CHARLES C. HIGHLEY, *Cashier.*

Loans and discounts	$114,447.46	Capital stock paid in	$50,000.00
Overdrafts	628.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,369.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,671.81	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,889.63	Dividends unpaid	232.00
Current expenses and taxes paid	1,230.50		
Premiums paid	1,062.50	Individual deposits	82,771.24
Checks and other cash items	309.52	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	71.51	Due to other national banks	6,588.60
Trade dollars		Due to State banks and bankers	
Specie	1,480.50		
Legal-tender notes	7,687.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	112.50		
Due from U. S. Treasurer			
Total	159,211.12	Total	159,211.12

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Keystone National Bank, Manheim.

W. L. LITZENBERGER, *President.* No. 3635. F. G. BROSEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$68,344.57	Capital stock paid in	$60,000.00
Overdrafts	111.11		
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,104.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	5,489.91	State-bank notes outstanding	
Due from other banks and bankers	801.36		
Real estate, furniture, and fixtures	875.82	Dividends unpaid	
Current expenses and taxes paid	376.23		
Premiums paid	1,387.50	Individual deposits	23,191.55
Checks and other cash items	519.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	90.00		
Fractional currency	42.07	Due to other national banks	332.62
Trade dollars		Due to State banks and bankers	
Specie	5,365.40		
Legal-tender notes	3,050.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	102,128.45	Total	102,128.45

Manheim National Bank, Manheim.

JACOB L. STEHMAN, *President.* No. 912. HENRY C. GINGRICH, *Cashier.*

Loans and discounts	$194,956.42	Capital stock paid in	$150,000.00
Overdrafts	1,270.73		
U. S. bonds to secure circulation	40,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	6,148.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	35,995.00
Due from approved reserve agents	45,882.80	State-bank notes outstanding	
Due from other banks and bankers	2,549.81		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	782.00
Current expenses and taxes paid	1,507.86		
Premiums paid	2,286.23	Individual deposits	83,399.68
Checks and other cash items	184.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	22.45	Due to other national banks	4,540.30
Trade dollars		Due to State banks and bankers	71.54
Specie	8,214.00		
Legal-tender notes	4,212.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	310,936.66	Total	310,936.66

First National Bank, Marietta.

JOHN MUSSER, *President.* No. 2710. AMOS BOWMAN, *Cashier.*

Loans and discounts	$358,279.03	Capital stock paid in	$100,000.00
Overdrafts	575.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	14,680.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	54,362.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,198.40	State-bank notes outstanding	
Due from other banks and bankers	4,726.56		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	940.00
Current expenses and taxes paid	1,562.38		
Premiums paid	4,525.00	Individual deposits	276,342.31
Checks and other cash items	2,076.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	423.00		
Fractional currency	336.19	Due to other national banks	17,102.96
Trade dollars		Due to State banks and bankers	476.20
Specie	31,227.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	554,541.81	Total	554,541.81

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First National Bank, Mauch Chunk.

ALEXANDER W. LEISENRING, *President.* No. 437. ALEXANDER W. BUTLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$814,251.60	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	400,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	57,637.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	177,990.71	National-bank notes outstanding	360,000.00
Due from approved reserve agents	108,489.76	State-bank notes outstanding	
Due from other banks and bankers	22,542.85		
Real estate, furniture, and fixtures	17,700.00	Dividends unpaid	7,395.00
Current expenses and taxes paid	3,198.16		
Premiums paid	34,500.00	Individual deposits	712,876.79
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,753.00		
Fractional currency	802.36	Due to other national banks	21,140.33
Trade dollars		Due to State banks and bankers	2,936.81
Specie	17,257.50		
Legal-tender notes	33,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	1,661,985.94	Total	1,661,985.94

Second National Bank, Mauch Chunk.

THOMAS L. FOSTER, *President.* No. 469. JAMES M. DREISBACH, *Cashier.*

Loans and discounts	$191,160.97	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	19,343.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	67,874.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	24,596.18	State-bank notes outstanding	
Due from other banks and bankers	5,478.82		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	396.00
Current expenses and taxes paid	1,024.60		
Premiums paid		Individual deposits	130,252.34
Checks and other cash items	350.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,563.00		
Fractional currency	161.37	Due to other national banks	8,118.83
Trade dollars		Due to State banks and bankers	4,686.03
Specie	19,150.25		
Legal-tender notes	6,887.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer	1,000.00		
Total	477,797.06	Total	477,797.06

Linderman National Bank, Mauch Chunk.

JAMES G. BLAKSLEE, *President.* No. 2852. SAMUEL S. SMITH, *Cashier.*

Loans and discounts	$71,636.88	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,128.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,725.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	23,585.41	State-bank notes outstanding	
Due from other banks and bankers	2,216.74		
Real estate, furniture, and fixtures	431.00	Dividends unpaid	15.00
Current expenses and taxes paid	574.75		
Premiums paid	1,350.00	Individual deposits	144,715.75
Checks and other cash items	18.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,435.00		
Fractional currency	133.52	Due to other national banks	1,747.92
Trade dollars		Due to State banks and bankers	107.47
Specie	2,862.50		
Legal-tender notes	4,570.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	220,214.60	Total	220,214.60

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First National Bank, McKeesport.

H. B. SINCLAIR, *President.* No. 2222. J. S. KUHN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$529,905.93	Capital stock paid in	$67,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	1,623.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,905.94	National-bank notes outstanding	27,000.00
Due from approved reserve agents	143,865.84	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	22,000.00	Dividends unpaid	2,857.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	688,440.52
Checks and other cash items	12,645.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	23,593.00		
Fractional currency	313.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	32,341.53		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	851,920.86	Total	851,920.86

Merchants' National Bank, Meadville.

ALEXANDER POWER, *President.* No. 871. JAMES E. MCFARLAND, *Cashier.*

Loans and discounts	$257,424.27	Capital stock paid in	$100,000.00
Overdrafts	379.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,007.00
U. S. bonds to secure deposits		Other undivided profits	4,470.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,614.61	State-bank notes outstanding	
Due from other banks and bankers	158.11		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	2,006.25		
Premiums paid		Individual deposits	200,523.92
Checks and other cash items	953.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,712.00		
Fractional currency	1.70	Due to other national banks	3,382.23
Trade dollars		Due to State banks and bankers	
Specie	23,382.05		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	358,381.98	Total	358,381.98

First National Bank, Mechanicsburg.

GEORGE HUMMEL, *President.* No. 380. ABNER C. BRINDLE, *Cashier.*

Loans and discounts	$192,617.14	Capital stock paid in	$100,000.00
Overdrafts	49.22		
U. S. bonds to secure circulation	30,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	14,578.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,850.56	National-bank notes outstanding	27,000.00
Due from approved reserve agents	28,232.68	State-bank notes outstanding	
Due from other banks and bankers	21,601.06		
Real estate, furniture, and fixtures	13,400.00	Dividends unpaid	
Current expenses and taxes paid	2,572.86		
Premiums paid	5,000.00	Individual deposits	196,048.18
Checks and other cash items	4,113.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	66.76	Due to other national banks	6,107.01
Trade dollars		Due to State banks and bankers	373.86
Specie	19,406.80		
Legal-tender notes	14,747.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	424,107.65	Total	424,107.65

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PENNSYLVANIA.

Second National Bank, Mechanicsburg.

JOHN M. HART, *President.* No. 326. F. K. PLOYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$97,510.78	Capital stock paid in	$50,000.00
Overdrafts	48.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,019.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,944.55	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,444.22	State-bank notes outstanding	
Due from other banks and bankers	3,071.35		
Real estate, furniture, and fixtures	1,934.97	Dividends unpaid	
Current expenses and taxes paid	779.16		
Premiums paid	3,000.00	Individual deposits	98,057.72
Checks and other cash items	378.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	50.79	Due to other national banks	1,422.13
Trade dollars		Due to State banks and bankers	167.37
Specie	18,555.00		
Legal-tender notes	4,016.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	178,916.76	Total	178,916.76

First National Bank, Media.

THOMAS J. HALDEMAN, *President.* No. 312. JOSEPH W. HAWLEY, *Cashier.*

Loans and discounts	$413,364.12	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	32,997.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	67,650.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	50,307.82	State-bank notes outstanding	
Due from other banks and bankers	751.97		
Real estate, furniture, and fixtures	11,300.00	Dividends unpaid	794.00
Current expenses and taxes paid	3,907.91		
Premiums paid		Individual deposits	354,756.01
Checks and other cash items	2,620.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,795.00		
Fractional currency	86.52	Due to other national banks	29,636.04
Trade dollars		Due to State banks and bankers	
Specie	22,900.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	708,183.38	Total	708,183.38

Charter National Bank, Media.

GEORGE DRAYTON, *President.* No. 3666. THEO. P. SAULNIER, *Cashier.*

Loans and discounts	$135,006.19	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,476.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,840.48	State-bank notes outstanding	
Due from other banks and bankers	600.35		
Real estate, furniture, and fixtures	1,743.32	Dividends unpaid	
Current expenses and taxes paid	1,595.47		
Premiums paid	5,312.50	Individual deposits	68,156.88
Checks and other cash items	908.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,005.00		
Fractional currency	10.38	Due to other national banks	2,141.58
Trade dollars		Due to State banks and bankers	
Specie	7,196.50		
Legal-tender notes	8,932.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	197,275.21	Total	197,275.21

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PENNSYLVANIA.

First National Bank, Mercer.

WILLIAM LOGAN, *President.* No. 392. C. S. BURWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$221,900.54	Capital stock paid in	$120,000.00
Overdrafts	3,710.68		
U. S. bonds to secure circulation	120,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	13,970.47
U. S. bonds on hand	3,400.00		
Other stocks, bonds, and mortgages	8,715.00	National-bank notes outstanding	108,000.00
Due from approved reserve agents	36,996.10	State-bank notes outstanding	
Due from other banks and bankers	3,731.96		
Real estate, furniture, and fixtures	5,149.55	Dividends unpaid	693.00
Current expenses and taxes paid	2,018.67		
Premiums paid	1,000.00	Individual deposits	161,407.85
Checks and other cash items	1,997.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,820.00		
Fractional currency	67.22	Due to other national banks	1,330.29
Trade dollars		Due to States banks and bankers	244.78
Specie	6,696.70		
Legal-tender notes	6,992.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,450.00		
Due from U. S. Treasurer			
Total	430,646.39	Total	430,646.39

Farmers' and Mechanics' National Bank, Mercer.

BERIAH MAGOFFIN, *President.* No. 2256 JOHN ROBINSON, *Cashier.*

Loans and discounts	$189,598.71	Capital stock paid in	$80,000.00
Overdrafts	2,062.67		
U. S. bonds to secure circulation	30,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	6,590.06
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	4,913.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	57,734.84	State-bank notes outstanding	
Due from other banks and bankers	436.60		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	501.00
Current expenses and taxes paid	781.29		
Premiums paid	1,625.00	Individual deposits	182,471.75
Checks and other cash items	1,343.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	551.00		
Fractional currency	46.49	Due to other national banks	499.35
Trade dollars		Due to State banks and bankers	1,119.17
Specie	4,938.50		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	303,181.33	Total	303,181.33

National Bank, Middletown.

J. DONALD CAMERON, *President.* No. 585. H. C. STEHMAN, *Cashier.*

Loans and discounts	$159,186.38	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	6,609.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,672.50	National-bank notes outstanding	90,000.00
Due from approved reserve agents	5,762.50	State-bank notes outstanding	
Due from other banks and bankers	1,795.76		
Real estate, furniture, and fixtures	3,300.00	Dividends unpaid	
Current expenses and taxes paid	1,529.31		
Premiums paid	16,300.00	Individual deposits	105,833.51
Checks and other cash items	259.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	125.00	Due to other national banks	2,076.99
Trade dollars		Due to State banks and bankers	302.13
Specie	3,400.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	326,821.67	Total	326,821.67

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First National Bank, Millersburgh.

ALFRED DOUDEN, *President.* No. 2252. J. H. KAHLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$146,437.44	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	5,173.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	42,194.92	State-bank notes outstanding	
Due from other banks and bankers	2,894.13		
Real estate, furniture, and fixtures	14,825.00	Dividends unpaid	336.00
Current expenses and taxes paid	1,509.75		
Premiums paid		Individual deposits	97,344.44
Checks and other cash items	118.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,465.00		
Fractional currency		Due to other national banks	3,597.43
Trade dollars		Due to State banks and bankers	3,996.13
Specie	6,109.89		
Legal-tender notes	4,393.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	324,447.22	Total	324,447.22

First National Bank, Milton.

J. WOODS BROWN, *President.* No. 253. JOHN M. CALDWELL, *Cashier.*

Loans and discounts	$221,782.69	Capital stock paid in	$100,000.00
Overdrafts	230.68		
U. S. bonds to secure circulation	25,000.00	Surplus fund	42,500.00
U. S. bonds to secure deposits		Other undivided profits	9,300.22
U. S. bonds on hand	50.00		
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,943.31	State-bank notes outstanding	
Due from other banks and bankers	3,125.38		
Real estate, furniture, and fixtures	10,300.00	Dividends unpaid	1,152.00
Current expenses and taxes paid	373.03		
Premiums paid	5,700.00	Individual deposits	139,731.07
Checks and other cash items	3,160.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,095.00		
Fractional currency	175.28	Due to other national banks	11,315.45
Trade dollars		Due to State banks and bankers	
Specie	15,502.50		
Legal-tender notes	1,435.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	326,498.74	Total	326,498.74

Milton National Bank, Milton.

W. C. LAWSON, *President.* No. 711. R. M. FRICK, *Cashier.*

Loans and discounts	$209,667.71	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	66,000.00
U. S. bonds to secure deposits		Other undivided profits	6,376.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,120.60	National-bank notes outstanding	22,500.00
Due from approved reserve agents	26,661.77	State-bank notes outstanding	
Due from other banks and bankers	7,674.05		
Real estate, furniture, and fixtures	9,600.00	Dividends unpaid	390.00
Current expenses and taxes paid	1,074.61		
Premiums paid		Individual deposits	126,287.35
Checks and other cash items	35.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,683.00		
Fractional currency	92.71	Due to other national banks	6,763.40
Trade dollars		Due to State banks and bankers	3,407.26
Specie	25,140.00		
Legal-tender notes	16,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	331,724.47	Total	331,724.47

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First National Bank, Minersville.

CHARLES R. KEAR, *President.* No. 423. ROBERT F. POTTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$55,568.32	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,055.52
U. S. bonds to secure deposits		Other undivided profits	3,081.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,764.75	National-bank notes outstanding	44,250.00
Due from approved reserve agents	42,931.17	State-bank notes outstanding	
Due from other banks and bankers	8,717.54		
Real estate, furniture, and fixtures	18,591.96	Dividends unpaid	1,187.50
Current expenses and taxes paid	514.05		
Premiums paid	5,390.63	Individual deposits	96,633.64
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,657.00		
Fractional currency	47.91	Due to other national banks	8,180.42
Trade dollars		Due to State banks and bankers	1,848.07
Specie	11,870.00		
Legal-tender notes	9,933.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	217,236.33	Total	217,236.33

First National Bank, Montrose.

W. D. LUSK, *President.* No. 2223. D. R. LATHROP, *Cashier.*

Loans and discounts	$160,777.50	Capital stock paid in	$50,000.00
Overdrafts	788.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	7,162.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,802.87	State-bank notes outstanding	
Due from other banks and bankers	6,860.66		
Real estate, furniture, and fixtures	11,790.00	Dividends unpaid	
Current expenses and taxes paid	812.14		
Premiums paid	3,250.00	Individual deposits	146,052.16
Checks and other cash items	740.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	220.00		
Fractional currency	78.32	Due to other national banks	3,462.96
Trade dollars		Due to State banks and bankers	76.24
Specie	7,770.00		
Legal-tender notes	1,251.00	Notes and bills re-discounted	1,700.14
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	222,204.31	Total	222,204.31

First National Bank, Mount Joy.

JACOB W. NISSLEY, *President.* No. 667. ANDREW GERBER, *Cashier.*

Loans and discounts	$175,648.02	Capital stock paid in	$125,000.00
Overdrafts	24.95		
U. S. bonds to secure circulation	125,000.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	13,336.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,729.00	National-bank notes outstanding	105,470.00
Due from approved reserve agents	9,881.09	State-bank notes outstanding	
Due from other banks and bankers	2,494.51		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	115.45		
Premiums paid	10,000.00	Individual deposits	97,736.79
Checks and other cash items	227.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	862.00		
Fractional currency	121.90	Due to other national banks	242.67
Trade dollars		Due to State banks and bankers	
Specie	856.50		
Legal-tender notes	19,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,625.00		
Due from U. S. Treasurer			
Total	383,785.93	Total	383,785.93

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PENNSYLVANIA.

Union National Mount Joy Bank, Mount Joy.

J. G. HOERNER, *President.* No. 1516. J. V. LONG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,993.98	Capital stock paid in	$100,000.00
Overdrafts	2,835.45		
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	5,260.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	43,000.00
Due from approved reserve agents	2,718.18	State-bank notes outstanding	
Due from other banks and bankers	7,867.84		
Real estate, furniture, and fixtures	4,825.00	Dividends unpaid	805.00
Current expenses and taxes paid	1,963.53		
Premiums paid	5,187.50	Individual deposits	73,037.33
Checks and other cash items	3,140.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	789.00		
Fractional currency	18.40	Due to other national banks	5,001.77
Trade dollars		Due to State banks and bankers	36.05
Specie	13,516.50		
Legal-tender notes	7,035.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	254,140.54	Total	254,140.54

First National Bank, Mount Pleasant.

HENRY W. STONER, *President.* No. 386. HENRY JORDAN, *Cashier.*

Loans and discounts	$188,012.69	Capital stock paid in	$150,000.00
Overdrafts	112.09		
U. S. bonds to secure circulation	150,000.00	Surplus fund	36,000.00
U. S. bonds to secure deposits		Other undivided profits	10,900.24
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	4,414.50	National-bank notes outstanding	126,000.00
Due from approved reserve agents	85,915.79	State-bank notes outstanding	
Due from other banks and bankers	25,107.36		
Real estate, furniture, and fixtures	21,500.00	Dividends unpaid	4,353.00
Current expenses and taxes paid	2,007.58		
Premiums paid	27,375.00	Individual deposits	289,484.06
Checks and other cash items	308.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,083.00		
Fractional currency	30.93	Due to other national banks	1,037.50
Trade dollars		Due to State banks and bankers	
Specie	24,178.25		
Legal-tender notes	19,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	1,330.00		
Total	617,775.40	Total	617,775.40

First National Bank, Muncy.

JOHN M. BOWMAN, *President.* No. 837. DE LA GREEN, *Cashier.*

Loans and discounts	$190,298.81	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	95,500.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	8,526.42
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	1,570.57	National-bank notes outstanding	85,950.00
Due from approved reserve agents	9,022.00	State-bank notes outstanding	
Due from other banks and bankers	800.69		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	748.29		
Premiums paid	20,000.00	Individual deposits	148,899.00
Checks and other cash items	4,245.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,505.00		
Fractional currency	46.87	Due to other national banks	16,066.77
Trade dollars		Due to State banks and bankers	
Specie	5,867.00		
Legal-tender notes	18,537.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,297.50		
Due from U. S. Treasurer	2.50		
Total	372,442.19	Total	372,442.19

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PENNSYLVANIA.

Citizens' National Bank, Muncy.

E. M. GREEN, *President.* No. 3480. J. W. RISSEL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$92,909.71	Capital stock paid in	$50,000.00
Overdrafts	400.63		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,248.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,388.02	State-bank notes outstanding	
Due from other banks and bankers	3,837.56		
Real estate, furniture, and fixtures	2,034.18	Dividends unpaid	
Current expenses and taxes paid	888.47		
Premiums paid	3,203.12	Individual deposits	75,783.33
Checks and other cash items	4.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	550.00		
Fractional currency	18.77	Due to other national banks	2,121.06
Trade dollars		Due to State banks and bankers	
Specie	4,855.50		
Legal-tender notes	4,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	143,402.75	Total	143,402.75

National Bank, New Brighton.

JOHN REEVES, *President.* No. 3259. CHARLES M. MERRICK, *Cashier.*

Loans and discounts	$194,986.02	Capital stock paid in	$100,000.00
Overdrafts	164.74		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	5,305.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	29,269.59	State-bank notes outstanding	
Due from other banks and bankers	9,138.39		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	954.00
Current expenses and taxes paid	951.36		
Premiums paid	3,500.00	Individual deposits	150,166.33
Checks and other cash items	286.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,680.00		
Fractional currency	5.02	Due to other national banks	1,966.54
Trade dollars		Due to State banks and bankers	
Specie	8,985.20		
Legal-tender notes	3,901.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	284,492.76	Total	284,492.76

First National Bank, New Castle.

WILLIAM S. FOLTZ, *President.* No. 562. ROY S. FOLTZ, *Cashier.*

Loans and discounts	$409,584.35	Capital stock paid in	$150,000.00
Overdrafts	3,939.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	31,201.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	68,733.33	National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,126.74	State-bank notes outstanding	
Due from other banks and bankers	6,369.50		
Real estate, furniture, and fixtures	23,200.00	Dividends unpaid	
Current expenses and taxes paid	489.41		
Premiums paid	14,000.00	Individual deposits	390,572.28
Checks and other cash items	2,852.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,325.00		
Fractional currency	91.76	Due to other national banks	6,720.16
Trade dollars		Due to State banks and bankers	
Specie	25,213.00		
Legal-tender notes	43,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,570.00		
Due from U. S. Treasurer			
Total	673,494.32	Total	673,494.32

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PENNSYLVANIA.

National Bank of Lawrence County, New Castle.

WILLIAM PATTERSON, *President.* No. 1156. ROBERT CRAWFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$888,229.64	Capital stock paid in	$150,000.00
Overdrafts	32.39		
U. S. bonds to secure circulation	150,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	38,317.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	178,505.91	National-bank notes outstanding	133,100.00
Due from approved reserve agents	206,006.31	State-bank notes outstanding	
Due from other banks and bankers	47,348.38		
Real estate, furniture, and fixtures	21,060.00	Dividends unpaid	
Current expenses and taxes paid	3,671.97		
Premiums paid		Individual deposits	1,106,586.89
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	35,678.00		
Fractional currency	1,050.00	Due to other national banks	1,766.65
Trade dollars		Due to State banks and bankers	95.50
Specie	115,781.53		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	751.97		
Total	1,679,866.10	Total	1,679,866.10

New Holland National Bank, New Holland.

CORNELIUS F. ROLAND, *President.* No. 2530. JAMES DILLER, *Cashier.*

Loans and discounts	$305,780.56	Capital stock paid in	$125,000.00
Overdrafts	88.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	21,794.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,391.79	State-bank notes outstanding	
Due from other banks and bankers	1,669.56		
Real estate, furniture, and fixtures	8,451.27	Dividends unpaid	117.50
Current expenses and taxes paid	1,173.39		
Premiums paid	8,000.00	Individual deposits	153,707.54
Checks and other cash items	6.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,315.00		
Fractional currency	56.76	Due to other national banks	3,515.57
Trade dollars		Due to State banks and bankers	365.24
Specie	7,938.35		
Legal-tender notes	2,379.00	Notes and bills re-discounted	30,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	404,500.32	Total	404,500.32

First National Bank, Newtown.

EDWARD ATKINSON, *President.* No. 324. SAMUEL C. CASE, *Cashier.*

Loans and discounts	$255,833.15	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	13,983.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,550.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,468.38	State-bank notes outstanding	
Due from other banks and bankers	3,220.17		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	2,680.55		
Premiums paid		Individual deposits	187,974.32
Checks and other cash items	661.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,740.00		
Fractional currency	4.90	Due to other national banks	7,540.43
Trade dollars		Due to State banks and bankers	486.65
Specie	12,640.00		
Legal-tender notes	8,687.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	469,985.28	Total	469,985.28

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PENNSYLVANIA.

First National Bank, Newville.

JOHN WAGGONER, *President.* No. 60. J. B. DAVIDSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$169,906.41	Capital stock paid in	$100,000.00
Overdrafts	586.81		
U. S. bonds to secure circulation	60,000.00	Surplus fund	46,000.00
U. S. bonds to secure deposits		Other undivided profits	7,941.06
U. S. bonds on hand	4,500.00		
Other stocks, bonds, and mortgages	47,900.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	5,833.74	State-bank notes outstanding	
Due from other banks and bankers	3,011.88		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	344.00
Current expenses and taxes paid	1,893.92		
Premiums paid		Individual deposits	117,928.91
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,340.00		
Fractional currency	23.88	Due to other national banks	3,724.93
Trade dollars		Due to State banks and bankers	367.94
Specie	14,000.00		
Legal-tender notes	6,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	330,306.64	Total	330,306.64

First National Bank, Norristown.

JAMES HOOVEN, *President.* No. 272. GEORGE SHANNON, *Cashier.*

Loans and discounts	$481,330.91	Capital stock paid in	$150,000.00
Overdrafts	215.00		
U. S. bonds to secure circulation	38,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	28,670.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	143,045.00	National-bank notes outstanding	34,200.00
Due from approved reserve agents	95,834.65	State-bank notes outstanding	
Due from other banks and bankers	26,763.07		
Real estate, furniture, and fixtures	13,146.97	Dividends unpaid	666.00
Current expenses and taxes paid	3,818.19		
Premiums paid	3,680.00	Individual deposits	563,877.66
Checks and other cash items	1,385.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,781.00		
Fractional currency	1,832.28	Due to other national banks	16,221.84
Trade dollars		Due to State banks and bankers	
Specie	46,372.50		
Legal-tender notes	32,721.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,710.00		
Due from U. S. Treasurer			
Total	893,635.93	Total	893,635.93

Montgomery National Bank, Norristown.

JOHN SLINGLUFF, *President.* No. 1148. WILLIAM F. SLINGLUFF, *Cashier.*

Loans and discounts	$479,535.95	Capital stock paid in	$200,000.00
Overdrafts	104.95		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	38,596.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	495,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	97,207.88	State-bank notes outstanding	
Due from other banks and bankers	21,180.78		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	1,796.00
Current expenses and taxes paid	1,968.18		
Premiums paid		Individual deposits	646,458.79
Checks and other cash items	24,819.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	346.63	Due to other national banks	38,903.41
Trade dollars		Due to State banks and bankers	
Specie	59,766.95		
Legal-tender notes	6,829.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,270,754.59	Total	1,270,754.59

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People's National Bank, Norristown.

ABRAHAM A. YEAKLE, *President.* No. 2581. LEWIS STYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$331,550.53	Capital stock paid in	$150,000.00
Overdrafts	107.89		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	9,060.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	20,557.50	State-bank notes outstanding	
Due from other banks and bankers	13,371.90		
Real estate, furniture, and fixtures	15,860.00	Dividends unpaid	
Current expenses and taxes paid	3,804.94		
Premiums paid	5,600.00	Individual deposits	276,389.98
Checks and other cash items	6,389.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	880.33	Due to other national banks	3,153.22
Trade dollars		Due to State banks and bankers	
Specie	23,374.25		
Legal-tender notes	14,296.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	491,603.24	Total	491,603.24

First National Bank, Oil City.

WILLIAM HASSON, *President.* No. 173. J. M. BERRY, *Cashier.*

Loans and discounts	$282,487.01	Capital stock paid in	$100,000.00
Overdrafts	218.26		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	18,425.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,059.88	State-bank notes outstanding	
Due from other banks and bankers	11,753.60		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	
Current expenses and taxes paid	1,519.48		
Premiums paid	2,250.00	Individual deposits	222,342.51
Checks and other cash items	297.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,801.00		
Fractional currency	57.55	Due to other national banks	3,803.88
Trade dollars		Due to State banks and bankers	
Specie	23,497.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	387,072.18	Total	387,072.18

Farmers' National Bank, Oxford.

JAMES WOOD, *President.* No. 2906. DAVID M. TAYLOR, *Cashier.*

Loans and discounts	$162,420.55	Capital stock paid in	$75,000.00
Overdrafts	388.85		
U. S. bonds to secure circulation	18,750.00	Surplus fund	4,800.00
U. S. bonds to secure deposits		Other undivided profits	5,683.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	653.90	National-bank notes outstanding	16,875.00
Due from approved reserve agents	5,094.87	State-bank notes outstanding	
Due from other banks and bankers	3,772.18		
Real estate, furniture, and fixtures	12,349.35	Dividends unpaid	
Current expenses and taxes paid	1,975.47		
Premiums paid	1,845.31	Individual deposits	112,873.49
Checks and other cash items	5,347.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	425.00		
Fractional currency	6.34	Due to other national banks	3,760.44
Trade dollars		Due to State banks and bankers	
Specie	3,020.70		
Legal-tender notes	2,098.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	218,992.25	Total	218,992.25

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National Bank, Oxford.

S. R. DICKEY, *President.* No. 728. J. E. RAMSEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$216,407.03	Capital stock paid in	$125,000.00
Overdrafts	.05		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,770.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,788.62	National-bank notes outstanding	90,000.00
Due from approved reserve agents	22,476.98	State-bank notes outstanding	
Due from other banks and bankers	3,920.46		
Real estate, furniture, and fixtures	25,223.44	Dividends unpaid	1,134.50
Current expenses and taxes paid	2,491.10		
Premiums paid	8,000.00	Individual deposits	177,772.32
Checks and other cash items	1,561.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	395.00		
Fractional currency	102.00	Due to other national banks	5,476.81
Trade dollars		Due to State banks and bankers	
Specie	8,719.00		
Legal-tender notes	4,569.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	430,153.98	Total	430,153.98

Parkesburgh National Bank, Parkesburgh.

E. R. PARKE, *President.* No. 2464. M. F. HAMILL, *Cashier.*

Loans and discounts	$115,563.67	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	5,325.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,981.32	National-bank notes outstanding	27,000.00
Due from approved reserve agents	6,278.46	State-bank notes outstanding	
Due from other banks and bankers	3,092.17		
Real estate, furniture, and fixtures	19,060.64	Dividends unpaid	
Current expenses and taxes paid	771.92		
Premiums paid	8,100.00	Individual deposits	130,568.14
Checks and other cash items	815.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,340.00		
Fractional currency	54.00	Due to other national banks	22.00
Trade dollars		Due to State banks and bankers	
Specie	12,608.09		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer	900.00		
Total	224,915.61	Total	224,915.61

Farmers' National Bank, Pennsburgh.

E. M. BENNER, *President.* No. 2334. B. F. LEIDY, *Cashier.*

Loans and discounts	$158,817.29	Capital stock paid in	$75,000.00
Overdrafts	14.84		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,200.00
U. S. bonds to secure deposits		Other undivided profits	6,626.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,255.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,899.46	State-bank notes outstanding	
Due from other banks and bankers	2,556.99		
Real estate, furniture, and fixtures	12,923.34	Dividends unpaid	533.00
Current expenses and taxes paid	1,883.42		
Premiums paid	8,000.00	Individual deposits	133,029.18
Checks and other cash items	479.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30.00		
Fractional currency	17.86	Due to other national banks	1,040.28
Trade dollars		Due to State banks and bankers	
Specie	931.00		
Legal-tender notes	5,371.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	266,429.20	Total	266,429.20

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Perkiomen National Bank, Pennsburgh.

JOHN N. JACOBS, *President.* No. 2301. F. L. FLUCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$243,660.24	Capital stock paid in	$100,000.00
Overdrafts	104.50		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	21,876.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	305,900.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	40,663.51	State-bank notes outstanding	
Due from other banks and bankers	3,669.97		
Real estate, furniture, and fixtures	12,800.00	Dividends unpaid	2,010.00
Current expenses and taxes paid	637.78		
Premiums paid	24,500.00	Individual deposits	420,475.03
Checks and other cash items	945.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	825.00		
Fractional currency	15.07	Due to other national banks	26,358.35
Trade dollars		Due to State banks and bankers	
Specie	4,900.00		
Legal-tender notes	17,598.90	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	760,719.74	Total	760,719.74

First National Bank, Philadelphia.

GEORGE PHILLER, *President.* No. 2731. MORTON MCMICHAEL, JR., *Cashier.*

Loans and discounts	$4,929,442.64	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	181,267.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	476,863.78	National-bank notes outstanding	44,890.00
Due from approved reserve agents	612,209.84	State-bank notes outstanding	
Due from other banks and bankers	479,097.44		
Real estate, furniture, and fixtures	200,000.00	Dividends unpaid	2,322.00
Current expenses and taxes paid	20,646.91		
Premiums paid	38,577.48	Individual deposits	4,499,407.35
Checks and other cash items	25,987.59	United States deposits	75,000.00
Exchanges for clearing-house	665,172.53	Deposits of U.S. disbursing officers	
Bills of other banks	37,192.00		
Fractional currency	1,423.15	Due to other national banks	2,115,702.14
Trade dollars		Due to State banks and bankers	313,884.88
Specie	799,458.00		
Legal-tender notes	284,153.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	8,732,474.36	Total	8,732,474.36

Second National Bank, Philadelphia.

BENJAMIN ROWLAND, *President.* No. 213. CHARLES W. LEE, *Cashier.*

Loans and discounts	$833,676.27	Capital stock paid in	$280,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits		Other undivided profits	29,190.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	105,480.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	139,724.75	State-bank notes outstanding	
Due from other banks and bankers	95,445.97		
Real estate, furniture, and fixtures	58,325.27	Dividends unpaid	1,068.00
Current expenses and taxes paid	7,292.57		
Premiums paid	11,000.00	Individual deposits	973,308.58
Checks and other cash items	1,783.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,810.00		
Fractional currency	1,778.71	Due to other national banks	23,960.11
Trade dollars		Due to State banks and bankers	
Specie	60,470.00		
Legal-tender notes	66,490.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,447,527.32	Total	1,447,527.32

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Third National Bank, Philadelphia.

P. M. LEWIS, *President.* No. 234. FREDERICK H. SOUDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,272,549.91	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	40,829.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	150,752.59	National-bank notes outstanding	45,000.00
Due from approved reserve agents	104,435.37	State-bank notes outstanding	
Due from other banks and bankers	142,523.02		
Real estate, furniture, and fixtures	160,639.04	Dividends unpaid	366.00
Current expenses and taxes paid	22,516.39		
Premiums paid	5,050.00	Individual deposits	1,300,147.63
Checks and other cash items	11,998.05	United States deposits	
Exchanges for clearing-house	58,907.75	Deposits of U.S. disbursing officers	
Bills of other banks	5,087.00		
Fractional currency	39.22	Due to other national banks	336,495 11
Trade dollars		Due to State banks and bankers	193,570.00
Specie	119,944.00		
Legal-tender notes	169,707.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,276,399.34	Total	2,276,399.34

Sixth National Bank, Philadelphia.

JONATHAN MAY, *President.* No. 352. ROBERT B. SALTER, *Cashier.*

Loans and discounts	$802,965.08	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	37,500.00	Surplus fund	110,000.00
U. S. bonds to secure deposits		Other undivided profits	35,377.49
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	7,186.90	National-bank notes outstanding	33,750.00
Due from approved reserve agents	82,889.46	State-bank notes outstanding	
Due from other banks and bankers	19,400.41		
Real estate, furniture, and fixtures	61,335.54	Dividends unpaid	192.00
Current expenses and taxes paid	6,659.49		
Premiums paid	9,311.25	Individual deposits	992,814.33
Checks and other cash items	12,038.84	United States deposits	
Exchanges for clearing-house	34,163.76	Deposits of U.S. disbursing officers	
Bills of other banks	5,942.00		
Fractional currency	12.09	Due to other national banks	674.24
Trade dollars		Due to State banks and bankers	
Specie	194,417.50		
Legal-tender notes	46,852.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,633.74		
Due from U. S. Treasurer			
Total	1,322,808.06	Total	1,322,808.06

Seventh National Bank, Philadelphia.

L. D. BROWN, *President.* No. 413. W. H. HEISLER, *Cashier.*

Loans and discounts	$997,442.75	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	29,563.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,597.43	National-bank notes outstanding	45,000.00
Due from approved reserve agents	77,441.21	State-bank notes outstanding	
Due from other banks and bankers	272,280.15		
Real estate, furniture, and fixtures	147,500.00	Dividends unpaid	1,033.00
Current expenses and taxes paid	10,898.48		
Premiums paid	10,000.00	Individual deposits	1,106,575.93
Checks and other cash items	10,639.51	United States deposits	
Exchanges for clearing-house	159,134.98	Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	757.17	Due to other national banks	347,347.34
Trade dollars		Due to State banks and bankers	104,132.56
Specie	82,024.50		
Legal-tender notes	57,286.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,933,652.18	Total	1,933,652.18

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PENNSYLVANIA.

Eighth National Bank, Philadelphia.

JACOB NAYLOR, *President.* No. 522. JAMES A. IRWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,997,276.31	Capital stock paid in	$275,000.00
Overdrafts	2,190.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	61,950.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	10,500.00
Due from approved reserve agents	107,106.20	State-bank notes outstanding	
Due from other banks and bankers	71,645.54		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	1,050.00
Current expenses and taxes paid	8,063.93		
Premiums paid	10,000.00	Individual deposits	2,240,598.05
Checks and other cash items	9,479.07	United States deposits	
Exchanges for clearing-house	38,102.67	Deposits of U.S. disbursing officers	
Bills of other banks	23,747.00		
Fractional currency		Due to other national banks	2,520.06
Trade dollars		Due to State banks and bankers	3,438.36
Specie	292,436.00		
Legal-tender notes	187,760.00	Notes and bills re-discounted	
U. S. certificates of deposit	30,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,895,056.95	Total	2,895,056.95

Ninth National Bank, Philadelphia.

JOHN DICKEY, *President.* No. 3371. CHARLES H. BILES, *Cashier.*

Loans and discounts	$937,332.07	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	44,180.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,100.00	National-bank notes outstanding	44,320.00
Due from approved reserve agents	127,126.09	State-bank notes outstanding	
Due from other banks and bankers	46,766.61		
Real estate, furniture, and fixtures	51,997.65	Dividends unpaid	
Current expenses and taxes paid	6,134.45		
Premiums paid	10,750.00	Individual deposits	1,045,050.46
Checks and other cash items	3,409.87	United States deposits	
Exchanges for clearing-house	41,415.58	Deposits of U.S. disbursing officers	
Bills of other banks	7,500.00		
Fractional currency	2,232.39	Due to other national banks	1,360.40
Trade dollars		Due to State banks and bankers	19.44
Specie	119,365.00		
Legal-tender notes	49,551.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,459,930.71	Total	1,459,930.71

Tenth National Bank, Philadelphia.

JOHN K. CUMING, *President.* No. 3423. WALTER SCOTT, *Cashier.*

Loans and discounts	$460,255.98	Capital stock paid in	$200,000.00
Overdrafts	16.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	17,520.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	214.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,711.93	State-bank notes outstanding	
Due from other banks and bankers	30,151.17		
Real estate, furniture, and fixtures	46,500.00	Dividends unpaid	
Current expenses and taxes paid	7,921.23		
Premiums paid	4,500.00	Individual deposits	443,359.49
Checks and other cash items	1,615.95	United States deposits	
Exchanges for clearing-house	26,261.24	Deposits of U.S. disbursing officers	
Bills of other banks	1,900.00		
Fractional currency	335.26	Due to other national banks	595.10
Trade dollars		Due to State banks and bankers	9,788.40
Specie	35,308.50		
Legal-tender notes	43,321.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	20,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	748,262.99	Total	748,262.99

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PENNSYLVANIA.

Bank of North America, Philadelphia.

J. H. MICHENER, *President.* No. 602. JOHN H. WATT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$5,154,078.13	Capital stock paid in	$1,000,000.00
Overdrafts	8.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,150,000.00
U. S. bonds to secure deposits		Other undivided profits	254,742.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,715.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	53,295.36	State-bank notes outstanding	
Due from other banks and bankers	447,880.20		
Real estate, furniture, and fixtures	65,000.00	Dividends unpaid	6,272.00
Current expenses and taxes paid	16,170.03		
Premiums paid		Individual deposits	4,696,885.50
Checks and other cash items	19,934.28	United States deposits	
Exchanges for clearing-house	511,791.25	Deposits of U.S. disbursing officers	
Bills of other banks	14,780.00		
Fractional currency	2,148.20	Due to other national banks	701,495.96
Trade dollars		Due to State banks and bankers	295,812.71
Specie	1,192,712.80		
Legal-tender notes	238,445.00	Notes and bills re-discounted	
U. S. certificates of deposit	370,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	4,000.00		
Total	8,150,209.12	Total	8,150,209.12

Centennial National Bank, Philadelphia.

C. H. CLARK, *President.* No. 2317. J. M. COLLINGWOOD, *Cashier.*

Loans and discounts	$961,410.40	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	110,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	21,732.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	573,446.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	272,521.30	State-bank notes outstanding	
Due from other banks and bankers	58,763.57		
Real estate, furniture, and fixtures	65,000.00	Dividends unpaid	
Current expenses and taxes paid	7,100.88		
Premiums paid		Individual deposits	1,434,355.98
Checks and other cash items	14,053.56	United States deposits	40,000.00
Exchanges for clearing-house	62,201.44	Deposits of U.S. disbursing officers	
Bills of other banks	12,901.00		
Fractional currency	256.21	Due to other national banks	303,900.20
Trade dollars		Due to State banks and bankers	202,080.09
Specie	123,026.50		
Legal-tender notes	154,138.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,457,068.86	Total	2,457,068.86

Central National Bank, Philadelphia.

GEORGE M. TROUTMAN, *President.* No. 723. THEODORE KITCHEN, *Cashier.*

Loans and discounts	$4,982,097.99	Capital stock paid in	$750,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	229,806.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	498,374.54	State-bank notes outstanding	
Due from other banks and bankers	372,535.75		
Real estate, furniture, and fixtures	1,112.87	Dividends unpaid	
Current expenses and taxes paid	31,816.34		
Premiums paid		Individual deposits	3,777,428.70
Checks and other cash items	22,593.07	United States deposits	
Exchanges for clearing-house	636,351.06	Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	1,165.33	Due to other national banks	1,225,031.21
Trade dollars		Due to State banks and bankers	455,842.53
Specie	650,988.00		
Legal-tender notes	153,824.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,000.00		
Total	7,483,108.95	Total	7,483,108.95

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Chestnut Street National Bank, Philadelphia.

ROBERT E. PATTISON, *President.* No. 3723. WILLIAM STEELE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$688,813.45	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	14,944.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,525.88	State-bank notes outstanding	
Due from other banks and bankers	49,384.16		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	12,811.82		
Premiums paid	14,312.50	Individual deposits	509,407.97
Checks and other cash items	8,547.77	United States deposits	
Exchanges for clearing-house	31,489.06	Deposits of U.S. disbursing officers	
Bills of other banks	4,381.00		
Fractional currency	318.34	Due to other national banks	31,508.79
Trade dollars		Due to State banks and bankers	33,363.76
Specie	76,946.50		
Legal-tender notes	43,945.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,034,225.48	Total	1,034,225.48

City National Bank, Philadelphia.

JOSIAH KISTERBOCK, JR, *President.* No. 543. G. ALBERT LEWIS, *Cashier.*

Loans and discounts	$1,370,611.12	Capital stock paid in	$400,000.00
Overdrafts	43.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	72,415.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	224,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	100,000.00	State-bank notes outstanding	
Due from other banks and bankers	88,415.53		
Real estate, furniture, and fixtures	85,900.00	Dividends unpaid	222.00
Current expenses and taxes paid	10,841.87		
Premiums paid	600.00	Individual deposits	1,580,585.53
Checks and other cash items		United States deposits	
Exchanges for clearing-house	51,456.07	Deposits of U.S. disbursing officers	
Bills of other banks	23,457.00		
Fractional currency	1,310.00	Due to other national banks	51,658.96
Trade dollars		Due to State banks and bankers	21,326.15
Specie	448,641.11		
Legal-tender notes	63,682.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,571,207.86	Total	2,571,207.86

Commercial National Bank of Pennsylvania, Philadelphia.

GEORGE L. KNOWLES, *President.* No. 556. EDWIN P. GRAHAM, *Cashier.*

Loans and discounts	$2,002,667.15	Capital stock paid in	$810,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	221,000.00
U. S. bonds to secure deposits		Other undivided profits	50,748.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	281,848.39	State-bank notes outstanding	
Due from other banks and bankers	206,450.45		
Real estate, furniture, and fixtures	131,247.76	Dividends unpaid	2,728.25
Current expenses and taxes paid	17,625.65		
Premiums paid	14,312.50	Individual deposits	1,520,301.94
Checks and other cash items	8.72	United States deposits	
Exchanges for clearing-house	130,802.10	Deposits of U.S. disbursing officers	
Bills of other banks	11,525.00		
Fractional currency	1,335.00	Due to other national banks	441,265.18
Trade dollars		Due to State banks and bankers	75,519.83
Specie	75,560.75		
Legal-tender notes	187,930.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,166,563.47	Total	3,166,563.47

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Commonwealth National Bank, Philadelphia.

HORATIO N. BURROUGHS, *President.* No. 623. EFFINGHAM PEROT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$438,214.79	Capital stock paid in	$208,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	12,692.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,950.00
Due from approved reserve agents	37,487.01	State-bank notes outstanding	
Due from other banks and bankers	45,467.27		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	492.70
Current expenses and taxes paid	8,949.32		
Premiums paid	12,250.00	Individual deposits	407,757.13
Checks and other cash items	10,361.10	United States deposits	
Exchanges for clearing-house	31,282.80	Deposits of U.S. disbursing officers	
Bills of other banks	4,009.00		
Fractional currency	73.77	Due to other national banks	22,400.47
Trade dollars		Due to State banks and bankers	3,480.84
Specie	47,038.15		
Legal-tender notes	12,390.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	707,273.21	Total	707,273.21

Consolidation National Bank, Philadelphia,

JAMES V. WATSON, *President.* No. 561. WILLIAM H. WEBB, *Cashier.*

Loans and discounts	$1,103,979.13	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	44,431.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	92,250.00	National-bank notes outstanding	265,000.00
Due from approved reserve agents	100,000.00	State-bank notes outstanding	
Due from other banks and bankers	112,367.54		
Real estate, furniture, and fixtures	74,290.28	Dividends unpaid	1,339.20
Current expenses and taxes paid	13,742.32		
Premiums paid	50,250.00	Individual deposits	1,081,802.57
Checks and other cash items	5,292.55	United States deposits	
Exchanges for clearing-house	37,309.80	Deposits of U.S. disbursing officers	
Bills of other banks	831.00		
Fractional currency		Due to other national banks	53,093.75
Trade dollars		Due to State banks and bankers	6,554.01
Specie	69,278.10		
Legal-tender notes	79,130.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	2,052,220.72	Total	2,052,220.72

Corn Exchange National Bank, Philadelphia.

WILLIAM JOHNSON, *President.* No. 542. JOHN B. STEWART, *Cashier.*

Loans and discounts	$1,526,007.80	Capital stock paid in	$500,000.00
Overdrafts	211.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	40,107.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,338.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	152,146.97	State-bank notes outstanding	
Due from other banks and bankers	176,798.73		
Real estate, furniture, and fixtures	161,910.93	Dividends unpaid	581.00
Current expenses and taxes paid	17,815.12		
Premiums paid	16,200.00	Individual deposits	1,082,855.61
Checks and other cash items	33,173.98	United States deposits	97,911.90
Exchanges for clearing-house	161,805.86	Deposits of U.S. disbursing officers	
Bills of other banks	13,689.00		
Fractional currency	51.82	Due to other national banks	381,519.76
Trade dollars		Due to State banks and bankers	253,066.39
Specie	101,109.49		
Legal-tender notes	111,533.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,651,041.82	Total	2,651,041.82

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Farmers and Mechanics' National Bank, Philadelphia.

S. W. BELL, *President.* No. 538. HENRY C. STROUP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$5,770,115.96	Capital stock paid in	$2,000,000.00
Overdrafts			
U. S. bonds to secure circulation	400,000.00	Surplus fund	580,000.00
U. S. bonds to secure deposits		Other undivided profits	95,471.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	236,197.42	National-bank notes outstanding	360,000.00
Due from approved reserve agents	449,938.48	State-bank notes outstanding	
Due from other banks and bankers	457,728.29		
Real estate, furniture, and fixtures	319,843.24	Dividends unpaid	4,727.75
Current expenses and taxes paid	41,493.63		
Premiums paid	30,687.50	Individual deposits	5,990,226.06
Checks and other cash items	58,135.25	United States deposits	
Exchanges for clearing-house	515,455.63	Deposits of U.S. disbursing officers	
Bills of other banks	15,109.00		
Fractional currency	357.27	Due to other national banks	572,727.65
Trade dollars		Due to State banks and bankers	109,199.75
Specie	796,162.00		
Legal-tender notes	163,129.00	Notes and bills re-discounted	
U. S. certificates of deposit	440,000.00	Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	9,712,352.67	Total	9,712,352.67

Fourth Street National Bank, Philadelphia.

SIDNEY F. TYLER, *President.* No. 3557. R. H. RUSHTON, *Cashier.*

Loans and discounts	$2,997,989.25	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	99,405.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	132,368.77	National-bank notes outstanding	45,000.00
Due from approved reserve agents	377,322.04	State-bank notes outstanding	
Due from other banks and bankers	155,489.57		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	16,126.53		
Premiums paid	12,093.75	Individual deposits	2,132,265.00
Checks and other cash items	116,523.69	United States deposits	
Exchanges for clearing-house	197,408.88	Deposits of U.S. disbursing officers	
Bills of other banks	14,785.00		
Fractional currency	72.88	Due to other national banks	376,972.67
Trade dollars		Due to State banks and bankers	158,029.20
Specie	103,329.50		
Legal-tender notes	65,913.00	Notes and bills re-discounted	
U. S. certificates of deposit	70,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	4,311,672.86	Total	4,311,672.86

Girard National Bank, Philadelphia.

DANIEL B. CUMMINS, *President.* No. 592. JOHN G. WHITEMAN, *Cashier.*

Loans and discounts	$5,075,233.66	Capital stock paid in	$1,000,000.00
Overdrafts	5.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	205,056.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	38,400.00
Due from approved reserve agents	720,498.11	State-bank notes outstanding	
Due from other banks and bankers	448,656.22		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	1,337.65
Current expenses and taxes paid	32,642.07		
Premiums paid		Individual deposits	3,912,705.02
Checks and other cash items	70,343.37	United States deposits	
Exchanges for clearing-house	831,688.15	Deposits of U.S. disbursing officers	
Bills of other banks	56,551.00		
Fractional currency	664.57	Due to other national banks	1,398,136.47
Trade dollars		Due to State banks and bankers	292,043.19
Specie	396,941.00		
Legal-tender notes	138,205.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	7,847,678.53	Total	7,847,678.53

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PENNSYLVANIA.

Independence National Bank, Philadelphia.

CHARLES LENNIG, *President.* No. 3085. R. L. AUSTIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,446,636.57	Capital stock paid in	$500,000.00
Overdrafts	7.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	32,985.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,900.00	National-bank notes outstanding	44,080.00
Due from approved reserve agents	145,183.74	State-bank notes outstanding	
Due from other banks and bankers	107,725.85		
Real estate, furniture, and fixtures	125,560.41	Dividends unpaid	
Current expenses and taxes paid	14,662.71		
Premiums paid	3,610.00	Individual deposits	1,347,482.46
Checks and other cash items	15,592.59	United States deposits	
Exchanges for clearing-house	254,468.33	Deposits of U.S. disbursing officers	
Bills of other banks	4,217.00		
Fractional currency	85.12	Due to other national banks	250,531.51
Trade dollars		Due to State banks and bankers	24,268.68
Specie	54,004.50		
Legal-tender notes	43,443.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	4,000.00		
Total	2,274,347.74	Total	2,274,347.74

Kensington National Bank, Philadelphia.

ROBERT DORNAN, *President.* No. 544. GEORGE A. LINTON, *Cashier.*

Loans and discounts	$1,167,469.22	Capital stock paid in	$250,000.00
Overdrafts	303.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	33,719.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,774.66	National-bank notes outstanding	45,000.00
Due from approved reserve agents	164,495.65	State-bank notes outstanding	
Due from other banks and bankers	86,682.04		
Real estate, furniture, and fixtures	70,000.00	Dividends unpaid	1,504.75
Current expenses and taxes paid	13,004.39		
Premiums paid	4,687.50	Individual deposits	1,399,020.08
Checks and other cash items	1,832.93	United States deposits	
Exchanges for clearing-house	51,519.71	Deposits of U. S. disbursing officers	
Bills of other banks	4,610.00		
Fractional currency	4.07	Due to other national banks	1,070.96
Trade dollars		Due to State banks and bankers	
Specie	110,711.80		
Legal-tender notes	77,970.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,830,315.01	Total	1,830,315.01

Keystone National Bank, Philadelphia.

JOHN C. LUCAS, *President.* No. 2291. G. W. MARSH, *Cashier.*

Loans and discounts	$1,322,294.48	Capital stock paid in	$400,000.00
Overdrafts	1,394.82		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	30,023.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	85,437.21	State-bank notes outstanding	
Due from other banks and bankers	80,400.41		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	844.00
Current expenses and taxes paid	14,526.27		
Premiums paid		Individual deposits	1,254,978.81
Checks and other cash items	5,983.36	United States deposits	
Exchanges for clearing-house	120,639.01	Deposits of U.S. disbursing officers	
Bills of other banks	11,400.00		
Fractional currency	286.47	Due to other national banks	6,171.36
Trade dollars		Due to State banks and bankers	72,594.20
Specie	74,880.00		
Legal-tender notes	90,120.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,889,612.03	Total	1,889,612.03

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Manayunk National Bank, Philadelphia.

DAVID WALLACE, *President.* No. 3604. JOHN J. FOULKROD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$786,977.83	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	26,784.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,802.45	State-bank notes outstanding	
Due from other banks and bankers	66,628.48		
Real estate, furniture, and fixtures	24,379.44	Dividends unpaid	252.00
Current expenses and taxes paid	3,232.88		
Premiums paid	5,743.75	Individual deposits	840,409.65
Checks and other cash items	3,624.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,147.00		
Fractional currency	203.84	Due to other national banks	12,700.68
Trade dollars		Due to State banks and bankers	
Specie	121,666.65		
Legal-tender notes	39,490.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,215,146.67	Total	1,215,146.67

Manufacturers' National Bank, Philadelphia.

JOHN W. MOFFLY, *President.* No. 557. MOSES W. WOODWARD, *Cashier.*

Loans and discounts	$2,140,867.88	Capital stock paid in	$935,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	168,000.00
U. S. bonds to secure deposits		Other undivided profits	41,814.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,831.15	National-bank notes outstanding	45,000.00
Due from approved reserve agents	121,844.20	State-bank notes outstanding	
Due from other banks and bankers	258,118.90		
Real estate, furniture, and fixtures	126,269.42	Dividends unpaid	1,500.75
Current expenses and taxes paid	16,667.58		
Premiums paid	5,000.00	Individual deposits	1,235,951.40
Checks and other cash items	10,490.16	United States deposits	
Exchanges for clearing-house	128,241.63	Deposits of U.S. disbursing officers	
Bills of other banks	10,825.00		
Fractional currency	9,475.17	Due to other national banks	488,948.81
Trade dollars		Due to State banks and bankers	215,628.78
Specie	150,823.50		
Legal-tender notes	92,140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,131,844.69	Total	3,131,844.69

Market Street National Bank, Philadelphia.

CHARLES H. BANES, *President.* No. 3684. BENJAMIN F. DENNISSON, *Cashier.*

Loans and discounts	$884,679.65	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	21,507.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,052.70	State-bank notes outstanding	
Due from other banks and bankers	54,333.35		
Real estate, furniture, and fixtures	16,189.86	Dividends unpaid	
Current expenses and taxes paid	12,418.16		
Premiums paid	14,656.25	Individual deposits	551,296.57
Checks and other cash items	3,178.08	United States deposits	
Exchanges for clearing-house	28,989.58	Deposits of U.S. disbursing officers	
Bills of other banks	6,688.00		
Fractional currency	209.41	Due to other national banks	33,308.74
Trade dollars		Due to State banks and bankers	
Specie	117,931.50		
Legal-tender notes	19,536.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	1,251,112.54	Total	1,251,112.54

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Mechanics' National Bank, Philadelphia.

JOHN ROMMEL, JR., *President.* No. 610. WILLIAM UNDERDOWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,289,663.35	Capital stock paid in	$800,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	265,000.00
U. S. bonds to secure deposits		Other undivided profits	76,537.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,900.00
Due from approved reserve agents	50,000.00	State-bank notes outstanding	
Due from other banks and bankers	172,863.40		
Real estate, furniture, and fixtures	130,000.00	Dividends unpaid	3,831.17
Current expenses and taxes paid	18,893.87		
Premiums paid		Individual deposits	1,815,577.49
Checks and other cash items	4,893.04	United States deposits	
Exchanges for clearing-house	159,472.14	Deposits of U.S. disbursing officers	
Bills of other banks	1,796.00		
Fractional currency	1,073.30	Due to other national banks	235,504.50
Trade dollars		Due to State banks and bankers	23,015.75
Specie	221,135.25		
Legal-tender notes	132,326.00	Notes and bills re-discounted	
U. S. certificates of deposit	30,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,264,366.35	Total	3,264,366.35

Merchants' National Bank, Philadelphia.

GEORGE H. STUART, *President.* No. 2462. HARTMAN BAKER, *Cashier.*

Loans and discounts	$2,440,953.89	Capital stock paid in	$600,000.00
Overdrafts	89.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	38,157.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	395,327.08	State-bank notes outstanding	
Due from other banks and bankers	306,647.21		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	28,449.41		
Premiums paid	6,000.00	Individual deposits	2,270,418.54
Checks and other cash items	17,563.72	United States deposits	
Exchanges for clearing-house	299,336.11	Deposits of U.S. disbursing officers	
Bills of other banks	12,849.00		
Fractional currency	524.43	Due to other national banks	784,850.62
Trade dollars		Due to State banks and bankers	217,350.53
Specie	388,031.00		
Legal-tender notes	107,756.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	13,000.00		
Total	4,075,776.96	Total	4,075,776.96

National Bank of Commerce, Philadelphia.

PETER C. HOLLIS, *President.* No. 547. JOHN A. LEWIS, *Cashier.*

Loans and discounts	$698,889.71	Capital stock paid in	$250,000.00
Overdrafts	179.15		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	25,156.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	40,200.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	41,929.86		
Real estate, furniture, and fixtures	46,000.00	Dividends unpaid	60.00
Current expenses and taxes paid	7,416.56		
Premiums paid		Individual deposits	1,043,751.58
Checks and other cash items	1,267.40	United States deposits	
Exchanges for clearing-house	358,005.66	Deposits of U.S. disbursing officers	
Bills of other banks	9,275.00		
Fractional currency	891.14	Due to other national banks	66,337.96
Trade dollars		Due to State banks and bankers	47,521.29
Specie	220,209.00		
Legal-tender notes	66,804.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,553,027.54	Total	1,553,027.54

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National Bank of Germantown, Philadelphia.

WILLIAM WYNNE WISTER, *President.* No. 546. CANBY S. TYSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,117,439.13	Capital stock paid in	$200,000.00
Overdrafts	153.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	40,483.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	105,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	108,879.86	State-bank notes outstanding	
Due from other banks and bankers	51,276.86		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	1,074.00
Current expenses and taxes paid	11,624.55		
Premiums paid	12,525.00	Individual deposits	1,242,615.03
Checks and other cash items	1,456.56	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	5,641.00		
Fractional currency	3,870.15	Due to other national banks	41,657.00
Trade dollars		Due to State banks and bankers	
Specie	200,470.60		
Legal-tender notes	55,272.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	15,000.00		
Total	1,770,859.30	Total	1,770,859.30

National Bank of the Northern Liberties, Philadelphia.

WILLIAM GUMMERE, *President.* No. 541. JOHN RAPSON, *Cashier.*

Loans and discounts	$2,957,638.26	Capital stock paid in	$500,000.00
Overdrafts	155.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	600,000.00
U. S. bonds to secure deposits		Other undivided profits	165,194.19
U. S. bonds on hand	600.00		
Other stocks, bonds, and mortgages	29,006.25	National-bank notes outstanding	44,919.00
Due from approved reserve agents	311,646.82	State-bank notes outstanding	
Due from other banks and bankers	146,605.14		
Real estate, furniture, and fixtures	109,000.00	Dividends unpaid	2,370.40
Current expenses and taxes paid	12,480.30		
Premiums paid		Individual deposits	2,864,443.72
Checks and other cash items	20,178.08	United States deposits	
Exchanges for clearing-house	73,494.66	Deposits of U.S. disbursing officers	
Bills of other banks	18,087.00		
Fractional currency	446.48	Due to other national banks	33,919.07
Trade dollars		Due to State banks and bankers	4,778.86
Specie	313,840.69		
Legal-tender notes	164,196.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,215,625.24	Total	4,215,625.24

National Bank of the Republic, Philadelphia.

WILLIAM H. RHAWN, *President.* No. 1647. JOSEPH P. MUMFORD, *Cashier.*

Loans and discounts	$2,025,449.46	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	82,112.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	288,498.97	State-bank notes outstanding	
Due from other banks and bankers	146,165.47		
Real estate, furniture, and fixtures	114,487.15	Dividends unpaid	1,085.00
Current expenses and taxes paid	20,683.35		
Premiums paid	13,250.00	Individual deposits	1,323,521.38
Checks and other cash items	14,688.38	United States deposits	
Exchanges for clearing-house	240,624.43	Deposits of U.S. disbursing officers	
Bills of other banks	29,000.00		
Fractional currency	7,540.00	Due to other national banks	919,903.92
Trade dollars		Due to State banks and bankers	225,223.47
Specie	351,344.79		
Legal-tender notes	69,464.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,396,846.00	Total	3,396,846.00

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National Security Bank, Philadelphia.

ISAAC A. SHEPPARD, *President.* No. 1743. GEORGE W. COX, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,218,609.52	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	110,000.00
U. S. bonds to secure deposits		Other undivided profits	34,679.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstandin	45,000.00
Due from approved reserve agents	162,495.55	State-bank notes outstanding	
Due from other banks and bankers	56,249.85		
Real estate, furniture, and fixtures	55,642.11	Dividends unpaid	676.00
Current expenses and taxes paid	4,706.32		
Premiums paid	5,000.00	Individual deposits	1,370,907.19
Checks and other cash items	3,617.36	United States deposits	
Exchanges for clearing-house	40,814.19	Deposits of U.S. disbursing officers	
Bills of other banks	14,803.00		
Fractional currency	1,500.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	115,478.05		
Legal-tender notes	80,097.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,811,262.95	Total	1,811,262.95

Northwestern National Bank, Philadelphia.

JAMES B. DOYLE, *President.* No. 3491. JOSEPH CHANNON, *Cashier.*

Loans and discounts	$521,344.55	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	13,678.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,069.36	State-bank notes outstanding	
Due from other banks and bankers	13,283.52		
Real estate, furniture, and fixtures	64,965.84	Dividends unpaid	
Current expenses and taxes paid	5,333.98		
Premiums paid	10,506.25	Individual deposits	582,332.59
Checks and other cash items	6,342.68	United States deposits	
Exchanges for clearing-house	42,768.90	Deposits of U.S. disbursing officers	
Bills of other banks	3,095.00		
Fractional currency	252.39	Due to other national banks	1,418.94
Trade dollars		Due to State banks and bankers	2,641.97
Specie	28,326.00		
Legal-tender notes	62,534.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	852,072.47	Total	852,072.47

Penn National Bank, Philadelphia.

S. S. SHARP, *President.* No. 540. J. D. BROWN, *Cashier.*

Loans and discounts	$2,228,604.31	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	79,986.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,000.00	National-bank notes outstanding	44,900.00
Due from approved reserve agents	181,178.15	State-bank notes outstanding	
Due from other banks and bankers	84,771.74		
Real estate, furniture, and fixtures	104,970.03	Dividends unpaid	501.00
Current expenses and taxes paid	19,063.95		
Premiums paid	4,500.00	Individual deposits	2,395,540.76
Checks and other cash items	985.69	United States deposits	
Exchanges for clearing-house	113,561.04	Deposits of U.S. disbursing officers	
Bills of other banks	3,900.00		
Fractional currency	737.11	Due to other national banks	88,487.25
Trade dollars		Due to State banks and bankers	29,087.88
Specie	333,111.84		
Legal-tender notes	139,870.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,288,503.86	Total	3,288,503.86

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Philadelphia National Bank, Philadelphia.

BENJAMIN B. COMEGYS, *President.* No. 539. JAMES W. TORREY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$5,666,627.74	Capital stock paid in	$1,500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	900,000.00
U. S. bonds to secure deposits		Other undivided profits	143,610.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	243,955.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	559,620.62	State-bank notes outstanding	
Due from other banks and bankers	567,806.42		
Real estate, furniture, and fixtures	250,000.00	Dividends unpaid	3,962.00
Current expenses and taxes paid	33,782.88		
Premiums paid		Individual deposits	5,888,090.27
Checks and other cash items		United States deposits	
Exchanges for clearing-house	1,316,382.74	Deposits of U.S. disbursing officers	
Bills of other banks	22,980.00		
Fractional currency	429.11	Due to other national banks	1,414,192.66
Trade dollars		Due to State banks and bankers	184,417.04
Specie	1,270,631.65		
Legal-tender notes	74,806.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	10,079,272.91	Total	10,079,272.91

Produce National Bank, Philadelphia.

WILLIAM C. HOUSTON, JR., *President.* No. 3507. THADDEUS N. YATES, *Cashier.*

Loans and discounts	$581,828.66	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	15,205.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,215.84	State-bank notes outstanding	
Due from other banks and bankers	51,265.78		
Real estate, furniture, and fixtures	7,832.76	Dividends unpaid	
Current expenses and taxes paid	7,248.27		
Premiums paid	13,062.50	Individual deposits	492,714.63
Checks and other cash items	4,650.74	United States deposits	
Exchanges for clearing-house	27,213.49	Deposits of U.S. disbursing officers	
Bills of other banks	851.00		
Fractional currency	315.64	Due to other national banks	249.78
Trade dollars		Due to State banks and bankers	
Specie	27,496.75		
Legal-tender notes	52,938.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	857,169.43	Total	857,169.43

Southwark National Bank, Philadelphia.

FRANCIS P. STEEL, *President.* No. 560. PETER LAMB, *Cashier.*

Loans and discounts	$1,343,173.12	Capital stock paid in	$250,000.00
Overdrafts	26.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	135,303.08
U. S. bonds to secure deposits		Other undivided profits	29,560.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	86,590.95	State-bank notes outstanding	
Due from other banks and bankers	25,678.96		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	425.50
Current expenses and taxes paid	10,498.57		
Premiums paid	4,350.00	Individual deposits	1,545,728.06
Checks and other cash items	5,686.77	United States deposits	
Exchanges for clearing-house	18,932.96	Deposits of U.S. disbursing officers	
Bills of other banks	5,995.00		
Fractional currency	610.00	Due to other national banks	15,672.00
Trade dollars		Due to State banks and bankers	26.69
Specie	389,157.20		
Legal-tender notes	37,906.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	860.00		
Total	2,021,715.71	Total	2,021,715.71

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PENNSYLVANIA.

Southwestern National Bank, Philadelphia.

JOHN GARDINER, *President.* No. 3498. HARRY B. LANGWORTHY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$450,152.90	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	13,082.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,954.39	State-bank notes outstanding	
Due from other banks and bankers	5,779.27		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	3,771.66		
Premiums paid	12,350.00	Individual deposits	397,361.22
Checks and other cash items	5,534.40	United States deposits	
Exchanges for clearing-house	8,379.73	Deposits of U.S. disbursing officers	
Bills of other banks	4,524.00		
Fractional currency	289.44	Due to other national banks	3,101.96
Trade dollars		Due to State banks and bankers	
Specie	59,178.50		
Legal-tender notes	40,381.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	663,545.29	Total	663,545.29

Spring Garden National Bank, Philadelphia.

FRANCIS W. KENNEDY, *President.* No. 3468. HENRY H. KENNEDY, *Cashier.*

Loans and discounts	$2,049,933.83	Capital stock paid in	$500,000.00
Overdrafts	8,249.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	43,720.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	213,090.42	State-bank notes outstanding	
Due from other banks and bankers	66,304.43		
Real estate, furniture, and fixtures	93,000.00	Dividends unpaid	6.00
Current expenses and taxes paid	16,697.78		
Premiums paid	4,000.00	Individual deposits	2,084,861.00
Checks and other cash items	5,589.30	United States deposits	
Exchanges for clearing-house	59,923.01	Deposits of U.S. disbursing officers	
Bills of other banks	6,020.00		
Fractional currency	473.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	84,610.10		
Legal-tender notes	158,590.00	Notes and bills re-discounted	35,144.17
U. S. certificates of deposit		Bills payable	130,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,878,731.88	Total	2,878,731.88

Tradesmen's National Bank, Philadelphia.

C. R. ROGERS, *President.* No. 570. JOHN CASTNER, *Cashier.*

Loans and discounts	$1,953,944.80	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	550,000.00
U. S. bonds to secure deposits		Other undivided profits	52,792.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	109,300.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	195,679.88		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	15,973.18		
Premiums paid	11,000.00	Individual deposits	1,745,716.78
Checks and other cash items	8,274.18	United States deposits	
Exchanges for clearing-house	233,860.35	Deposits of U.S. disbursing officers	
Bills of other banks	5,995.00		
Fractional currency	525.01	Due to other national banks	235,797.70
Trade dollars		Due to State banks and bankers	56,089.96
Specie	382,464.35		
Legal-tender notes	116,130.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,085,396.75	Total	3,085,396.75

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Union National Bank, Philadelphia.

DAVID FAUST, *President.* No. 563. W. H. CARPENTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,731,013.88	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	75,365.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	182,280.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	370,010.87	State-bank notes outstanding	
Due from other banks and bankers	202,563.87		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	119.00
Current expenses and taxes paid	14,995.99		
Premiums paid	27,631.60	Individual deposits	1,485,553.55
Checks and other cash items	17,379.82	United States deposits	
Exchanges for clearing-house	94,610.05	Deposits of U.S. disbursing officers	
Bills of other banks	12,525.00		
Fractional currency	538.22	Due to other national banks	665,562.06
Trade dollars		Due to State banks and bankers	63,555.63
Specie	108,286.35		
Legal-tender notes	146,069.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,035,154.75	Total	3,035,154.75

Western National Bank, Philadelphia.

C. N. WEYGANDT, *President.* No. 656. JOHN C. GARLAND, *Cashier.*

Loans and discounts	$2,101,084.93	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	66,449.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	212,850.00	National-bank notes outstanding	36,340.00
Due from approved reserve agents	382,714.21	State-bank notes outstanding	
Due from other banks and bankers	171,459.99		
Real estate, furniture, and fixtures	191,196.70	Dividends unpaid	840.00
Current expenses and taxes paid	20,951.10		
Premiums paid		Individual deposits	2,289,237.29
Checks and other cash items	9,795.66	United States deposits	
Exchanges for clearing-house	152,384.89	Deposits of U.S. disbursing officers	
Bills of other banks	15,453.00		
Fractional currency	571.08	Due to other national banks	997,545.41
Trade dollars		Due to State banks and bankers	119,497.86
Specie	649,988.00		
Legal-tender notes	149,210.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	4,109,909.56	Total	4,109,909.56

Farmers and Mechanics' National Bank, Phœnixville.

JOHN DETWILER, *President.* No. 1936. G. K. ROBERTS, *Cashier.*

Loans and discounts	$192,745.13	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	6,280.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,890.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	135.00
Current expenses and taxes paid	1,804.47		
Premiums paid	13,000.00	Individual deposits	76,619.62
Checks and other cash items	3,817.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30.00		
Fractional currency	63.85	Due to other national banks	14,872.77
Trade dollars		Due to State banks and bankers	
Specie	5,730.00		
Legal-tender notes	577.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	396,908.09	Total	396,908.09

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National Bank, Phœnixville.

HENRY LOUCKS, *President.* No. 674. JACOB B. MORGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$285, 823. 91	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	200, 000. 00	Surplus fund	52, 454. 14
U. S. bonds to secure deposits		Other undivided profits	8, 545. 06
U. S. bonds on hand	4, 900. 00		
Other stocks, bonds, and mortgages	53, 227. 80	National-bank notes outstanding	180, 000. 00
Due from approved reserve agents	86, 233. 30	State-bank notes outstanding	
Due from other banks and bankers	8, 532. 89		
Real estate, furniture, and fixtures	23, 384. 00	Dividends unpaid	2, 576. 00
Current expenses and taxes paid	1, 567. 10		
Premiums paid	29, 484. 19	Individual deposits	327, 898. 91
Checks and other cash items	30, 672. 65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5, 085. 00		
Fractional currency	77. 42	Due to other national banks	17, 265. 62
Trade dollars		Due to State banks and bankers	18. 53
Specie	30, 770. 00		
Legal-tender notes	20, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9, 000. 00		
Due from U. S. Treasurer			
Total	788, 758. 26	Total	788, 758. 26

First National Bank, Pittsburgh.

ALEXANDER NIMICK, *President.* No. 2745. JOHN D. SCULLY, *Cashier.*

Loans and discounts	$2, 898, 152. 50	Capital stock paid in	$750, 000. 00
Overdrafts	1, 140. 55		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	150, 000. 00
U. S. bonds to secure deposits		Other undivided profits	68, 854. 04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10, 736. 91	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	177, 651. 50	State-bank notes outstanding	
Due from other banks and bankers	52, 347. 49		
Real estate, furniture, and fixtures	137, 000. 00	Dividends unpaid	7, 696. 00
Current expenses and taxes paid	9, 022. 05		
Premiums paid		Individual deposits	2, 737, 036. 30
Checks and other cash items	9, 503. 95	United States deposits	
Exchanges for clearing-house	162, 722. 50	Deposits of U.S. disbursing officers	
Bills of other banks	10, 685. 00		
Fractional currency	139. 64	Due to other national banks	156, 350. 35
Trade dollars		Due to State banks and bankers	130, 415. 40
Specie	163, 050. 00		
Legal-tender notes	348, 950. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer	12, 000. 00		
Total	4, 045, 352. 09	Total	4, 045, 352. 09

Second National Bank, Pittsburgh.

JAMES H. WILLOCK, *President.* No. 252. THOMAS W. WELSH, JR., *Cashier.*

Loans and discounts	$1, 220, 056. 13	Capital stock paid in	$300, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	100, 000. 00
U. S. bonds to secure deposits		Other undivided profits	73, 423. 81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37, 740. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	116, 724. 42	State-bank notes outstanding	
Due from other banks and bankers	9, 791. 72		
Real estate, furniture, and fixtures	67, 080. 85	Dividends unpaid	852. 00
Current expenses and taxes paid	10, 448. 69		
Premiums paid		Individual deposits	733, 746. 19
Checks and other cash items	40, 176. 34	United States deposits	
Exchanges for clearing-house	36, 463. 07	Deposits of U.S. disbursing officers	
Bills of other banks	5, 411. 00		
Fractional currency	562. 66	Due to other national banks	294, 654. 99
Trade dollars		Due to State banks and bankers	189, 027. 99
Specie	30, 000. 00		
Legal-tender notes	110, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 736, 704. 89	Total	1, 736, 704. 89

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Third National Bank, Pittsburgh.

WILLIAM E. SCHMERTZ, *President.* No. 291. WILLIAM STEINMEYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,678,533.59	Capital stock paid in	$500,000.00
Overdrafts	1,342.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	225,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	30,868.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	209,559.34	State-bank notes outstanding	
Due from other banks and bankers	68,453.66		
Real estate, furniture, and fixtures	76,113.00	Dividends unpaid	
Current expenses and taxes paid	11,439.34		
Premiums paid	19,687.50	Individual deposits	1,636,775.14
Checks and other cash items	29,496.10	United States deposits	64,017.36
Exchanges for clearing-house	155,052.96	Deposits of U.S. disbursing officers	21,735.23
Bills of other banks	22,475.00		
Fractional currency	1,799.70	Due to other national banks	159,487.64
Trade dollars		Due to State banks and bankers	36,958.12
Specie	228,989.00		
Legal-tender notes	63,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,719,841.75	Total	2,719,841.75

Fourth National Bank, Pittsburgh.

JAMES M. BAILEY, *President.* No. 432. SAMUEL D. HERRON, JR., *Cashier.*

Loans and discounts	$416,882.91	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	59,203.62
U. S. bonds to secure deposits		Other undivided profits	18,149.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,163.27	State-bank notes outstanding	
Due from other banks and bankers	16,730.94		
Real estate, furniture, and fixtures		Dividends unpaid	1,136.00
Current expenses and taxes paid	3,835.16		
Premiums paid	4,625.00	Individual deposits	95,210.56
Checks and other cash items	5,307.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	125.00		
Fractional currency	450.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	31.73
Specie	9,708.50		
Legal-tender notes	4,653.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	518,731.69	Total	518,731.69

Fifth National Bank, Pittsburgh.

ROBERT ARTHURS, *President.* No. 1894. A. C. KNOX, *Cashier.*

Loans and discounts	$523,443.10	Capital stock paid in	$100,000.00
Overdrafts	9,486.85		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,215.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,551.80	State-bank notes outstanding	
Due from other banks and bankers	32,326.91		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	3,006.68		
Premiums paid	3,560.00	Individual deposits	222,143.84
Checks and other cash items	3,666.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,820.00		
Fractional currency	85.84	Due to other national banks	174,460.92
Trade dollars		Due to State banks and bankers	104,243.09
Specie	42,874.55		
Legal-tender notes	26,676.00	Notes and bills re-discounted	42,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	698,563.70	Total	698,563.70

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Allegheny National Bank, Pittsburgh.

WILSON MC CANDLESS, *President.* No. 722. F. C. HUTCHINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,039,924.69	Capital stock paid in	$500,000.00
Overdrafts	2,245.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	36,918.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	117,498.77	National-bank notes outstanding	45,030.00
Due from approved reserve agents	88,284.96	State-bank notes outstanding	
Due from other banks and bankers	23,284.50		
Real estate, furniture, and fixtures	162,270.49	Dividends unpaid	2,772.50
Current expenses and taxes paid	7,526.67		
Premiums paid	13,475.00	Individual deposits	2,112,718.85
Checks and other cash items	10,040.34	United States deposits	
Exchanges for clearing-house	130,264.17	Deposits of U.S. disbursing officers	
Bills of other banks	7,519.00		
Fractional currency	70.44	Due to other national banks	185,964.04
Trade dollars		Due to State banks and bankers	31,935.65
Specie	269,655.00		
Legal-tender notes	151,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,075,309.70	Total	3,075,309.70

Citizens' National Bank, Pittsburgh.

GEORGE A. BERRY, *President.* No. 619. ROBERT K. WILSON, *Cashier.*

Loans and discounts	$1,696,954.19	Capital stock paid in	$800,000.00
Overdrafts	199.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	175,000.00
U. S. bonds to secure deposits		Other undivided profits	45,454.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,490.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	132,135.39	State-bank notes outstanding	
Due from other banks and bankers	18,189.39		
Real estate, furniture, and fixtures	46,131.33	Dividends unpaid	3,810.25
Current expenses and taxes paid	11,776.36		
Premiums paid	3,500.00	Individual deposits	623,802.92
Checks and other cash items	9,733.27	United States deposits	
Exchanges for clearing-house	61,333.15	Deposits of U.S. disbursing officers	
Bills of other banks	11,300.00		
Fractional currency	157.91	Due to other national banks	253,630.77
Trade dollars		Due to State banks and bankers	315,501.90
Specie	158,050.00		
Legal-tender notes	45,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,262,200.53	Total	2,262,200.53

Commercial National Bank, Pittsburgh.

MARTIN W. RANKIN, *President.* No. 2711. H. W. BICKEL, *Cashier.*

Loans and discounts	$426,154.00	Capital stock paid in	$300,000.00
Overdrafts	313.35		
U. S. bonds to secure circulation	50,000.00	Surplus fund	9,160.86
U. S. bonds to secure deposits		Other undivided profits	9,208.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,265.39	State-bank notes outstanding	
Due from other banks and bankers	32,178.79		
Real estate, furniture, and fixtures	52,123.33	Dividends unpaid	636.00
Current expenses and taxes paid	2,664.76		
Premiums paid	12,686.46	Individual deposits	266,649.80
Checks and other cash items	10,073.63	United States deposits	
Exchanges for clearing-house	26,097.22	Deposits of U.S. disbursing officers	
Bills of other banks	8,696.00		
Fractional currency	200.14	Due to other national banks	37,424.97
Trade dollars		Due to State banks and bankers	25,681.64
Specie	17,061.60		
Legal-tender notes	40,997.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	5,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	708,761.67	Total	708,761.67

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Diamond National Bank, Pittsburgh.

ABRAHAM GARRISON, *President.* No. 2236. JOHN S. SCULLY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$792,001.25	Capital stock paid in	$200,000.00
Overdrafts	342.93		
U. S. bonds to secure circulation	50,000.00	Surplus fund	62,000.00
U. S. bonds to secure deposits		Other undivided profits	33,323.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,995.56	National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,455.59	State-bank notes outstanding	
Due from other banks and bankers	11,988.43		
Real estate, furniture, and fixtures	87,641.23	Dividends unpaid	865.25
Current expenses and taxes paid	7,419.20		
Premiums paid		Individual deposits	862,113.03
Checks and other cash items	2,903.55	United States deposits	
Exchanges for clearing-house	13,262.95	Deposits of U.S. disbursing officers	
Bills of other banks	23,181.00		
Fractional currency	211.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	21,318.63
Specie	61,967.50		
Legal-tender notes	85,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,224,620.58	Total	1,224,620.58

Duquesne National Bank, Pittsburgh.

WILLIAM G. JOHNSTON, *President.* No. 2278. ALEXANDER H. PATTERSON, *Cashier.*

Loans and discounts	$637,990.99	Capital stock paid in	$200,000.00
Overdrafts	1,256.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	17,738.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,376.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	54,496.77	State-bank notes outstanding	
Due from other banks and bankers	63,570.48		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	1,167.00
Current expenses and taxes paid	2,202.13		
Premiums paid	168.61	Individual deposits	567,634.71
Checks and other cash items	1,845.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,305.00		
Fractional currency	155.00	Due to other national banks	
Trade dollars	21.00	Due to State banks and bankers	48,076.66
Specie	42,979.73		
Legal-tender notes	17,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	939,617.23	Total	939,617.23

Exchange National Bank, Pittsburgh.

MARK W. WATSON, *President.* No. 1057. ANDREW LONG, *Cashier.*

Loans and discounts	$2,326,864.31	Capital stock paid in	$1,200,000.00
Overdrafts	2,210.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	105,793.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,980.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	124,845.78	State-bank notes outstanding	
Due from other banks and bankers	155,130.59		
Real estate, furniture, and fixtures	187,000.00	Dividends unpaid	1,564.00
Current expenses and taxes paid	16,504.19		
Premiums paid	20,843.00	Individual deposits	1,448,895.56
Checks and other cash items	14,389.96	United States deposits	
Exchanges for clearing-house	47,035.52	Deposits of U.S. disbursing officers	
Bills of other banks	45,000.00		
Fractional currency	750.25	Due to other national banks	59,659.63
Trade dollars		Due to State banks and bankers	17,916.89
Specie	263,775.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	3,323,829.32	Total	3,323,829.32

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Farmers' Deposit National Bank, Pittsburgh.

JOSEPH WALTON, *President.* No. 685 T. H. GIVEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,232,875.87	Capital stock paid in	$300,000.00
Overdrafts	4,298.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	107,973.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	214,035.72	State-bank notes outstanding	
Due from other banks and bankers	73,463.46		
Real estate, furniture, and fixtures	101,970.60	Dividends unpaid	35,312.00
Current expenses and taxes paid	306.27		
Premiums paid	12,562.50	Individual deposits	2,120,748.77
Checks and other cash items	1,864.33	United States deposits	
Exchanges for clearing-house	159,938.98	Deposits of U.S. disbursing officers	
Bills of other banks	29,485.00		
Fractional currency	248.00	Due to other national banks	33,631.84
Trade dollars		Due to State banks and bankers	38,482.06
Specie	124,850.00		
Legal-tender notes	170,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,000.00		
Total	3,181,148.52	Total	3,181,148.52

First National Bank of Birmingham, Pittsburgh.

H. S. MCKEE, *President.* No. 926. JOHN P. BEECH, *Cashier.*

Loans and discounts	$778,359.25	Capital stock paid in	$100,000.00
Overdrafts	657.50		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	13,128.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,562.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	62,267.50	State-bank notes outstanding	
Due from other banks and bankers	2,222.79		
Real estate, furniture, and fixtures	22,382.93	Dividends unpaid	4,012.00
Current expenses and taxes paid	2,430.03		
Premiums paid		Individual deposits	743,859.63
Checks and other cash items	7,146.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,846.00		
Fractional currency	172.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	50,327.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	983,500.24	Total	983,500.24

Fort Pitt National Bank, Pittsburgh.

DAVID HOSTETTER, *President.* No. 2415. D. LEET WILSON, *Cashier.*

Loans and discounts	$866,952.28	Capital stock paid in	$200,000.00
Overdrafts	1,596.36		
U. S. bonds to secure circulation	160,500.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	27,311.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,535.00	National-bank notes outstanding	138,460.00
Due from approved reserve agents	57,197.77	State-bank notes outstanding	
Due from other banks and bankers	91,223.12		
Real estate, furniture, and fixtures		Dividends unpaid	252.00
Current expenses and taxes paid	4,367.36		
Premiums paid		Individual deposits	743,440.58
Checks and other cash items	5,040.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,206.00		
Fractional currency	400.37	Due to other national banks	132,359.18
Trade dollars		Due to State banks and bankers	50,285.35
Specie	95,102.00		
Legal-tender notes	64,765.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,222.50		
Due from U. S. Treasurer			
Total	1,367,108.62	Total	1,367,108.62

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PENNSYLVANIA.

German National Bank, Pittsburgh.

ADOLPH GROETZINGER, *President.* No. 757. JOSEPH LAURENT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,324,844.29	Capital stock paid in	$250,000.00
Overdrafts	2,451.40		
U. S. bonds to secure circulation	250,000.00	Surplus fund	295,000.00
U. S. bonds to secure deposits		Other undivided profits	44,155.91
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	12,312.50	National-bank notes outstanding	225,000.00
Due from approved reserve agents	160,903.14	State-bank notes outstanding	
Due from other banks and bankers	105,246.65		
Real estate, furniture, and fixtures	50,130.34	Dividends unpaid	
Current expenses and taxes paid	17,439.89		
Premiums paid		Individual deposits	1,239,632.45
Checks and other cash items	104,233.92	United States deposits	
Exchanges for clearing-house	45,832.70	Deposits of U.S. disbursing officers	
Bills of other banks	40,000.00		
Fractional currency	3,927.95	Due to other national banks	26,189.53
Trade dollars		Due to State banks and bankers	210,065.83
Specie	105,000.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer	5,968.94		
Total	2,290,041.72	Total	2,290,041.72

Iron City National Bank, Pittsburgh.

ALEXANDER M. BYERS, *President.* No. 675. OLIVER LEMON, *Cashier.*

Loans and discounts	$1,722,130.71	Capital stock paid in	$400,000.00
Overdrafts	1,080.49		
U. S. bonds to secure circulation	100,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	63,463.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	58,905.23	National-bank notes outstanding	90,000.00
Due from approved reserve agents	177,275.55	State-bank notes outstanding	
Due from other banks and bankers	60,716.36		
Real estate, furniture, and fixtures	59,137.79	Dividends unpaid	2,708.50
Current expenses and taxes paid	7,780.10		
Premiums paid	7,000.00	Individual deposits	1,437,771.08
Checks and other cash items	4,702.64	United States deposits	
Exchanges for clearing-house	65,088.74	Deposits of U.S. disbursing officers	
Bills of other banks	27,500.00		
Fractional currency	285.00	Due to other national banks	302,949.79
Trade dollars		Due to State banks and bankers	60,374.85
Specie	225,715.00		
Legal-tender notes	85,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	2,607,267.61	Total	2,607,267.61

Marine National Bank, Pittsburgh.

WILLIAM W. O'NEIL, *President.* No. 2237. WILLIAM C. MACRUM, *Cashier.*

Loans and discounts	$342,395.85	Capital stock paid in	$230,000.00
Overdrafts	2,047.98		
U. S. bonds to secure circulation	75,000.00	Surplus fund	21,705.58
U. S. bonds to secure deposits		Other undivided profits	8,579.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	400.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	45,092.54	State-bank notes outstanding	
Due from other banks and bankers	62,731.50		
Real estate, furniture, and fixtures	31,400.00	Dividends unpaid	1,329.00
Current expenses and taxes paid	3,651.13		
Premiums paid		Individual deposits	283,910.70
Checks and other cash items	4,826.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,999.00		
Fractional currency	218.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	31,810.00		
Legal-tender notes	2,805.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer	3,272.26		
Total	613,025.22	Total	613,025.22

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Mechanics' National Bank, Pittsburgh.

WILLIAM CARR, *President.* No. 700. GEORGE J. GORMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,516,863.05	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	155,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	131,727.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	125,800.00
Due from approved reserve agents	124,445.39	State-bank notes outstanding	
Due from other banks and bankers	64,391.37		
Real estate, furniture, and fixtures	30,750.00	Dividends unpaid	9,616.00
Current expenses and taxes paid	4,200.71		
Premiums paid		Individual deposits	980,764.97
Checks and other cash items	3,679.30	United States deposits	
Exchanges for clearing-house	56,523.06	Deposits of U.S. disbursing officers	
Bills of other banks	68,655.00		
Fractional currency	1,083.05	Due to other national banks	142,575.36
Trade dollars		Due to State banks and bankers	19,056.76
Specie	87,000.00		
Legal-tender notes	90,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,950.00		
Due from U. S. Treasurer			
Total	2,209,540.93	Total	2,209,540.93

Merchants and Manufacturers' National Bank, Pittsburgh.

E. M. FERGUSON, *President.* No. 613. WILSON A. SHAW, *Cashier.*

Loans and discounts	$1,507,377.38	Capital stock paid in	$800,000.00
Overdrafts	1,326.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	43,434.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,541.40	National-bank notes outstanding	45,000.00
Due from approved reserve agents	152,191.76	State-bank notes outstanding	
Due from other banks and bankers	30,416.96		
Real estate, furniture, and fixtures	125,148.19	Dividends unpaid	5,572.50
Current expenses and taxes paid	6,628.38		
Premiums paid	4,750.00	Individual deposits	1,122,475.04
Checks and other cash items	3,019.66	United States deposits	
Exchanges for clearing-house	62,400.68	Deposits of U.S. disbursing officers	
Bills of other banks	46,357.00		
Fractional currency	1,345.79	Due to other national banks	83,476.38
Trade dollars		Due to State banks and bankers	67,016.94
Specie	142,121.98		
Legal-tender notes	73,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,231,975.74	Total	2,231,975.74

Metropolitan National Bank, Pittsburgh.

JOHN RUNNETTE, *President.* No. 2279. GEORGE SEEBICK, *Cashier.*

Loans and discounts	$339,440.43	Capital stock paid in	$200,000.00
Overdrafts	1,158.75		
U. S. bonds to secure circulation	150,000.00	Surplus fund	7,807.23
U. S. bonds to secure deposits		Other undivided profits	7,280.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	135,000.00
Due from approved reserve agents	18,083.21	State-bank notes outstanding	
Due from other banks and bankers	27,026.14		
Real estate, furniture, and fixtures	27,000.00	Dividends unpaid	553.00
Current expenses and taxes paid	2,701.30		
Premiums paid	15,000.00	Individual deposits	261,469.46
Checks and other cash items	58.13	United States deposits	
Exchanges for clearing-house	5,958.11	Deposits of U.S. disbursing officers	
Bills of other banks	305.00		
Fractional currency	205.71	Due to other national banks	12,352.93
Trade dollars		Due to State banks and bankers	2,239.13
Specie	20,757.05		
Legal-tender notes	12,258.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	626,701.83	Total	626,701.83

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People's National Bank, Pittsburgh.

BARCLAY PRESTON, *President.* No. 727. T. P. DAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,008,807.10	Capital stock paid in	$1,000,000.00
Overdrafts	1,131.82		
U. S. bonds to secure circulation	50,000.00	Surplus fund	350,000.00
U. S. bonds to secure deposits		Other undivided profits	56,970.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,413.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	121,438.34	State-bank notes outstanding	
Due from other banks and bankers	56,029.35		
Real estate, furniture, and fixtures	102,099.65	Dividends unpaid	3,216.00
Current expenses and taxes paid	10,090.97		
Premiums paid		Individual deposits	1,140,583.89
Checks and other cash items	9,809.07	United States deposits	
Exchanges for clearing-house	92,350.81	Deposits of U.S. disbursing officers	
Bills of other banks	25,600.00		
Fractional currency	551.24	Due to other national banks	103,618.98
Trade dollars		Due to State banks and bankers	2,382.39
Specie	118,200.00		
Legal-tender notes	93,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,701,771.85	Total	2,701,771.85

Pittsburgh National Bank of Commerce, Pittsburgh.

JOSEPH T. COLVIN, *President.* No. 668. CHARLES I. WADE, *Cashier.*

Loans and discounts	$1,469,853.37	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	92,569.63
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	2,975.22	National-bank notes outstanding	45,000.00
Due from approved reserve agents	114,314.42	State-bank notes outstanding	
Due from other banks and bankers	71,162.98		
Real estate, furniture, and fixtures	97,826.42	Dividends unpaid	5,793.00
Current expenses and taxes paid	4,332.57		
Premiums paid	8,363.90	Individual deposits	521,044.54
Checks and other cash items	779.90	United States deposits	
Exchanges for clearing-house	27,501.20	Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	213.73	Due to other national banks	332,341.00
Trade dollars		Due to State banks and bankers	157,484.54
Specie	58,100.00		
Legal-tender notes	39,559.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	1,954,232.71	Total	1,954,232.71

Tradesmen's National Bank, Pittsburgh.

ALEXANDER BRADLEY, *President.* No. 678. ROSS W. DRUM, *Cashier.*

Loans and discounts	$2,418,157.62	Capital stock paid in	$400,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	124,919.72
U. S. bonds on hand	3,900.00		
Other stocks, bonds, and mortgages	15,640.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	316,479.61	State-bank notes outstanding	
Due from other banks and bankers	111,589.35		
Real estate, furniture, and fixtures		Dividends unpaid	584.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,992,537.03
Checks and other cash items	29,424.89	United States deposits	90,019.93
Exchanges for clearing-house	102,606.92	Deposits of U.S. disbursing officers	211,344.22
Bills of other banks	20,262.00		
Fractional currency	727.72	Due to other national banks	513,879.53
Trade dollars		Due to State banks and bankers	298,753.62
Specie	563,000.00		
Legal-tender notes	43,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,977,038.11	Total	3,977,038.11

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Union National Bank, Pittsburgh.

JOHN R. MCCUNE, *President.* No. 705. ROBERT S. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,539,739.51	Capital stock paid in	$250,000.00
Overdrafts	9,801.44		
U. S. bonds to secure circulation	50,000.00	Surplus fund	450,000.00
U. S. bonds to secure deposits		Other undivided profits	48,281.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	191,950.32	State-bank notes outstanding	
Due from other banks and bankers	56,359.58		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	3,534.00
Current expenses and taxes paid	4,448.07		
Premiums paid		Individual deposits	1,327,559.24
Checks and other cash items	1,496.03	United States deposits	
Exchanges for clearing-house	51,907.78	Deposits of U.S. disbursing officers	
Bills of other banks	36,089.00		
Fractional currency	342.34	Due to other national banks	25,914.23
Trade dollars		Due to State banks and bankers	29,996.72
Specie	120,551.30		
Legal-tender notes	75,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,180,285.37	Total	2,180,285.37

First National Bank, Pittston.

THEODORE STRONG, *President.* No. 478. WILLIAM L. WATSON, *Cashier.*

Loans and discounts	$346,047.60	Capital stock paid in	$500,000.00
Overdrafts	362.50		
U. S. bonds to secure circulation	50,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	50,447.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	738,773.45	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,093.80	State-bank notes outstanding	
Due from other banks and bankers	2,073.41		
Real estate, furniture, and fixtures	85,500.00	Dividends unpaid	152.00
Current expenses and taxes paid	2,050.05		
Premiums paid		Individual deposits	572,509.00
Checks and other cash items	1,300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	289.04	Due to other national banks	18,099.63
Trade dollars		Due to State banks and bankers	1,432.04
Specie	22,000.00		
Legal-tender notes	13,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,312,639.85	Total	1,312,639.85

First National Bank, Plymouth.

JOHN B. SMITH, *President.* No. 707. JAMES W. CHEMBERLIN, *Cashier.*

Loans and discounts	$189,604.50	Capital stock paid in	$100,000.00
Overdrafts	6,198.78		
U. S. bonds to secure circulation	25,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	4,943.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,574.93	National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,835.14	State-bank notes outstanding	
Due from other banks and bankers	18,163.39		
Real estate, furniture, and fixtures	34,503.51	Dividends unpaid	
Current expenses and taxes paid	1,210.01		
Premiums paid	2,343.75	Individual deposits	195,751.02
Checks and other cash items	1,290.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,032.00		
Fractional currency	278.65	Due to other national banks	12,066.11
Trade dollars		Due to State banks and bankers	3,953.69
Specie	29,575.00		
Legal-tender notes	24,480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	365,214.66	Total	365,214.66

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PENNSYLVANIA.

National Bank, Pottstown.

DANIEL PRICE, *President.* No. 608. HORACE EVANS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$835,692.84	Capital stock paid in	$300,000.00
Overdrafts	922.76		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	42,728.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	43,925.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,455.47	State bank notes outstanding	
Due from other banks and bankers	19,133.24		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	2,457.50
Current expenses and taxes paid	3,853.32		
Premiums paid		Individual deposits	483,325.66
Checks and other cash items	1,486.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,737.00		
Fractional currency	950.00	Due to other national banks	24,207.80
Trade dollars		Due to State banks and bankers	
Specie	56,348.40		
Legal-tender notes	23,965.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,097,719.27	Total	1,097,719.27

National Iron Bank, Pottstown.

JACOB FEGELY, *President.* No. 3494. HENRY J. MEIXELL, *Cashier.*

Loans and discounts	$295,438.03	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	6,752.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	58,701.43	State-bank notes outstanding	
Due from other banks and bankers	2,926.46		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	414.00
Current expenses and taxes paid	1,961.70		
Premiums paid	11,800.00	Individual deposits	186,880.13
Checks and other cash items	1,004.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,390.00		
Fractional currency	94.35	Due to other national banks	5,120.27
Trade dollars		Due to State banks and bankers	
Specie	12,040.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	445,166.89	Total	445,166.89

Government National Bank, Pottsville.

A. L. BOEHMER, *President.* No. 1152. JOHN F. ZERBEY, *Cashier.*

Loans and discounts	$89,914.59	Capital stock paid in	$100,000.00
Overdrafts	455.22		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,483.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,089.29	National-bank notes outstanding	88,800.00
Due from approved reserve agents	4,117.78	State-bank notes outstanding	
Due from other banks and bankers	304.04		
Real estate, furniture, and fixtures	2,905.00	Dividends unpaid	
Current expenses and taxes paid	578.49		
Premiums paid	9,000.00	Individual deposits	22,597.20
Checks and other cash items	1,087.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,315.00		
Fractional currency	21.37	Due to other national banks	183.68
Trade dollars		Due to State banks and bankers	
Specie	3,122.50		
Legal-tender notes	1,653.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	236,064.01	Total	236,064.01

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Miners' National Bank, Pottsville.

WILLIAM L. WHITNEY, *President.* No. 649. WILLIAM THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$724,182.59	Capital stock paid in	$500,000.00
Overdrafts	45.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	51,365.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,604.93	National-bank notes outstanding	45,000.00
Due from approved reserve agents	209,514.92	State-bank notes outstanding	
Due from other banks and bankers	89,253.06		
Real estate, furniture, and fixtures	85,760.74	Dividends unpaid	3,646.50
Current expenses and taxes paid	11,897.48		
Premiums paid	11,000.00	Individual deposits	541,526.72
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	14,315.00		
Fractional currency	141.00	Due to other national banks	57,688.66
Trade dollars		Due to State banks and bankers	6,616.53
Specie	72,773.11		
Legal-tender notes	106.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,305,844.10	Total	1,305,844.10

Pennsylvania National Bank, Pottsville.

RIOLLAY F. LEE, *President.* No. 1663. DANIEL L. KREBS, *Cashier.*

Loans and discounts	$163,679.53	Capital stock paid in	$200,000.00
Overdrafts	1,340.69		
U. S. bonds to secure circulation	200,000.00	Surplus fund	38,000.00
U. S. bonds to secure deposits		Other undivided profits	12,085.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,200.00	National-bank notes outstanding	138,300.00
Due from approved reserve agents	258,705.02	State-bank notes outstanding	
Due from other banks and bankers	47,976.22		
Real estate, furniture, and fixtures	42,000.00	Dividends unpaid	24.00
Current expenses and taxes paid	6,455.93		
Premiums paid	25,046.50	Individual deposits	449,772.50
Checks and other cash items	13,548.92	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	6,924.00		
Fractional currency	45.26	Due to other national banks	5,424.29
Trade dollars		Due to State banks and bankers	905.91
Specie	17,000.00		
Legal-tender notes	23,590.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	844,512.07	Total	844,512.07

First National Bank, Punxsutawney.

REUBEN C. WINSLOW, *President.* No. 3030. JAMES H. MAIZE, *Cashier.*

Loans and discounts	$94,505.69	Capital stock paid in	$50,000.00
Overdrafts	26.32		
U. S. bonds to secure circulation	30,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,993.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	128,454.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,098.37	Dividends unpaid	
Current expenses and taxes paid	699.08		
Premiums paid	5,775.00	Individual deposits	219,564.22
Checks and other cash items	288.75	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	6,215.00		
Fractional currency	58.73	Due to other national banks	1,012.16
Trade dollars		Due to State banks and bankers	
Specie	20,580.35		
Legal-tender notes	16,518.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	306,569.64	Total	306,569.64

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Quakertown National Bank, Quakertown.

JOSEPH THOMAS, *President.* No. 2366. CHARLES C. HARING, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$265,094.02	Capital stock paid in	$100,000.00
Overdrafts	400.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	54,020.06
U. S. bonds to secure deposits		Other undivided profits	7,045.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,590.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	49,409.38	State-bank notes outstanding	
Due from other banks and bankers	3,906.31		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	159.00
Current expenses and taxes paid	1,018.91		
Premiums paid		Individual deposits	199,434.60
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	316.00		
Fractional currency	13.34	Due to other national banks	10,756.61
Trade dollars		Due to State banks and bankers	
Specie	13,167.55		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	461,415.51	Total	461,415.51

Quarryville National Bank, Quarryville.

GEORGE W. HENSEL, *President.* No. 3067. A. S. HARKNESS, *Cashier.*

Loans and discounts	$116,782.30	Capital stock paid in	$60,000.00
Overdrafts	69.07		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	4,396.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	4,582.54	State-bank notes outstanding	
Due from other banks and bankers	959.26		
Real estate, furniture, and fixtures	6,900.00	Dividends unpaid	93.00
Current expenses and taxes paid	1,389.53		
Premiums paid	4,293.75	Individual deposits	67,857.95
Checks and other cash items	436.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	535.00		
Fractional currency	24.60	Due to other national banks	315.52
Trade dollars		Due to State banks and bankers	
Specie	1,710.75		
Legal-tender notes	4,805.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	158,162.88	Total	158,162.88

First National Bank, Reading.

GEORGE BROOKE, *President.* No. 125. JOHN R. KAUCHER, *Cashier.*

Loans and discounts	$781,995.59	Capital stock paid in	$200,000.00
Overdrafts	683.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	67,556.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	84,550.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	78,985.57	State-bank notes outstanding	
Due from other banks and bankers	15,779.47		
Real estate, furniture, and fixtures	46,815.00	Dividends unpaid	340.00
Current expenses and taxes paid	2,329.35		
Premiums paid	9,731.15	Individual deposits	656,395.59
Checks and other cash items	5,950.17	United States deposits	45,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,765.00		
Fractional currency	340.63	Due to other national banks	16,221.05
Trade dollars		Due to State banks and bankers	1,163.45
Specie	52,725.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	68,724.06
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,200,401.01	Total	1,200,401.01

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Second National Bank, Reading.

WILLIAM MCILVAIN, *President.* No. 2552. CHRISTOPHER LEOSER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$193,195.42	Capital stock paid in	$100,000.00
Overdrafts	28.28		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	2,464.69
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,993.73	State-bank notes outstanding	
Due from other banks and bankers	7,947.65		
Real estate, furniture, and fixtures	23,000.00	Dividends unpaid	
Current expenses and taxes paid	245.83		
Premiums paid	4,928.62	Individual deposits	145,540.05
Checks and other cash items	2,242.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,415.00		
Fractional currency	102.00	Due to other national banks	8,324.29
Trade dollars		Due to State banks and bankers	232.04
Specie	17,736.75		
Legal-tender notes	9,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	329,061.07	Total	329,061.07

Farmers' National Bank, Reading.

HENRY S. ECKERT, *President.* No. 696. CYRUS RICK, *Cashier.*

Loans and discounts	$1,013,830.41	Capital stock paid in	$400,000.00
Overdrafts	1,090.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	101,968.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,137.35	National-bank notes outstanding	45,000.00
Due from approved reserve agents	184,338.89	State-bank notes outstanding	
Due from other banks and bankers	13,479.52		
Real estate, furniture, and fixtures	55,000.00	Dividends unpaid	2,068.70
Current expenses and taxes paid	5,125.73		
Premiums paid	4,333.35	Individual deposits	716,600.09
Checks and other cash items	18,853.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	28,966.00		
Fractional currency	272.00	Due to other national banks	32,207.55
Trade dollars		Due to State banks and bankers	
Specie	17,187.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,497,864.36	Total	1,497,864.36

Keystone National Bank, Reading.

A. W. WILHELM, *President.* No. 1875. JACOB HOLL, *Cashier.*

Loans and discounts	$397,351.05	Capital stock paid in	$100,000.00
Overdrafts	48.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	5,699.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	76,115.89	State-bank notes outstanding	
Due from other banks and bankers	5,789.51		
Real estate, furniture, and fixtures	4,576.56	Dividends unpaid	
Current expenses and taxes paid	25.88		
Premiums paid	2,200.00	Individual deposits	404,204.54
Checks and other cash items	6,632.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,041.00		
Fractional currency	433.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	32,564.00		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	567,404.06	Total	567,404.06

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National Union Bank, Reading.

HORATIO TREXLER, *President.* No. 693. EDWIN BOONE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$957,190.23	Capital stock paid in	$200,000.00
Overdrafts	137.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	33,742.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,560.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	78,216.26	State-bank notes outstanding	
Due from other banks and bankers	18,546.41		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,512.25
Current expenses and taxes paid	3,428.58		
Premiums paid	10,000.00	Individual deposits	887,708.23
Checks and other cash items	17,900.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	48,658.00		
Fractional currency	1,095.86	Due to other national banks	17,979.79
Trade dollars		Due to State banks and bankers	
Specie	150,020.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,385,943.24	Total	1,385,943.24

Penn National Bank, Reading.

ISAAC W. LEVAN, *President.* No. 2899. CALVIN D. MOSER, *Cashier.*

Loans and discounts	$343,417.09	Capital stock paid in	$100,000.00
Overdrafts	1,104.95		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	3,885.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,850.00
Due from approved reserve agents	48,608.83	State-bank notes outstanding	
Due from other banks and bankers	11,850.21		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	1,416.00
Current expenses and taxes paid	25.54		
Premiums paid	1,925.00	Individual deposits	346,683.10
Checks and other cash items	10,058.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,195.00		
Fractional currency	789.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	34,550.10		
Legal-tender notes	1,185.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	508,834.41	Total	508,834.41

First National Bank, Renovo.

JAMES A. WILLIAMSON, *President.* No. 3763. W. B. REILLEY, *Cashier.*

Loans and discounts	$30,519.54	Capital stock paid in	$35,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	747.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	5,000.00
Due from approved reserve agents	10,840.72	State-bank notes outstanding	
Due from other banks and bankers	138.36		
Real estate, furniture, and fixtures	44.72	Dividends unpaid	
Current expenses and taxes paid	596.64		
Premiums paid	3,500.00	Individual deposits	25,708.38
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	270.00		
Fractional currency	41.91	Due to other national banks	1,786.22
Trade dollars		Due to State banks and bankers	
Specie	5,448.10		
Legal-tender notes	3,780.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	68,241.99	Total	68,241.99

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First National Bank, Rochester.

HENRY C. FRY, *President.* No. 2977. W. S. SHALLENBERGER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$210,184.03	Capital stock paid in	$50,000.00
Overdrafts	202.17		
U. S. bonds to secure circulation	13,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	4,992.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,200.00
Due from approved reserve agents	29,252.32	State-bank notes outstanding	
Due from other banks and bankers	7,280.19		
Real estate, furniture, and fixtures	2,350.60	Dividends unpaid	33.00
Current expenses and taxes paid	1,241.88		
Premiums paid		Individual deposits	209,961.39
Checks and other cash items	758.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,865.00		
Fractional currency	337.22	Due to other national banks	2,624.37
Trade dollars		Due to State banks and bankers	289.84
Specie	6,844.00		
Legal-tender notes	10,701.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	284,600.81	**Total**	284,600.81

National Bank, Royersford.

JOSEPH KEELEY, *President.* No. 3551. U. S. G. FINKBINER, *Cashier.*

Loans and discounts	$160,227.44	Capital stock paid in	$100,000.00
Overdrafts	83.84		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	3,674.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,950.00
Due from approved reserve agents	10,198.56	State-bank notes outstanding	
Due from other banks and bankers	907.97		
Real estate, furniture, and fixtures	8,543.22	Dividends unpaid	
Current expenses and taxes paid	774.93		
Premiums paid	2,200.00	Individual deposits	73,436.12
Checks and other cash items	42.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	190.00		
Fractional currency	58.95	Due to other national banks	4,898.78
Trade dollars		Due to State banks and bankers	
Specie	6,968.25		
Legal-tender notes	3,755.00	Notes and bills re-discounted	12,626.16
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	220,075.98	**Total**	220,075.98

First National Bank, Saltsburg.

ARCHIE DEERY, *President.* No. 2609. D. O. BROWN, *Cashier.*

Loans and discounts	$121,732.11	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	4,300.00
U. S. bonds to secure deposits		Other undivided profits	2,402.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	8,704.42	State-bank notes outstanding	
Due from other banks and bankers	14,019.65		
Real estate, furniture, and fixtures	5,986.00	Dividends unpaid	590.00
Current expenses and taxes paid	1,267.16		
Premiums paid	1,553.55	Individual deposits	121,473.40
Checks and other cash items	118.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,360.00		
Fractional currency	78.69	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,668.90
Specie	4,361.15		
Legal-tender notes	10,455.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	216,435.22	**Total**	216,435.22

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National Bank, Schwenksville.

JACOB G. SCHWENK, *President.* No. 2142. JOHN G. PRIZER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,964.74	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	44,000.00
U. S. bonds to secure deposits		Other undivided profits	414.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	61,631.52	State-bank notes outstanding	
Due from other banks and bankers	1,236.82		
Real estate, furniture, and fixtures	7,200.00	Dividends unpaid	3,573.00
Current expenses and taxes paid			
Premiums paid	18,000.00	Individual deposits	179,951.26
Checks and other cash items	216.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,276.00		
Fractional currency	357.30	Due to other national banks	6,098.35
Trade dollars		Due to State banks and bankers	
Specie	3,353.00		
Legal-tender notes	20,301.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	424,037.31	Total	424,037.31

First National Bank, Scranton.

JOSEPH J. ALBRIGHT, *President.* No. 2697. JAMES A. LINEN, *Cashier.*

Loans and discounts	$1,387,614.49	Capital stock paid in	$200,000.00
Overdrafts	3,694.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	360,000.00
U. S. bonds to secure deposits		Other undivided profits	124,732.78
U. S. bonds on hand	650.00		
Other stocks, bonds, and mortgages	1,440,659.69	National-bank notes outstanding	42,650.00
Due from approved reserve agents	274,434.23	State-bank notes outstanding	
Due from other banks and bankers	54,633.21		
Real estate, furniture, and fixtures	58,228.53	Dividends unpaid	50.00
Current expenses and taxes paid	10,899.07		
Premiums paid		Individual deposits	2,686,008.67
Checks and other cash items	32,836.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,732.00		
Fractional currency	302.49	Due to other national banks	76,950.80
Trade dollars		Due to State banks and bankers	1,424.56
Specie	64,696.33		
Legal-tender notes	89,186.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	18,000.00		
Total	3,491,816.81	Total	3,491,816.81

Third National Bank, Scranton.

WILLIAM CONNELL, *President.* No. 1946. WILLIAM H. PECK, *Cashier.*

Loans and discounts	$715,996.13	Capital stock paid in	$200,000.00
Overdrafts	812.65		
U. S. bonds to secure circulation	70,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits		Other undivided profits	37,408.54
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	319,563.75	National-bank notes outstanding	62,400.00
Due from approved reserve agents	97,769.68	State-bank notes outstanding	
Due from other banks and bankers	25,404.82		
Real estate, furniture, and fixtures	30,430.64	Dividends unpaid	412.50
Current expenses and taxes paid	5,854.42		
Premiums paid		Individual deposits	921,144.96
Checks and other cash items	10,056.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,019.00		
Fractional currency	1,040.46	Due to other national banks	24,239.13
Trade dollars		Due to State banks and bankers	3,691.99
Specie	15,572.12		
Legal-tender notes	46,397.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,150.00		
Due from U. S. Treasurer			
Total	1,344,297.12	Total	1,344,297.12

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First National Bank, Selin's Grove.

GEORGE SCHNURE, *President.* No. 357. CALVIN B. NORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$106,633.00	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,729.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,793.06	National-bank notes outstanding	40,825.00
Due from approved reserve agents	89,593.89	State-bank notes outstanding	
Due from other banks and bankers	14,543.99		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	2,147.81		
Premiums paid	5,031.25	Individual deposits	170,030.46
Checks and other cash items	222.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,590.00		
Fractional currency	60.65	Due to other national banks	2,341.47
Trade dollars		Due to State banks and bankers	2,258.56
Specie	36,442.70		
Legal-tender notes	6,366.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	490.28
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	349,675.07	Total	349,675.07

Sellersville National Bank, Sellersville.

HENRY C. MOORE, *President.* No. 2667. CHARLES R. ALTHOUSE, *Cashier.*

Loans and discounts	$157,306.94	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	3,166.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	7,210.54	State-bank notes outstanding	
Due from other banks and bankers	381.72		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	330.50
Current expenses and taxes paid	767.62		
Premiums paid	1,000.00	Individual deposits	95,151.08
Checks and other cash items	8.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,360.00		
Fractional currency	5.86	Due to other national banks	1,878.92
Trade dollars		Due to State banks and bankers	
Specie	6,085.80		
Legal-tender notes	4,560.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	205,086.74	Total	205,086.74

First National Bank, Shamokin.

CONRAD GRAEBER, *President.* No. 3045. GEORGE C. GRAEBER, *Cashier.*

Loans and discounts	$171,870.00	Capital stock paid in	$100,000.00
Overdrafts	93.16		
U. S. bonds to secure circulation	100,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	6,147.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,572.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	84,381.44	State-bank notes outstanding	
Due from other banks and bankers	10,055.67		
Real estate, furniture, and fixtures	12,362.99	Dividends unpaid	240.00
Current expenses and taxes paid	1,551.43		
Premiums paid	9,000.00	Individual deposits	247,089.14
Checks and other cash items	9,664.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,650.00		
Fractional currency	110.04	Due to other national banks	6,560.26
Trade dollars		Due to State banks and bankers	187.58
Specie	15,185.35		
Legal-tender notes	9,578.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,150.00		
Due from U. S. Treasurer			
Total	464,224.20	Total	464,224.20

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First National Bank, Sharon.

JOHN J. SPEARMAN, *President.* No. 1685. ANSLEY S. SERVICE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$522,815.02	Capital stock paid in	$125,000.00
Overdrafts	3,350.00		
U. S. bonds to secure circulation	32,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	30,548.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	28,800.00
Due from approved reserve agents	100,840.81	State-bank notes outstanding	
Due from other banks and bankers	5,499.35		
Real estate, furniture, and fixtures	19,000.00	Dividends unpaid	
Current expenses and taxes paid	1,558.88		
Premiums paid	8,000.00	Individual deposits	482,160.61
Checks and other cash items	138.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,685.00		
Fractional currency	585.00	Due to other national banks	5,862.13
Trade dollars		Due to State banks and bankers	571.39
Specie	31,485.00		
Legal-tender notes	8,545.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	747,942.37	Total	747,942.37

Sharon National Bank, Sharon.

JOSEPH FORKER, *President.* No. 2244. MICHAEL ZAHNISER, *Cashier.*

Loans and discounts	$349,610.87	Capital stock paid in	$125,000.00
Overdrafts	2,396.74		
U. S. bonds to secure circulation	32,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,787.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,255.22	National-bank notes outstanding	28,800.00
Due from approved reserve agents	27,536.22	State-bank notes outstanding	
Due from other banks and bankers	1,667.33		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	673.04		
Premiums paid	9,000.00	Individual deposits	303,595.33
Checks and other cash items	1,163.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,690.00		
Fractional currency	166.46	Due to other national banks	2,147.68
Trade dollars		Due to State banks and bankers	1,720.52
Specie	33,951.25		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	492,050.92	Total	492,050.92

First National Bank, Shenandoah.

A. W. LEISENRING, *President.* No. 3143. J. R. LEISENRING, *Cashier.*

Loans and discounts	$272,629.91	Capital stock paid in	$100,000.00
Overdrafts	188.72		
U. S. bonds to secure circulation	100,000.00	Surplus fund	2,850.53
U. S. bonds to secure deposits		Other undivided profits	7,435.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	89,450.00
Due from approved reserve agents	60,030.31	State-bank notes outstanding	
Due from other banks and bankers	4,274.94		
Real estate, furniture, and fixtures	2,530.98	Dividends unpaid	75.00
Current expenses and taxes paid	2,217.65		
Premiums paid	10,000.00	Individual deposits	313,558.98
Checks and other cash items	1,921.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,605.00		
Fractional currency	27.75	Due to other national banks	14,991.63
Trade dollars		Due to State banks and bankers	2,920.95
Specie	44,355.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	531,282.17	Total	531,282.17

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First National Bank, Shippensburg.

ALEXANDER STEWART, *President.* No. 834. JACOB E. GEESAMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$120,134.57	Capital stock paid in	$75,000.00
Overdrafts	1,273.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	12,416.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,310.00	National-bank notes outstanding	44,400.00
Due from approved reserve agents	30,199.24	State-bank notes outstanding	
Due from other banks and bankers	2,938.63		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	320.00
Current expenses and taxes paid	1,359.04		
Premiums paid		Individual deposits	100,238.54
Checks and other cash items	1,767.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,760.00		
Fractional currency	154.00	Due to other national banks	1,152.30
Trade dollars		Due to State banks and bankers	1,659.53
Specie	2,540.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	252,186.39	Total	252,186.39

National Bank, Slatington.

PETER GROSS, *President.* No. 2293. WILLIAM H. GISH, *Cashier.*

Loans and discounts	$169,065.35	Capital stock paid in	$75,000.00
Overdrafts	560.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,213.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,649.60	State-bank notes outstanding	
Due from other banks and bankers	5,912.96		
Real estate, furniture, and fixtures	6,148.00	Dividends unpaid	120.00
Current expenses and taxes paid	1,221.94		
Premiums paid	3,651.50	Individual deposits	144,652.83
Checks and other cash items	13.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,822.00		
Fractional currency	102.31	Due to other national banks	9,053.46
Trade dollars		Due to State banks and bankers	
Specie	20,597.60		
Legal-tender notes	8,045.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	289,039.78	Total	289,039.78

Union National Bank, Souderton.

ISAAC G. GERHART, *President.* No. 2333. JACOB C. LANDES, *Cashier.*

Loans and discounts	$185,864.94	Capital stock paid in	$90,000.00
Overdrafts	1,819.90		
U. S. bonds to secure circulation	30,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	10,471.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,350.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	16,569.66	State-bank notes outstanding	
Due from other banks and bankers	802.56		
Real estate, furniture, and fixtures	11,600.00	Dividends unpaid	1,100.00
Current expenses and taxes paid	1,240.03		
Premiums paid	1,750.00	Individual deposits	123,144.12
Checks and other cash items	36.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,045.00		
Fractional currency	17.07	Due to other national banks	3,551.36
Trade dollars		Due to State banks and bankers	
Specie	9,252.62		
Legal-tender notes	1,629.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	280,326.82	Total	280,326.82

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National Bank, Spring City.

A. P. FRITZ, *President.* No. 2018. JOHN T. EACHES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$362,766.85	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,200.00
U. S. bonds to secure deposits		Other undivided profits	9,988.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,658.20	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,793.93	State-bank notes outstanding	
Due from other banks and bankers	8,097.13		
Real estate, furniture, and fixtures	12,466.99	Dividends unpaid	2,737.00
Current expenses and taxes paid	1,080.10		
Premiums paid		Individual deposits	173,356.25
Checks and other cash items	1,138.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,156.00		
Fractional currency	356.74	Due to other national banks	22,752.56
Trade dollars		Due to State banks and bankers	
Specie	16,243.00		
Legal-tender notes	15,019.00	Notes and bills re-discounted	13,991.97
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	495,026.02	Total	495,026.02

Steelton National Bank, Steelton.

LUTHER S. BENT, *President.* No. 3599. W. J. SNAVELY, *Cashier.*

Loans and discounts	$187,433.12	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,800.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,727.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,900.00
Due from approved reserve agents	50,851.63	State-bank notes outstanding	
Due from other banks and bankers	9,691.99		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	900.73		
Premiums paid	2,021.00	Individual deposits	190,248.11
Checks and other cash items	869.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,671.00		
Fractional currency	90.62	Due to other national banks	5,317.67
Trade dollars		Due to State banks and bankers	670.07
Specie	7,188.45		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	845.00		
Due from U. S. Treasurer			
Total	294,863.22	Total	294,863.22

First National Bank, Strasburg.

WILLIAM SPENCER, *President.* No. 2700. GEORGE W. HENSEL, JR., *Cashier.*

Loans and discounts	$112,487.21	Capital stock paid in	$80,000.00
Overdrafts	56.51		
U. S. bonds to secure circulation	20,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	7,675.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,237.50	National-bank notes outstanding	18,000.00
Due from approved reserve agents	26,509.58	State-bank notes outstanding	
Due from other banks and bankers	12,667.76		
Real estate, furniture, and fixtures	550.00	Dividends unpaid	728.00
Current expenses and taxes paid	1,497.99		
Premiums paid	5,900.00	Individual deposits	87,283.18
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	555.00		
Fractional currency	33.87	Due to other national banks	3,729.29
Trade dollars		Due to State banks and bankers	434.09
Specie	10,682.90		
Legal-tender notes	1,772.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	213,850.32	Total	213,850.32

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First National Bank, Stroudsburg.

FRANK H. SMITH, *President.* No. 2787. WILLIAM GUNSAULES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$162,598.67	Capital stock paid in	$50,000.00
Overdrafts	733.60		
U. S. bonds to secure circulation	28,000.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	3,270.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	24,680.00
Due from approved reserve agents	29,379.15	State-bank notes outstanding	
Due from other banks and bankers	1,178.04		
Real estate, furniture, and fixtures	7,690.00	Dividends unpaid	75.00
Current expenses and taxes paid	766.40		
Premiums paid	3,760.00	Individual deposits	167,312.69
Checks and other cash items	644.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,460.00		
Fractional currency	68.77	Due to other national banks	7,360.25
Trade dollars		Due to State banks and bankers	
Specie	11,069.35		
Legal-tender notes	7,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,260.00		
Due from U. S. Treasurer			
Total	255,998.58	Total	255,998.58

Stroudsburg National Bank, Stroudsburg.

PETER M. EILENBERGER, *President.* No. 3632. JOHN S. FISHER, *Cashier.*

Loans and discounts	$301,469.66	Capital stock paid in	$100,000.00
Overdrafts	26.53		
U. S. bonds to secure circulation	40,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,415.46
U. S. bonds on hand	30,000.00		
Other stocks, bonds, and mortgages	2,015.18	National-bank notes outstanding	34,000.00
Due from approved reserve agents	93,303.75	State-bank notes outstanding	
Due from other banks and bankers	5,971.79		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	233.00
Current expenses and taxes paid	839.98		
Premiums paid	13,500.00	Individual deposits	347,250.96
Checks and other cash items	401.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,975.00		
Fractional currency	92.81	Due to other national banks	7,051.46
Trade dollars		Due to State banks and bankers	
Specie	26,275.00		
Legal-tender notes	10,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	540,950.88	Total	540,950.88

First National Bank, Sunbury.

JOHN B. PACKER, *President.* No. 1237. SAMUEL J. PACKER, *Cashier.*

Loans and discounts	$152,387.38	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	77,365.59
U. S. bonds on hand	100,000.00		
Other stocks, bonds, and mortgages	11,162.27	National-bank notes outstanding	
Due from approved reserve agents	478,911.07	State-bank notes outstanding	
Due from other banks and bankers	64,269.42		
Real estate, furniture, and fixtures		Dividends unpaid	9,282.68
Current expenses and taxes paid	3,354.61		
Premiums paid	10,500.00	Individual deposits	662,805.86
Checks and other cash items	1,580.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	29,278.00		
Fractional currency	594.74	Due to other national banks	6,156.87
Trade dollars		Due to State banks and bankers	84.37
Specie	51,407.50		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U.S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	995,695.37	Total	995,695.37

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First National Bank of Susquehanna Depot, Susquehanna.

M. H. EISMAN, *President.* No. 1053. MYRON B. WRIGHT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,003.35	Capital stock paid in	$100,000.00
Overdrafts	1,933.98		
U. S. bonds to secure circulation	100,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	2,998.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	89,060.00
Due from approved reserve agents	54,582.34	State-bank notes outstanding	
Due from other banks and bankers	11,109.69		
Real estate, furniture, and fixtures	10,511.53	Dividends unpaid	120.00
Current expenses and taxes paid	1,102.26		
Premiums paid	18,500.00	Individual deposits	236,852.33
Checks and other cash items	4,257.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,850.00		
Fractional currency	80.44	Due to other national banks	10,832.19
Trade dollars		Due to State banks and bankers	122.77
Specie	1,619.50		
Legal-tender notes	13,936.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	461,986.18	Total	461,986.18

City National Bank, Susquehanna.

CHARLES SCHLAGER, *President.* No. 3144. W. SCOTT BRANDT, *Cashier.*

Loans and discounts	$106,642.48	Capital stock paid in	$50,000.00
Overdrafts	550.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	3,740.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,579.29	State-bank notes outstanding	
Due from other banks and bankers	3,729.46		
Real estate, furniture, and fixtures	1,307.27	Dividends unpaid	
Current expenses and taxes paid	1,755.70		
Premiums paid	8,332.50	Individual deposits	82,014.45
Checks and other cash items	676.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	35.00		
Fractional currency	28.35	Due to other national banks	3,412.43
Trade dollars		Due to State banks and bankers	78.91
Specie	7,219.83		
Legal-tender notes	840.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	189,746.62	Total	189,746.62

First National Bank, Tamaqua.

EMANUEL J. FRY, *President.* No. 1219. THOMAS H. CARTER, *Cashier.*

Loans and discounts	$153,437.41	Capital stock paid in	$150,000.00
Overdrafts	5,865.67		
U. S. bonds to secure circulation	150,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	6,145.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39,230.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	6,107.01	State-bank notes outstanding	
Due from other banks and bankers	39,027.84		
Real estate, furniture, and fixtures	9,490.33	Dividends unpaid	260.00
Current expenses and taxes paid	821.67		
Premiums paid	10,000.00	Individual deposits	109,982.59
Checks and other cash items	496.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,248.00		
Fractional currency	4.25	Due to other national banks	9,830.17
Trade dollars		Due to State banks and bankers	1,551.17
Specie	10,491.00		
Legal-tender notes	5,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	438,769.38	Total	438,769.38

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Second National Bank, Titusville.

CHARLES HYDE, *President.* No. 879. GEORGE C. HYDE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$479,386.84	Capital stock paid in	$300,000.00
Overdrafts	3,498.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	10,104.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,951.20	National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,402.61	State-bank notes outstanding	
Due from other banks and bankers	9,379.46		
Real estate, furniture, and fixtures	63,284.73	Dividends unpaid	90.00
Current expenses and taxes paid	3,966.55		
Premiums paid	4,000.00	Individual deposits	332,554.97
Checks and other cash items	571.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,146.00		
Fractional currency	286.27	Due to other national banks	669.91
Trade dollars		Due to State banks and bankers	2,176.17
Specie	29,362.20		
Legal-tender notes	14,109.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	715,595.32	Total	715,595.32

Hyde National Bank, Titusville.

CHARLES HYDE, *President.* No. 2466. WILLIAM C. HYDE, *Cashier.*

Loans and discounts	$526,864.33	Capital stock paid in	$500,000.00
Overdrafts	55.50		
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,325.00
U. S. bonds to secure deposits		Other undivided profits	26,280.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,201.92		
Real estate, furniture, and fixtures	326.48	Dividends unpaid	
Current expenses and taxes paid	704.35		
Premiums paid	12,000.00	Individual deposits	9,797.54
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,000.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	603,402.58	Total	603,402.58

First National Bank, Towanda.

JOSEPH POWELL, *President.* No. 39. NATHANIEL N. BETTS, *Cashier.*

Loans and discounts	$732,719.48	Capital stock paid in	$125,000.00
Overdrafts	4,669.74		
U. S. bonds to secure circulation	31,250.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	21,689.23
U. S. bonds on hand	50.00		
Other stocks, bonds, and mortgages	30,771.25	National-bank notes outstanding	28,125.00
Due from approved reserve agents	92,686.53	State-bank notes outstanding	
Due from other banks and bankers	13,084.12		
Real estate, furniture, and fixtures	22,400.00	Dividends unpaid	40.00
Current expenses and taxes paid	3,426.68		
Premiums paid	8,984.00	Individual deposits	708,531.76
Checks and other cash items	2,670.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	522.00		
Fractional currency	224.17	Due to other national banks	5,039.08
Trade dollars		Due to State banks and bankers	1,256.41
Specie	37,780.78		
Legal-tender notes	7,036.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,406.25		
Due from U. S. Treasurer			
Total	989,681.48	Total	989,681.48

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Citizens' National Bank, Towanda.

ELEAZER T. FOX, *President.* No. 2337. GEORGE W. BUCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$371,003.38	Capital stock paid in	$150,000.00
Overdrafts	2,113.79		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,925.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	43,625.40	National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,471.24	State-bank notes outstanding	
Due from other banks and bankers	3,249.74		
Real estate, furniture, and fixtures	22,109.43	Dividends unpaid	
Current expenses and taxes paid	2,362.74		
Premiums paid	4,000.00	Individual deposits	317,451.65
Checks and other cash items	1,739.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,040.00		
Fractional currency	85.20	Due to other national banks	1,851.20
Trade dollars		Due to State banks and bankers	32.75
Specie	14,300.00		
Legal-tender notes	7,911.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	552,261.15	Total	552,261.15

Wyoming National Bank, Tunkhannock.

CYRUS P. MILLER, *President.* No. 835. F. W. DEWITT, *Cashier.*

Loans and discounts	$160,027.13	Capital stock paid in	$100,000.00
Overdrafts	2,099.03		
U. S. bonds to secure circulation	100,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	4,150.51
U. S. bonds on hand	7,850.00		
Other stocks, bonds, and mortgages	4,400.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	60,202.46	State-bank notes outstanding	
Due from other banks and bankers	5,428.19		
Real estate, furniture, and fixtures	6,641.81	Dividends unpaid	
Current expenses and taxes paid	2,022.67		
Premiums paid		Individual deposits	151,378.52
Checks and other cash items	245.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,399.00		
Fractional currency	250.75	Due to other national banks	2,998.23
Trade dollars		Due to State banks and bankers	138.51
Specie	20,599.16		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	375,665.76	Total	375,665.76

First National Bank, Uniontown.

JASPER M. THOMPSON, *President.* No. 270. JOSIAH V. THOMPSON, *Cashier.*

Loans and discounts	$410,316.83	Capital stock paid in	$100,000.00
Overdrafts	1,786.90		
U. S. bonds to secure circulation	40,000.00	Surplus fund	66,003.47
U. S. bonds to secure deposits		Other undivided profits	10,013.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,736.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	33,108.03	State-bank notes outstanding	
Due from other banks and bankers	3,170.10		
Real estate, furniture, and fixtures	34,924.43	Dividends unpaid	96.00
Current expenses and taxes paid	2,969.89		
Premiums paid		Individual deposits	363,089.94
Checks and other cash items	62.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	335.51	Due to other national banks	4,745.76
Trade dollars		Due to State banks and bankers	2,493.97
Specie	12,322.34		
Legal-tender notes	23,627.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer	1,283.26		
Total	582,443.13	Total	582,443.13

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National Bank of Fayette County, Uniontown.

JOHN K. EWING, *President.* No. 681. MORGAN H. BOWMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$320,645.19	Capital stock paid in	$100,000.00
Overdrafts	6,956.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	4,797.16
U. S. bonds on hand	4,250.00		
Other stocks, bonds, and mortgages	12,150.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	35,275.78	State-bank notes outstanding	
Due from other banks and bankers	5,624.97		
Real estate, furniture and fixtures	20,000.00	Dividends unpaid	1,497.75
Current expenses and taxes paid	2,673.65		
Premiums paid	10,000.00	Individual deposits	283,707.82
Checks and other cash items	5,741.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,052.00		
Fractional currency	15.68	Due to other national banks	4,584.71
Trade dollars		Due to State banks and bankers	
Specie	13,638.10		
Legal-tender notes	14,811.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	509,087.44	Total	509,087.44

First National Bank, Warren.

L. D. WETMORE, *President.* No. 520. MOSES BEECHER, *Cashier.*

Loans and discounts	$307,353.15	Capital stock paid in	$100,000.00
Overdrafts	2,339.87		
U. S. bonds to secure circulation	100,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	16,555.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,859.86	National-bank notes outstanding	89,500.00
Due from approved reserve agents	63,874.09	State-bank notes outstanding	
Due from other banks and bankers	14,321.00		
Real estate, furniture, and fixtures	32,493.56	Dividends unpaid	
Current expenses and taxes paid	5,477.51		
Premiums paid		Individual deposits	341,203.04
Checks and other cash items	5,611.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,233.00		
Fractional currency	113.45	Due to other national banks	3,019.69
Trade dollars		Due to State banks and bankers	686.11
Specie	9,825.00		
Legal-tender notes	7,668.00	Notes and bills re-discounted	6,836.59
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	130.00		
Total	582,800.39	Total	582,800.39

Citizens' National Bank, Warren.

MYRON WATERS, *President.* No. 2226. D. L. GEROULD, *Cashier.*

Loans and discounts	$257,079.65	Capital stock paid in	$100,000.00
Overdrafts	2,630.72		
U. S. bonds to secure circulation	75,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	32,935.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,797.33	National-bank notes outstanding	64,120.00
Due from approved reserve agents	29,064.51	State-bank notes outstanding	
Due from other banks and bankers	42,570.02		
Real estate, furniture, and fixtures	20,527.05	Dividends unpaid	
Current expenses and taxes paid	3,077.40		
Premiums paid	7,812.50	Individual deposits	244,458.29
Checks and other cash items	74.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,895.00		
Fractional currency	199.11	Due to other national banks	6,974.99
Trade dollars		Due to State banks and bankers	
Specie	13,600.00		
Legal-tender notes	4,786.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	468,488.99	Total	468,488.99

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First National Bank, Washington.

COLIN M. REED, *President.* No. 586. JAMES MCILVAINE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$225,473.48	Capital stock paid in	$150,000.00
Overdrafts	2,731.57		
U. S. bonds to secure circulation	150,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	24,614.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	391,207.89	State-bank notes outstanding	
Due from other banks and bankers	12,276.47		
Real estate, furniture, and fixtures	30,827.86	Dividends unpaid	2,567.25
Current expenses and taxes paid	3,371.53		
Premiums paid	25,000.00	Individual deposits	503,886.40
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,311.00		
Fractional currency	81.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	876.57
Specie	14,720.00		
Legal-tender notes	19,364.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	3,830.00		
Total	891,944.85	Total	891,944.85

Citizens' National Bank, Washington.

JOHN W. DONNAN, *President.* No. 3383. N. R. BAKER, *Cashier.*

Loans and discounts	$237,492.79	Capital stock paid in	$100,000.00
Overdrafts	887.75		
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	7,616.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	56,962.87	State-bank notes outstanding	
Due from other banks and bankers	100.29		
Real estate, furniture, and fixtures	11,925.00	Dividends unpaid	102.00
Current expenses and taxes paid	1,054.49		
Premiums paid	5,750.00	Individual deposits	227,851.40
Checks and other cash items	200.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,500.00		
Fractional currency	52.87	Due to other national banks	
Trade dollars		Due to State banks and bankers	10,981.22
Specie	12,000.00		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	382,051.06	Total	382,051.06

Farmers' National Bank, Watsontown.

SIMPSON SMITH, *President.* No. 3459. HIRAM DUNKEL, *Cashier.*

Loans and discounts	$99,116.61	Capital stock paid in	$50,000.00
Overdrafts	128.61		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	2,119.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,239.71	State-bank notes outstanding	
Due from other banks and bankers	4,733.59		
Real estate, furniture, and fixtures	1,595.84	Dividends unpaid	
Current expenses and taxes paid	380.24		
Premiums paid	1,578.12	Individual deposits	68,622.05
Checks and other cash items	154.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	105.00		
Fractional currency	41.61	Due to other national banks	180.01
Trade dollars		Due to State banks and bankers	1,984.50
Specie	8,351.20		
Legal-tender notes	1,168.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	137,655.89	Total	137,655.89

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Watsontown National Bank, Watsontown.

THOMPSON BOWER, *President.* No. 2483. GEORGE W. ROMBACH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$155,442.11	Capital stock paid in	$60,000.00
Overdrafts	1,309.46		
U. S. bonds to secure circulation	60,000.00	Surplus fund	22,500.00
U. S. bonds to secure deposits		Other undivided profits	6,638.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	49,390.81	State-bank notes outstanding	
Due from other banks and bankers	8,222.76		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	9.00
Current expenses and taxes paid	1,445.23		
Premiums paid		Individual deposits	149,996.63
Checks and other cash items	121.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,163.00		
Fractional currency	33.52	Due to other national banks	5,295.65
Trade dollars		Due to State banks and bankers	71.54
Specie	10,683.50		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	298,511.47	Total	298,511.47

First National Bank, Waynesborough.

JOSEPH PRICE, *President.* No. 244. JOHN PHILIPS, *Cashier.*

Loans and discounts	$119,781.99	Capital stock paid in	$75,000.00
Overdrafts	8.04		
U. S. bonds to secure circulation	30,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,153.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,450.00	National-bank notes outstanding	25,500.00
Due from approved reserve agents	37,030.83	State-bank notes outstanding	
Due from other banks and bankers	569.81		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	105.00
Current expenses and taxes paid	1,014.91		
Premiums paid	2,100.00	Individual deposits	97,134.48
Checks and other cash items	61.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,465.00		
Fractional currency	46.86	Due to other national banks	2,985.18
Trade dollars		Due to State banks and bankers	602.46
Specie	19,839.35		
Legal-tender notes	1,932.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	680.77		
Due from U. S. Treasurer			
Total	219,481.06	Total	219,481.06

Farmers and Drovers' National Bank, Waynesburg.

CHARLES A. BLACK, *President.* No. 839. WILLIAM T. LANTZ, *Cashier.*

Loans and discounts	$[illegible]88,588.09	Capital stock paid in	$150,000.00
Overdrafts	2,100.00		
U. S. bonds to secure circulation	150,000.00	Surplus fund	37,500.00
U. S. bonds to secure deposits		Other undivided profits	7,564.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	135,000.00
Due from approved reserve agents	17,873.02	State-bank notes outstanding	
Due from other banks and bankers	9,301.36		
Real estate, furniture, and fixtures	10,350.00	Dividends unpaid	613.00
Current expenses and taxes paid	1,274.76		
Premiums paid	4,826.50	Individual deposits	188,165.19
Checks and other cash items	1,643.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	27,145.00		
Fractional currency	315.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,287.41		
Legal-tender notes	35,579.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer	3,807.82		
Total	518,842.29	Total	518,842.29

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PENNSYLVANIA.

First National Bank, Wellsborough.

JOHN L. ROBINSON, *President.* No. 328. JESSE M. ROBINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$376,050.62	Capital stock paid in	$100,000.00
Overdrafts	1,881.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	18,331.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,301.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,684.91	State-bank notes outstanding	
Due from other banks and bankers	649.48		
Real estate, furniture, and fixtures	20,331.24	Dividends unpaid	
Current expenses and taxes paid	509.43		
Premiums paid		Individual deposits	296,242.15
Checks and other cash items	1,704.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	65.00		
Fractional currency		Due to other national banks	716.15
Trade dollars		Due to State banks and bankers	1,100.43
Specie	15,295.21		
Legal-tender notes	25,292.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	538,890.36	Total	538,890.36

First National Bank, West Chester.

WILLIAM WOLLERTON, *President.* No. 148. F. W. WOLLERTON, *Cashier.*

Loans and discounts	$353,226.10	Capital stock paid in	$200,000.00
Overdrafts	286.54		
U. S. bonds to secure circulation	75,000.00	Surplus fund	51,000.00
U. S. bonds to secure deposits		Other undivided profits	17,803.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	67,500.00
Due from approved reserve agents	93,368.45	State-bank notes outstanding	
Due from other banks and bankers	27,886.03		
Real estate, furniture, and fixtures	45,774.46	Dividends unpaid	68.00
Current expenses and taxes paid	4,897.78		
Premiums paid		Individual deposits	274,749.47
Checks and other cash items	14,408.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,817.00		
Fractional currency	152.67	Due to other national banks	11,906.82
Trade dollars		Due to State banks and bankers	
Specie	10,963.50		
Legal-tender notes	13,872.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	25,000.00
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	648,027.70	Total	648,027.70

Farmers' National Bank, West Chester.

SAMUEL BUTLER, *President.* No. 2857. WILLIAM DOWLIN, *Cashier.*

Loans and discounts	$222,989.86	Capital stock paid in	$100,000.00
Overdrafts	76.61		
U. S. bonds to secure circulation	25,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	3,405.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	325.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	26,640.37	State-bank notes outstanding	
Due from other banks and bankers	11,377.24		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	94.50
Current expenses and taxes paid	763.37		
Premiums paid	4,000.00	Individual deposits	165,585.34
Checks and other cash items	5,744.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,080.00		
Fractional currency		Due to other national banks	2,871.18
Trade dollars		Due to State banks and bankers	
Specie	2,920.75		
Legal-tender notes	8,414.00	Notes and bills rediscounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	311,456.83	Total	311,456.83

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PENNSYLVANIA.

National Bank of Chester County, West Chester.

WASHINGTON TOWNSEND, *President.* No. 552. I. CARY CARVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$635,765.29	Capital stock paid in	$225,000.00
Overdrafts	73.30		
U. S. bonds to secure circulation	155,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	19,974.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	44,000.00	National-bank notes outstanding	130,710.00
Due from approved reserve agents	72,437.14	State-bank notes outstanding	
Due from other banks and bankers	36,322.99		
Real estate, furniture, and fixtures	5,443.93	Dividends unpaid	968.00
Current expenses and taxes paid	4,603.44		
Premiums paid		Individual deposits	524,256.19
Checks and other cash items	29,344.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,290.00		
Fractional currency	383.79	Due to other national banks	37,421.73
Trade dollars		Due to State banks and bankers	
Specie	32,703.20		
Legal-tender notes	9,988.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,975.00		
Due from U. S. Treasurer			
Total	1,038,330.43	Total	1,038,330.43

National Bank, West Grove.

SAMUEL K. CHAMBERS, *President.* No. 2669. WALTER W. BROWN, *Cashier.*

Loans and discounts	$129,206.52	Capital stock paid in	$50,000.00
Overdrafts	81.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	3,488.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	18,275.43	State-bank notes outstanding	
Due from other banks and bankers	1,594.86		
Real estate, furniture, and fixtures	5,123.16	Dividends unpaid	
Current expenses and taxes paid	1,128.80		
Premiums paid	1,200.00	Individual deposits	111,495.09
Checks and other cash items	1,615.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,953.00		
Fractional currency	11.95	Due to other national banks	2,384.97
Trade dollars		Due to State banks and bankers	
Specie	4,938.37		
Legal-tender notes	8,427.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	186,618.15	Total	186,618.15

First National Bank, Wilkes Barre.

E. C. WADHAMS, *President.* No. 2736. P. M. CARHART, *Cashier.*

Loans and discounts	$462,768.37	Capital stock paid in	$375,000.00
Overdrafts	8,766.66		
U. S. bonds to secure circulation	375,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	26,564.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80,055.75	National-bank notes outstanding	337,500.00
Due from approved reserve agents	68,036.38	State-bank notes outstanding	
Due from other banks and bankers	22,006.76		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	5,494.28		
Premiums paid	31,373.66	Individual deposits	367,221.23
Checks and other cash items	43,098.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,720.00		
Fractional currency	284.65	Due to other national banks	5,482.75
Trade dollars		Due to State banks and bankers	384.41
Specie	18,345.00		
Legal-tender notes	11,358.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	16,875.00		
Due from U. S. Treasurer			
Total	1,212,182.62	Total	1,212,182.62

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Second National Bank, Wilkes Barre.

ABRAM NESBITT, *President.* No. 104. E. W. MULLIGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$741,809.32	Capital stock paid in	$450,000.00
Overdrafts	1,088.98		
U. S. bonds to secure circulation	50,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits	80,000.00	Other undivided profits	21,209.88
U. S. bonds on hand	8,950.00		
Other stocks, bonds, and mortgages	466,737.28	National-bank notes outstanding	45,000.00
Due from approved reserve agents	86,479.87	State-bank notes outstanding	
Due from other banks and bankers	19,811.79		
Real estate, furniture, and fixtures	25,200.00	Dividends unpaid	1,104.00
Current expenses and taxes paid	5,084.02		
Premiums paid	33,237.12	Individual deposits	871,497.65
Checks and other cash items	4,167.87	United States deposits	74,186.72
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,205.50
Bills of other banks	5,053.00		
Fractional currency	158.20	Due to other national banks	54,381.88
Trade dollars		Due to State banks and bankers	2,979.82
Specie	51,688.00		
Legal-tender notes	64,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,646,565.45	Total	1,646,565.45

Wyoming National Bank, Wilkes Barre.

CHARLES DORRANCE, *President.* No. 732. GEORGE H. FLANAGAN, *Cashier.*

Loans and discounts	$270,337.21	Capital stock paid in	$150,000.00
Overdrafts	448.11		
U. S. bonds to secure circulation	150,000.00	Surplus fund	105,000.00
U. S. bonds to secure deposits		Other undivided profits	27,453.48
U. S. bonds on hand	64,250.00		
Other stocks, bonds, and mortgages	249,200.00	National-bank notes outstanding	124,670.00
Due from approved reserve agents	149,060.73	State-bank notes outstanding	598.00
Due from other banks and bankers	67,579.48		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	
Current expenses and taxes paid	4,888.33		
Premiums paid	18,000.00	Individual deposits	695,464.52
Checks and other cash items	8,046.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,185.00		
Fractional currency	523.10	Due to other national banks	4,006.78
Trade dollars		Due to State banks and bankers	1,816.03
Specie	30,500.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,990.00		
Due from U. S. Treasurer			
Total	1,109,008.81	Total	1,109,008.81

First National Bank, Williamsport.

J. A. BEEBER, *President.* No. 175. W. H. SLOAN, *Cashier.*

Loans and discounts	$670,066.58	Capital stock paid in	$284,950.00
Overdrafts	9,582.54		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	67,359.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,043.73	National-bank notes outstanding	90,000.00
Due from approved reserve agents	54,255.60	State-bank notes outstanding	
Due from other banks and bankers	55,503.82		
Real estate, furniture, and fixtures	32,000.00	Dividends unpaid	984.00
Current expenses and taxes paid	4,511.28		
Premiums paid	20,000.00	Individual deposits	470,194.93
Checks and other cash items	3,087.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,960.00		
Fractional currency	173.33	Due to other national banks	10,863.68
Trade dollars		Due to State banks and bankers	349.37
Specie	30,784.71		
Legal-tender notes	8,232.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,024,701.26	Total	1,024,701.26

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Lumberman's National Bank, Williamsport.

R. J. C. WALKER, *President.* No. 734. SAMUEL JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$256,914.27	Capital stock paid in	$100,000.00
Overdrafts	1,226.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	16,540.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,881.58	State-bank notes outstanding	
Due from other banks and bankers	9,916.01		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,689.87		
Premiums paid	4,500.00	Individual deposits	180,912.33
Checks and other cash items	1,433.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,436.00		
Fractional currency	90.14	Due to other national banks	3,867.72
Trade dollars		Due to State banks and bankers	
Specie	16,432.00		
Legal-tender notes	7,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,100.00		
Due from U. S. Treasurer			
Total	353,820.52	Total	353,820.52

Lycoming National Bank, Williamsport.

GEORGE BUBB, *President.* No. 2227. CHARLES GLEIM, *Cashier.*

Loans and discounts	$332,322.85	Capital stock paid in	$100,000.00
Overdrafts	2,558.61		
U. S. bonds to secure circulation	25,000.00	Surplus fund	63,000.00
U. S. bonds to secure deposits		Other undivided profits	2,881.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,075.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	65,062.87	State-bank notes outstanding	
Due from other banks and bankers	9,213.45		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	
Current expenses and taxes paid	582.92		
Premiums paid		Individual deposits	296,353.87
Checks and other cash items	2,103.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,675.00		
Fractional currency	280.09	Due to other national banks	1,895.14
Trade dollars		Due to State banks and bankers	
Specie	12,180.70		
Legal-tender notes	13,450.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	486,630.49	Total	486,630.49

Merchants' National Bank, Williamsport.

J. W. MUSSINA, *President.* No. 3705. J. H. BOYER, *Cashier.*

Loans and discounts	$96,833.64	Capital stock paid in	$90,000.00
Overdrafts	81.86		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	390.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,520.49	State-bank notes outstanding	
Due from other banks and bankers	1,253.99		
Real estate, furniture, and fixtures	32,895.66	Dividends unpaid	
Current expenses and taxes paid	.75		
Premiums paid	7,281.25	Individual deposits	73,416.72
Checks and other cash items	2,113.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	705.00		
Fractional currency	104.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,891.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	186,306.97	Total	186,306.97

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West Branch National Bank, Williamsport.

H. C. PARSONS, *President.* No. 1505. F. E. GLEIM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$684,226.66	Capital stock paid in	$100,000.00
Overdrafts	3,241.30		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	72,522.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	89,40[illegible].00
Due from approved reserve agents	144,513.13	State-bank notes outstanding	
Due from other banks and bankers	55,671.34		
Real estate, furniture, and fixtures	39,289.53	Dividends unpaid	
Current expenses and taxes paid	6,529.63		
Premiums paid	16,000.00	Individual deposits	760,010.09
Checks and other cash items	4,313.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,900.00		
Fractional currency	611.53	Due to other national banks	15,787.92
Trade dollars		Due to State banks and bankers	7,711.81
Specie	25,160.01		
Legal-tender notes	35,475.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,145,431.92	Total	1,145,431.92

Williamsport National Bank, Williamsport.

GEORGE L. SANDERSON, *President.* No. 1464. JAMES S. LAWSON, *Cashier.*

Loans and discounts	$322,831.32	Capital stock paid in	$100,000.00
Overdrafts	3,517.40		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	6,428.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	96,403.36	State-bank notes outstanding	
Due from other banks and bankers	7,265.19		
Real estate, furniture, and fixtures	29,184.71	Dividends unpaid	
Current expenses and taxes paid	395.66		
Premiums paid	12,000.00	Individual deposits	352,146.79
Checks and other cash items	3,667.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	26,260.00		
Fractional currency	115.77	Due to other national banks	9,296.01
Trade dollars		Due to State banks and bankers	1,031.51
Specie	2,668.95		
Legal-tender notes	40,093.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	658,902.83	Total	658,902.83

First National Bank, Wrightsville.

HENRY KAUFFELT, *President.* No. 246. G. K. SCHENBERGER, *Cashier.*

Loans and discounts	$269,667.09	Capital stock paid in	$150,000.00
Overdrafts	355.73		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	16,869.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	25,327.39	State-bank notes outstanding	
Due from other banks and bankers	168.85		
Real estate, furniture, and fixtures	2,200.00	Dividends unpaid	832.50
Current expenses and taxes paid	2,827.28		
Premiums paid	17,000.00	Individual deposits	140,940.41
Checks and other cash items	647.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	535.00		
Fractional currency	23.89	Due to other national banks	9,860.80
Trade dollars		Due to State banks and bankers	
Specie	6,555.00		
Legal-tender notes	4,695.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	438,503.19	Total	438,503.19

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First National Bank, York.

Z. K. LOUCKS, *President.* No. 197. JACOB BASTRESS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$677,286.08	Capital stock paid in	$300,000.00
Overdrafts	4,199.76		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	47,507.46
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	64,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	79,315.45	State-bank notes outstanding	
Due from other banks and bankers	5,802.84		
Real estate, furniture, and fixtures	28,503.07	Dividends unpaid	139.50
Current expenses and taxes paid	3,941.80		
Premiums paid	2,668.25	Individual deposits	450,792.62
Checks and other cash items	6,907.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,347.00		
Fractional currency	11.49	Due to other national banks	25,198.60
Trade dollars		Due to State banks and bankers	10,841.28
Specie	30,473.00		
Legal-tender notes	12,673.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	979,479.46	Total	979,479.46

Drovers and Mechanics' National Bank, York.

N. F. BURNHAM, *President.* No. 2958. J. V. GIESEY, *Cashier.*

Loans and discounts	$190,201.28	Capital stock paid in	$100,000.00
Overdrafts	74.82		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	7,872.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	41,579.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,115.46	State-bank notes outstanding	
Due from other banks and bankers	4,661.35		
Real estate, furniture, and fixtures	13,400.00	Dividends unpaid	114.00
Current expenses and taxes paid	1,241.48		
Premiums paid	1,500.00	Individual deposits	185,661.41
Checks and other cash items	1,219.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,490.00		
Fractional currency	155.00	Due to other national banks	7,197.32
Trade dollars		Due to State banks and bankers	29.66
Specie	11,652.75		
Legal-tender notes	4,959.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	334,375.03	Total	334,375.03

Farmers' National Bank, York.

V. K. KEESEY, *President.* No. 2228. E. P. STAIR, *Cashier*

Loans and discounts	$320,530.70	Capital stock paid in	$200,000.00
Overdrafts	780.43		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	21,726.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	177,690.00
Due from approved reserve agents	8,713.03	State-bank notes outstanding	
Due from other banks and bankers	18,075.30		
Real estate, furniture, and fixtures	10,325.96	Dividends unpaid	450.00
Current expenses and taxes paid	3,311.59		
Premiums paid	11,375.00	Individual deposits	177,304.26
Checks and other cash items	1,866.89	United States deposits	45,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,540.00		
Fractional currency	191.52	Due to other national banks	6,057.65
Trade dollars		Due to State banks and bankers	754.27
Specie	27,581.50		
Legal-tender notes	4,691.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	668,982.92	Total	668,982.92

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PENNSYLVANIA.

Western National Bank, York.

ALBERT SMYSER, *President.* No. 2303. C. E. LEWIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$279,378.95	Capital stock paid in	$150,000.00
Overdrafts	845.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	31,610.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,204.82	State-bank notes outstanding	
Due from other banks and bankers	60,273.49		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	22.50
Current expenses and taxes paid	1,919.67		
Premiums paid		Individual deposits	171,915.70
Checks and other cash items	1,918.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,765.00		
Fractional currency	239.33	Due to other national banks	4,336.45
Trade dollars		Due to State banks and bankers	2,020.37
Specie	12,482.50		
Legal-tender notes	137.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	434,905.24	Total	434,905.24

York County National Bank, York.

WILLIAM S. ROLAND, *President.* No. 694. JAMES A. SCHALL, *Cashier.*

Loans and discounts	$151,205.15	Capital stock paid in	$300,000.00
Overdrafts	81.12		
U. S. bonds to secure circulation	300,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	46,620.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,434.29	National-bank notes outstanding	268,350.00
Due from approved reserve agents	12,029.62	State-bank notes outstanding	
Due from other banks and bankers	30,100.53		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	327.00
Current expenses and taxes paid	4,282.45		
Premiums paid		Individual deposits	209,854.55
Checks and other cash items	2,440.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	24.60	Due to other national banks	14,308.04
Trade dollars		Due to State banks and bankers	
Specie	24,299.00		
Legal-tender notes	5,063.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	899,459.84	Total	899,459.84

York National Bank, York.

G. E. HERSH, *President.* No. 604. G. H. SPRIGG, *Cashier.*

Loans and discounts	$661,963.41	Capital stock paid in	$500,000.00
Overdrafts	355.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	77,728.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	102,123.06	National-bank notes outstanding	45,000.00
Due from approved reserve agents	64,164.35	State-bank notes outstanding	
Due from other banks and bankers	34,806.12		
Real estate, furniture, and fixtures	19,223.30	Dividends unpaid	1,401.00
Current expenses and taxes paid	3,882.79		
Premiums paid		Individual deposits	240,337.16
Checks and other cash items	5,840.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,996.00		
Fractional currency		Due to other national banks	13,062.57
Trade dollars		Due to State banks and bankers	1,843.97
Specie	23,721.00		
Legal-tender notes	5,047.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	979,373.02	Total	979,373.02

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DELAWARE.

Delaware City National Bank, Delaware City.

CHARLES G. ASH, *President.* No. 1332. FRANCIS MCINTIRE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$93,439.07	Capital stock paid in	$60,000.00
Overdrafts	168.07		
U. S. bonds to secure circulation	60,000.00	Surplus fund	16,500.00
U. S. bonds to secure deposits		Other undivided profits	4,442.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	47,350.00
Due from approved reserve agents	13,585.55	State-bank notes outstanding	
Due from other banks and bankers	8,341.10		
Real estate, furniture, and fixtures	10,153.62	Dividends unpaid	
Current expenses and taxes paid	541.10		
Premiums paid		Individual deposits	80,723.30
Checks and other cash items	2,956.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	980.00		
Fractional currency	118.59	Due to other national banks	1,934.81
Trade dollars		Due to State banks and bankers	398.12
Specie	9,800.00		
Legal-tender notes	8,565.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	211,348.95	Total	211,348.95

First National Bank, Dover.

NATHANIEL B. SMITHERS, *President.* No. 1567. JOHN H. BATEMAN, *Cashier.*

Loans and discounts	$228,916.83	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	67,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	24,435.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	59,800.00
Due from approved reserve agents	53,696.23	State-bank notes outstanding	
Due from other banks and bankers	3,953.72		
Real estate, furniture, and fixtures	15,300.43	Dividends unpaid	
Current expenses and taxes paid	1,171.25		
Premiums paid		Individual deposits	182,513.38
Checks and other cash items	616.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,209.00		
Fractional currency	96.57	Due to other national banks	7,463.27
Trade dollars		Due to State banks and bankers	3,133.90
Specie	12,166.00		
Legal-tender notes	11,204.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,015.00		
Due from U. S. Treasurer			
Total	407,345.68	Total	407,345.68

Citizens' National Bank, Middletown.

HENRY CLAYTON, *President.* No. 1181. JOHN S. CROUCH, *Cashier.*

Loans and discounts	$162,005.73	Capital stock paid in	$80,000.00
Overdrafts			
U.S. bonds to secure circulation	80,000.00	Surplus fund	16,000.00
U.S. bonds to secure deposits		Other undivided profits	4,352.52
U.S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	72,000.00
Due from approved reserve agents	11,809.08	State-bank notes outstanding	
Due from other banks and bankers	10,568.17		
Real estate, furniture, and fixtures	18,783.36	Dividends unpaid	
Current expenses and taxes paid	1,025.18		
Premiums paid	11,500.00	Individual deposits	131,191.19
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,810.00		
Fractional currency	131.93	Due to other national banks	11,592.23
Trade dollars		Due to State banks and bankers	859.51
Specie	2,500.00		
Legal-tender notes	8,312.00	Notes and bills re-discounted	1,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,550.00		
Due from U. S. Treasurer			
Total	317,495.45	Total	317,495.45

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DELAWARE.

Peoples' National Bank, Middletown.

JAMES V. CRAWFORD, *President.* No. 3019. G. D. KELLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$103,118.03	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	51,000.00	Surplus fund	2,350.00
U. S. bonds to secure deposits		Other undivided profits	3,215.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,900.00
Due from approved reserve agents	15,571.44	State-bank notes outstanding	
Due from other banks and bankers	1,116.69		
Real estate, furniture, and fixtures	11,540.96	Dividends unpaid	45.00
Current expenses and taxes paid	947.51		
Premiums paid	8,150.00	Individual deposits	63,329.37
Checks and other cash items	41.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	356.00		
Fractional currency	59.10	Due to other national banks	8,230.80
Trade dollars		Due to State banks and bankers	447.51
Specie	4,171.60		
Legal-tender notes	5,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,295.00		
Due from U. S. Treasurer			
Total	203,518.19	Total	203,518.19

First National Bank, Milford.

JAMES M. HALL, *President.* No. 2340. JOHN B. SMITH, *Cashier.*

Loans and discounts	$270,798.61	Capital stock paid in	$60,800.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	15,524.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,495.00	National-bank notes outstanding	52,980.00
Due from approved reserve agents	46,894.49	State-bank notes outstanding	
Due from other banks and bankers	7,438.02		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	252.40		
Premiums paid		Individual deposits	261,965.17
Checks and other cash items	36.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,385.00		
Fractional currency	109.71	Due to other national banks	7,438.61
Trade dollars		Due to State banks and bankers	
Specie	19,596.10		
Legal-tender notes	6,003.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	433,708.38	Total	433,708.38

National Bank, Newark.

JOEL THOMPSON, *President.* No. 1536. GEORGE W. LINDSEY, *Cashier.*

Loans and discounts	$129,627.19	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	1,967.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,000.00	National-bank notes outstanding	38,190.00
Due from approved reserve agents	4,986.48	State-bank notes outstanding	
Due from other banks and bankers	18,196.74		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	415.00
Current expenses and taxes paid	532.56		
Premiums paid	5,219.25	Individual deposits	126,145.54
Checks and other cash items	1,661.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	990.00		
Fractional currency	127.29	Due to other national banks	2,597.40
Trade dollars		Due to State banks and bankers	39.04
Specie	10,300.00		
Legal-tender notes	1,963.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	246,354.05	Total	246,354.05

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DELAWARE.

Newport National Bank, Newport.

DAVID EASTBURN, *President.* No. 997. J. W. H. WATSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$150,475.33	Capital stock paid in	$75,000.00
Overdrafts	.....		
U. S. bonds to secure circulation	75,000.00	Surplus fund	34,500.00
U. S. bonds to secure deposits	.....	Other undivided profits	5,228.83
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	445.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	3,166.87	State-bank notes outstanding	.....
Due from other banks and bankers	3,798.35		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	189.00
Current expenses and taxes paid	1,292.95		
Premiums paid	.....	Individual deposits	67,163.80
Checks and other cash items	1,307.62	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1,285.00		
Fractional currency	58.16	Due to other national banks	2,154.18
Trade dollars	.....	Due to State banks and bankers	589.81
Specie	2,479.85		
Legal-tender notes	3,669.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	3,347.49		
Due from U. S. Treasurer	.....		
Total	252,325.62	Total	252,325.62

New Castle County National Bank, Odessa.

JOHN C. CORBIT, *President.* No. 1231. JOSEPH L. GIBSON, *Cashier.*

Loans and discounts	$131,278.49	Capital stock paid in	$75,000.00
Overdrafts	.....		
U. S. bonds to secure circulation	75,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	4,647.36
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	67,500.00
Due from approved reserve agents	1,682.54	State-bank notes outstanding	.....
Due from other banks and bankers	3,752.73		
Real estate, furniture, and fixtures	24,799.33	Dividends unpaid	.....
Current expenses and taxes paid	273.99		
Premiums paid	8,500.00	Individual deposits	56,804.78
Checks and other cash items	.....	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	2,119.00		
Fractional currency	106.58	Due to other national banks	15,824.53
Trade dollars	.....	Due to State banks and bankers	1,732.04
Specie	3,126.05		
Legal-tender notes	6,495.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer	.....		
Total	260,508.71	Total	260,508.71

First National Bank, Seaford.

DANIEL HEARN, *President.* No. 795. H. W. BAKER, *Cashier.*

Loans and discounts	$138,656.51	Capital stock paid in	$50,000.00
Overdrafts	125.52		
U. S. bonds to secure circulation	23,000.00	Surplus fund	30,000.00
U. S bonds to secure deposits	.....	Other undivided profits	5,308.93
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	20,200.00
Due from approved reserve agents	68,929.72	State-bank notes outstanding	.....
Due from other banks and bankers	5,242.86		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	70.00
Current expenses and taxes paid	925.88		
Premiums paid	.....	Individual deposits	155,553.63
Checks and other cash items	.....	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	6,456.00		
Fractional currency	90.46	Due to other national banks	6,435.96
Trade dollars	.....	Due to State banks and bankers	774.43
Specie	9,605.00		
Legal-tender notes	5,276.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	1,035.00		
Due from U. S. Treasurer	.....		
Total	268,342.95	Total	268,342.95

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DELAWARE.

Sussex National Bank, Seaford.

E. E. JACKSON, *President.* No. 3693. M. J. MORGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$67,973.99	Capital stock paid in	$50,000.00
Overdrafts	49.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,146.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	30,771.16	State-bank notes outstanding	
Due from other banks and bankers	6,538.22		
Real estate, furniture, and fixtures	3,858.43	Dividends unpaid	
Current expenses and taxes paid	679.12		
Premiums paid	1,296.87	Individual deposits	69,161.16
Checks and other cash items	59.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,855.00		
Fractional currency	37.83	Due to other national banks	4,051.28
Trade dollars		Due to State banks and bankers	40.23
Specie	3,096.65		
Legal-tender notes	7,365.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	136,642.65	Total	136,642.65

Fruit Growers' National Bank, Smyrna.

GEORGE H. RAYMOND, *President.* No. 2336. NATHANIEL F. WILDS, *Cashier.*

Loans and discounts	$215,966.84	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	3,819.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	37,411.52	State-bank notes outstanding	
Due from other banks and bankers	502.89		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	948.62		
Premiums paid		Individual deposits	147,674.53
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,254.00		
Fractional currency		Due to other national banks	4,033.43
Trade dollars		Due to State banks and bankers	
Specie	2,317.03		
Legal-tender notes	6,427.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	339,527.90	Total	339,527.90

National Bank, Smyrna.

DAVID J. CUMMINS, *President.* No. 2381. W. H. JANNEY, *Cashier.*

Loans and discounts	$236,882.74	Capital stock paid in	$100,000.00
Overdrafts	138.69		
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	4,402.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	10,129.60		
Real estate, furniture, and fixtures	12,647.48	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	124,811.93
Checks and other cash items	9.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,695.00		
Fractional currency	85.59	Due to other national banks	15,171.92
Trade dollars		Due to State banks and bankers	2,511.40
Specie	6,207.04		
Legal-tender notes	15,942.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Tota	336,987.54	Total	336,987.54

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DELAWARE.

First National Bank, Wilmington.

EDWARD BETTS, *President.* No. 473. GEORGE D. ARMSTRONG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$746,137.37	Capital stock paid in	$500,000.00
Overdrafts	75.83		
U. S. bonds to secure circulation	370,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	41,942.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	70,000.00	National-bank notes outstanding	333,000.00
Due from approved reserve agents	184,100.63	State-bank notes outstanding	
Due from other banks and bankers	23,309.85		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	2,467.50
Current expenses and taxes paid	3,568.95		
Premiums paid	51,687.50	Individual deposits	604,767.17
Checks and other cash items	11,049.05	United States deposits	37,854.91
Exchanges for clearing-house		Deposits of U.S. disbursing officers	4,171.90
Bills of other banks	18,855.00		
Fractional currency	545.94	Due to other national banks	29,547.79
Trade dollars		Due to State banks and bankers	
Specie	83,273.86		
Legal-tender notes	13,348.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	16,650.00		
Due from U. S. Treasurer	3,150.00		
Total	1,653,751.98	Total	1,653,751.98

Central National Bank, Wilmington.

SAMUEL MCCLARY, JR., *President.* No. 3395. JOHN PEOPLES, *Cashier.*

Loans and discounts	$338,100.34	Capital stock paid in	$210,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	5,859.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	52,399.48	State-bank notes outstanding	
Due from other banks and bankers	14,571.99		
Real estate, furniture, and fixtures	1,757.97	Dividends unpaid	
Current expenses and taxes paid	2,854.32		
Premiums paid	10,056.25	Individual deposits	186,153.20
Checks and other cash items		United States deposits	
Exchanges for clearing-house	2,954.52	Deposits of U.S. disbursing officers	
Bills of other banks	2,220.00		
Fractional currency	48.38	Due to other national banks	31,812.10
Trade dollars		Due to State banks and bankers	
Specie	9,423.50		
Legal tender notes	16,188.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	502,824.75	Total	502,824.75

National Bank of Delaware, Wilmington.

HENRY G. BANNING, *President.* No. 1420. HENRY BAIRD, *Cashier.*

Loans and discounts	$362,405.31	Capital stock paid in	$110,000.00
Overdrafts			
U. S. bonds to secure circulation	110,000.00	Surplus fund	115,000.00
U. S. bonds to secure deposits		Other undivided profits	21,909.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	95,225.00	National-bank notes outstanding	99,000.00
Due from approved reserve agents	35,100.35	State-bank notes outstanding	594.50
Due from other banks and bankers	11,149.18		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	540.00
Current expenses and taxes paid	4,233.55		
Premiums paid	4,000.00	Individual deposits	338,746.00
Checks and other cash items	7,619.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,605.00		
Fractional currency	270.78	Due to other national banks	18,070.36
Trade dollars		Due to State banks and bankers	798.69
Specie	28,606.20		
Legal-tender notes	13,494.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,950.00		
Due from U. S. Treasurer	5,000.00		
Total	704,659.27	Total	704,659.27

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DELAWARE.

National Bank of Wilmington and Brandywine, Wilmington.

WASHINGTON JONES, *President.* No. 1190. OTHO NOWLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$617,356.36	Capital stock paid in	$200,010.00
Overdrafts	93.52		
U. S. bonds to cure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	42,185.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	178,400.00
Due from approved reserve agents	40,311.80	State-bank notes outstanding	
Due from other banks and bankers	13,868.08		
Real estate, furniture, and fixtures	47,000.00	Dividends unpaid	3,525.80
Current expenses and taxes paid	3,926.20		
Premiums paid	13,500.00	Individual deposits	414,551.63
Checks and other cash items	5,712.83	United States deposits	
Exchanges for clearing-house	11,230.08	Deposits of U. S. disbursing officers	
Bills of other banks	10,745.00		
Fractional currency	113.87	Due to other national banks	59,022.38
Trade dollars		Due to State banks and bankers	
Specie	22,426.00		
Legal-tender notes	2,412.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	997,695.74	Total	997,695.74

Union National Bank, Wilmington.

VICTOR DU PONT, *President.* No. 1390. JOHN H. DANBY, *Cashier.*

Loans and discounts	$1,008,625.26	Capital stock paid in	$203,175.00
Overdrafts	1,140.74		
U. S. bonds to secure circulation	203,200.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	46,374.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	59,837.75	National-bank notes outstanding	178,800.00
Due from approved reserve agents	134,834.95	State-bank notes outstanding	
Due from other banks and bankers	46,222.92		
Real estate, furniture, and fixtures	52,575.94	Dividends unpaid	686.29
Current expenses and taxes paid	4,940.54		
Premiums paid	20,931.87	Individual deposits	1,039,105.96
Checks and other cash items	2,764.62	United States deposits	
Exchanges for clearing-house	18,617.79	Deposits of U. S. disbursing officers	
Bills of other banks	15,503.00		
Fractional currency	80.00	Due to other national banks	32,926.56
Trade dollars		Due to State banks and bankers	334.12
Specie	44,544.33		
Legal-tender notes	8,440.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas.	9,142.50		
Due from U. S. Treasurer			
Total	1,641,402.21	Total	1,641,402.21

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MARYLAND.

Farmers' National Bank, Annapolis.

J. WIRT RANDALL, *President.* No. 1244. LOUIS G. GASSAWAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$520,956.16	Capital stock paid in	$251,700.00
Overdrafts	1,424.80		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,340.00
U. S. bonds to secure deposits		Other undivided profits	5,688.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	59,115.00	National-bank notes outstanding	43,800.00
Due from approved reserve agents	25,739.68	State-bank notes outstanding	
Due from other banks and bankers	31,518.06		
Real estate, furniture, and fixtures	18,883.87	Dividends unpaid	6,274.07
Current expenses and taxes paid	88.93		
Premiums paid		Individual deposits	369,826.19
Checks and other cash items	159.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	364.00		
Fractional currency	49.68	Due to other national banks	25,396.15
Trade dollars		Due to State banks and bankers	3,695.99
Specie	27,629.30		
Legal-tender notes	17,052.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,490.00		
Total	756,720.87	Total	756,720.87

First National Bank, Baltimore.

JOHN W. HALL, *President.* No. 204. E. J. PENNIMAN, *Cashier.*

Loans and discounts	$1,890,485.48	Capital stock paid in	$1,110,000.00
Overdrafts	692.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	66,982.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	158,852.78	State-bank notes outstanding	
Due from other banks and bankers	81,412.83		
Real estate, furniture, and fixtures	100.00	Dividends unpaid	212.06
Current expenses and taxes paid	16,298.82		
Premiums paid	22,218.75	Individual deposits	1,148,137.81
Checks and other cash items	1,936.56	United States deposits	132,209.30
Exchanges for clearing-house	80,946.86	Deposits of U.S. disbursing officers	38,238.59
Bills of other banks	11,893.00		
Fractional currency	880.00	Due to other national banks	311,995.28
Trade dollars		Due to State banks and bankers	13,451.38
Specie	198,466.00		
Legal-tender notes	49,697.00	Notes and bills re-discounted	
U. S. certificates of deposit	50,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,116,230.30	Total	3,116,230.30

Second National Bank, Baltimore.

JOHN S. GILMAN, *President.* No. 414. JOHN H. BAWDEN, *Cashier.*

Loans and discounts	$1,453,032.35	Capital stock paid in	$500,000.00
Overdrafts	421.39		
U. S. bonds to secure circulation	500,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	108,250.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,853.40	National-bank notes outstanding	446,750.00
Due from approved reserve agents	199,162.72	State-bank notes outstanding	
Due from other banks and bankers	33,007.48		
Real estate, furniture, and fixtures		Dividends unpaid	1,481.00
Current expenses and taxes paid	23,360.68		
Premiums paid	10,000.00	Individual deposits	999,949.38
Checks and other cash items	4,263.32	United States deposits	
Exchanges for clearing-house	25,395.48	Deposits of U.S. disbursing officers	
Bills of other banks	8,958.00		
Fractional currency	50.00	Due to other national banks	186,186.05
Trade dollars		Due to State banks and bankers	1,025.26
Specie	40,880.00		
Legal-tender notes	59,760.00	Notes and bills re-discounted	
U. S. certificates of deposit	60,000.00	Bills payable	
Redemption fund with U. S. Treas.	22,500.00		
Due from U. S. Treasurer			
Total	2,493,644.82	Total	2,493,644.82

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MARYLAND.

Third National Bank, Baltimore.

WILLIAM H. CRAWFORD, *President.* No. 814. ALEX. M. CARTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$906,180.24	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,400.00
U. S. bonds to secure deposits		Other undivided profits	16,138.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,435.87	State-bank notes outstanding	
Due from other banks and bankers	39,748.00		
Real estate, furniture, and fixtures	67,681.62	Dividends unpaid	1,108.41
Current expenses and taxes paid	5,638.11		
Premiums paid	2,450.00	Individual deposits	487,204.94
Checks and other cash items		United States deposits	
Exchanges for clearing-house	28,107.61	Deposits of U.S. disbursing officers	
Bills of other banks	6,964.00		
Fractional currency	637.66	Due to other national banks	43,765.54
Trade dollars		Due to State banks and bankers	3,031.92
Specie	12,556.50		
Legal-tender notes	26,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,166,649.61	Total	1,166,649.61

Citizens' National Bank, Baltimore.

HENRY JAMES, *President.* No. 1384. J. WESLEY GUEST, *Cashier.*

Loans and discounts	$1,696,542.34	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	82,838.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	120,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	182,072.12	State-bank notes outstanding	
Due from other banks and bankers	212,339.03		
Real estate, furniture, and fixtures	27,000.00	Dividends unpaid	1,705.49
Current expenses and taxes paid	9,233.99		
Premiums paid		Individual deposits	1,567,084.43
Checks and other cash items	5,959.46	United States deposits	
Exchanges for clearing-house	100,729.33	Deposits of U.S. disbursing officers	
Bills of other banks	20,615.00		
Fractional currency		Due to other national banks	112,996.12
Trade dollars		Due to State banks and bankers	53,540.49
Specie	307,923.50		
Legal-tender notes	21,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	2,808,164.77	Total	2,808,164.77

Commercial and Farmers' National Bank, Baltimore.

G. A. VON LINGEN, *President.* No. 1303. JOHN D. EARLY, *Cashier.*

Loans and discounts	$1,049,173.04	Capital stock paid in	$512,560.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	130,000.00
U. S. bonds to secure deposits		Other undivided profits	55,692.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,572.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,662.20	State-bank notes outstanding	987.00
Due from other banks and bankers	71,715.26		
Real estate, furniture, and fixtures	49,450.23	Dividends unpaid	7,474.66
Current expenses and taxes paid	5,206.37		
Premiums paid	2,400.00	Individual deposits	724,142.35
Checks and other cash items	989.48	United States deposits	
Exchanges for clearing-house	43,612.25	Deposits of U.S. disbursing officers	
Bills of other banks	10,200.00		
Fractional currency		Due to other national banks	64,843.02
Trade dollars		Due to State banks and bankers	19,726.97
Specie	71,195.00		
Legal-tender notes	41,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	80,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,560,426.33	Total	1,560,426.33

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Drovers and Mechanics' National Bank, Baltimore.

JAMES CARROLL, *President.* No. 2499. J. D. WHEELER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1 170, 020. 62	Capital stock paid in	$300, 000. 00
Overdrafts	662. 80		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	69, 000. 00
U. S. bonds to secure deposits		Other undivided profits	48, 510. 81
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	123, 102. 45	State-bank notes outstanding	
Due from other banks and bankers	80, 859. 23		
Real estate, furniture, and fixtures	22, 232. 65	Dividends unpaid	517. 00
Current expenses and taxes paid	8, 522. 41		
Premiums paid	4, 000. 00	Individual deposits	1, 028, 570. 34
Checks and other cash items	36. 30	United States deposits	
Exchanges for clearing-house	41, 668. 78	Deposits of U. S. disbursing officers	
Bills of other banks	7, 177. 00		
Fractional currency	937. 57	Due to other national banks	192, 800. 52
Trade dollars		Due to State banks and bankers	30, 772. 42
Specie	88, 301. 28		
Legal-tender notes	75, 400. 00	Notes and bills re-discounted	
U. S. certificates of deposit	40, 000. 00	Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 715, 171. 09	Total	1, 715, 171. 09

Farmers and Merchants' National Bank, Baltimore.

JAMES SLOAN, JR., *President.* No. 1337. CHARLES H. PITTS, *Cashier.*

Loans and discounts	$1, 639, 045. 91	Capital stock paid in	$650, 000. 00
Overdrafts	4, 420. 51		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	325, 000. 00
U. S. bonds to secure deposits		Other undivided profits	68, 828. 00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	233, 297. 89	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	288, 529. 08	State-bank notes outstanding	
Due from other banks and bankers	129, 760. 69		
Real estate, furniture, and fixtures	36, 910. 00	Dividends unpaid	12, 449. 77
Current expenses and taxes paid	8, 616. 91		
Premiums paid		Individual deposits	1, 404, 611. 44
Checks and other cash items	8, 212. 13	United States deposits	
Exchanges for clearing-house	88, 787. 31	Deposits of U. S. disbursing officers	
Bills of other banks	33, 019. 00		
Fractional currency	34. 88	Due to other national banks	348, 365. 43
Trade dollars		Due to State banks and bankers	38, 692. 67
Specie	241, 200. 00		
Legal-tender notes	38, 863. 00	Notes and bills re-discounted	
U. S. certificates of deposit	90, 000. 00	Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	2, 892, 947. 31	Total	2, 892, 947. 31

Manufacturers' National Bank, Baltimore.

WILLIAM J. DICKEY, *President.* No. 2623. S. J. HINDES, *Cashier.*

Loans and discounts	$748, 889. 13	Capital stock paid in	$500, 000. 00
Overdrafts	1, 085. 19		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	14, 000. 00
U. S. bonds to secure deposits		Other undivided profits	16, 343. 39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	750. 00	National-bank notes outstanding	39, 080. 00
Due from approved reserve agents	46, 682. 78	State-bank notes outstanding	
Due from other banks and bankers	132, 833. 14		
Real estate, furniture, and fixtures	2, 500. 00	Dividends unpaid	254. 21
Current expenses and taxes paid	7, 738. 77		
Premiums paid	3, 562. 50	Individual deposits	391, 545. 80
Checks and other cash items	1, 834. 84	United States deposits	
Exchanges for clearing-house	30, 982. 33	Deposits of U. S. disbursing officers	
Bills of other banks	5, 294. 00		
Fractional currency	7. 76	Due to other national banks	76, 512. 32
Trade dollars		Due to State banks and bankers	18, 008. 22
Specie	14, 333. 50		
Legal-tender notes	7, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	1, 055, 743. 94	Total	1, 055, 743. 94

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Merchants' National Bank, Baltimore.

D. H. THOMAS, *President.* No. 1336. E. H. THOMSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,845,470.94	Capital stock paid in	$1,500,000.00
Overdrafts	9,581.22		
U. S. bonds to secure circulation	200,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	128,895.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,005.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	208,922.28	State-bank notes outstanding	
Due from other banks and bankers	147,277.36		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	1,013.11
Current expenses and taxes paid	9,744.35		
Premiums paid		Individual deposits	1,490,875.09
Checks and other cash items	8,555.13	United States deposits	185,398.58
Exchanges for clearing-house	123,316.00	Deposits of U.S. disbursing officers	
Bills of other banks	24,824.00		
Fractional currency	909.29	Due to other national banks	208,051.61
Trade dollars		Due to State banks and bankers	51,839.97
Specie	68,568.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	210,000.00	Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	4,146,073.57	Total	4,146,073.57

National Bank, Baltimore.

CHRISTIAN DEVRIES, *President.* No. 1432. J. THOMAS SMITH, *Cashier.*

Loans and discounts	$2,553,362.03	Capital stock paid in	$1,210,700.00
Overdrafts	200.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	202,429.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	82,609.14	State-bank notes outstanding	2,326.00
Due from other banks and bankers	178,487.01		
Real estate, furniture, and fixtures	75,000.00	Dividends unpaid	4,679.07
Current expenses and taxes paid	10,210.23		
Premiums paid		Individual deposits	1,437,949.05
Checks and other cash items	1,830.60	United States deposits	
Exchanges for clearing-house	73,544.35	Deposits of U.S. disbursing officers	
Bills of other banks	19,668.00		
Fractional currency	280.17	Due to other national banks	56,671.51
Trade dollars		Due to State banks and bankers	55,438.35
Specie	195,170.00		
Legal-tender notes	92,031.00	Notes and bills re-discounted	
U. S. certificates of deposit	80,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,415,193.05	Total	3,415,193.05

National Exchange Bank, Baltimore.

WILLIAM T. DIXON, *President.* No. 1109. JOB SCOTT, *Cashier.*

Loans and discounts	$1,264,839.56	Capital stock paid in	$600,000.00
Overdrafts	33.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	59,347.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	104,302.27	State-bank notes outstanding	
Due from other banks and bankers	178,449.76		
Real estate, furniture, and fixtures	112,000.00	Dividends unpaid	3,185.83
Current expenses and taxes paid	9,241.18		
Premiums paid	8,000.00	Individual deposits	746,288.33
Checks and other cash items	3,332.74	United States deposits	
Exchanges for clearing-house	81,040.60	Deposits of U.S. disbursing officers	
Bills of other banks	21,000.00		
Fractional currency	37.58	Due to other national banks	334,445.54
Trade dollars		Due to State banks and bankers	108,269.41
Specie	124,160.00		
Legal-tender notes	47,850.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,016,536.90	Total	2,016,536.90

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MARYLAND.

National Farmers and Planters' Bank, Baltimore.

EXOCH PRATT, *President.* No. 1252. RICHARD CORNELIUS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,939,264.25	Capital stock paid in	$800,000.00
Overdrafts			
U. S. bonds to secure circulation	500,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	74,953.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	437,970.00
Due from approved reserve agents	191,600.56	State-bank notes outstanding	12,485.00
Due from other banks and bankers	135,761.73		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,076.01
Current expenses and taxes paid	5,496.42		
Premiums paid		Individual deposits	1,644,179.85
Checks and other cash items		United States deposits	
Exchanges for clearing-house	120,507.14	Deposits of U.S. disbursing officers	
Bills of other banks	10,587.00		
Fractional currency	402.58	Due to other national banks	132,293.66
Trade dollars		Due to State banks and bankers	35,415.88
Specie	401,294.05		
Legal-tender notes	125,910.00	Notes and bills re-discounted	
U. S. certificates of deposit	80,000.00	Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer	4,050.00		
Total	3,538,373.73	Total	3,538,373.73

National Marine Bank, Baltimore.

J. M. LITTIG, *President.* No. 2453. JAMES V. WAGNER, *Cashier.*

Loans and discounts	$1,039,740.99	Capital stock paid in	$400,000.00
Overdrafts	13,742.67		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	24,697.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,590.01	National-bank notes outstanding	90,000.00
Due from approved reserve agents	102,644.96	State-bank notes outstanding	210.00
Due from other banks and bankers	47,328.46		
Real estate, furniture, and fixtures	68,652.02	Dividends unpaid	13,904.64
Current expenses and taxes paid	188.11		
Premiums paid		Individual deposits	850,612.86
Checks and other cash items		United States deposits	
Exchanges for clearing-house	39,170.77	Deposits of U.S. disbursing officers	
Bills of other banks	18,771.00		
Fractional currency	348.79	Due to other national banks	67,747.89
Trade dollars		Due to State banks and bankers	1,374.60
Specie	89,870.00		
Legal-tender notes	8,006.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,548,547.78	Total	1,548,547.78

National Mechanics' Bank, Baltimore.

J. B. RAMSAY, *President.* No. 1413. JAMES SCOTT, *Cashier.*

Loans and discounts	$2,232,025.59	Capital stock paid in	$1,000,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	50,864.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,455.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	122,504.55	State-bank notes outstanding	
Due from other banks and bankers	142,685.43		
Real estate, furniture, and fixtures	123,045.01	Dividends unpaid	9,398.11
Current expenses and taxes paid	10,190.08		
Premiums paid	3,734.38	Individual deposits	1,651,779.63
Checks and other cash items	11,009.64	United States deposits	
Exchanges for clearing-house	144,811.89	Deposits of U.S. disbursing officers	
Bills of other banks	7,835.00		
Fractional currency	105.00	Due to other national banks	55,961.00
Trade dollars		Due to State banks and bankers	61,681.78
Specie	28,139.50		
Legal-tender notes	59,893.00	Notes and bills re-discounted	
U. S. certificates of deposit	80,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,024,684.82	Total	3,024,684.82

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MARYLAND.

National Union Bank of Maryland, Baltimore.

WILLIAM W. TAYLOR, *President.* No. 1489. WILLIAM H. WELLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,821,595.89	Capital stock paid in	$900,000.00
Overdrafts	393.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	170,000.00
U. S. bonds to secure deposits		Other undivided profits	56,923.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,988.88	National-bank notes outstanding	45,000.00
Due from approved reserve agents	175,954.78	State-bank notes outstanding	
Due from other banks and bankers	66,379.87		
Real estate, furniture, and fixtures	101,322.46	Dividends unpaid	2,757.27
Current expenses and taxes paid	7,001.52		
Premiums paid	1,875.00	Individual deposits	1,096,266.73
Checks and other cash items	2,646.63	United States deposits	
Exchanges for clearing-house	78,406.06	Deposits of U.S. disbursing officers	
Bills of other banks	7,963.00		
Fractional currency	253.23	Due to other national banks	234,241.44
Trade dollars		Due to State banks and bankers	11,181.61
Specie	61,340.00		
Legal-tender notes	120,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,516,370.32	Total	2,516,370.32

Traders' National Bank, Baltimore.

ISAAC S. GEORGE, *President.* No. 826. CLAYTON CANNON, *Cashier.*

Loans and discounts	$553,595.33	Capital stock paid in	$230,000.00
Overdrafts	21.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	46,000.00
U. S. bonds to secure deposits		Other undivided profits	10,668.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,036.86	State-bank notes outstanding	
Due from other banks and bankers	27,706.70		
Real estate, furniture, and fixtures	32,500.00	Dividends unpaid	300.47
Current expenses and taxes paid	3,052.36		
Premiums paid	5,000.00	Individual deposits	367,155.11
Checks and other cash items	228.44	United States deposits	
Exchanges for clearing-house	29,134.30	Deposits of U.S. disbursing officers	
Bills of other banks	6,602.00		
Fractional currency	52.06	Due to other national banks	80,844.95
Trade dollars		Due to State banks and bankers	1,525.92
Specie	9,437.50		
Legal-tender notes	27,878.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	781,494.75	Total	781,494.75

Western National Bank, Baltimore.

JOSHUA G. HARVEY, *President.* No. 1325. WILLIAM H. NORRIS, *Cashier.*

Loans and discounts	$1,356,090.51	Capital stock paid in	$500,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	85,071.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	146,732.37	National-bank notes outstanding	89,100.00
Due from approved reserve agents		State-bank notes outstanding	535.00
Due from other banks and bankers	441,711.63		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,387.51
Current expenses and taxes paid	10,837.55		
Premiums paid		Individual deposits	1,151,838.05
Checks and other cash items	5,674.81	United States deposits	
Exchanges for clearing-house	62,346.36	Deposits of U.S. disbursing officers	
Bills of other banks	26,741.00		
Fractional currency	1,818.69	Due to other national banks	319,546.44
Trade dollars		Due to State banks and bankers	22,889.99
Specie	177,265.50		
Legal-tender notes	51,650.00	Notes and bills re-discounted	
U. S. certificates of deposit	20,000.00	Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	2,420,368.42	Total	2,420,368.42

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MARYLAND.

Harford National Bank, Bel Air.

E. H. WEBSTER, *President.* No. 2797. JAMES MCAFEE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$279,119.01	Capital stock paid in	$50,000.00
Overdrafts	1,114.05		
U. S. bonds to secure circulation	35,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	24,661.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40,000.00	National-bank notes outstanding	30,800.00
Due from approved reserve agents	28,350.71	State-bank notes outstanding	
Due from other banks and bankers	4,617.86		
Real estate, furniture, and fixtures	3,100.00	Dividends unpaid	147.85
Current expenses and taxes paid	1,392.67		
Premiums paid		Individual deposits	224,910.03
Checks and other cash items	239.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	98.98	Due to other national banks	34,906.53
Trade dollars		Due to State banks and bankers	6,253.07
Specie	5,607.50		
Legal-tender notes	8,844.63	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	30,000.00
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	409,179.44	Total	409,179.44

National Bank, Cambridge.

WILLIAM H. BARTON, JR., *President.* No. 2498. WILLIAM F. DRAIN, *Cashier.*

Loans and discounts	$197,085.42	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,352.99
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	1,014.75	National-bank notes outstanding	44,300.00
Due from approved reserve agents	31,570.25	State-bank notes outstanding	
Due from other banks and bankers	2,142.74		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	2,326.03		
Premiums paid		Individual deposits	191,613.29
Checks and other cash items	39.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	685.00		
Fractional currency	6.95	Due to other national banks	3,706.12
Trade dollars		Due to State banks and bankers	54.29
Specie	9,565.10		
Legal-tender notes	7,341.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	308,026.69	Total	308,026.69

Centreville National Bank of Maryland, Centreville.

WILLIAM MCKENNEY, *President.* No. 2341. J. F. ROLPH, *Cashier.*

Loans and discounts	$223,303.10	Capital stock paid in	$75,000.00
Overdrafts	337.87		
U. S. bonds to secure circulation	75,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	17,852.59
U. S. bonds on band			
Other stocks, bonds, and mortgages		National-bank notes outstanding	65,600.00
Due from approved reserve agents	33,817.15	State-bank notes outstanding	
Due from other banks and bankers	2,652.55		
Real estate, furniture, and fixtures	9,026.86	Dividends unpaid	251.50
Current expenses and taxes paid	1,742.57		
Premiums paid		Individual deposits	139,059.83
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,923.00		
Fractional currency	89.00	Due to other national banks	24,496.05
Trade dollars		Due to State banks and bankers	1,521.43
Specie	7,814.30		
Legal-tender notes	11,240.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	835.00		
Due from U. S. Treasurer			
Total	367,781.40	Total	367,781.40

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Queen Anne's National Bank, Centreville.

THOMAS J. KEATING, *President.* No. 3205. JAMES WOOTERS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$114,426.50	Capital stock paid in	$75,000.00
Overdrafts	111.04		
U. S. bonds to secure circulation	19,000.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	3,590.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,100.00
Due from approved reserve agents	2,888.94	State-bank notes outstanding	
Due from other banks and bankers	351.77		
Real estate, furniture, and fixtures	8,155.00	Dividends unpaid	426.00
Current expenses and taxes paid	999.90		
Premiums paid	1,600.00	Individual deposits	51,061.01
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	440.00		
Fractional currency	1.46	Due to other national banks	2,618.54
Trade dollars		Due to State banks and bankers	2,172.06
Specie	2,461.30		
Legal-tender notes	3,977.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	855.00		
Due from U. S. Treasurer			
Total	155,267.91	Total	155,267.91

Chestertown National Bank, Chestertown.

CHARLES T. WESTCOTT, *President.* No. 3305. JOSEPH PETERSON, *Cashier.*

Loans and discounts	$176,568.21	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,325.00
U. S. bonds to secure deposits		Other undivided profits	9,889.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	67,905.20	State-bank notes outstanding	
Due from other banks and bankers	96,540.30		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	1,254.12		
Premiums paid	1,437.50	Individual deposits	345,496.99
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,195.00		
Fractional currency	128.99	Due to other national banks	3,210.21
Trade dollars		Due to State banks and bankers	396.68
Specie	32,036.85		
Legal-tender notes	11,752.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	411,318.17	Total	411,318.17

First National Bank, Cumberland.

ROBERT SHRIVER, *President.* No. 381. J. L. GRIFFITH, *Cashier.*

Loans and discounts	$190,366.29	Capital stock paid in	$100,000.00
Overdrafts	106.71		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	27,843.12
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	60,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	42,717.96	State-bank notes outstanding	
Due from other banks and bankers	92,935.54		
Real estate, furniture, and fixtures	25,640.64	Dividends unpaid	
Current expenses and taxes paid	5,028.52		
Premiums paid	20,361.04	Individual deposits	433,036.95
Checks and other cash items	2,025.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,270.00		
Fractional currency	211.93	Due to other national banks	4,052.34
Trade dollars		Due to State banks and bankers	3,817.94
Specie	40,383.55		
Legal-tender notes	70,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	2,202.48		
Total	708,750.35	Total	708,750.35

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Second National Bank, Cumberland.

LLOYD LOWNDES, *President.* No. 1519. DANIEL ANNAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$543,332.10	Capital stock paid in	$100,000.00
Overdrafts	15,132.64		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	27,626.66
U. S. bonds on hand	21,600.00		
Other stocks, bonds, and mortgages	131,500.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	65,880.51	State-bank notes outstanding	
Due from other banks and bankers	96,460.68		
Real estate, furniture, and fixtures	8,632.63	Dividends unpaid	
Current expenses and taxes paid	4,883.02		
Premiums paid	7,798.68	Individual deposits	754,531.99
Checks and other cash items	34,946.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,175.00		
Fractional currency	934.42	Due to other national banks	5,598.94
Trade dollars		Due to State banks and bankers	2,241.09
Specie	30,323.00		
Legal-tender notes	9,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	1,079,998.68	Total	1,079,998.68

Third National Bank, Cumberland.

WILLIAM E. WEBER, *President.* No. 2416. JOHN SCHILLING, *Cashier.*

Loans and discounts	$158,136.54	Capital stock paid in	$100,000.00
Overdrafts	82.35		
U. S. bonds to secure circulation	100,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	7,504.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	78,000.00	National-bank notes outstanding	89,100.00
Due from approved reserve agents	17,314.03	State-bank notes outstanding	
Due from other banks and bankers	24,605.85		
Real estate, furniture, and fixtures	5,040.82	Dividends unpaid	953.47
Current expenses and taxes paid	2,387.23		
Premiums paid	6,680.00	Individual deposits	196,885.78
Checks and other cash items	1,630.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,120.00		
Fractional currency	140.04	Due to other national banks	457.89
Trade dollars		Due to State banks and bankers	1,039.11
Specie	12,087.70		
Legal-tender notes	8,216.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	419,940.72	Total	419,940.72

Denton National Bank, Denton.

PHILIP W. DOWNES, *President.* No. 2547. RICHARD T. CARTER, *Cashier.*

Loans and discounts	$92,401.02	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,510.00
U. S. bonds to secure deposits		Other undivided profits	6,951.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,975.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	41,325.85	State-bank notes outstanding	
Due from other banks and bankers	2,180.95		
Real estate, furniture, and fixtures	9,875.92	Dividends unpaid	
Current expenses and taxes paid	1,209.96		
Premiums paid	2,555.00	Individual deposits	105,220.55
Checks and other cash items	65.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	210.00		
Fractional currency	50.38	Due to other national banks	8,685.41
Trade dollars		Due to State banks and bankers	195.59
Specie	8,005.00		
Legal-tender notes	8,759.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	700.00		
Total	223,563.49	Total	223,563.49

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Easton National Bank of Maryland, Easton.

ISAAC L. ADKINS, *President.* No. 1434. RICHARD THOMAS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$426,178.75	Capital stock paid in	$200,000.00
Overdrafts	1,439.40		
U. S. bonds to secure circulation	200,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	21,067.06
U. S. bonds on hand	45,000.00		
Other stocks, bonds, and mortgages	2,686.44	National-bank notes outstanding	180,000.00
Due from approved reserve agents	60,616.86	State-bank notes outstanding	
Due from other banks and bankers	23,954.25		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	2,188.58
Current expenses and taxes paid	7,171.94		
Premiums paid	9,072.50	Individual deposits	327,483.55
Checks and other cash items	1,846.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,133.00		
Fractional currency	145.23	Due to other national banks	8,626.93
Trade dollars		Due to State banks and bankers	1,654.90
Specie	30,471.65		
Legal-tender notes	28,405.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	7,900.00		
Due from U. S. Treasurer			
Total	861,021.02	Total	861,021.02

National Bank, Elkton.

JACOB TOME, *President.* No. 1236. CHARLES B. FINLEY, *Cashier.*

Loans and discounts	$251,492.59	Capital stock paid in	$50,000.00
Overdrafts	478.39		
U. S. bonds to secure circulation	21,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	11,236.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	18,900.00
Due from approved reserve agents	17,726.20	State-bank notes outstanding	
Due from other banks and bankers	1,222.23		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	2,048.05		
Premiums paid		Individual deposits	239,525.86
Checks and other cash items	22.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,690.00		
Fractional currency	113.99	Due to other national banks	9,065.15
Trade dollars		Due to State banks and bankers	
Specie	24,152.55		
Legal-tender notes	9,856.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	945.00		
Due from U. S. Treasurer			
Total	353,727.88	Total	353,727.88

Patapsco National Bank, Ellicott City.

SAMUEL K. GEORGE, *President.* No. 3585. JOHN F. MCMULLEN, *Cashier.*

Loans and discounts	$108,986.46	Capital stock paid in	$50,000.00
Overdrafts	69.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,927.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,166.66	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,412.27	Dividends unpaid	
Current expenses and taxes paid	864.84		
Premiums paid	1,289.31	Individual deposits	110,062.36
Checks and other cash items	997.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,940.00		
Fractional currency	11.35	Due to other national banks	4,557.58
Trade dollars		Due to State banks and bankers	
Specie	3,995.85		
Legal-tender notes	7,001.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	179,797.10	Total	179,797.10

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MARYLAND.

First National Bank, Frederick.

THOMAS GORSUCH, *President.* No. 1589. THOMAS M. MARKELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$296,686.61	Capital stock paid in	$100,000.00
Overdrafts	5,747.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,448.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,601.29	State-bank notes outstanding	
Due from other banks and bankers	3,579.84		
Real estate, furniture, and fixtures	27,000.00	Dividends unpaid	78.40
Current expenses and taxes paid	810.95		
Premiums paid	2,730.00	Individual deposits	250,913.20
Checks and other cash items	1,120.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	295.00		
Fractional currency	240.62	Due to other national banks	5,773.42
Trade dollars		Due to State banks and bankers	2,567.15
Specie	40,461.59		
Legal-tender notes	3,382.00	Notes and bills re-discounted	14,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	422,280.84	Total	422,280.84

Central National Bank, Frederick.

CHARLES W. ROSS, *President.* No. 1138. HENRY WILLIAMS, *Cashier.*

Loans and discounts	$283,091.28	Capital stock paid in	$200,000.00
Overdrafts	2,814.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	5,577.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	42,660.00
Due from approved reserve agents	34,022.33	State-bank notes outstanding	
Due from other banks and bankers	10,903.28		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	7,586.98
Current expenses and taxes paid	105.26		
Premiums paid	7,000.00	Individual deposits	150,134.06
Checks and other cash items	742.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,065.00		
Fractional currency	420.90	Due to other national banks	2,083.58
Trade dollars		Due to State banks and bankers	451.93
Specie	24,868.15		
Legal-tender notes	12,210.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	448,493.87	Total	448,493.87

Citizens' National Bank, Frederick.

JOSEPH D. BAKER, *President.* No. 3476. D. T. LAKIN, *Cashier.*

Loans and discounts	$354,948.49	Capital stock paid in	$100,000.00
Overdrafts	443.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	5,341.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	72,311.28	National-bank notes outstanding	22,500.00
Due from approved reserve agents	72,900.44	State-bank notes outstanding	
Due from other banks and bankers	2,900.28		
Real estate, furniture, and fixtures	42,344.17	Dividends unpaid	132.00
Current expenses and taxes paid	2,071.80		
Premiums paid	6,550.00	Individual deposits	477,868.12
Checks and other cash items	473.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	305.00		
Fractional currency	53.40	Due to other national banks	6,213.72
Trade dollars		Due to State banks and bankers	
Specie	10,682.15		
Legal-tender notes	25,947.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	618,055.63	Total	618,055.63

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MARYLAND.

Farmers and Mechanics' National Bank, Frederick.

CHARLES E. TRAIL, *President.* No. 1267. SAMUEL NIXDORFF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$229,047.61	Capital stock paid in	$125,000.00
Overdrafts	7,061.79		
U. S. bonds to secure circulation	35,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,766.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,700.00	National-bank notes outstanding	31,500.00
Due from approved reserve agents	1,512.47	State-bank notes outstanding	
Due from other banks and bankers	5,624.62		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	900.01
Current expenses and taxes paid	2,908.37		
Premiums paid		Individual deposits	138,003.63
Checks and other cash items	1,964.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,035.00		
Fractional currency		Due to other national banks	1,043.09
Trade dollars		Due to State banks and bankers	468.99
Specie	20,482.86		
Legal-tender notes	7,770.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer			
Total	343,681.95	Total	343,681.95

Frederick County National Bank, Frederick.

W. IRVING PARSONS, *President.* No. 1449. PERRY B. MCCLEERY, *Cashier.*

Loans and discounts	$138,745.34	Capital stock paid in	$150,000.00
Overdrafts	2,429.67		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,654.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,570.56	National-bank notes outstanding	89,300.00
Due from approved reserve agents	11,310.53	State-bank notes outstanding	
Due from other banks and bankers	22,748.92		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	1,881.55
Current expenses and taxes paid	2,792.98		
Premiums paid	4,857.88	Individual deposits	87,283.60
Checks and other cash items	3,527.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,270.00		
Fractional currency	115.00	Due to other national banks	1,404.39
Trade dollars		Due to State banks and bankers	982.76
Specie	17,590.16		
Legal-tender notes	20,928.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	120.45		
Total	385,507.00	Total	385,507.00

First National Bank, Hagerstown.

GEORGE SCHLEY, *President.* No. 1431. JOHN D. NEWCOMER, *Cashier.*

Loans and discounts	$200,299.00	Capital stock paid in	$100,000.00
Overdrafts	963.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	80,000.00	Other undivided profits	7,578.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	97,525.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	62,450.85	State-bank notes outstanding	
Due from other banks and bankers	2,388.94		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	2,013.90
Current expenses and taxes paid	1,551.50		
Premiums paid	12,000.00	Individual deposits	265,279.12
Checks and other cash items	5,680.45	United States deposits	80,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,840.00		
Fractional currency	17.42	Due to other national banks	5,290.87
Trade dollars		Due to State banks and bankers	
Specie	8,821.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	522,662.16	Total	522,662.16

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MARYLAND.

First National Bank, Havre de Grace.

ARTHUR VOSBURG, *President.* No. 3010. R. K. VANNEMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$324,737.95	Capital stock paid in	$60,000.00
Overdrafts	74.57		
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,500.00
U. S. bonds to secure deposits		Other undivided profits	18,487.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	72,819.38	State-bank notes outstanding	
Due from other banks and bankers	609.70		
Real estate, furniture, and fixtures	8,600.00	Dividends unpaid	
Current expenses and taxes paid	1,137.40		
Premiums paid	2,800.00	Individual deposits	327,805.54
Checks and other cash items	1,079.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	226.80	Due to other national banks	15,173.17
Trade dollars		Due to State banks and bankers	302.60
Specie	3,675.95		
Legal-tender notes	13,512.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	450,268.40	Total	450,268.40

First National Bank, New Windsor.

THOMAS F. SHEPHERD, *President.* No. 747. NATHAN H. BAILE, *Cashier.*

Loans and discounts	$81,869.73	Capital stock paid in	$55,000.00
Overdrafts	1,908.83		
U. S. bonds to secure circulation	55,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	5,915.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,090.50	National-bank notes outstanding	49,500.00
Due from approved reserve agents	908.99	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,300.00	Dividends unpaid	732.00
Current expenses and taxes paid	835.55		
Premiums paid	8,200.00	Individual deposits	57,990.62
Checks and other cash items	46.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,765.00		
Fractional currency	37.56	Due to other national banks	6,597.88
Trade dollars		Due to State banks and bankers	760.63
Specie	8,031.00		
Legal-tender notes	11,278.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,475.00		
Due from U. S. Treasurer	750.00		
Total	187,496.48	Total	187,496.48

Cecil National Bank, Port Deposit.

JACOB TOME, *President.* No. 1211. R. C. HOPKINS, *Cashier.*

Loans and discounts	$433,138.15	Capital stock paid in	$100,000.00
Overdrafts	612.55		
U. S. bonds to secure circulation	25,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	18,927.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,533.59	State-bank notes outstanding	
Due from other banks and bankers	6,886.65		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	2,973.61		
Premiums paid		Individual deposits	248,545.20
Checks and other cash items	175.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30.00		
Fractional currency	56.22	Due to other national banks	21,288.19
Trade dollars		Due to State banks and bankers	438.11
Specie	7,429.85		
Legal-tender notes	8,708.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	531,698.76	Total	531,698.76

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National Bank, Rising Sun.

H. H. HAINES, *President.* No. 2481. J. D. HAINES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$187,721.66	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	10,657.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,912.16	State-bank notes outstanding	
Due from other banks and bankers	7,267.99		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	
Current expenses and taxes paid	2,598.81		
Premiums paid	7,000.00	Individual deposits	187,035.73
Checks and other cash items	1,585.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10.00		
Fractional currency	37.20	Due to other national banks	4,277.17
Trade dollars		Due to State banks and bankers	68.31
Specie	8,239.09		
Legal-tender notes	4,417.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	309,538.95	Total	309,538.95

Montgomery County National Bank, Rockville.

JOSEPH D. BAKER, *President.* No. 3187. R. L. STOKES, *Cashier.*

Loans and discounts	$199,552.08	Capital stock paid in	$50,000.00
Overdrafts	264.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,500.00
U. S. bonds to secure deposits		Other undivided profits	3,858.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,250.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	26,550.14	State-bank notes outstanding	
Due from other banks and bankers	5,023.36		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	108.00
Current expenses and taxes paid	1,552.63		
Premiums paid		Individual deposits	193,994.17
Checks and other cash items	398.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	45.00		
Fractional currency	56.71	Due to other national banks	5,862.36
Trade dollars		Due to State banks and bankers	5,400.20
Specie	10,530.10		
Legal-tender notes	7,688.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	280,973.10	Total	280,973.10

Salisbury National Bank, Salisbury.

ELIHU E. JACKSON, *President.* No. 3250. JOHN H. WHITE, *Cashier.*

Loans and discounts	$160,428.03	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,416.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	109,221.89	State-bank notes outstanding	
Due from other banks and bankers	9,549.59		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	1,388.35		
Premiums paid	2,032.77	Individual deposits	222,817.33
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,250.00		
Fractional currency	18.94	Due to other national banks	16,547.98
Trade dollars		Due to State banks and bankers	2,040.83
Specie	7,194.50		
Legal-tender notes	5,926.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	320,072.37	Total	320,072.37

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First National Bank, Snow Hill.

JOHN W. SMITH, *President.* No. 3783. I. T. MATTHEWS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$10,791.17	Capital stock paid in	$30,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	221.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	23,400.74		
Real estate, furniture, and fixtures	4,740.52	Dividends unpaid	
Current expenses and taxes paid	62.75		
Premiums paid	3,468.75	Individual deposits	34,941.74
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	920.00		
Fractional currency	6.14	Due to other national banks	1,298.33
Trade dollars		Due to State banks and bankers	448.89
Specie	3,656.50		
Legal-tender notes	6,801.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	66,910.07	Total	66,910.07

Towson National Bank, Towson.

JOHN G. COCKEY, *President.* No. 3588. JOHN CROWTHER, JR., *Cashier.*

Loans and discounts	$87,525.23	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	105.48
U. S. bonds to secure deposits		Other undivided profits	4,930.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,484.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,136.10	Dividends unpaid	
Current expenses and taxes paid	1,464.46		
Premiums paid	4,921.89	Individual deposits	72,231.18
Checks and other cash items	103.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	235.00		
Fractional currency	21.62	Due to other national banks	1,243.65
Trade dollars		Due to State banks and bankers	658.80
Specie	795.80		
Legal-tender notes	3,231.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	174,169.15	Total	174,169.15

First National Bank, Westminster.

GRANVILLE S. HAINES, *President.* No. 742. GEORGE R. GEHR, *Cashier.*

Loans and discounts	$236,576.80	Capital stock paid in	$125,000.00
Overdrafts	7,341.98		
U. S. bonds to secure circulation	32,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	10,145.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	54,978.75	National-bank notes outstanding	28,800.00
Due from approved reserve agents	2,664.52	State-bank notes outstanding	
Due from other banks and bankers	3,425.14		
Real estate, furniture, and fixtures	25,627.88	Dividends unpaid	1,299.11
Current expenses and taxes paid	1,707.21		
Premiums paid		Individual deposits	157,221.39
Checks and other cash items	1,643.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2.00		
Fractional currency	79.85	Due to other national banks	17,376.15
Trade dollars		Due to State banks and bankers	3,957.89
Specie	7,951.10		
Legal-tender notes	13,416.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,385.09		
Due from U. S. Treasurer			
Total	388,800.21	Total	388,800.21

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Farmers and Mechanics' National Bank, Westminster.

JOSEPH SHAEFFER, *President.* No. 1526. WILLIAM A. CUNNINGHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$99,442.33	Capital stock paid in	$50,000.00
Overdrafts	904.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,199.00
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	4,700.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,462.33	State-bank notes outstanding	
Due from other banks and bankers	5,921.01		
Real estate, furniture, and fixtures	8,800.00	Dividends unpaid	778.90
Current expenses and taxes paid	573.82		
Premiums paid	3,575.00	Individual deposits	77,133.78
Checks and other cash items	11.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	520.00		
Fractional currency	60.60	Due to other national banks	1,036.43
Trade dollars		Due to State banks and bankers	2,931.31
Specie	7,097.00		
Legal-tender notes	3,199.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	150,329.42	Total	150,329.42

Union National Bank, Westminster.

JOHN K. LONGWELL, *President.* No. 1596. JOSHUA W. HERING, *Cashier.*

Loans and discounts	$189,831.69	Capital stock paid in	$100,000.00
Overdrafts	2,853.33		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,817.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	62,653.42	National-bank notes outstanding	45,000.00
Due from approved reserve agents	11,191.58	State-bank notes outstanding	
Due from other banks and bankers	4,755.20		
Real estate, furniture, and fixtures	13,500.00	Dividends unpaid	1,176.50
Current expenses and taxes paid	1,699.09		
Premiums paid		Individual deposits	166,674.48
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,005.00		
Fractional currency	43.37	Due to other national banks	10,069.35
Trade dollars		Due to State banks and bankers	762.81
Specie	11,515.37		
Legal-tender notes	12,103.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	362,501.05	Total	362,501.05

Washington County National Bank, Williamsport.

JOHN FINDLAY, *President.* No. 1551. J. L. MOTTER, *Cashier.*

Loans and discounts	$110,380.23	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,622.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,000.00	National-bank notes outstanding	87,780.00
Due from approved reserve agents	4,611.05	State-bank notes outstanding	
Due from other banks and bankers	1,019.06		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	1,084.79
Current expenses and taxes paid	2,213.69		
Premiums paid	15,500.00	Individual deposits	46,007.29
Checks and other cash items	37.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	80.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	6,279.93
Specie	7,419.00		
Legal-tender notes	5,654.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,960.00		
Due from U. S. Treasurer			
Total	272,374.37	Total	272,374.37

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DISTRICT OF COLUMBIA.

Farmers and Mechanics' National Bank, Georgetown.

HENRY W. SWEENEY, *President.* No. 1928. WILLIAM LAIRD, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$346,726.45	Capital stock paid in	$252,000.00
Overdrafts	475.98		
U. S. bonds to secure circulation	250,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	63,238.97
U. S. bonds on hand	151,200.00		
Other stocks, bonds, and mortgages	192,930.00	National-bank notes outstanding	194,130.00
Due from approved reserve agents	81,594.63	State-bank notes outstanding	
Due from other banks and bankers	11,778.04		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	3,080.00
Current expenses and taxes paid	3,573.76		
Premiums paid	32,357.18	Individual deposits	805,809.96
Checks and other cash items	6,736.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,046.00		
Fractional currency	25.14	Due to other national banks	6,867.99
Trade dollars		Due to State banks and bankers	365.01
Specie	168,658.75		
Legal-tender notes	105,140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	1,385,491.93	Total	1,385,491.93

Second National Bank, Washington.

MATTHEW G. EMERY, *President.* No. 2038. HENRY C. SWAIN, *Cashier.*

Loans and discounts	$573,786.41	Capital stock paid in	$225,000.00
Overdrafts	731.06		
U. S. bonds to secure circulation	80,000.00	Surplus fund	38,000.00
U. S. bonds to secure deposits		Other undivided profits	28,770.71
U. S. bonds on hand	25,750.00		
Other stocks, bonds, and mortgages	7,114.86	National-bank notes outstanding	71,425.00
Due from approved reserve agents	31,338.83	State-bank notes outstanding	
Due from other banks and bankers	20,748.39		
Real estate, furniture, and fixtures	111,800.00	Dividends unpaid	1,514.50
Current expenses and taxes paid	4,943.35		
Premiums paid	8,293.17	Individual deposits	699,713.24
Checks and other cash items	5,322.29	United States deposits	
Exchanges for clearing-house	7,567.64	Deposits of U.S. disbursing officers	
Bills of other banks	1,358.00		
Fractional currency	222.32	Due to other national banks	2,271.09
Trade dollars		Due to State banks and bankers	4,205.78
Specie	119,824.00		
Legal-tender notes	68,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,600.00		
Due from U. S. Treasurer			
Total	1,070,900.32	Total	1,070,900.32

Central National Bank, Washington.

SAMUEL NORMENT, *President.* No. 2382. JOHN A. RUFF, *Cashier.*

Loans and discounts	$609,844.71	Capital stock paid in	$100,000.00
Overdrafts	149.92		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,346.03
U. S. bonds on hand	100,000.00		
Other stocks, bonds, and mortgages	598.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	76,714.26	State-bank notes outstanding	
Due from other banks and bankers	29,590.38		
Real estate, furniture, and fixtures	123,020.70	Dividends unpaid	
Current expenses and taxes paid	4,577.57		
Premiums paid	22,663.69	Individual deposits	1,033,909.02
Checks and other cash items	13,571.93	United States deposits	
Exchanges for clearing-house	10,292.55	Deposits of U.S. disbursing officers	
Bills of other banks	1,375.00		
Fractional currency	23.12	Due to other national banks	4,980.78
Trade dollars		Due to State banks and bankers	
Specie	86,348.00		
Legal-tender notes	150,466.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	37,500.00
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,333,735.83	Total	1,333,735.83

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DISTRICT OF COLUMBIA.

Citizens' National Bank, Washington.

JOHN A. J. CRESWELL, *President.* No. 1893. THOMAS C. PEARSALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$507,972.72	Capital stock paid in	$300,000.00
Overdrafts	1,570.00		
U. S. bonds to secure circulation	150,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	19,048.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	135,000.00
Due from approved reserve agents	30,801.31	State-bank notes outstanding	
Due from other banks and bankers	40,311.47		
Real estate, furniture, and fixtures	99,583.94	Dividends unpaid	945.00
Current expenses and taxes paid	2,597.04		
Premiums paid		Individual deposits	499,040.32
Checks and other cash items	9,308.85	United States deposits	
Exchanges for clearing-house	9,937.04	Deposits of U.S. disbursing officers	
Bills of other banks	810.00		
Fractional currency	1,056.02	Due to other national banks	19,647.67
Trade dollars		Due to State banks and bankers	4,938.97
Specie	71,881.00		
Legal-tender notes	58,041.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	990,620.39	Total	990,620.39

Columbia National Bank, Washington.

BRAINARD H. WARNER, *President.* No. 3625. E. S. PARKER, *Cashier.*

Loans and discounts	$410,920.90	Capital stock paid in	$250,000.00
Overdrafts	59.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,203.75
U. S. bonds to secure deposits		Other undivided profits	5,856.66
U. S. bonds on hand	16,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	59,948.26	State-bank notes outstanding	
Due from other banks and bankers	14,968.63		
Real estate, furniture, and fixtures	50,779.34	Dividends unpaid	
Current expenses and taxes paid	4,273.88		
Premiums paid	7,016.15	Individual deposits	406,335.17
Checks and other cash items	5,867.04	United States deposits	
Exchanges for clearing-house	5,495.58	Deposits of U.S. disbursing officers	
Bills of other banks	4,073.00		
Fractional currency	121.34	Due to other national banks	1,987.59
Trade dollars		Due to State banks and bankers	20.41
Specie	41,126.00		
Legal-tender notes	62,504.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	25,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	735,403.58	Total	735,403.58

National Bank, Washington.

EDWARD TEMPLE, *President.* No. 3425. CHARLES A. JAMES, *Cashier.*

Loans and discounts	$735,717.13	Capital stock paid in	$200,000.00
Overdrafts	1,088.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	39,322.01
U. S. bonds on hand	402,500.00		
Other stocks, bonds, and mortgages	84,750.00	National-bank notes outstanding	
Due from approved reserve agents	267,831.13	State-bank notes outstanding	
Due from other banks and bankers	107,582.82		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	
Current expenses and taxes paid	5,832.97		
Premiums paid	62,550.00	Individual deposits	1,876,750.52
Checks and other cash items	25,223.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,958.00		
Fractional currency	2,788.25	Due to other national banks	10,546.62
Trade dollars		Due to State banks and bankers	2,579.45
Specie	360,752.00		
Legal-tender notes	48,624.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	2,209,198.60	Total	2,209,198.60

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DISTRICT OF COLUMBIA.

National Bank of the Republic, Washington.

DANIEL B. CLARK, *President.* No. 875. CHARLES S. BRADLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$480,492.54	Capital stock paid in	$200,000.00
Overdrafts	1,203.91		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	43,485.11
U. S. bonds on hand	100,050.00		
Other stocks, bonds, and mortgages	72,407.60	National-bank notes outstanding	178,650.00
Due from approved reserve agents	76,876.60	State-bank notes outstanding	.....
Due from other banks and bankers	43,060.97		
Real estate, furniture, and fixtures	83,908.52	Dividends unpaid	.....
Current expenses and taxes paid	6,690.66		
Premiums paid	31,025.00	Individual deposits	865,801.82
Checks and other cash items	15,482.39	United States deposits	53,965.95
Exchanges for clearing-house	11,902.45	Deposits of U.S. disbursing officers	.....
Bills of other banks	11,174.00		
Fractional currency	767.21	Due to other national banks	39,654.61
Trade dollars	.....	Due to State banks and bankers	4,649.36
Specie	136,455.00		
Legal-tender notes	105,710.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer	.....		
Total	1,486,206.85	Total	1,486,206.85

National Metropolitan Bank, Washington.

JOHN W. THOMPSON, *President.* No. 1069. GEORGE H. B. WHITE, *Cashier.*

Loans and discounts	$704,189.13	Capital stock paid in	$300,000.00
Overdrafts	384.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	29,499.22
U. S. bonds on hand	200,100.00		
Other stocks, bonds, and mortgages	191,263.16	National-bank notes outstanding	14,820.00
Due from approved reserve agents	105,526.14	State-bank notes outstanding	.....
Due from other banks and bankers	17,297.90		
Real estate, furniture, and fixtures	68,500.00	Dividends unpaid	388.50
Current expenses and taxes paid	5,873.34		
Premiums paid	55,802.50	Individual deposits	1,084,284.28
Checks and other cash items	9,355.77	United States deposits	.....
Exchanges for clearing-house	14,017.69	Deposits of U.S. disbursing officers	.....
Bills of other banks	4,414.00		
Fractional currency	2,994.19	Due to other national banks	81,343.81
Trade dollars	.....	Due to State banks and bankers	22,881.93
Specie	128,948.00		
Legal-tender notes	93,751.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	80,000.00	Bills payable	.....
Redemption fund with U. S. Treas	741.00		
Due from U. S. Treasurer	59.00		
Total	1,733,217.74	Total	1,733,217.74

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VIRGINIA.

First National Bank, Alexandria.

S. FERGUSON BEACH, *President.* No. 651. CHARLES R. HOOFF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$343,560.39	Capital stock paid in	$100,000.00
Overdrafts	900.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	27,385.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	121,393.37	National-bank notes outstanding	90,000.00
Due from approved reserve agents	83,165.03	State-bank notes outstanding	
Due from other banks and bankers	12,985.74		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	5,553.09		
Premiums paid	18,000.00	Individual deposits	479,360.14
Checks and other cash items	10,294.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency	16.48	Due to other national banks	26,292.23
Trade dollars		Due to State banks and bankers	6,865.71
Specie	24,100.00		
Legal-tender notes	8,385.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	550.00		
Total	749,903.22	Total	749,903.22

Citizens' National Bank, Alexandria.

JOHN B. SMOOT, *President.* No. 1716. WILLIAM H. LAMBERT, *Cashier.*

Loans and discounts	$184,520.33	Capital stock paid in	$100,000.00
Overdrafts	1,371.95		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	24,798.74
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	61,735.62	National-bank notes outstanding	27,000.00
Due from approved reserve agents	67,589.17	State-bank notes outstanding	
Due from other banks and bankers	9,864.69		
Real estate, furniture, and fixtures	9,700.00	Dividends unpaid	
Current expenses and taxes paid	2,057.93		
Premiums paid	9,100.00	Individual deposits	240,048.92
Checks and other cash items	2,916.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,410.00		
Fractional currency	29.65	Due to other national banks	12,935.74
Trade dollars		Due to State banks and bankers	10,743.19
Specie	4,252.00		
Legal-tender notes	43,629.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	435,526.59	Total	435,526.59

People's National Bank, Charlottesville.

P. T. W. DUKE, *President.* No. 2594. C. H. HARMAN, *Cashier.*

Loans and discounts	$193,152.92	Capital stock paid in	$50,000.00
Overdrafts	2,329.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	4,869.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,750.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,643.95	State-bank notes outstanding	
Due from other banks and bankers	19,369.94		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	2,192.56		
Premiums paid	1,218.75	Individual deposits	201,864.05
Checks and other cash items	623.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,820.00		
Fractional currency	56.28	Due to other national banks	11,578.19
Trade dollars		Due to State banks and bankers	1,258.10
Specie	35,661.00		
Legal-tender notes	20,940.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	310,820.01	Total	310,820.01

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VIRGINIA.

Farmers' National Bank, Culpeper.

LEWIS P. NELSON, *President.* No. 3570. C. J. RIXEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$67,392.32	Capital stock paid in	$50,000.00
Overdrafts	20.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	177.50
U. S. bonds to secure deposits		Other undivided profits	1,924.66
U. S. bonds on hand	4,200.00		
Other stocks, bonds, and mortgages	13,004.23	National-bank notes outstanding	9,650.00
Due from approved reserve agents	2,952.00	State-bank notes outstanding	
Due from other banks and bankers	24,348.83		
Real estate, furniture, and fixtures	1,129.54	Dividends unpaid	30.00
Current expenses and taxes paid	751.90		
Premiums paid	4,661.62	Individual deposits	77,294.04
Checks and other cash items	96.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,065.00		
Fractional currency	29.64	Due to other national banks	6,001.25
Trade dollars	1.20	Due to State banks and bankers	1,263.99
Specie	8,163.73		
Legal-tender notes	5,462.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	146,341.44	Total	146,341.44

Planters' National Bank, Danville.

W. F. CHEEK, *President.* No. 1985. W. H. WHITE, *Cashier.*

Loans and discounts	$324,004.85	Capital stock paid in	$100,000.00
Overdrafts	4,805.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	26,412.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	44,760.16	State-bank notes outstanding	
Due from other banks and bankers	63,066.51		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	2,276.14		
Premiums paid		Individual deposits	302,803.94
Checks and other cash items	1,596.29	United States deposits	45,300.48
Exchanges for clearing-house		Deposits of U.S. disbursing officers	462.58
Bills of other banks	12,445.00		
Fractional currency	94.00	Due to other national banks	1,409.90
Trade dollars		Due to State banks and bankers	2,815.94
Specie	7,692.00		
Legal-tender notes	10,715.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	574,205.44	Total	574,205.44

National Bank, Fredericksburg.

JACOB TOME, *President.* No. 1582. JOHN A. TAYLOR, *Cashier.*

Loans and discounts	$209,014.80	Capital stock paid in	$50,000.00
Overdrafts	1,746.74		
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	8,007.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	900.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	10,471.43	State-bank notes outstanding	
Due from other banks and bankers	10,718.81		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	1,083.92		
Premiums paid		Individual deposits	220,616.61
Checks and other cash items	1,842.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,415.00		
Fractional currency	189.04	Due to other national banks	3,409.09
Trade dollars		Due to State banks and bankers	446.35
Specie	27,197.25		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	310,479.49	Total	310,479.49

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VIRGINIA.

Front Royal National Bank, Front Roya..

GILES COOK, JR., *President.* No. 2967. JAMES H. FRENCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$63,371.06	Capital stock paid in	$50,000.00
Overdrafts	177.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,153.24
U. S. bonds to secure deposits		Other undivided profits	1,365.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,680.00
Due from approved reserve agents	15,698.72	State-bank notes outstanding	
Due from other banks and bankers	4,435.63		
Real estate, furniture, and fixtures	3,361.58	Dividends unpaid	279.15
Current expenses and taxes paid	362.80		
Premiums paid	1,320.31	Individual deposits	41,174.71
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	23.70	Due to other national banks	2,723.99
Trade dollars		Due to State banks and bankers	205.51
Specie	1,537.80		
Legal-tender notes	3,910.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	107,581.93	Total	107,581.93

First National Bank, Harrisonburg.

J. WILTON, *President.* No. 1572. CRAWFORD C. STRAYER, *Cashier.*

Loans and discounts	$161,244.82	Capital stock paid in	$66,000.00
Overdrafts	632.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	13,200.00
U. S. bonds to secure deposits		Other undivided profits	7,742.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,040.08	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	59,986.53		
Real estate, furniture, and fixtures	4,490.45	Dividends unpaid	
Current expenses and taxes paid	1,162.19		
Premiums paid	1,500.00	Individual deposits	178,358.89
Checks and other cash items	1,261.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S disbursing officers	
Bills of other banks	890.00		
Fractional currency		Due to other national banks	7,878.01
Trade dollars		Due to State banks and bankers	4,342.26
Specie	10,185.60		
Legal-tender notes	24,878.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	322,521.75	Total	322,521.75

Loudoun National Bank, Leesburg.

WALTER J. HARRISON, *President.* No. 1738. ANTHONY DIBRELL, *Cashier.*

Loans and discounts	$113,201.39	Capital stock paid in	$100,000.00
Overdrafts	113.47		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,731.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,600.00	National-bank notes outstanding	82,710.00
Due from approved reserve agents	108,909.57	State-bank notes outstanding	
Due from other banks and bankers	29,501.95		
Real estate, furniture, and fixtures	5,250.00	Dividends unpaid	
Current expenses and taxes paid	1,263.70		
Premiums paid		Individual deposits	243,880.43
Checks and other cash items	1,026.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,470.00		
Fractional currency	39.73	Due to other national banks	686.83
Trade dollars		Due to State banks and bankers	545.36
Specie	23,177.25		
Legal-tender notes	38,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	452,554.05	Total	452,554.05

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VIRGINIA.

First National Bank, Lynchburg.

JOHN F. SLAUGHTER, *President.* No. 1558. ALLEN W. TALLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$497,677.78	Capital stock paid in	$150,000.00
Overdrafts	1,726.26		
U. S. bonds to secure circulation	37,500.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	23,789.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	20,570.86	State-bank notes outstanding	
Due from other banks and bankers	12,927.16		
Real estate, furniture, and fixtures	28,775.00	Dividends unpaid	
Current expenses and taxes paid	2,485.42		
Premiums paid	10,194.48	Individual deposits	408,788.23
Checks and other cash items	15,134.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,250.00		
Fractional currency	280.04	Due to other national banks	11,594.83
Trade dollars		Due to State banks and bankers	6,970.31
Specie	31,699.00		
Legal-tender notes	1,985.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	679,892.84	Total	679,892.84

Lynchburg National Bank, Lynchburg,

JAMES CLARK, *President.* No. 1522. GEORGE W. MOORE, JR., *Cashier.*

Loans and discounts	$592,619.13	Capital stock paid in	$250,000.00
Overdrafts	1,278.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	20,844.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,636.73	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,184.72	State-bank notes outstanding	
Due from other banks and bankers	24,501.72		
Real estate, furniture, and fixtures	33,000.00	Dividends unpaid	
Current expenses and taxes paid	3,439.55		
Premiums paid	10,000.00	Individual deposits	420,162.40
Checks and other cash items	5,941.98	United States deposits	81,844.96
Exchanges for clearing-house		Deposits of U.S. disbursing officers	15,172.74
Bills of other banks	2,340.00		
Fractional currency	9.00	Due to other national banks	18,236.78
Trade dollars		Due to State banks and bankers	984.75
Specie	44,990.00		
Legal-tender notes	20,055.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	902,246.35	Total	902,246.35

National Exchange Bank, Lynchburg.

GEORGE M. JONES, *President.* No. 2506. CAMILLUS CHRISTIAN, *Cashier.*

Loans and discounts	$441,067.49	Capital stock paid in	$100,000.00
Overdrafts	2,156.94		
U. S. bonds to secure circulation	85,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	18,771.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	350.00	National-bank notes outstanding	74,350.00
Due from approved reserve agents	54,977.93	State bank notes outstanding	
Due from other banks and bankers	37,806.19		
Real estate, furniture, and fixtures	2,703.53	Dividends unpaid	
Current expenses and taxes paid	3,91[illegible].05		
Premiums paid	11,500.00	Individual deposits	450,985.72
Checks and other cash items	6,802.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,113.00		
Fractional currency	56.85	Due to other national banks	20,084.71
Trade dollars		Due to State banks and bankers	3,416.92
Specie	900.00		
Legal-tender notes	45,435.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,717.50		
Due from U. S. Treasurer	107.50		
Total	697,609.10	Total	697,609.10

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VIRGINIA.

People's National Bank, Lynchburg.

CHARLES M. BLACKFORD, *President.* No. 2760. J. W. IVEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$622,097.02	Capital stock paid in	$205,300.00
Overdrafts	2,019.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	18,691.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	35,435.16	State-bank notes outstanding	
Due from other banks and bankers	22,899.15		
Real estate, furniture, and fixtures	42,691.70	Dividends unpaid	
Current expenses and taxes paid	3,655.62		
Premiums paid	12,175.00	Individual deposits	465,732.87
Checks and other cash items	22,397.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,960.00		
Fractional currency	113.12	Due to other national banks	15,856.33
Trade dollars		Due to State banks and bankers	6,427.10
Specie	12,899.50		
Legal-tender notes	28,232.00	Notes and bills re-discounted	45,417.45
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	872,425.09	Total	872,425.09

Mount Jackson National Bank, Mount Jackson.

JOSEPH I. TRIPLETT, *President.* No. 3209. W. E. KNEE, *Cashier.*

Loans and discounts	$57,025.36	Capital stock paid in	$50,000.00
Overdrafts	73.89		
U. S. bonds to secure circulation	32,500.00	Surplus fund	3,361.57
U. S. bonds to secure deposits		Other undivided profits	1,389.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	29,250.00
Due from approved reserve agents	1,806.85	State-bank notes outstanding	
Due from other banks and bankers	4,691.67		
Real estate, furniture, and fixtures	2,084.58	Dividends unpaid	
Current expenses and taxes paid	360.74		
Premiums paid	6,675.00	Individual deposits	26,269.82
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	991.00		
Fractional currency	23.88	Due to other national banks	1,880.83
Trade dollars		Due to State banks and bankers	56.99
Specie	2,513.48		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,462.50		
Due from U. S. Treasurer			
Total	112,208.95	Total	112,208.95

Norfolk National Bank, Norfolk.

C. G. RAMSAY, *President.* No. 3368. C. HARDY, *Cashier.*

Loans and discounts	$786,333.43	Capital stock paid in	$400,000.00
Overdrafts	318.04		
U. S. bonds to secure circulation	100,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	27,313.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	197,826.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	34,141.82	State-bank notes outstanding	
Due from other banks and bankers	89,215.15		
Real estate, furniture, and fixtures	24,650.00	Dividends unpaid	513.00
Current expenses and taxes paid	6,124.87		
Premiums paid	52,800.00	Individual deposits	861,542.16
Checks and other cash items	1,325.55	United States deposits	178,236.56
Exchanges for clearing-house	36,646.45	Deposits of U.S. disbursing officers	45,654.29
Bills of other banks	50,555.00		
Fractional currency	646.95	Due to other national banks	132,242.24
Trade dollars		Due to State banks and bankers	91,267.51
Specie	80,683.00		
Legal-tender notes	85,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,850,769.26	Total	1,850,769.26

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VIRGINIA.

National Bank, Petersburg.

B. B. VAUGHAN, *President.* No. 3515. CARTER R. BISHOP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$226,361.00	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	5,942.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,391.75	State-bank notes outstanding	
Due from other banks and bankers	11,525.70		
Real estate, furniture, and fixtures	829.85	Dividends unpaid	349.00
Current expenses and taxes paid	2,775.49		
Premiums paid	2,000.00	Individual deposits	127,700.42
Checks and other cash items	7,336.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	585.00		
Fractional currency	52.03	Due to other national banks	12,722.13
Trade dollars		Due to State banks and bankers	32.24
Specie	8,036.45		
Legal-tender notes	12,339.00	Notes and bills re-discounted	28,112.09
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	300,358.01	Total	300,358.01

First National Bank, Richmond.

ISAAC DAVENPORT, JR., *President.* No. 1111. H. C. BURNETT, *Cashier.*

Loans and discounts	$1,604,389.93	Capital stock paid in	$600,000.00
Overdrafts	620.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	133,019.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	84,348.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,429.88	State-bank notes outstanding	
Due from other banks and bankers	147,412.82		
Real estate, furniture, and fixtures	22,964.35	Dividends unpaid	1,203.00
Current expenses and taxes paid	7,932.49		
Premiums paid	28,500.00	Individual deposits	1,063,314.79
Checks and other cash items		United States deposits	21,879.90
Exchanges for clearing-house	48,131.43	Deposits of U.S. disbursing officers	24,120.10
Bills of other banks	57,398.00		
Fractional currency	150.12	Due to other national banks	46,034.55
Trade dollars		Due to State banks and bankers	24,768.10
Specie	56,811.97		
Legal-tender notes	100,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,309,339.86	Total	2,309,339.86

Merchants' National Bank, Richmond.

JOHN P. BRANCH, *President.* No. 1754. JOHN F. GLENN, *Cashier.*

Loans and discounts	$588,644.98	Capital stock paid in	$200,000.00
Overdrafts	4,429.12		
U. S. bonds to secure circulation	200,000.00	Surplus fund	85,000.00
U. S. bonds to secure deposits	500,000.00	Other undivided profits	42,907.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,894.61	National-bank notes outstanding	180,000.00
Due from approved reserve agents	16,575.14	State-bank notes outstanding	
Due from other banks and bankers	18,206.52		
Real estate, furniture, and fixtures	60,000.00	Dividends unpaid	63.00
Current expenses and taxes paid	5,116.23		
Premiums paid	80,000.00	Individual deposits	464,756.94
Checks and other cash items	203.23	United States deposits	453,215.81
Exchanges for clearing-house	19,370.06	Deposits of U.S. disbursing officers	
Bills of other banks	15,122.00		
Fractional currency	109.80	Due to other national banks	29,307.51
Trade dollars		Due to State banks and bankers	137,708.39
Specie	36,287.25		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	1,592,958.94	Total	1,592,958.94

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VIRGINIA.

National Bank of Virginia, Richmond.

EMIL O. NÖLTING, *President.* No. 1125. JOSHUA W. LOCKWOOD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$593,766.11	Capital stock paid in	$200,000.00
Overdrafts	1,367.48		
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,388.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,890.00
Due from approved reserve agents	61,790.03	State-bank notes outstanding	
Due from other banks and bankers	22,273.64		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	403.50
Current expenses and taxes paid	5,262.22		
Premiums paid	33,138.52	Individual deposits	438,916.38
Checks and other cash items	957.08	United States deposits	102,430.32
Exchanges for clearing-house	12,277.27	Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	102.98	Due to other national banks	6,986.12
Trade dollars		Due to State banks and bankers	55,637.84
Specie	4,800.00		
Legal-tender notes	13,864.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	60,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,303.07		
Total	953,652.40	Total	953,652.40

Planters' National Bank, Richmond.

JAMES B. PACE, *President.* No. 1628. MANN S. QUARLES, *Cashier.*

Loans and discounts	$1,451,164.27	Capital stock paid in	$300,000.00
Overdrafts	5,868.35		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	33,837.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	244,590.30	National-bank notes outstanding	45,000.00
Due from approved reserve agents	104,325.49	State-bank notes outstanding	
Due from other banks and bankers	126,499.65		
Real estate, furniture, and fixtures	31,567.50	Dividends unpaid	24.00
Current expenses and taxes paid	7,057.86		
Premiums paid	12,000.00	Individual deposits	1,432,538.19
Checks and other cash items	3,432.04	United States deposits	80,224.30
Exchanges for clearing-house	19,502.16	Deposits of U.S. disbursing officers	4,791.06
Bills of other banks	30,000.00		
Fractional currency	397.91	Due to other national banks	50,931.00
Trade dollars		Due to State banks and bankers	22,311.02
Specie	25,390.50		
Legal-tender notes	102,500.00	Notes and bills re-discounted	46,889.28
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,316,546.03	Total	2,316,546.03

First National Bank, Roanoke.

H. S. TROUT, *President.* No. 2737. J. W. SHIELDS, JR., *Cashier.*

Loans and discounts	$314,447.62	Capital stock paid in	$100,000.00
Overdrafts	611.35		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,533.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	25,850.00
Due from approved reserve agents	33,732.39	State-bank notes outstanding	
Due from other banks and bankers	3,335.37		
Real estate, furniture, and fixtures	2,461.27	Dividends unpaid	90.00
Current expenses and taxes paid	1,653.38		
Premiums paid	2,500.00	Individual deposits	317,581.97
Checks and other cash items	414.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,720.00		
Fractional currency	158.05	Due to other national banks	1,744.53
Trade dollars		Due to State banks and bankers	2,242.43
Specie	30,188.50		
Legal-tender notes	51,470.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	479,042.91	Total	479,042.91

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Farmers' National Bank, Salem.

S. F. SIMMONS, *President.* No. 1824. JAMES CHALMERS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$185,502.85	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	12,138.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	20,648.86	State-bank notes outstanding	
Due from other banks and bankers	23,404.93		
Real estate, furniture, and fixtures	1,197.22	Dividends unpaid	
Current expenses and taxes paid	975.53		
Premiums paid	7,500.00	Individual deposits	163,608.49
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,919.00		
Fractional currency	65.21	Due to other national banks	586.39
Trade dollars		Due to State banks and bankers	
Specie	13,270.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	298,333.60	Total	298,333.60

Augusta National Bank, Staunton.

HUGH W. SHEFFEY, *President.* No. 2269. W. PURVIANCE TAMS, *Cashier.*

Loans and discounts	$258,100.44	Capital stock paid in	$100,000.00
Overdrafts	3,018.26		
U. S. bonds to secure circulation	100,000.00	Surplus fund	23,000.00
U. S. bonds to secure deposits		Other undivided profits	12,106.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	31,684.43	State-bank notes outstanding	
Due from other banks and bankers	24,224.58		
Real estate, furniture, and fixtures	4,907.53	Dividends unpaid	
Current expenses and taxes paid	2,969.82		
Premiums paid	10,387.50	Individual deposits	223,241.07
Checks and other cash items	3,895.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,245.00		
Fractional currency	41.89	Due to other national banks	18,426.50
Trade dollars		Due to State banks and bankers	3,490.15
Specie	3,300.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,490.00		
Due from U. S. Treasurer			
Total	470,264.69	Total	470,264.69

National Valley Bank, Staunton.

JOHN ECHOLS, *President.* No. 1620. THOMAS A. BLEDSOE, *Cashier.*

Loans and discounts	$565,219.97	Capital stock paid in	$200,000.00
Overdrafts	1,585.51		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	31,974.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	117,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,000.15	State-bank notes outstanding	
Due from other banks and bankers	149,722.68		
Real estate, furniture, and fixtures	17,914.48	Dividends unpaid	
Current expenses and taxes paid	3,552.70		
Premiums paid		Individual deposits	564,597.02
Checks and other cash items	4,322.06	United States deposits	39,130.77
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,670.42
Bills of other banks	7,803.00		
Fractional currency	156.59	Due to other national banks	14,400.82
Trade dollars		Due to State banks and bankers	19,300.15
Specie	70,211.10		
Legal-tender notes	41,135.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,117,073.24	Total	1,117,073.24

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VIRGINIA.

Shenandoah Valley National Bank, Winchester.

WILLIAM B. BAKER, *President.* No. 1635. JOHN W. RICE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$342,747.37	Capital stock paid in	$100,000.00
Overdrafts	1,697.04		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	29,821.93
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	1,400.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	32,590.47	State-bank notes outstanding	.....
Due from other banks and bankers	18,037.47		
Real estate, furniture, and fixtures	18,110.00	Dividends unpaid	827.00
Current expenses and taxes paid	2,669.19		
Premiums paid	5,100.00	Individual deposits	310,163.58
Checks and other cash items	708.00	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1,000.00		
Fractional currency	70.38	Due to other national banks	8,304.44
Trade dollars	.....	Due to State banks and bankers	7,530.97
Specie	42,893.00		
Legal-tender notes	36,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	.....		
Total	529,147.92	Total	529,147.92

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WEST VIRGINIA.

Charleston National Bank, Charleston.

CHAS. P. MEAD, *President.* No. 3236. E. A. REID, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$191,298.85	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,750.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	5,758.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	34,664.17	State-bank notes outstanding	
Due from other banks and bankers	9,493.96		
Real estate, furniture, and fixtures	2,508.13	Dividends unpaid	
Current expenses and taxes paid	2,345.38		
Premiums paid	5,000.00	Individual deposits	190,196.82
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,928.00		
Fractional currency		Due to other national banks	1,423.55
Trade dollars		Due to State banks and bankers	3,158.81
Specie	19,580.25		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	299,412.49	Total	299,412.49

First National Bank of Jefferson, Charlestown.

HENRY O. TALBOTT, *President.* No. 1868. SAMUEL HOWELL, *Cashier.*

Loans and discounts	$70,753.36	Capital stock paid in	$50,000.00
Overdrafts	40.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,654.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,203.00	National-bank notes outstanding	42,190.00
Due from approved reserve agents	2,938.58	State-bank notes outstanding	
Due from other banks and bankers	1,645.61		
Real estate, furniture, and fixtures	400.00	Dividends unpaid	
Current expenses and taxes paid	1,419.07		
Premiums paid		Individual deposits	59,601.92
Checks and other cash items	1,833.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,853.00		
Fractional currency	46.78	Due to other national banks	3,019.91
Trade dollars		Due to State banks and bankers	177.93
Specie	11,840.70		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	570.00		
Due from U. S. Treasurer			
Total	167,544.47	Total	167,544.47

Merchants' National Bank of West Virginia, Clarksburgh.

NATHAN GOFF, *President.* No. 1530. LUTHER HAYMOND, *Cashier.*

Loans and discounts	$189,362.73	Capital stock paid	$100,000.00
Overdrafts	143.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	43,213.81
U. S. bonds to secure deposits		Other undivided profits	4,806.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,900.00
Due from approved reserve agents	50,445.76	State-bank notes outstanding	
Due from other banks and bankers	23,314.45		
Real estate, furniture, and fixtures	6,273.56	Dividends unpaid	1,262.00
Current expenses and taxes paid	698.91		
Premiums paid	3,000.00	Individual deposits	180,089.78
Checks and other cash items	6,540.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,202.00		
Fractional currency	190.91	Due to other national banks	4,995.85
Trade dollars		Due to State banks and bankers	4,396.27
Specie	5,602.75		
Legal-tender notes	42,239.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	524.95		
Total	360,664.20	Total	360,664.20

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WEST VIRGINIA.

First National Bank, Fairmont.

HARRY FLEMING, *President.* No. 961. JOSEPH E. SANDS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$193,181.91	Capital stock paid in	$100,000.00
Overdrafts	1,345.00		
U. S. bonds to secure circulation	40,000.00	Surplus fund	20,191.94
U. S. bonds to secure deposits		Other undivided profits	14,804.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	15,640.33	State-bank notes outstanding	
Due from other banks and bankers	22,108.89		
Real estate, furniture, and fixtures	23,386.37	Dividends unpaid	2,658.00
Current expenses and taxes paid	1,399.36		
Premiums paid	4,000.00	Individual deposits	144,364.48
Checks and other cash items	1,888.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,475.00		
Fractional currency	64.00	Due to other national banks	930.54
Trade dollars		Due to State banks and bankers	6,173.27
Specie	16,733.35		
Legal-tender notes	13,000.00	Notes and bills re-discounted	14,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	339,122.24	Total	339,122.24

First National Bank, Grafton.

THOMAS E. DAVIS, *President.* No. 2445. FRANCIS M. DURBIN, *Cashier.*

Loans and discounts	$238,955.16	Capital stock paid in	$85,000.00
Overdrafts	241.00		
U. S. bonds to secure circulation	85,000.00	Surplus fund	31,000.00
U. S. bonds to secure deposits		Other undivided profits	12,508.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	76,500.00
Due from approved reserve agents	60,553.59	State-bank notes outstanding	
Due from other banks and bankers	46,589.33		
Real estate, furniture, and fixtures	12,620.00	Dividends unpaid	
Current expenses and taxes paid	1,760.27		
Premiums paid	8,153.88	Individual deposits	270,864.34
Checks and other cash items	1,372.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	397.33	Due to other national banks	7,423.10
Trade dollars		Due to State banks and bankers	2,178.03
Specie	13,632.05		
Legal-tender notes	12,374.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,735.00		
Due from U. S. Treasurer	90.00		
Total	485,474.10	Total	485,474.10

First National Bank, Huntington.

J. L. CALDWELL, *President.* No. 3106. M. C. DIMMICK, *Cashier.*

Loans and discounts	$230,693.98	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	795.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	31,258.40	State-bank notes outstanding	
Due from other banks and bankers	5,359.40		
Real estate, furniture, and fixtures	5,087.92	Dividends unpaid	
Current expenses and taxes paid	59.13		
Premiums paid	2,207.50	Individual deposits	198,601.53
Checks and other cash items	2,820.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,233.00		
Fractional currency	55.06	Due to other national banks	2,439.64
Trade dollars		Due to State banks and bankers	1,790.26
Specie	6,540.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	324,877.09	Total	324,877.09

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WEST VIRGINIA.

National Bank, Martinsburgh.

WILLIAM T. STEWART, *President.* No. 1524. GEORGE S. HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$191,860.26	Capital stock paid in	$100,000.00
Overdrafts	470.04		
U. S. bonds to secure circulation	25,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	3,988.36
U. S. bonds on hand	4,500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,673.17	State-bank notes outstanding	
Due from other banks and bankers	9,166.70		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	856.10		
Premiums paid	6,637.32	Individual deposits	112,420.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,155.00		
Fractional currency	13.43	Due to other national banks	10,956.94
Trade dollars		Due to State banks and bankers	1,356.05
Specie	5,265.00		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	4,500.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	279,722.02	Total	279,722.02

People's National Bank, Martinsburgh.

A. G. THOMAS, *President.* No. 2144. JOHN B. WILSON, *Cashier.*

Loans and discounts	$154,408.74	Capital stock paid in	$50,000.00
Overdrafts	2,629.88		
U. S. bonds to secure circulation	12,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	7,126.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,110.00
Due from approved reserve agents	3,150.26	State-bank notes outstanding	
Due from other banks and bankers	723.60		
Real estate, furniture, and fixtures	18,500.00	Dividends unpaid	119.00
Current expenses and taxes paid	570.05		
Premiums paid		Individual deposits	175,820.11
Checks and other cash items	654.90	United States deposits	4,907.25
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,816.00		
Fractional currency	94.23	Due to other national banks	3,032.30
Trade dollars		Due to State banks and bankers	1,926.89
Specie	4,532.00		
Legal-tender notes	8,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	264,042.16	Total	264,042.16

South Branch Valley National Bank, Moorefield.

A. SOMMERVILLE, *President.* No. 3029. J. W. GILKESON, *Cashier.*

Loans and discounts	$113,017.08	Capital stock paid in	$55,000.00
Overdrafts	279.30		
U. S. bonds to secure circulation	15,000.00	Surplus fund	4,600.00
U. S. bonds to secure deposits		Other undivided profits	2,293.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,960.00
Due from approved reserve agents	7,932.81	State-bank notes outstanding	
Due from other banks and bankers	5,269.02		
Real estate, furniture, and fixtures	5,680.06	Dividends unpaid	
Current expenses and taxes paid	606.41		
Premiums paid	2,000.00	Individual deposits	70,551.25
Checks and other cash items	72.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	195.00		
Fractional currency	85.10	Due to other national banks	146.10
Trade dollars		Due to State banks and bankers	
Specie	5,247.90		
Legal-tender notes	291.00	Notes and bills re-discounted	12,700.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	1,000.00		
Total	158,250.82	Total	158,250.82

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WEST VIRGINIA.

Second National Bank, Morgantown.

E. SHISLER, *President.* No. 2458. JOHN H. HOFFMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$124,549.36	Capital stock paid in	$80,000.00
Overdrafts	2,194.70		
U. S. bonds to secure circulation	20,000.00	Surplus fund	5,008.43
U. S. bonds to secure deposits		Other undivided profits	1,702.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,500.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	2,299.97	State-bank notes outstanding	
Due from other banks and bankers	6,443.12		
Real estate, furniture, and fixtures	10,313.24	Dividends unpaid	
Current expenses and taxes paid	846.20		
Premiums paid	1,600.00	Individual deposits	58,204.63
Checks and other cash items	946.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20.00		
Fractional currency	15.75	Due to other national banks	950.04
Trade dollars		Due to State banks and bankers	875.41
Specie	1,347.60		
Legal-tender notes	2,093.00	Notes and bills re-discounted	9,300.00
U. S. certificates of deposit		Bills payable	1,029.00
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	175,069.52	Total	175,069.52

Merchants' National Bank of West Virginia, Morgantown.

JOHN J. BROWN, *President.* No. 1502. WILLIAM WAGNER, *Cashier.*

Loans and discounts	$111,467.08	Capital stock paid in	$110,000.00
Overdrafts	11,874.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	31,911.47
U. S. bonds to secure deposits		Other undivided profits	1,818.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,528.03	National-bank notes outstanding	44,840.00
Due from approved reserve agents	2,076.46	State-bank notes outstanding	
Due from other banks and bankers	2,296.58		
Real estate, furniture, and fixtures	14,683.50	Dividends unpaid	30.00
Current expenses and taxes paid	306.07		
Premiums paid	5,000.00	Individual deposits	30,124.39
Checks and other cash items	1,233.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	365.00		
Fractional currency	45.50	Due to other national banks	738.62
Trade dollars	16.00	Due to State banks and bankers	
Specie	1,911.40		
Legal-tender notes	4,859.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	800.00		
Due from U. S. Treasurer			
Total	229,462.57	Total	229,462.57

First National Bank, Parkersburgh.

JOHNSON N. CAMDEN, *President.* No. 180. ROBERT J. MCCANDLISH, *Cashier.*

Loans and discounts	$329,376.47	Capital stock paid in	$150,000.00
Overdrafts	1,297.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	10,302.43
U. S. bonds on hand	20,000.00		
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,419.31	State-bank notes outstanding	
Due from other banks and bankers	18,820.95		
Real estate, furniture, and fixtures	18,914.12	Dividends unpaid	
Current expenses and taxes paid	2,683.37		
Premiums paid	7,054.00	Individual deposits	203,303.82
Checks and other cash items	1,528.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,570.00		
Fractional currency	196.38	Due to other national banks	35,740.49
Trade dollars		Due to State banks and bankers	471.72
Specie	23,027.00		
Legal-tender notes	8,681.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	504,818.46	Total	504,818.46

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WEST VIRGINIA.

Second National Bank, Parkersburgh.

JAMES W. DILS, *President.* No. 864. WILLIAM H. WOLFE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,825.55	Capital stock paid in	$156,000.00
Overdrafts	2,692.81		
U. S. bonds to secure circulation	50,000.00	Surplus fund	34,508.90
U. S. bonds to secure deposits		Other undivided profits	9,545.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,148.53	State-bank notes outstanding	
Due from other banks and bankers	11,613.51		
Real estate, furniture, and fixtures	15,500.00	Dividends unpaid	
Current expenses and taxes paid	1,419.60		
Premiums paid	4,093.75	Individual deposits	156,363.18
Checks and other cash items	77.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	33.97	Due to other national banks	872.15
Trade dollars		Due to State banks and bankers	8,183.26
Specie	18,250.00		
Legal-tender notes	6,947.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	621.18		
Total	410,473.03	Total	410,473.03

Citizens' National Bank, Parkersburgh.

ARTHUR I. BOREMAN, *President.* No. 2649. CHAS. H. SHATTUCK, *Cashier.*

Loans and discounts	$250,267.50	Capital stock paid in	$100,000.00
Overdrafts	4,861.47		
U. S. bonds to secure circulation	30,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	6,812.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	25,495.35	State-bank notes outstanding	
Due from other banks and bankers	12,790.82		
Real estate, furniture, and fixtures	2,295.04	Dividends unpaid	
Current expenses and taxes paid	1,388.23		
Premiums paid	3,225.46	Individual deposits	224,150.77
Checks and other cash items	2,663.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	68.61	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,203.55		
Legal-tender notes	16,553.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	378,962.83	Total	378,962.83

Parkersburg National Bank, Parkersburgh.

HENRY LOGAN, *President.* No. 1427. HUNTER H. MOSS, *Cashier.*

Loans and discounts	$344,986.55	Capital stock paid in	$150,000.00
Overdrafts	661.10		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	7,944.83
U. S. bonds on hand	20,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	9,857.52	State-bank notes outstanding	
Due from other banks and bankers	7,113.64		
Real estate, furniture, and fixtures	24,833.80	Dividends unpaid	
Current expenses and taxes paid	2,096.08		
Premiums paid	5,625.85	Individual deposits	229,561.19
Checks and other cash items	1,767.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	779.00		
Fractional currency	95.40	Due to other national banks	13,205.29
Trade dollars		Due to State banks and bankers	9,633.22
Specie	27,588.71		
Legal-tender notes	30,439.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	580,344.53	Total	580,344.53

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WEST VIRGINIA.

First National Bank, Piedmont.

JACOB S. JAMESON, *President.* No. 3629. W. T. BLACKISTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$84,573.09	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	1,474.18
U. S. bonds to secure deposits		Other undivided profits	2,027.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	16,030.21	State-bank notes outstanding	
Due from other banks and bankers	34,154.61		
Real estate, furniture, and fixtures	5,684.68	Dividends unpaid	
Current expenses and taxes paid	669.66		
Premiums paid		Individual deposits	114,835.55
Checks and other cash items	70.03	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,535.00		
Fractional currency	83.89	Due to other national banks	1,540.34
Trade dollars		Due to State banks and bankers	
Specie	11,734.60		
Legal-tender notes	13,167.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	183,377.77	Total	183,377.77

Merchants' National Bank of West Virginia, Point Pleasant.

JOHN MCCULLOCH, JR., *President.* No. 1504. TALIAFERRO STRIBLING, *Cashier.*

Loans and discounts	$104,977.15	Capital stock paid in	$50,000.00
Overdrafts	78.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,312.25
U. S. bonds to secure deposits		Other undivided profits	4,365.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	43,900.00
Due from approved reserve agents	55,447.93	State-bank notes outstanding	
Due from other banks and bankers	13,155.95		
Real estate, furniture, and fixtures	16,704.34	Dividends unpaid	
Current expenses and taxes paid	1,234.13		
Premiums paid		Individual deposits	162,680.87
Checks and other cash items	941.61	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	255.00		
Fractional currency	67.37	Due to other national banks	562.87
Trade dollars		Due to State banks and bankers	1,522.06
Specie	14,100.00		
Legal-tender notes	6,132.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	268,343.80	Total	268,343.80

Wellsburg National Bank, Wellsburgh.

WILLIAM K. PENDLETON, *President.* No. 1884. J. S. BEALL, *Cashier.*

Loans and discounts	$114,778.05	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,928.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,333.20	National-bank notes outstanding	10,500.00
Due from approved reserve agents	10,677.32	State-bank notes outstanding	
Due from other banks and bankers	20,113.14		
Real estate, furniture, and fixtures	4,897.25	Dividends unpaid	
Current expenses and taxes paid	782.04		
Premiums paid	2,569.79	Individual deposits	55,965.45
Checks and other cash items	510.81	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	12,025.00		
Fractional currency	63.15	Due to other national banks	409.42
Trade dollars		Due to State banks and bankers	2,296.37
Specie	200.00		
Legal-tender notes	1,025.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	195,099.75	Total	195,099.75

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WEST VIRGINIA.

National Exchange Bank, Weston.

A. H. KUNST, *President.* No. 1607. DOUGLASS M. BAILEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$142,533.55	Capital stock paid in	$100,000.00
Overdrafts	574.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	3,683.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,857.22	State-bank notes outstanding	
Due from other banks and bankers	23,865.79		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	935.32		
Premiums paid	2,727.48	Individual deposits	120,718.89
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,575.00		
Fractional currency	76.11	Due to other national banks	891.81
Trade dollars		Due to State banks and bankers	452.92
Specie	19,601.00		
Legal-tender notes	9,976.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	274,247.36	Total	274,247.36

National Bank of West Virginia, Wheeling.

E. W. OGLEBAY, *President.* No. 1424. JOHN WAGNER, *Cashier.*

Loans and discounts	$512,326.83	Capital stock paid in	$100,000.00
Overdrafts	409.61		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	10,952.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,071.29	State-bank notes outstanding	
Due from other banks and bankers	40,241.67		
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	11,644.00
Current expenses and taxes paid	2,345.74		
Premiums paid		Individual deposits	321,167.58
Checks and other cash items	2,276.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,415.00		
Fractional currency	136.67	Due to other national banks	64,466.84
Trade dollars		Due to State banks and bankers	28,646.50
Specie	42,024.50		
Legal-tender notes	30,380.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	500.00		
Total	721,877.66	Total	721,877.66

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NORTH CAROLINA.

First National Bank, Asheville.

WM. E. BREESE, *President.* No. 3418. W. H. PENLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,933.46	Capital stock paid in	$100,000.00
Overdrafts	1,552.42		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,533.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,635.00	National-bank notes outstanding	21,480.00
Due from approved reserve agents	13,989.70	State-bank notes outstanding	
Due from other banks and bankers	15,005.72		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	1,728.57		
Premiums paid	7,250.00	Individual deposits	104,817.10
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	124.76	Due to other national banks	19,797.48
Trade dollars		Due to State banks and bankers	216.97
Specie	3,500.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	16,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	277,844.63	Total	277,844.63

First National Bank, Charlotte.

RUFUS Y. MCADEN, *President.* No. 1547. MILES P. PEGRAM, *Cashier.*

Loans and discounts	$574,868.86	Capital stock paid in	$300,000.00
Overdrafts	10,587.53		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	33,607.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	122,181.01	National-bank notes outstanding	89,500.00
Due from approved reserve agents	51,019.52	State-bank notes outstanding	
Due from other banks and bankers	30,427.24		
Real estate, furniture, and fixtures	8,308.00	Dividends unpaid	300.00
Current expenses and taxes paid	6,120.10		
Premiums paid		Individual deposits	341,083.92
Checks and other cash items	1,687.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,630.00		
Fractional currency	71.92	Due to other national banks	11,554.82
Trade dollars		Due to State banks and bankers	7,354.82
Specie	36,500.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	25,500.00
U. S. certificates of deposit		Bills payable	75,000.00
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	983,901.41	Total	983,901.41

Commercial National Bank, Charlotte.

R. M. WHITE, *President.* No. 2135. ADDISON G. BRENIZER, *Cashier.*

Loans and discounts	$449,873.45	Capital stock paid in	$175,000.00
Overdrafts	15,914.89		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	24,707.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	43,274.51	State-bank notes outstanding	
Due from other banks and bankers	36,697.23		
Real estate, furniture, and fixtures	3,187.40	Dividends unpaid	
Current expenses and taxes paid	2,114.72		
Premiums paid		Individual deposits	255,802.71
Checks and other cash items	8,963.91	United States deposits	24,153.20
Exchanges for clearing-house		Deposits of U.S. disbursing officers	21,472.79
Bills of other banks	25,605.00		
Fractional currency	510.00	Due to other national banks	2,844.16
Trade dollars		Due to State banks and bankers	1,186.13
Specie	11,775.10		
Legal-tender notes	5,000.00	Notes and bills re-discounted	105,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	705,166.21	Total	705,166.21

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NORTH CAROLINA.

Merchants and Farmers' National Bank, Charlotte.

JOHN H. MCADEN, *President.* No. 1781. JAMES R. HOLLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$466,075.46	Capital stock paid in	$200,000.00
Overdrafts	6,165.85		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	41,069.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	15,523.59	State-bank notes outstanding	
Due from other banks and bankers	19,363.45		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	80.00
Current expenses and taxes paid	2,367.00		
Premiums paid		Individual deposits	221,766.12
Checks and other cash items	3,455.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,192.00		
Fractional currency	54.72	Due to other national banks	19,218.87
Trade dollars		Due to State banks and bankers	1,499.26
Specie	15,540.00		
Legal-tender notes	5,200.00	Notes and bills re-discounted	29,804.18
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	653,437.61	Total	653,437.61

Fayetteville National Bank, Fayetteville.

JOHN D. WILLIAMS, *President.* No. 1756. WILLIAM HUSKE, *Cashier.*

Loans and discounts	$281,046.77	Capital stock paid in	$200,000.00
Overdrafts	3,978.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	9,237.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	319.27	National-bank notes outstanding	41,600.00
Due from approved reserve agents	10,875.42	State-bank notes outstanding	
Due from other banks and bankers	23,541.51		
Real estate, furniture, and fixtures	12,020.78	Dividends unpaid	
Current expenses and taxes paid	1,980.52		
Premiums paid	4,290.00	Individual deposits	93,816.33
Checks and other cash items	4,051.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,030.00		
Fractional currency	765.06	Due to other national banks	1,540.68
Trade dollars		Due to State banks and bankers	386.10
Specie	9,200.25		
Legal-tender notes	4,937.00	Notes and bills re-discounted	27,705.98
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	414,286.17	Total	414,286.17

People's National Bank, Fayetteville.

ELIJAH F. MOORE, *President.* No. 2003. GEO. P. MCNEILL, *Cashier.*

Loans and discounts	$252,760.00	Capital stock paid in	$125,000.00
Overdrafts	5,621.00		
U. S. bonds to secure circulation	32,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	6,996.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	136.00	National-bank notes outstanding	28,800.00
Due from approved reserve agents	7,618.44	State-bank notes outstanding	
Due from other banks and bankers	6,298.85		
Real estate, furniture, and fixtures	6,886.79	Dividends unpaid	846.00
Current expenses and taxes paid	961.15		
Premiums paid	2,980.00	Individual deposits	86,048.64
Checks and other cash items	3,296.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	421.00		
Fractional currency	151.00	Due to other national banks	3,581.04
Trade dollars		Due to State banks and bankers	
Specie	2,257.00		
Legal-tender notes	10,500.00	Notes and bills re-discounted	50,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,384.31		
Due from U. S. Treasurer			
Total	333,271.98	Total	333,271.98

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NORTH CAROLINA.

National Bank, Greensborough.

JULIUS A. GRAY, *President.* No. 2322. NEIL ELLINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$230,108.86	Capital stock paid in	$100,000.00
Overdrafts	104.18		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	11,930.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	30,936.74	State-bank notes outstanding	
Due from other banks and bankers	10,198.34		
Real estate, furniture, and fixtures	7,375.00	Dividends unpaid	
Current expenses and taxes paid	3,721.96		
Premiums paid		Individual deposits	219,348.53
Checks and other cash items	6,461.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	265.00		
Fractional currency	4.75	Due to other national banks	2,929.65
Trade dollars	6.65	Due to State banks and bankers	1,147.23
Specie	21,697.53		
Legal-tender notes	14,976.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	455,356.30	Total	455,356.30

National Bank, High Point.

WYATT J. ARMFIELD, *President.* No. 3490. C. W. WORTH, *Cashier.*

Loans and discounts	$82,315.59	Capital stock paid in	$50,000.00
Overdrafts	54.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,401.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,117.23	State-bank notes outstanding	
Due from other banks and bankers	4,167.06		
Real estate, furniture, and fixtures	655.00	Dividends unpaid	
Current expenses and taxes paid	599.58		
Premiums paid	1,200.00	Individual deposits	49,920.59
Checks and other cash items	51.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,290.00		
Fractional currency	7.28	Due to other national banks	2,987.44
Trade dollars		Due to State banks and bankers	80.89
Specie	5,911.00		
Legal-tender notes	3,196.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	12.70		
Total	118,640.13	Total	118,640.13

National Bank, New Berne.

JOHN HUGHES, *President.* No. 1632. G. H. ROBERTS, *Cashier.*

Loans and discounts	$166,656.93	Capital stock paid in	$100,000.00
Overdrafts	704.90		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	21,891.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,505.26	National-bank notes outstanding	90,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	19,998.75		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	
Current expenses and taxes paid	2,129.66		
Premiums paid	112.45	Individual deposits	126,167.65
Checks and other cash items	603.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency	170.45	Due to other national banks	25,374.98
Trade dollars		Due to State banks and bankers	1,445.46
Specie	24,690.00		
Legal-tender notes	29,327.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,480.00		
Due from U. S. Treasurer			
Total	404,879.37	Total	404,879.37

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NORTH CAROLINA.

Citizens' National Bank, Raleigh.

WILLIAM E. ANDERSON, *President.* No. 1766. JOSEPH G. BROWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$277,421.95	Capital stock paid in	$100,000.00
Overdrafts	3,319.54		
U. S. bonds to secure circulation	75,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,196.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,680.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	139,339.07	State-bank notes outstanding	
Due from other banks and bankers	31,322.58		
Real estate, furniture, and fixtures	40,100.00	Dividends unpaid	
Current expenses and taxes paid	2,303.67		
Premiums paid	18,750.00	Individual deposits	445,565.83
Checks and other cash items	7,164.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,655.00		
Fractional currency	7.80	Due to other national banks	3,535.23
Trade dollars		Due to State banks and bankers	780.83
Specie	2,100.65		
Legal-tender notes	27,550.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer	1,488.00		
Total	654,578.08	Total	654,578.08

National Bank, Raleigh.

EDWIN G. READE, *President.* No. 3389. CHAS. H. BELVIN, *Cashier.*

Loans and discounts	$336,412.48	Capital stock paid in	$225,000.00
Overdrafts	6,500.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	19,533.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,000.00
Due from approved reserve agents	65,402.01	State-bank notes outstanding	
Due from other banks and bankers	47,778.05		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	1,952.50
Current expenses and taxes paid	2,420.66		
Premiums paid	15,937.50	Individual deposits	284,498.55
Checks and other cash items	7,227.62	United States deposits	24,531.11
Exchanges for clearing-house		Deposits of U.S. disbursing officers	5,019.37
Bills of other banks	2,000.00		
Fractional currency	293.69	Due to other national banks	25,861.03
Trade dollars		Due to State banks and bankers	5,421.15
Specie	4,000.00		
Legal-tender notes	22,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	25,000.00
Redemption fund with U. S. Treas	2,244.94		
Due from U. S. Treasurer			
Total	632,816.95	Total	632,816.95

State National Bank, Raleigh.

C. E. CROSS, *President.* No. 1682. SAMUEL C. WHITE, *Cashier.*

Loans and discounts	$318,354.99	Capital stock paid in	$100,000.00
Overdrafts	5,000.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,784.62
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,985.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,594.84	State-bank notes outstanding	
Due from other banks and bankers	10,032.36		
Real estate, furniture, and fixtures	62,503.63	Dividends unpaid	
Current expenses and taxes paid	2,112.32		
Premiums paid	2,000.00	Individual deposits	249,108.26
Checks and other cash items	231.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	573.00		
Fractional currency	3.02	Due to other national banks	10,003.89
Trade dollars		Due to State banks and bankers	3,377.64
Specie	1,500.00		
Legal-tender notes	32,000.00	Notes and bills re-discounted	83,241.36
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	494,015.77	Total	494,015.77

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NORTH CAROLINA.

First National Bank, Salisbury.

S. W. COLE, *President.* No. 2981. I. H. FAUST, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$118,225.51	Capital stock paid in	$50,000.00
Overdrafts	1,018.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,598.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,282.84	State-bank notes outstanding	
Due from other banks and bankers	7,969.37		
Real estate, furniture, and fixtures	1,370.00	Dividends unpaid	548.00
Current expenses and taxes paid			
Premiums paid	3,625.00	Individual deposits	95,650.09
Checks and other cash items	1,959.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,010.00		
Fractional currency	52.13	Due to other national banks	224.75
Trade dollars		Due to State banks and bankers	4.00
Specie	7,700.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	169,275.08	Total	169,275.08

First National Bank, Statesville.

GEORGE F. SHEPHERD, *President.* No. 3682. GEORGE H. BROWN, *Cashier.*

Loans and discounts	$43,748.37	Capital stock paid in	$36,280.00
Overdrafts	5,919.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,501.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	4,223.79	State-bank notes outstanding	
Due from other banks and bankers	10,886.53		
Real estate, furniture, and fixtures	571.00	Dividends unpaid	
Current expenses and taxes paid	1,110.43		
Premiums paid	3,649.63	Individual deposits	45,033.38
Checks and other cash items	1,660.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	67.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,099.10		
Legal-tender notes	9,066.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	95,054.50	Total	95,054.50

First National Bank, Wilmington.

EDWIN E. BURRUSS, *President.* No. 1656. H. M. BOWDEN, *Cashier.*

Loans and discounts	$678,299.19	Capital stock paid in	$250,000.00
Overdrafts	4,341.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,490.66
U. S. bonds to secure deposits		Other undivided profits	9,961.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,766.30	National-bank notes outstanding	44,990.00
Due from approved reserve agents	36,161.82	State-bank notes outstanding	
Due from other banks and bankers	19,853.61		
Real estate, furniture, and fixtures	80,613.47	Dividends unpaid	2,424.00
Current expenses and taxes paid	2,885.59		
Premiums paid	4,000.00	Individual deposits	454,884.42
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,755.00		
Fractional currency	180.19	Due to other national banks	27,155.81
Trade dollars		Due to State banks and bankers	761.32
Specie	10,230.00		
Legal-tender notes	12,770.00	Notes and bills re-discounted	160,239.05
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	800.00		
Total	961,906.56	Total	961,906.56

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NORTH CAROLINA.

First National Bank, Wilson.

FRANK W. BARNES, *President.* No. 2321. JOHN HUTCHINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$118,132.03	Capital stock paid in	$51,000.00
Overdrafts	626.98		
U. S. bonds to secure circulation	30,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	13,823.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	21,801.65		
Real estate, furniture, and fixtures	9,132.27	Dividends unpaid	
Current expenses and taxes paid	1,566.31		
Premiums paid		Individual deposits	80,621.81
Checks and other cash items	865.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,618.00		
Fractional currency	240.00	Due to other national banks	24,620.27
Trade dollars		Due to State banks and bankers	
Specie	7,732.75		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	211,065.48	Total	211,065.48

First National Bank, Winston.

JOSEPH A. BITTING, *President.* No. 2319. JOHN W. ALSPAUGH, *Cashier.*

Loans and discounts	$270,959.84	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	54,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	16,150.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	48,600.00
Due from approved reserve agents	6,025.33	State-bank notes outstanding	
Due from other banks and bankers	5,673.58		
Real estate, furniture, and fixtures	5,923.56	Dividends unpaid	
Current expenses and taxes paid	6,327.03		
Premiums paid	14,871.89	Individual deposits	158,308.02
Checks and other cash items	1,340.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,800.00		
Fractional currency	117.38	Due to other national banks	6,920.13
Trade dollars	87.00	Due to State banks and bankers	3,433.87
Specie	5,807.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	6,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,980.00		
Due from U. S. Treasurer			
Total	394,912.85	Total	394,912.85

Wachovia National Bank, Winston.

WILLIAM A. LEMLY, *President.* No. 2425. JAMES A. GRAY, *Cashier.*

Loans and discounts	$437,601.02	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	16,136.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,936.12	State-bank notes outstanding	
Due from other banks and bankers	886.34		
Real estate, furniture, and fixtures	1,850.00	Dividends unpaid	
Current expenses and taxes paid	2,475.00		
Premiums paid	5,000.00	Individual deposits	224,624.51
Checks and other cash items	2,404.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	178.15	Due to other national banks	8,490.39
Trade dollars		Due to State banks and bankers	417.94
Specie	24,000.00		
Legal-tender notes	15,100.00	Notes and bills re-discounted	27,012.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	546,681.28	Total	546,681.28

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SOUTH CAROLINA.

National Bank, Abbeville.

A. B. WARDLAW, *President.* No. 3421. BENJ. S. BARNWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$86,108.37	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	6,183.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,750.00
Due from approved reserve agents	20,997.40	State-bank notes outstanding	
Due from other banks and bankers	3,390.91		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	579.03		
Premiums paid	3,000.00	Individual deposits	32,582.02
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,260.00		
Fractional currency	3.79	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,557.35		
Legal-tender notes	5,556.00	Notes and bills re-discounted	35,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	136,515.35	Total	136,515.35

National Bank, Anderson.

JOSEPH N. BROWN, *President.* No. 2072. JAMES A. BROCK, *Cashier.*

Loans and discounts	$254,221.28	Capital stock paid in	$50,000.00
Overdrafts	63.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	71,210.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,591.01	State-bank notes outstanding	
Due from other banks and bankers	1,031.13		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	138.00
Current expenses and taxes paid	1,741.54		
Premiums paid		Individual deposits	197,680.54
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	34,734.00		
Fractional currency	91.68	Due to other national banks	1,513.24
Trade dollars		Due to State banks and bankers	
Specie	14,835.45		
Legal-tender notes	9,983.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	415,542.50	Total	415,542.50

First National Bank, Charleston.

ANDREW SIMONDS, *President.* No. 1622. JOHN C. SIMONDS, *Cashier.*

Loans and discounts	$776,344.84	Capital stock paid in	$200,000.00
Overdrafts	22,128.15		
U. S. bonds to secure circulation	75,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	275,000.00	Other undivided profits	124,617.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	256,758.36	National-bank notes outstanding	66,600.00
Due from approved reserve agents	36,102.12	State-bank notes outstanding	
Due from other banks and bankers	104,806.19		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	1,204.00
Current expenses and taxes paid	7,199.78		
Premiums paid		Individual deposits	589,786.77
Checks and other cash items		United States deposits	275,850.56
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	30.13	Due to other national banks	53,094.04
Trade dollars		Due to State banks and bankers	45,591.67
Specie	20,500.00		
Legal-tender notes	64,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	100,000.00
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	1,656,744.57	Total	1,656,744.57

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SOUTH CAROLINA.

Bank of Charleston National Banking Association, Charleston.

RUDOLPH SIEGLING, *President.* No. 2044. ERNEST H. PRINGLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$962,931.76	Capital stock paid in	$200,000.00
Overdrafts	4,466.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	64,444.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,834.25	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,195.73	State-bank notes outstanding	
Due from other banks and bankers	49,577.57		
Real estate, furniture, and fixtures	28,463.24	Dividends unpaid	5,143.50
Current expenses and taxes paid	5,462.10		
Premiums paid		Individual deposits	798,494.36
Checks and other cash items	534.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,255.00		
Fractional currency	124.42	Due to other national banks	14,911.38
Trade dollars		Due to State banks and bankers	73,060.74
Specie	58,761.50		
Legal-tender notes	130,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	107,802.10
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,358,856.54	Total	1,358,856.54

People's National Bank, Charleston.

CHAS. O. WITTE, *President.* No. 1621. ED. H. SPARKMAN, *Cashier.*

Loans and discounts	$860,357.95	Capital stock paid in	$250,000.00
Overdrafts	4,862.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	51,053.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	236,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	13,454.91	State-bank notes outstanding	
Due from other banks and bankers	104,810.82		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	6,040.96		
Premiums paid		Individual deposits	601,623.56
Checks and other cash items	3,463.52	United States deposits	47,698.58
Exchanges for clearing-house		Deposits of U.S. disbursing officers	43,387.57
Bills of other banks	1,265.00		
Fractional currency	581.41	Due to other national banks	55,388.65
Trade dollars		Due to State banks and bankers	145,297.26
Specie	83,766.00		
Legal-tender notes	59,696.00	Notes and bills re-discounted	25,000.00
U. S. certificates of deposit		Bills payable	25,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,539,449.21	Total	1,539,449.21

National Bank, Chester.

JOHN J. MCLURE, *President.* No. 1804. JOHN L. HARRIS, *Cashier.*

Loans and discounts	$175,001.70	Capital stock paid in	$150,000.00
Overdrafts	4,206.65		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	22,460.06
U. S. bonds on hand	3,000.00		
Other stocks, bonds, and mortgages	26,340.00	National-bank notes outstanding	33,050.00
Due from approved reserve agents	37,721.93	State-bank notes outstanding	
Due from other banks and bankers	13,449.97		
Real estate, furniture, and fixtures	38,636.39	Dividends unpaid	1,024.00
Current expenses and taxes paid	1,832.74		
Premiums paid	9,375.00	Individual deposits	109,465.73
Checks and other cash items	2,710.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,405.00		
Fractional currency	120.10	Due to other national banks	675.25
Trade dollars		Due to State banks and bankers	
Specie	8,002.00		
Legal-tender notes	16,686.00	Notes and bills re-discounted	32,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	378,675.04	Total	378,675.04

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SOUTH CAROLINA.

Carolina National Bank, Columbia.

W. A. CLARK, *President.* No. 1680. WILIE JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$296,446.09	Capital stock paid in	$100,000.00
Overdrafts	5,915.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	24,019.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,808.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,843.14	State-bank notes outstanding	
Due from other banks and bankers	35,660.40		
Real estate, furniture, and fixtures	19,000.00	Dividends unpaid	
Current expenses and taxes paid	3,816.46		
Premiums paid		Individual deposits	311,607.72
Checks and other cash items	1,100.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,000.00		
Fractional currency	24.92	Due to other national banks	2,611.57
Trade dollars		Due to State banks and bankers	
Specie	5,000.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	501,739.01	Total	501,739.01

Central National Bank, Columbia.

WILLIAM B. STANLEY, *President.* No. 1765. JEROME H. SAWYER, *Cashier.*

Loans and discounts	$226,744.01	Capital stock paid in	$100,000.00
Overdrafts	2,663.60		
U. S. bonds to secure circulation	100,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	17,159.87
U. S. bonds on hand	20,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	5,546.38	State-bank notes outstanding	
Due from other banks and bankers	15,267.77		
Real estate, furniture, and fixtures	31,455.00	Dividends unpaid	15.00
Current expenses and taxes paid	2,534.80		
Premiums paid	15,675.00	Individual deposits	175,100.85
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,600.00		
Fractional currency	38.11	Due to other national banks	7,984.78
Trade dollars		Due to State banks and bankers	3,324.17
Specie	41,160.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	55,000.00
Redemption fund with U. S. Treas.	3,900.00		
Due from U. S. Treasurer			
Total	478,584.67	Total	478,584.67

National Bank, Greenville.

HAMLIN BEATTIE, *President.* No. 1935. W. E. BEATTIE, *Cashier.*

Loans and discounts	$286,411.72	Capital stock paid in	$100,000.00
Overdrafts	9,045.31		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	144,559.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,100.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	33,179.30	State-bank notes outstanding	
Due from other banks and bankers	4,769.88		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	200.00
Current expenses and taxes paid	2,526.82		
Premiums paid		Individual deposits	174,908.64
Checks and other cash items	3,178.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency	317.63	Due to other national banks	651.07
Trade dollars		Due to State banks and bankers	4,123.78
Specie	27,771.00		
Legal-tender notes	50,643.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	539,443.08	Total	539,443.08

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SOUTH CAROLINA.

National Bank, Laurens.

J. A. BARKSDALE, *President.* No. 3540. W. A. WATTS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$63,785.03	Capital stock paid in	$63,000.00
Overdrafts	17.74		
U. S. bonds to secure circulation	16,000.00	Surplus fund	800.00
U. S. bonds to secure deposits		Other undivided profits	1,946.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	14,130.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,944.45	Dividends unpaid	24.00
Current expenses and taxes paid	859.09		
Premiums paid	1,640.00	Individual deposits	29,885.17
Checks and other cash items	12,330.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,505.00		
Fractional currency	53.07	Due to other national banks	6,545.17
Trade dollars		Due to State banks and bankers	
Specie	11,286.15		
Legal-tender notes	5,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	2,160.30
Redemption fund with U. S. Treas.	720.00		
Due from U. S. Treasurer			
Total	118,490.87	Total	118,490.87

National Bank, Newberry.

ROBERT L. MCCAUGHRIN, *President.* No. 1844. T. S. DUNCAN, *Cashier.*

Loans and discounts	$399,509.72	Capital stock paid in	$150,000.00
Overdrafts	4,500.00		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	110,650.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,655.43	National-bank notes outstanding	33,750.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	16,172.21		
Real estate, furniture, and fixtures	11,350.00	Dividends unpaid	1,603.00
Current expenses and taxes paid	3,071.47		
Premiums paid	3,070.32	Individual deposits	163,238.38
Checks and other cash items	39,223.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,505.00		
Fractional currency	50.00	Due to other national banks	23,041.50
Trade dollars		Due to State banks and bankers	1,496.09
Specie	13,566.00		
Legal-tender notes	16,918.00	Notes and bills re-discounted	16,000.00
U. S. certificates of deposit		Bills payable	40,000.00
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	569,778.99	Total	569,778.99

First National Bank, Rock Hill.

W. L. RODDEY, *President.* No. 3616. W. J. RODDEY, *Cashier.*

Loans and discounts	$72,225.89	Capital stock paid in	$50,000.00
Overdrafts	34.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	1,957.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,220.00
Due from approved reserve agents	18,104.83	State-bank notes outstanding	
Due from other banks and bankers	1,730.11		
Real estate, furniture, and fixtures	60.57	Dividends unpaid	
Current expenses and taxes paid	510.37		
Premiums paid	1,312.50	Individual deposits	42,127.64
Checks and other cash items	536.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	12.96	Due to other national banks	533.06
Trade dollars		Due to State banks and bankers	589.40
Specie	3,322.20		
Legal-tender notes	6,515.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	117,427.32	Total	117,427.32

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SOUTH CAROLINA.

National Bank, Spartanburgh.

GEORGE COFIELD, *President.* No. 1848. W. E. BURNETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$154,901.66	Capital stock paid in	$100,000.00
Overdrafts	1,702.37		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	44,521.26
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	63,374.90	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,167.28	State-bank notes outstanding	
Due from other banks and bankers	38,258.41		
Real estate, furniture, and fixtures	11,675.50	Dividends unpaid	
Current expenses and taxes paid	2,011.67		
Premiums paid		Individual deposits	173,123.49
Checks and other cash items	3,092.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,619.00		
Fractional currency	339.99	Due to other national banks	1,725.26
Trade dollars		Due to State banks and bankers	
Specie	17,506.45		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	30,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	391,875.01	Total	391,875.01

Merchants and Planters' National Bank, Union.

EDWIN R. WALLACE, *President.* No. 2060. GEORGE MUNRO, *Cashier.*

Loans and discounts	$121,191.31	Capital stock paid in	$60,000.00
Overdrafts	9,328.25		
U. S. bonds to secure circulation	15,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	16,067.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	7,349.55	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,900.00	Dividends unpaid	132.00
Current expenses and taxes paid	1,525.98		
Premiums paid		Individual deposits	81,506.62
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,431.00		
Fractional currency	26.45	Due to other national banks	2,169.99
Trade dollars		Due to State banks and bankers	
Specie	14,321.85		
Legal-tender notes	7,772.00	Notes and bills re-discounted	9,145.38
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	212,521.39	Total	212,521.39

Winnsboro' National Bank, Winnsborough.

G. H. MCMASTER, *President.* No. 2087. THOMAS K. ELLIOTT, *Cashier.*

Loans and discounts	$118,278.26	Capital stock paid in	$75,000.00
Overdrafts	20,904.03		
U. S. bonds to secure circulation	18,750.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,300.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,400.00	National-bank notes outstanding	16,875.00
Due from approved reserve agents	17,824.22	State-bank notes outstanding	
Due from other banks and bankers	8,249.22		
Real estate, furniture, and fixtures	9,095.14	Dividends unpaid	265.00
Current expenses and taxes paid	1,125.93		
Premiums paid		Individual deposits	63,977.62
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	219.79	Due to other national banks	2,204.65
Trade dollars		Due to State banks and bankers	
Specie	3,945.00		
Legal-tender notes	7,062.00	Notes and bills re-discounted	5,575.00
U. S. certificates of deposit		Bills payable	20,000.00
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer	2,500.00		
Total	217,197.34	Total	217,197.34

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GEORGIA.

People's National Bank, Americus.

JOHN WINDSOR, *President.* No. 2839. J. B. FELDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$95,112.26	Capital stock paid in	$50,000.00
Overdrafts	20,611.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	3,369.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,492.95	State-bank notes outstanding	
Due from other banks and bankers	1,016.98		
Real estate, furniture, and fixtures	1,299.14	Dividends unpaid	
Current expenses and taxes paid	1,082.50		
Premiums paid	2,210.09	Individual deposits	47,005.47
Checks and other cash items	250.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,500.00		
Fractional currency	10.41	Due to other national banks	842.06
Trade dollars		Due to State banks and bankers	939.08
Specie	420.00		
Legal-tender notes	4,837.00	Notes and bills re-discounted	30,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	155,905.65	Total	155,905.65

National Bank, Athens.

A. K. CHILDS, *President.* No. 1639. JAMES WHITE, *Cashier.*

Loans and discounts	$538,826.70	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	133,651.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	60,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	18,168.54		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	288.53		
Premiums paid		Individual deposits	297,109.33
Checks and other cash items	23,420.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,500.00		
Fractional currency	500.00	Due to other national banks	16,278.97
Trade dollars		Due to State banks and bankers	7,378.19
Specie	15,000.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,600.00		
Due from U. S. Treasurer	114.60		
Total	714,418.37	Total	714,418.37

Atlanta National Bank, Atlanta.

JAMES SWANN, *President.* No. 1559. PAUL ROMARE, *Cashier.*

Loans and discounts	$1,031,816.79	Capital stock paid in	$150,000.00
Overdrafts	68,344.86		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	141,766.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39,844.35	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	131,498.93		
Real estate, furniture, and fixtures	36,000.00	Dividends unpaid	1,275.00
Current expenses and taxes paid	6,208.66		
Premiums paid		Individual deposits	1,124,766.45
Checks and other cash items	40,856.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,700.00		
Fractional currency	390.23	Due to other national banks	68,961.51
Trade dollars		Due to State banks and bankers	15,373.31
Specie	95,232.50		
Legal-tender notes	86,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,597,143.13	Total	1,597,143.13

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GEORGIA.

Gate City National Bank, Atlanta.

LODOWICK J. HILL, *President.* No. 2424. EDWD. S. MCCANDLESS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$869,463.40	Capital stock paid in	$250,000.00
Overdrafts	30,368.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	57,849.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,702.20	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	66,765.73		
Real estate, furniture, and fixtures	107,965.91	Dividends unpaid	21.00
Current expenses and taxes paid	10,592.31		
Premiums paid	40,437.50	Individual deposits	688,941.97
Checks and other cash items	28,549.40	United States deposits	85,653.25
Exchanges for clearing-house		Deposits of U.S. disbursing officers	17,491.99
Bills of other banks	26,493.00		
Fractional currency	836.81	Due to other national banks	40,449.89
Trade dollars		Due to State banks and bankers	24,216.37
Specie	18,219.00		
Legal-tender notes	65,000.00	Notes and bills re-discounted	187,019.78
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	10,000.00		
Total	1,446,644.01	Total	1,446,644.01

National Bank, Augusta.

CHARLES ESTES, *President.* No. 1613. A. C. BEANE, *Cashier.*

Loans and discounts	$882,726.34	Capital stock paid in	$500,000.00
Overdrafts	618.20		
U.S. bonds to secure circulation	50,000.00	Surplus fund	44,997.04
U. S. bonds to secure deposits		Other undivided profits	12,414.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	40,602.98		
Real estate, furniture, and fixtures	143,623.55	Dividends unpaid	
Current expenses and taxes paid	4,151.68		
Premiums paid		Individual deposits	462,554.50
Checks and other cash items	34,188.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,105.00		
Fractional currency		Due to other national banks	72,028.58
Trade dollars		Due to State banks and bankers	1,545.74
Specie	50,371.75		
Legal-tender notes	31,653.00	Notes and bills re-discounted	87,751.10
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,246,291.02	Total	1,246,291.02

National Exchange Bank, Augusta.

ALFRED BAKER, *President.* No. 1860. CHARLES E. COFFIN, *Cashier.*

Loans and discounts	$356,065.28	Capital stock paid in	$250,000.00
Overdrafts	375.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	42,234.67
U. S. bonds to secure deposits		Other undivided profits	13,757.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	13,591.30		
Real estate, furniture, and fixtures	65,840.04	Dividends unpaid	1,095.00
Current expenses and taxes paid	5,947.51		
Premiums paid	5,000.00	Individual deposits	181,881.05
Checks and other cash items	22,207.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,800.00		
Fractional currency	680.61	Due to other national banks	6,018.52
Trade dollars		Due to State banks and bankers	6,290.26
Specie	17,228.00		
Legal-tender notes	21,991.00	Notes and bills re-discounted	37,700.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	583,976.81	Total	583,976.81

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GEORGIA.

First National Bank, Brunswick.

C. DOWNING, JR., *President.* No. 3116. JAMES H. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$211,832.04	Capital stock paid in	$55,000.00
Overdrafts	2,568.43		
U. S. bonds to secure circulation	14,000.00	Surplus fund	27,500.00
U. S. bonds to secure deposits		Other undivided profits	6,634.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,600.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	6,345.90		
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	
Current expenses and taxes paid	2,513.83		
Premiums paid	1,200.00	Individual deposits	143,111.64
Checks and other cash items	2,199.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,790.00		
Fractional currency	27.09	Due to other national banks	33,625.51
Trade dollars		Due to State banks and bankers	
Specie	35,926.35		
Legal-tender notes	3,665.00	Notes and bills re-discounted	6,827.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	630.00		
Due from U. S. Treasurer			
Total	285,298.57	Total	285,298.57

Oglethorpe National Bank, Brunswick.

MAX ULLMAN, *President.* No. 3753. JOHN L. H. HENMAN, *Cashier.*

Loans and discounts	$115,030.19	Capital stock paid in	$70,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,000.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	35,296.10		
Real estate, furniture, and fixtures	604.80	Dividends unpaid	
Current expenses and taxes paid	716.61		
Premiums paid	2,250.00	Individual deposits	59,266.70
Checks and other cash items	10,153.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	40.00		
Fractional currency	8.76	Due to other national banks	16,885.65
Trade dollars		Due to State banks and bankers	1,092.84
Specie	6,203.40		
Legal-tender notes	1,567.00	Notes and bills re-discounted	26,250.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	197,995.55	Total	197,995.55

Chattahoochee National Bank, Columbus.

HENRY H. EPPING, *President.* No. 1630. E. H. EPPING, *Cashier.*

Loans and discounts	$449,382.13	Capital stock paid in	$100,000.00
Overdrafts	23,491.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	20,840.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,420.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	16,015.63		
Real estate, furniture, and fixtures	18,840.74	Dividends unpaid	
Current expenses and taxes paid	2,861.52		
Premiums paid	4,856.61	Individual deposits	224,944.37
Checks and other cash items	5,702.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	181.01	Due to other national banks	19,997.13
Trade dollars		Due to State banks and bankers	34,387.33
Specie	1,841.00		
Legal-tender notes	23,000.00	Notes and bills re-discounted	92,558.49
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	635.60		
Total	657,727.41	Total	657,727.41

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GEORGIA.

National Bank, Columbus.

J. RHODES BROWNE, *President.* No. 2338. GEORGE W. DILLINGHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$314,337.33	Capital stock paid in	$100,000.00
Overdrafts	12,607.47		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	11,001.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,700.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	28,427.77	State-bank notes outstanding	
Due from other banks and bankers	10,742.73		
Real estate, furniture, and fixtures	865.89	Dividends unpaid	
Current expenses and taxes paid	3,130.14		
Premiums paid		Individual deposits	232,038.09
Checks and other cash items	2,921.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,792.00		
Fractional currency	13.00	Due to other national banks	4,248.01
Trade dollars		Due to State banks and bankers	1,817.55
Specie	21,267.75		
Legal-tender notes	9,800.00	Notes and bills re-discounted	50,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	539,105.22	Total	539,105.22

City National Bank, Griffin.

HENRY C. BURR, *President.* No. 2075. JOSEPH G. RHEA, *Cashier.*

Loans and discounts	$110,031.48	Capital stock paid in	$56,000.00
Overdrafts	3,030.74		
U. S. bonds to secure circulation	56,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,265.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,326.00	National-bank notes outstanding	50,400.00
Due from approved reserve agents	28,699.49	State-bank notes outstanding	
Due from other banks and bankers	11,346.40		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	192.00
Current expenses and taxes paid	1,231.50		
Premiums paid	150.00	Individual deposits	91,173.82
Checks and other cash items	3,800.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,490.00		
Fractional currency	59.65	Due to other national banks	1,056.52
Trade dollars		Due to State banks and bankers	2,118.47
Specie	8,401.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	14,970.47
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,520.00		
Due from U. S. Treasurer			
Total	251,176.78	Total	251,176.78

First National Bank, La Grange.

LEWIS J. RENDER, *President.* No. 3093. J. G. TRUITT, *Cashier.*

Loans and discounts	$92,718.26	Capital stock paid in	$50,000.00
Overdrafts	3,810.92		
U. S. bonds to secure circulation	13,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	3,057.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,641.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,609.55		
Real estate, furniture, and fixtures	4,377.94	Dividends unpaid	60.00
Current expenses and taxes paid	488.30		
Premiums paid	1,300.00	Individual deposits	24,668.58
Checks and other cash items	298.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,350.00		
Fractional currency	49.70	Due to other national banks	2,435.99
Trade dollars		Due to State banks and bankers	
Specie	4,369.00		
Legal-tender notes	4,255.00	Notes and bills re-discounted	35,430.67
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	130,853.20	Total	130,853.20

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GEORGIA.

First National Bank, Macon.

INCREASE C. PLANT, *President.* No. 1617. WILLIAM W. WRIGLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$195,054.72	Capital stock paid in	$100,000.00
Overdrafts	62.11		
U. S. bonds to secure circulation	100,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	4,352.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	34,168.82	State-bank notes outstanding	
Due from other banks and bankers	1,876.33		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	3,581.53		
Premiums paid	2,550.00	Individual deposits	170,354.54
Checks and other cash items	524.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,000.00		
Fractional currency		Due to other national banks	8,308.82
Trade dollars		Due to State banks and bankers	73,424.35
Specie	42,122.00		
Legal-tender notes	60,000.00	Notes and bills re-discounted	9,000.00
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	515,440.42	Total	515,440.42

Merchants' National Bank, Macon.

R. F. LAWTON, *President.* No. 3740. L. P. HILLYER, *Cashier.*

Loans and discounts	$165,605.35	Capital stock paid in	$84,520.00
Overdrafts	15,547.10		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,329.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	20,008.53	State-bank notes outstanding	
Due from other banks and bankers	5,140.72		
Real estate, furniture, and fixtures	1,184.00	Dividends unpaid	
Current expenses and taxes paid	2,944.43		
Premiums paid	7,109.75	Individual deposits	96,545.27
Checks and other cash items	89.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,390.00		
Fractional currency	7.32	Due to other national banks	858.64
Trade dollars		Due to State banks and bankers	1,411.42
Specie	20,878.85		
Legal-tender notes	12,431.00	Notes and bills re-discounted	69,297.28
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	280,461.64	Total	280,461.64

First National Bank, Newnan.

WILLIAM B. BERRY, *President.* No. 1861. HENRY C. FISHER, *Cashier.*

Loans and discounts	$103,199.40	Capital stock paid in	$50,000.00
Overdrafts	9,847.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	17,374.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	65,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,293.00	State-bank notes outstanding	
Due from other banks and bankers	35,558.40		
Real estate, furniture, and fixtures	2,071.80	Dividends unpaid	
Current expenses and taxes paid	1,208.53		
Premiums paid		Individual deposits	88,065.56
Checks and other cash items	2,391.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,276.00		
Fractional currency	5.85	Due to other national banks	1,363.36
Trade dollars		Due to State banks and bankers	696.65
Specie	13,792.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	40,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,600.00		
Total	302,499.96	Total	302,499.96

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GEORGIA.

Newnan National Bank, Newnan.

CHARLES C. PARROTT, *President.* No. 3382. R. W. ANDERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$84,438.10	Capital stock paid in	$50,000.00
Overdrafts	17,073.66		
U. S. bonds to secure circulation	21,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	1,120.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,900.00
Due from approved reserve agents	7,822.96	State-bank notes outstanding	
Due from other banks and bankers	5,677.51		
Real estate, furniture, and fixtures	1,797.25	Dividends unpaid	
Current expenses and taxes paid	667.55		
Premiums paid	4,853.04	Individual deposits	69,393.02
Checks and other cash items	14.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	565.00		
Fractional currency	5.79	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,018.00		
Legal-tender notes	11,652.00	Notes and bills re-discounted	21,116.50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	945.00		
Due from U. S. Treasurer			
Total	161,530.02	Total	161,530.02

First National Bank, Rome.

JOHN H. REYNOLDS, *President.* No. 2368. BENJAMIN I. HUGHES, *Cashier.*

Loans and discounts	$369,336.14	Capital stock paid in	$125,000.00
Overdrafts	15,800.00		
U. S. bonds to secure circulation	31,500.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	12,350.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,251.67	National-bank notes outstanding	28,350.00
Due from approved reserve agents	17,328.91	State-bank notes outstanding	
Due from other banks and bankers	27,654.28		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	4,386.13		
Premiums paid		Individual deposits	135,749.26
Checks and other cash items	994.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30,226.00		
Fractional currency	520.00	Due to other national banks	3,844.98
Trade dollars		Due to State banks and bankers	2,868.41
Specie	22,095.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	155,347.57
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,417.50		
Due from U. S. Treasurer			
Total	553,510.40	Total	553,510.40

Merchants' National Bank, Rome.

R. G. CLARK, *President.* No. 3670. J. KING, *Cashier.*

Loans and discounts	$183,853.78	Capital stock paid in	$100,000.00
Overdrafts	799.98		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,322.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,806.51	State-bank notes outstanding	
Due from other banks and bankers	11,243.58		
Real estate, furniture, and fixtures	541.61	Dividends unpaid	
Current expenses and taxes paid	2,421.99		
Premiums paid	2,546.87	Individual deposits	60,544.81
Checks and other cash items	2,347.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,190.00		
Fractional currency	91.42	Due to other national banks	3,014.40
Trade dollars		Due to State banks and bankers	1,725.29
Specie	6,912.75		
Legal-tender notes	11,620.00	Notes and bills re-discounted	59,394.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	254,500.89	Total	254,500.89

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GEORGIA.

Merchants' National Bank, Savannah.

GEORGE L. COKE, *President.* No. 1640. THOMAS GADSDEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$851, 692. 57	Capital stock paid in	$500, 000. 00
Overdrafts	1, 778. 09		
U. S. bonds to secure circulation	60, 500. 00	Surplus fund	250, 000. 00
U. S. bonds to secure deposits	50, 000. 00	Other undivided profits	31, 276. 17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31, 048. 39	National-bank notes outstanding	54, 450. 00
Due from approved reserve agents	47, 962. 84	State-bank notes outstanding	
Due from other banks and bankers	134, 274. 57		
Real estate, furniture, and fixtures	32, 623. 01	Dividends unpaid	348. 00
Current expenses and taxes paid	6, 342. 37		
Premiums paid		Individual deposits	434, 647. 49
Checks and other cash items		United States deposits	25, 494. 24
Exchanges for clearing-house		Deposits of U. S. disbursing officers	17, 710. 28
Bills of other banks	36, 000. 00		
Fractional currency	519. 39	Due to other national banks	42, 753. 43
Trade dollars		Due to State banks and bankers	78, 784. 12
Specie	130, 000. 00		
Legal-tender notes	50, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 722. 50		
Due from U. S. Treasurer			
Total	1, 435, 463. 73	Total	1, 435, 463. 73

National Bank, Savannah.

HERMAN MYERS, *President.* No. 3406. THOMAS F. THOMSON, *Cashier.*

Loans and discounts	$518, 145. 51	Capital stock paid in	$250, 000. 00
Overdrafts	318. 94		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	21, 038. 79
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	20, 055. 62	State-bank notes outstanding	
Due from other banks and bankers	28, 712. 16		
Real estate, furniture, and fixtures	4, 914. 46	Dividends unpaid	534. 00
Current expenses and taxes paid	3, 698. 80		
Premiums paid	4, 087. 50	Individual deposits	296, 928. 78
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	21, 322. 00		
Fractional currency	125. 25	Due to other national banks	8, 615. 00
Trade dollars		Due to State banks and bankers	38, 913. 17
Specie	25, 300. 00		
Legal-tender notes	30, 000. 00	Notes and bills re-discounted	27, 900. 50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	708, 930. 24	Total	708, 930. 24

Thomasville National Bank, Thomasville.

S. L. HAYES, *President.* No. 3767. JAMES A. BRANDON, *Cashier.*

Loans and discounts	$18, 851. 58	Capital stock paid in	$60, 000. 00
Overdrafts	4, 783. 40		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1, 232. 41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22, 500. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	47, 869. 10		
Real estate, furniture, and fixtures	739. 50	Dividends unpaid	
Current expenses and taxes paid	1, 181. 33		
Premiums paid	2, 312. 50	Individual deposits	53, 525. 73
Checks and other cash items	8, 704. 28	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	10, 280. 00		
Fractional currency	48. 95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6, 717. 50		
Legal-tender notes	9, 645. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	137, 258. 14	Total	137, 258. 14

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FLORIDA.

First National Bank of Florida, Jacksonville.

JAS. M. SCHUMACHER, *President.* No. 2174. R. C. COOLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$234,389.19	Capital stock paid in	$50,000.00
Overdrafts	2,307.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	14,859.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,645.21	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,063.20	State-bank notes outstanding	
Due from other banks and bankers	24,768.12		
Real estate, furniture, and fixtures	12,521.29	Dividends unpaid	
Current expenses and taxes paid	2,415.55		
Premiums paid		Individual deposits	275,071.52
Checks and other cash items	5,201.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,995.00		
Fractional currency	515.81	Due to other national banks	19,284.05
Trade dollars		Due to State banks and bankers	4,391.32
Specie	7,632.55		
Legal-tender notes	35,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,250.57		
Total	418,606.26	Total	418,606.26

National Bank of the State of Florida, Jacksonville.

DANIEL G. AMBLER, *President.* No. 3327. J. N. C. STOCKTON, *Cashier.*

Loans and discounts	$306,433.41	Capital stock paid in	$100,000.00
Overdrafts	10,627.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	9,747.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,387.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,138.19	State-bank notes outstanding	
Due from other banks and bankers	26,729.40		
Real estate, furniture, and fixtures	4,371.27	Dividends unpaid	
Current expenses and taxes paid	4,970.73		
Premiums paid	18,419.33	Individual deposits	281,603.61
Checks and other cash items	2,078.87	United States deposits	88,506.08
Exchanges for clearing-house		Deposits of U.S. disbursing officers	2,575.15
Bills of other banks	14,245.00		
Fractional currency	94.00	Due to other national banks	48,243.00
Trade dollars		Due to State banks and bankers	13,149.47
Specie	24,414.00		
Legal-tender notes	30,790.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	581,324.59	Total	581,324.59

First National Bank, Ocala.

ENOCH W. AGNEW, *President.* No. 3470. ALEXANDER MCINTYRE, *Cashier.*

Loans and discounts	$131,139.96	Capital stock paid in	$50,000.00
Overdrafts	955.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	6,252.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,135.50	State-bank notes outstanding	
Due from other banks and bankers	21,453.10		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	2,707.56		
Premiums paid	2,618.74	Individual deposits	132,842.22
Checks and other cash items	1,224.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	82.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,127.50		
Legal-tender notes	7,000.00	Notes and bills re-discounted	10,663.68
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	212,508.07	Total	212,508.07

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FLORIDA.

First National Bank, Orlando.

CHARLES JOY, *President.* No. 3469. NAT POYUTZ, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$190.882.74	Capital stock paid in	$50,000.00
Overdrafts	4,329.14		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	13,626.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,810.89	State-bank notes outstanding	
Due from other banks and bankers	19,250.59		
Real estate, furniture, and fixtures	2,069.59	Dividends unpaid	
Current expenses and taxes paid	72.76		
Premiums paid		Individual deposits	195,389.06
Checks and other cash items	389.49	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	13,541.00		
Fractional currency	28.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	953.01
Specie	7,781.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	276,218.59	Total	276,218.59

First National Bank, Palatka.

WILLIAM J. WINEGAR, *President.* No. 3223. HARRY G. PAYNE, *Cashier.*

Loans and discounts	$223,005.86	Capital stock paid in	$100,000.00
Overdrafts	2,337.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	157.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,920.17	National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,071.89	State-bank notes outstanding	
Due from other banks and bankers	18,185.16		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	10.00
Current expenses and taxes paid	27.49		
Premiums paid	2,500.00	Individual deposits	233,474.64
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	61.12	Due to other national banks	2,842.09
Trade dollars		Due to State banks and bankers	1,449.96
Specie	9,200.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	390,433.74	Total	390,433.74

First National Bank, Pensacola.

M. H. SULLIVAN, *President.* No. 2490. W. A. S. WHEELER, *Cashier.*

Loans and discounts	$65,562.89	Capital stock paid in	$50,000.00
Overdrafts	706.46		
U. S. bonds to secure circulation	30,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	1,764.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,632.21	National-bank notes outstanding	11,800.00
Due from approved reserve agents	18,335.30	State-bank notes outstanding	
Due from other banks and bankers	281.39		
Real estate, furniture, and fixtures	5,374.15	Dividends unpaid	
Current expenses and taxes paid	22.48		
Premiums paid		Individual deposits	102,962.18
Checks and other cash items	265.67	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,877.00		
Fractional currency		Due to other national banks	6.75
Trade dollars		Due to State banks and bankers	
Specie	38,125.95		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	172,533.50	Total	172,533.50

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First National Bank, Saint Augustine.

JOHN T. DISMUKES, *President.* No. 3462. JOSIAH JAMES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$131,864.18	Capital stock paid in	$50,000.00
Overdrafts	5,875.60		
U. S. bonds to secure circulation	13,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	421.64
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	10,500.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents	16,833.35	State bank notes outstanding	
Due from other banks and bankers	10,865.06		
Real estate, furniture, and fixtures	5,956.39	Dividends unpaid	141.00
Current expenses and taxes paid	508.70		
Premiums paid	3,568.75	Individual deposits	140,903.42
Checks and other cash items	808.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,652.00		
Fractional currency	10.38	Due to other national banks	447.12
Trade dollars		Due to State banks and bankers	
Specie	4,585.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	219,613.18	Total	219,613.18

First National Bank, Tampa.

JNO. N. C. STOCKTON, *President.* No. 3497. T. C. TALIAFERRO, *Cashier.*

Loans and discounts	$128,176.18	Capital stock paid in	$50,000.00
Overdrafts	3,234.84		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,680.00
U. S. bonds to secure deposits		Other undivided profits	4,745.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	10,750.00
Due from approved reserve agents	537.69	State-bank notes outstanding	
Due from other banks and bankers	28,619.89		
Real estate, furniture, and fixtures	27,093.45	Dividends unpaid	
Current expenses and taxes paid	1,551.36		
Premiums paid	2,227.19	Individual deposits	153,517.62
Checks and other cash items	165.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,750.00		
Fractional currency	156.20	Due to other national banks	14,078.57
Trade dollars		Due to State banks and bankers	1,198.34
Specie	12,895.80		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	236,970.10	Total	236,970.10

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ALABAMA.

First National Bank, Anniston.

DUNCAN T. PARKER, *President.* No. 3041. OSCAR E. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$724,811.65	Capital stock paid in	$100,000.00
Overdrafts	3,402.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	28,129.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	126,360.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	149,021.95	State-bank notes outstanding	
Due from other banks and bankers	8,888.77		
Real estate, furniture, and fixtures	10,942.77	Dividends unpaid	4,000.00
Current expenses and taxes paid	119.37		
Premiums paid	2,000.00	Individual deposits	848,307.48
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,015.00		
Fractional currency	110.47	Due to other national banks	10,931.78
Trade dollars		Due to States banks and bankers	271.38
Specie	37,855.20		
Legal-tender notes	20,488.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	1,114,140.38	Total	1,114,140.38

First National Bank, Birmingham.

WILLIAM J. CAMERON, *President.* No. 3185. E. W. LINN, *Cashier.*

Loans and discounts	$1,650,887.67	Capital stock paid in	$250,000.00
Overdrafts	23,389.57		
U. S. bonds to secure circulation	50,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits		Other undivided profits	39,711.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,490.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	71,322.34	State-bank notes outstanding	
Due from other banks and bankers	53,037.01		
Real estate, furniture, and fixtures	65,000.00	Dividends unpaid	
Current expenses and taxes paid	9,797.41		
Premiums paid	10,500.00	Individual deposits	1,336,071.26
Checks and other cash items	4,400.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30,000.00		
Fractional currency	81.30	Due to other national banks	23,933.86
Trade dollars		Due to State banks and bankers	25,460.43
Specie	62,000.00		
Legal-tender notes	40,000.00	Notes and bills re-discounted	217,501.41
U. S. certificates of deposit		Bills payable	100,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	2,522.89		
Total	2,132,678.41	Total	2,132,678.41

Alabama National Bank, Birmingham.

JOSEPH F. JOHNSTON, *President.* No. 3587. JOHN W. READ, *Cashier.*

Loans and discounts	$997,695.76	Capital stock paid in	$500,000.00
Overdrafts	3,836.55		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	23,720.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,732.35	State-bank notes outstanding	
Due from other banks and bankers	21,586.24		
Real estate, furniture, and fixtures	84,864.17	Dividends unpaid	
Current expenses and taxes paid	6,045.87		
Premiums paid	5,375.00	Individual deposits	523,983.22
Checks and other cash items	3,459.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,000.00		
Fractional currency	239.60	Due to other national banks	41,096.00
Trade dollars		Due to State banks and bankers	8,464.56
Specie	25,000.00		
Legal-tender notes	40,000.00	Notes and bills re-discounted	51,820.58
U. S. certificates of deposit		Bills payable	100,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,301,084.64	Total	1,301,084.64

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ALABAMA.

American National Bank, Birmingham.

S. T. BARNETT, *President.* No. 3734. R. M. MULFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,355.75	Capital stock paid in	$250,000.00
Overdrafts	1,165.89		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,134.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,831.08	State-bank notes outstanding	
Due from other banks and bankers	25,664.19		
Real estate, furniture, and fixtures	2,089.29	Dividends unpaid	
Current expenses and taxes paid	4,491.09		
Premiums paid	4,937.50	Individual deposits	57,866.15
Checks and other cash items	2,764.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,397.00		
Fractional currency		Due to other national banks	7,054.13
Trade dollars		Due to State banks and bankers	7,229.85
Specie	8,628.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	55,289.66
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	429,574.56	Total	429,574.56

Berney National Bank, Birmingham.

WILLIAM BERNEY, *President.* No. 3442. J. B. COBBS, *Cashier.*

Loans and discounts	$714,675.62	Capital stock paid in	$300,000.00
Overdrafts	7,801.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	31,560.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,362.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,108.28	State-bank notes outstanding	
Due from other banks and bankers	70,582.23		
Real estate, furniture, and fixtures	22,157.64	Dividends unpaid	106.00
Current expenses and taxes paid	4,614.84		
Premiums paid	12,865.62	Individual deposits	495,572.48
Checks and other cash items	2,102.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,570.00		
Fractional currency	110.45	Due to other national banks	20,978.07
Trade dollars		Due to State banks and bankers	10,987.64
Specie	33,094.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	34,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,013,204.51	Total	1,013,204.51

Birmingham National Bank, Birmingham.

JOHN W. READ, *President.* No. 3679. H. C. ANSLEY, *Cashier.*

Loans and discounts	$330,684.49	Capital stock paid in	$250,000.00
Overdrafts	6,466.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	11,060.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,568.35	State-bank notes outstanding	
Due from other banks and bankers	6,950.48		
Real estate, furniture, and fixtures	6,134.23	Dividends unpaid	
Current expenses and taxes paid	5,974.35		
Premiums paid	13,218.75	Individual deposits	100,290.08
Checks and other cash items	3,858.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,890.00		
Fractional currency	184.71	Due to other national banks	4,818.51
Trade dollars		Due to State banks and bankers	182.70
Specie	4,582.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	36,410.77
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	447,762.42	Total	447,762.42

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ALABAMA.

First National Bank, Decatur.

CHRISTOPHER C. HARRIS, *President.* No. 3699. WILLIAM W. LITTLEJOHN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$149,300.93	Capital stock paid in	$91,100.00
Overdrafts	8,299.81		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,979.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,823.84	State-bank notes outstanding	
Due from other banks and bankers	130,726.29		
Real estate, furniture, and fixtures	1,086.30	Dividends unpaid	
Current expenses and taxes paid	2,549.48		
Premiums paid	2,100.00	Individual deposits	242,830.35
Checks and other cash items	7,047.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,186.00		
Fractional currency		Due to other national banks	4,283.58
Trade dollars		Due to State banks and bankers	1,297.46
Specie	8,746.20		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	367,990.94	Total	367,990.94

East Alabama National Bank, Eufaula.

ALLEN H. MERRILL, *President.* No. 3622. JOHN P. FOY, *Cashier.*

Loans and discounts	$31,497.08	Capital stock paid in	$59,000.00
Overdrafts	13,406.09		
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,833.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	29,650.76	State-bank notes outstanding	
Due from other banks and bankers	3,052.00		
Real estate, furniture, and fixtures	8,238.04	Dividends unpaid	
Current expenses and taxes paid	2,351.48		
Premiums paid	4,181.25	Individual deposits	36,161.43
Checks and other cash items	2,356.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,130.00		
Fractional currency	.95	Due to other national banks	469.20
Trade dollars		Due to State banks and bankers	
Specie	3,345.70		
Legal-tender notes	5,500.00	Notes and bills re-discounted	10,420.76
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	124,385.03	Total	124,385.03

Eufaula National Bank, Eufaula.

S. H. DENT, *President.* No. 2309. EDWARD B. YOUNG, *Cashier.*

Loans and discounts	$301,830.29	Capital stock paid in	$100,000.00
Overdrafts	12,837.60		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	19,502.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	550.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	24,541.68		
Real estate, furniture, and fixtures	23,417.75	Dividends unpaid	545.00
Current expenses and taxes paid	2,478.18		
Premiums paid	1,500.00	Individual deposits	128,163.73
Checks and other cash items	8,204.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,754.00		
Fractional currency	.45	Due to other national banks	11,544.03
Trade dollars		Due to State banks and bankers	11,820.46
Specie	6,082.05		
Legal-tender notes	25,000.00	Notes and bills re-discounted	116,246.39
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	435,321.85	Total	435,321.85

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ALABAMA.

First National Bank, Gadsden.

A. L. GLENN, *President.* No. 3663. W. G. BROCKWAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$86,907.62	Capital stock paid in	$50,000.00
Overdrafts	7,970.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	280.84
U. S. bonds to secure deposits		Other undivided profits	5,733.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,313.66	National-bank notes outstanding	10,510.00
Due from approved reserve agents	12,829.65	State-bank notes outstanding	
Due from other banks and bankers	4,493.89		
Real estate, furniture, and fixtures	1,110.72	Dividends unpaid	
Current expenses and taxes paid	2,213.91		
Premiums paid	3,468.75	Individual deposits	71,199.98
Checks and other cash items	1,927.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	56.47	Due to other national banks	6,127.52
Trade dollars	1.00	Due to State banks and bankers	1,567.58
Specie	732.50		
Legal tender notes	7,000.00	Notes and bills re-discounted	17,669.13
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	163,088.60	Total	163,088.60

National Bank, Huntsville.

JAMES R. STEVENS, *President.* No. 1560. JOSEPH MARTIN, *Cashier.*

Loans and discounts	$125,349.98	Capital stock paid in	$50,000.00
Overdrafts	1,822.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,859.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,035.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	16,558.95	State-bank notes outstanding	
Due from other banks and bankers	6,506.26		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,316.24		
Premiums paid		Individual deposits	122,479.76
Checks and other cash items	87.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,720.00		
Fractional currency	212.39	Due to other national banks	649.68
Trade dollars		Due to State banks and bankers	322.23
Specie	4,891.00		
Legal-tender notes	11,712.00	Notes and bills re-discounted	5,160.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	10.00		
Total	243,471.13	Total	243,471.13

First National Bank, Mobile.

JAMES H. MASSON, *President.* No. 1595. LLOYD BOWERS, *Cashier.*

Loans and discounts	$425,412.90	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	106,008.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	409,747.32	National-bank notes outstanding	113,000.00
Due from approved reserve agents	34,648.47	State-bank notes outstanding	
Due from other banks and bankers	20,724.78		
Real estate, furniture, and fixtures	10,359.70	Dividends unpaid	1,050.00
Current expenses and taxes paid	4,062.57		
Premiums paid		Individual deposits	589,929.16
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	36,550.00		
Fractional currency	369.99	Due to other national banks	5,165.16
Trade dollars		Due to State banks and bankers	2,495.08
Specie	60,422.00		
Legal-tender notes	58,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	1,217,647.73	Total	1,217,647.73

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National Commercial Bank, Mobile.

AUGUSTUS A. WINSTON, *President.* No. 1817. ARCHIBALD M. PUNCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$310,223.08	Capital stock paid in	$150,000.00
Overdrafts	259.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,500.00
U. S. bonds to secure deposits		Other undivided profits	9,899.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,735.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,314.91	State-bank notes outstanding	
Due from other banks and bankers	2,864.96		
Real estate, furniture, and fixtures	20,722.37	Dividends unpaid	534.00
Current expenses and taxes paid	2,713.05		
Premiums paid	9,500.00	Individual deposits	124,243.74
Checks and other cash items	16,567.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,325.00		
Fractional currency	796.46	Due to other national banks	6,146.13
Trade dollars		Due to State banks and bankers	398.89
Specie	5,084.20		
Legal-tender notes	3,750.00	Notes and bills re-discounted	83,384.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	448,106.24	Total	448,106.24

First National Bank, Montgomery.

W. L. CHAMBERS, *President.* No. 1814. A. M. BALDWIN, *Cashier.*

Loans and discounts	$758,218.05	Capital stock paid in	$225,000.00
Overdrafts	5,387.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	12,700.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	16,712.42	State-bank notes outstanding	
Due from other banks and bankers	23,373.98		
Real estate, furniture, and fixtures	40,783.23	Dividends unpaid	876.00
Current expenses and taxes paid	4,944.93		
Premiums paid	15,812.50	Individual deposits	186,203.87
Checks and other cash items	16,205.99	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3,522.00		
Fractional currency	5.41	Due to other national banks	17,195.24
Trade dollars		Due to State banks and bankers	22,194.33
Specie	903.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	382,198.69
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	500.00		
Due from U. S. Treasurer			
Total	966,369.09	Total	966,369.09

Merchants and Planters' National Bank, Montgomery.

T. B. JORDAN, *President.* No. 2029. ROBERT GOLDTHWAITE, *Cashier.*

Loans and discounts	$303,365.21	Capital stock paid in	$100,000.00
Overdrafts	939.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	11,550.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	250.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,045.44		
Real estate, furniture, and fixtures	12,726.15	Dividends unpaid	445.60
Current expenses and taxes paid	2,106.39		
Premiums paid	3,693.54	Individual deposits	100,971.55
Checks and other cash items	310.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,892.00		
Fractional currency	17.85	Due to other national banks	18,492.32
Trade dollars		Due to State banks and bankers	10,040.50
Specie	14,775.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	102,245.78
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	377,246.39	Total	377,246.39

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First National Bank, Opelika.

FRANK M. RENFRO, *President.* No. 3452. ORRIN BROWN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$101,003.92	Capital stock paid in	$50,000.00
Overdrafts	1,963.30		
U. S. bonds to secure circulation	13,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,243.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	5,071.36		
Real estate, furniture, and fixtures	2,628.00	Dividends unpaid	
Current expenses and taxes paid	1,132.18		
Premiums paid	3,055.00	Individual deposits	43,728.83
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	50.50	Due to other national banks	2,357.99
Trade dollars		Due to State banks and bankers	1,525.49
Specie	7,160.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	23,893.08
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	145,449.26	Total	145,449.26

City National Bank, Selma.

WILLIAM P. ARMSTRONG, *President.* No. 1736. ALBERT G. PARRISH, *Cashier.*

Loans and discounts	$560,007.91	Capital stock paid in	$400,000.00
Overdrafts	6,686.79		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	107,200.25
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	121,161.03	National-bank notes outstanding	90,000.00
Due from approved reserve agents	67,536.56	State-bank notes outstanding	
Due from other banks and bankers	92,656.89		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	575.00
Current expenses and taxes paid	6,056.32		
Premiums paid	15,000.00	Individual deposits	468,747.51
Checks and other cash items	4,698.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbnrsing officers	
Bills of other banks	13,013.00		
Fractional currency	155.00	Due to other national banks	828.77
Trade dollars		Due to State banks and bankers	10,020.20
Specie	39,290.65		
Legal-tender notes	65,609.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,157,371.73	Total	1,157,371.73

First National Bank, Sheffield.

CHARLES D. WOODSON, *President.* No. 3617. T. L. BENHAM, *Cashier.*

Loans and discounts	$240,406.32	Capital stock paid in	$100,000.00
Overdrafts	16,057.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	9,901.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	42.49	State-bank notes outstanding	
Due from other banks and bankers	40,583.46		
Real estate, furniture, and fixtures	12,413.57	Dividends unpaid	
Current expenses and taxes paid	1,742.51		
Premiums paid	2,312.50	Individual deposits	140,326.53
Checks and other cash items	6,286.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	730.00		
Fractional currency	61.30	Due to other national banks	41,789.06
Trade dollars		Due to State banks and bankers	295.24
Specie	1,557.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	37,505.93
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	352,318.03	Total	352,318.03

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ALABAMA.

First National Bank, Tuscaloosa.

FRANK S. MOODY, *President.* No. 1853. JOHN LITTLE, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$116,753.79	Capital stock paid in	$60,000.00
Overdrafts	678.08		
U. S. bonds to secure circulation	60,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	7,311.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,500.00	National-bank notes outstanding	48,620.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	13,621.54		
Real estate, furniture, and fixtures	9,230.16	Dividends unpaid	
Current expenses and taxes paid	1,385.42		
Premiums paid	2,500.00	Individual deposits	121,450.24
Checks and other cash items	278.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,500.00		
Fractional currency	64.08	Due to other national banks	8,334.76
Trade dollars		Due to State banks and bankers	1,408.48
Specie	30,291.65		
Legal-tender notes	562.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,759.17		
Due from U. S. Treasurer			
Total	265,124.56	Total	265,124.56

Merchants' National Bank, Tuscaloosa.

GEORGE A. SEARCY, *President.* No. 3678. E. N. C. SNOW, *Cashier.*

Loans and discounts	$141,936.93	Capital stock paid in	$100,000.00
Overdrafts	13,841.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	122.82
U. S. bonds to secure deposits		Other undivided profits	2,352.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	33,668.23	State-bank notes outstanding	
Due from other banks and bankers	11,760.04		
Real estate, furniture, and fixtures	17,744.68	Dividends unpaid	
Current expenses and taxes paid	1,119.07		
Premiums paid	3,534.37	Individual deposits	186,790.37
Checks and other cash items	615.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	900.00		
Fractional currency	46.79	Due to other national banks	414.36
Trade dollars		Due to State banks and bankers	1,313.04
Specie	11,097.56		
Legal-tender notes	43,103.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	313,493.35	Total	313,493.35

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First National Bank, Aberdeen.

FRANK P. JINKINS, *President.* No. 3656. B. C. JINKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,978.42	Capital stock paid in	$50,000.00
Overdrafts	2,244.40		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,215.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,244.39	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,358.48	State-bank notes outstanding	
Due from other banks and bankers	13,778.49		
Real estate, furniture, and fixtures	1,265.00	Dividends unpaid	
Current expenses and taxes paid	579.12		
Premiums paid	1,156.25	Individual deposits	81,431.70
Checks and other cash items	8,766.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	196.26
Specie	8,660.26		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,093.43	Total	146,093.43

First National Bank, Columbus.

C. A. JOHNSTON, *President.* No. 2638. R. T. WILLIAMS, *Cashier.*

Loans and discounts	$201,466.32	Capital stock paid in	$75,000.00
Overdrafts	6,635.47		
U. S. bonds to secure circulation	75,000.00	Surplus fund	15,868.27
U. S. bonds to secure deposits		Other undivided profits	13,579.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,464.95	National-bank notes outstanding	66,900.00
Due from approved reserve agents	5,290.56	State-bank notes outstanding	
Due from other banks and bankers	6,264.37		
Real estate, furniture, and fixtures	14,061.00	Dividends unpaid	
Current expenses and taxes paid	4,133.71		
Premiums paid		Individual deposits	173,946.28
Checks and other cash items	5,265.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	510.00		
Fractional currency	74.30	Due to other national banks	168.02
Trade dollars		Due to State banks and bankers	552.89
Specie	31,119.00		
Legal-tender notes	12,655.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	50,000.00
Redemption fund with U. S. Treas	2,075.00		
Due from U. S. Treasurer			
Total	396,015.12	Total	396,015.12

First National Bank, Greenville.

JAMES E. NEGUS, *President.* No. 3765. THOMAS MOUNT, *Cashier.*

Loans and disconnts	$143,116.08	Capital stock paid in	$100,000.00
Overdrafts	3,428.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,126.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,470.00
Due from approved reserve agents	10,617.91	State-bank notes outstanding	
Due from other banks and bankers	1,236.90		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,102.63		
Premiums paid	2,218.75	Individual deposits	63,534.12
Checks and other cash items	284.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	195.00		
Fractional currency	10.05	Due to other national banks	140.60
Trade dollars		Due to State banks and bankers	
Specie	7,517.77		
Legal-tender notes	8,335.00	Notes and bills re-discounted	21,916.75
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	205,188.10	Total	205,188.10

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First National Bank, Jackson.

S. S. CARTER, *President.* No. 3332. O. J. WAITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$270,411.20	Capital stock paid in	$100,000.00
Overdrafts	3,208.34		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,598.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	517.50	National-bank notes outstanding	22,000.00
Due from approved reserve agents	3,621.65	State-bank notes outstanding	
Due from other banks and bankers	13,750.22		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	2,316.51		
Premiums paid	6,218.75	Individual deposits	179,810.53
Checks and other cash items	10,069.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,100.00		
Fractional currency	3.50	Due to other national banks	13,348.41
Trade dollars		Due to State banks and bankers	1,303.92
Specie	6,264.10		
Legal-tender notes	30,092.00	Notes and bills re-discounted	14,986.57
U. S. certificates of deposit		Bills payable	25,000.00
Redemption fund with U. S. Treas	475.00		
Due from U. S. Treasurer			
Total	376,048.23	Total	376,048.23

First National Bank, Meridian.

CHARLES A. LYERLY, *President.* No. 2957. C. W. ROBINSON, *Cashier.*

Loans and discounts	$277,004.66	Capital stock paid in	$130,000.00
Overdrafts	18,948.80		
U. S. bonds to secure circulation	32,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	18,648.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,729.40	National-bank notes outstanding	27,320.00
Due from approved reserve agents	32,413.63	State-bank notes outstanding	
Due from other banks and bankers	22,487.00		
Real estate, furniture, and fixtures	1,723.15	Dividends unpaid	
Current expenses and taxes paid	2,224.10		
Premiums paid	6,459.37	Individual deposits	183,881.14
Checks and other cash items	82.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,570.00		
Fractional currency	39.39	Due to other national banks	567.71
Trade dollars		Due to State banks and bankers	1,665.44
Specie	26,577.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	54,801.46
U. S. certificates of deposit		Bills payable	16,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	462,884.16	Total	462,884.16

Meridian National Bank, Meridian.

T. WISTAR BROWN, *President.* No. 3176. J. H. WRIGHT, *Cashier.*

Loans and discounts	$320,352.21	Capital stock paid in	$100,000.00
Overdrafts	1,770.85		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	7,980.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,619.47	State-bank notes outstanding	
Due from other banks and bankers	5,032.36		
Real estate, furniture, and fixtures	11,989.62	Dividends unpaid	
Current expenses and taxes paid	2,533.71		
Premiums paid		Individual deposits	140,419.04
Checks and other cash items	2,003.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	600.00		
Fractional currency	62.64	Due to other national banks	15,362.37
Trade dollars		Due to State banks and bankers	159.96
Specie	14,354.00		
Legal-tender notes	4,196.00	Notes and bills re-discounted	79,217.24
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	400,639.51	Total	400,639.51

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MISSISSIPPI.

First National Bank, Natchez.

J. F. FOARD, *President.* No. 3701. A. G. CAMPBELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$155,772.21	Capital stock paid in	$100,000.00
Overdrafts	2,039.08		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,707.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,220.94	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,804.43	State-bank notes outstanding	
Due from other banks and bankers	2,612.77		
Real estate, furniture, and fixtures	1,620.63	Dividends unpaid	
Current expenses and taxes paid	1,530.19		
Premiums paid	2,674.34	Individual deposits	76,495.84
Checks and other cash items	140.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	57.05	Due to other national banks	1,722.47
Trade dollars		Due to State banks and bankers	
Specie	25,515.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	37,686.35
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	243,112.19	Total	243,112.19

First National Bank, Starkville.

H. C. POWERS, *President.* No. 3688. E. L. TARRY, *Cashier.*

Loans and discounts	$18,054.45	Capital stock paid in	$50,000.00
Overdrafts	10,969.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,502.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	748.58	National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,599.19	State-bank notes outstanding	
Due from other banks and bankers	13,584.17		
Real estate, furniture, and fixtures	478.97	Dividends unpaid	
Current expenses and taxes paid	1,610.82		
Premiums paid	1,296.88	Individual deposits	17,152.19
Checks and other cash items	144.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,020.00		
Fractional currency	110.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,756.00		
Legal-tender notes	7,460.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	79,894.89	Total	79,894.89

First National Bank, Vicksburg.

J. P. ROACH, *President.* No. 3258. R. C. ALLAIN, *Acting Cashier.*

Loans and discounts	$278,484.88	Capital stock paid in	$150,000.00
Overdrafts	911.33		
U. S. bonds to secure circulation	37,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	10,424.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,522.67	National-bank notes outstanding	33,750.00
Due from approved reserve agents	1,494.44	State-bank notes outstanding	
Due from other banks and bankers	20,607.44		
Real estate, furniture, and fixtures	3,200.00	Dividends unpaid	
Current expenses and taxes paid	2,205.55		
Premiums paid	3,446.00	Individual deposits	91,853.45
Checks and other cash items	4.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	940.00		
Fractional currency	200.00	Due to other national banks	7,551.13
Trade dollars		Due to State banks and bankers	1,668.62
Specie	13,700.20		
Legal-tender notes	18,100.00	Notes and bills re-discounted	81,755.85
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	387,004.03	Total	387,004.03

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MISSISSIPPI.

Merchants' National Bank, Vicksburg.

C. O. WILLIS, *President.* No. 3430. W. S. JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$303,042.26	Capital stock paid in	$100,000.00
Overdrafts	6,216.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	15,239.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	21,426.94	State-bank notes outstanding	
Due from other banks and bankers	7,173.66		
Real estate, furniture, and fixtures	2,904.22	Dividends unpaid	20.00
Current expenses and taxes paid	2,428.26		
Premiums paid	7,045.00	Individual deposits	176,977.58
Checks and other cash items	1,571.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,600.00		
Fractional currency	1.00	Due to other national banks	765.94
Trade dollars		Due to State banks and bankers	1,947.97
Specie	10,267.15		
Legal-tender notes	23,510.00	Notes and bills re-discounted	86,060.68
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	413,511.51	Total	413,511.51

First National Bank, West Point.

P. B. DUGAN, *President.* No. 2891. T. M. MOSELEY, *Cashier.*

Loans and discounts	$123,249.20	Capital stock paid in	$50,000.00
Overdrafts	2,085.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	12,084.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,582.77	National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,645.98	State-bank notes outstanding	
Due from other banks and bankers	1,461.08		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	860.80		
Premiums paid	2,007.21	Individual deposits	62,872.19
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	54.49	Due to other national banks	3,038.53
Trade dollars		Due to State banks and bankers	160.92
Specie	6,255.00		
Legal-tender notes	1,274.00	Notes and bills re-discounted	26,131.60
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	180,538.04	Total	180,538.04

First National Bank, Yazoo City.

L. LIPPMAN, *President.* No. 3566. L. B. WARREN, *Cashier.*

Loans and discounts	$72,662.36	Capital stock paid in	$50,000.00
Overdrafts	600.96		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	1,386.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,550.00
Due from approved reserve agents	193.67	State-bank notes outstanding	
Due from other banks and bankers	5,176.88		
Real estate, furniture, and fixtures	1,433.82	Dividends unpaid	
Current expenses and taxes paid	1,071.54		
Premiums paid	1,265.60	Individual deposits	15,633.70
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	1.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	420.65		
Legal-tender notes	4,932.00	Notes and bills re-discounted	7,151.75
U. S. certificates of deposit		Bills payable	14,599.40
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	100,821.76	Total	100,821.76

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LOUISIANA.

First National Bank, Baton Rouge.

WILLIAM GARIG, *President.* No. 2633. G. T. WEBSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$202,848.20	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	8,256.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,380.43	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,990.71	State-bank notes outstanding	
Due from other banks and bankers	558.96		
Real estate, furniture, and fixtures	1,100.00	Dividends unpaid	144.00
Current expenses and taxes paid	1,843.85		
Premiums paid	7,218.75	Individual deposits	118,016.64
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	91.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	33,080.50		
Legal-tender notes	5,299.00	Notes and bills re-discounted	40,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	299,916.78	Total	299,916.78

Ouachita National Bank, Monroe.

D. A. BREARD, JR., *President.* No. 3692. T. F. MILLSAPS, *Cashier.*

Loans and discounts	$44,140.97	Capital stock paid in	$50,000.00
Overdrafts	25,330.67		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,851.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,144.36	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,723.18	Dividends unpaid	
Current expenses and taxes paid	809.76		
Premiums paid	968.75	Individual deposits	43,993.70
Checks and other cash items	955.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,750.00		
Fractional currency	.45	Due to other national banks	1,395.40
Trade dollars		Due to State banks and bankers	292.24
Specie	9,912.75		
Legal-tender notes	975.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	109,773.01	Total	109,773.01

New Iberia National Bank, New Iberia.

J. A. BREAUX, *President.* No. 3671. P. L. RENOUDET, *Cashier.*

Loans and discounts	$46,307.90	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,886.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	500.00
Due from approved reserve agents	18,682.78	State-bank notes outstanding	
Due from other banks and bankers	2,942.04		
Real estate, furniture, and fixtures	1,010.10	Dividends unpaid	
Current expenses and taxes paid	807.14		
Premiums paid	1,288.13	Individual deposits	46,331.68
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	542.00		
Fractional currency	5.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,418.50		
Legal-tender notes	5,652.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	99,718.51	Total	99,718.51

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LOUISIANA.

Germania National Bank, New Orleans.

T. PRUDHOMME, *President.* No. 1591. JOSEPH L. BERCIER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$880,442.90	Capital stock paid in	$300,000.00
Overdrafts	794.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	33,183.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	223,907.59	National-bank notes outstanding	44,995.00
Due from approved reserve agents	127.25	State-bank notes outstanding	
Due from other banks and bankers	8,270.13		
Real estate, furniture, and fixtures	7,785.02	Dividends unpaid	430.00
Current expenses and taxes paid	9,136.09		
Premiums paid		Individual deposits	865,998.83
Checks and other cash items		United States deposits	
Exchanges for clearing-house	35,937.89	Deposits of U.S. disbursing officers	
Bills of other banks	7,215.00		
Fractional currency	222.22	Due to other national banks	40,182.72
Trade dollars		Due to State banks and bankers	2,864.51
Specie	36,308.50		
Legal-tender notes	185,257.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,447,654.21	Total	1,447,654.21

Hibernia National Bank, New Orleans.

GEORGE R. PRESTON, *President.* No. 2086. CHARLES PALFREY, *Cashier.*

Loans and discounts	$865,153.69	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	300,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	84,203.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,700.42	National-bank notes outstanding	270,000.00
Due from approved reserve agents	44,666.24	State-bank notes outstanding	
Due from other banks and bankers	54,430.62		
Real estate, furniture, and fixtures	41,082.46	Dividends unpaid	2,413.00
Current expenses and taxes paid	6,595.32		
Premiums paid	28,500.00	Individual deposits	846,168.88
Checks and other cash items	167.09	United States deposits	
Exchanges for clearing-house	52,378.05	Deposits of U.S. disbursing officers	
Bills of other banks	9,650.00		
Fractional currency	50.00	Due to other national banks	18,343.77
Trade dollars		Due to State banks and bankers	31,042.68
Specie	189,000.75		
Legal-tender notes	44,297.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	13,500.00		
Due from U. S. Treasurer			
Total	1,652,171.64	Total	1,652,171.64

Louisiana National Bank, New Orleans.

JOSEPH H. OGLESBY, *President.* No. 1626. LEON F. JANIN, *Cashier.*

Loans and discounts	$1,980,655.89	Capital stock paid in	$500,000.00
Overdrafts	1,089.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	194,442.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,518.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,757.23	State-bank notes outstanding	
Due from other banks and bankers	188,763.00		
Real estate, furniture, and fixtures	112,063.37	Dividends unpaid	1,292.00
Current expenses and taxes paid	25,869.12		
Premiums paid		Individual deposits	1,846,871.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house	253,856.46	Deposits of U.S. disbursing officers	
Bills of other banks	12,259.00		
Fractional currency	882.15	Due to other national banks	260,030.50
Trade dollars		Due to State banks and bankers	156,000.38
Specie	127,280.00		
Legal-tender notes	399,393.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,203,636.97	Total	3,203,636.97

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LOUISIANA.

Mutual National Bank, New Orleans.

JOHN T. HARDIE, *President.* No. 1898. JOSEPH MITCHELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$712,485.42	Capital stock paid in	$300,000.00
Overdrafts	2,530.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	27,591.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,240.65	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,852.48	State-bank notes outstanding	
Due from other banks and bankers	61,692.30		
Real estate, furniture, and fixtures	61,301.20	Dividends unpaid	516.00
Current expenses and taxes paid	6,121.39		
Premiums paid		Individual deposits	631,256.06
Checks and other cash items		United States deposits	
Exchanges for clearing-house	66,202.92	Deposits of U.S. disbursing officers	
Bills of other banks	5,445.00		
Fractional currency	127.95	Due to other national banks	65,599.22
Trade dollars		Due to State banks and bankers	4,242.10
Specie	78,955.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,164,205.03	Total	1,164,205.03

New Orleans National Bank, New Orleans.

ALBERT BALDWIN, *President.* No. 1778. WILLIAM PALFREY, *Cashier.*

Loans and discounts	$1,533,049.06	Capital stock paid in	$200,000.00
Overdrafts	2,764.00		
U. S. bonds to secure circulation	200,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	93,541.36
U. S. bonds on hand	7,850.00		
Other stocks, bonds, and mortgages	766,851.25	National-bank notes outstanding	180,000.00
Due from approved reserve agents	109,051.73	State-bank notes outstanding	
Due from other banks and bankers	26,823.65		
Real estate, furniture, and fixtures	110,379.93	Dividends unpaid	100.00
Current expenses and taxes paid	14,334.32		
Premiums paid	107,180.80	Individual deposits	2,317,761.17
Checks and other cash items	1,074.77	United States deposits	200,000.00
Exchanges for clearing-house	99,799.68	Deposits of U.S. disbursing officers	
Bills of other banks	22,747.00		
Fractional currency	129.05	Due to other national banks	276,022.81
Trade dollars		Due to State banks and bankers	53,041.90
Specie	147,432.00		
Legal-tender notes	362,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	3,720,467.24	Total	3,720,467.24

State National Bank, New Orleans.

PIERRE LANAUX, *President.* No. 1774. T. R. ROACH, *Cashier.*

Loans and discounts	$1,118,994.84	Capital stock paid in	$425,000.00
Overdrafts	8,690.58		
U. S. bonds to secure circulation	275,000.00	Surplus fund	59,000.00
U. S. bonds to secure deposits		Other undivided profits	38,806.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	146,970.50	National-bank notes outstanding	247,500.00
Due from approved reserve agents	99,684.00	State-bank notes outstanding	
Due from other banks and bankers	105,081.82		
Real estate, furniture, and fixtures	131,921.23	Dividends unpaid	4,062.35
Current expenses and taxes paid	20,479.53		
Premiums paid	21,000.17	Individual deposits	1,103,740.89
Checks and other cash items	4,000.00	United States deposits	
Exchanges for clearing-house	138,258.43	Deposits of U.S. disbursing officers	
Bills of other banks	9,000.00		
Fractional currency	2,016.57	Due to other national banks	125,931.39
Trade dollars		Due to State banks and bankers	127,315.00
Specie	85,729.00		
Legal-tender notes	124,000.00	Notes and bills re-discounted	171,845.31
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	12,375.00		
Due from U. S. Treasurer			
Total	2,303,201.67	Total	2,303,201.67

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LOUISIANA.

Union National Bank, New Orleans.

CARL KOHN, *President.* No. 1796. STEPHEN CHALARON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,393,345.62	Capital stock paid in	$500,000.00
Overdrafts	1,211.68		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	44,619.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	287,309.26	National-bank notes outstanding	45,000.00
Due from approved reserve agents	118,143.35	State-bank notes outstanding	
Due from other banks and bankers	56,809.99		
Real estate, furniture, and fixtures	8,125.42	Dividends unpaid	4,796.48
Current expenses and taxes paid	16,235.92		
Premiums paid	11,063.83	Individual deposits	1,053,981.20
Checks and other cash items		United States deposits	
Exchanges for clearing-house	207,200.25	Deposits of U.S. disbursing officers	
Bills of other banks	10,712.00		
Fractional currency	5.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	520,130.31
Specie	73,984.00		
Legal-tender notes	32,130.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,268,527.06	Total	2,268,527.06

Whitney National Bank, New Orleans.

JAMES T. HAYDEN, *President.* No. 3069. JAMES M. PAGAUD, JR., *Cashier.*

Loans and discounts	$1,449,578.42	Capital stock paid in	$400,000.00
Overdrafts	675.01		
U. S. bonds to secure circulation	375,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	45,535.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,100.00	National-bank notes outstanding	337,500.00
Due from approved reserve agents	155,948.22	State-bank notes outstanding	
Due from other banks and bankers	31,612.44		
Real estate, furniture, and fixtures	3,874.45	Dividends unpaid	608.00
Current expenses and taxes paid	7,933.28		
Premiums paid	33,929.00	Individual deposits	1,033,173.93
Checks and other cash items		United States deposits	
Exchanges for clearing-house	120,201.55	Deposits of U.S. disbursing officers	
Bills of other banks	5,810.00		
Fractional currency	336.69	Due to other national banks	322,339.41
Trade dollars		Due to State banks and bankers	165,028.95
Specie	37,526.00		
Legal-tender notes	128,656.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	16,875.00		
Due from U. S. Treasurer	130.00		
Total	2,394,186.06	Total	2,394,186.06

First National Bank, Shreveport.

EDWARD JACOBS, *President.* No. 3595. WALTER B. JACOBS, *Cashier.*

Loans and discounts	$489,977.39	Capital stock paid in	$200,000.00
Overdrafts	69,750.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	18,278.86
U. S. bonds to secure deposits		Other undivided profits	9,712.86
U. S. bonds on hand	75,000.00		
Other stocks, bonds, and mortgages	27,637.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,152.33	State-bank notes outstanding	
Due from other banks and bankers	4,218.38		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,694.81		
Premiums paid	21,593.75	Individual deposits	275,899.85
Checks and other cash items	7,268.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,870.00		
Fractional currency	250.00	Due to other national banks	139,369.43
Trade dollars		Due to State banks and bankers	1,068.46
Specie	27,863.40		
Legal-tender notes	34,807.00	Notes and bills re-discounted	140,004.42
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	829,333.88	Total	829,333.88

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LOUISIANA.

Commercial National Bank, Shreveport.

JOHN G. MCWILLIAMS, *President.* No. 3600. S. B. MCCUTCHEON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$267,444.17	Capital stock paid in	$100,000.00
Overdrafts	35,630.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,029.58
U. S. bonds to secure deposits	----------	Other undivided profits	9,711.24
U. S. bonds on hand	----------		
Other stocks, bonds, and mortgages	1,250.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,908.43	State-bank notes outstanding	----------
Due from other banks and bankers	11,091.39		
Real estate, furniture, and fixtures	1,726.29	Dividends unpaid	----------
Current expenses and taxes paid	3,324.26		
Premiums paid	2,100.00	Individual deposits	219,254.90
Checks and other cash items	362.02	United States deposits	----------
Exchanges for clearing-house	----------	Deposits of U.S. disbursing officers	----------
Bills of other banks	5,000.00		
Fractional currency	124.00	Due to other national banks	27,028.13
Trade dollars	----------	Due to State banks and bankers	----------
Specie	19,438.29		
Legal-tender notes	15,000.00	Notes and bills re-discounted	28,000.00
U. S. certificates of deposit	----------	Bills payable	----------
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	----------		
Total	407,523.85	Total	407,523.85

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TEXAS.

First National Bank, Abilene.

J. H. PARRAMORE, *President.* No. 3195. OTTO W. STEFFENS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$115,442.64	Capital stock paid in	$50,000.00
Overdrafts	4,238.66		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	16,666.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,292.91	State-bank notes outstanding	
Due from other banks and bankers	13,466.14		
Real estate, furniture, and fixtures	10,600.75	Dividends unpaid	
Current expenses and taxes paid	1,108.07		
Premiums paid	539.11	Individual deposits	63,277.44
Checks and other cash items	5.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	410.00		
Fractional currency	2.60	Due to other national banks	1,522.65
Trade dollars		Due to State banks and bankers	
Specie	2,052.50		
Legal-tender notes	8,500.00	Notes and bills re-discounted	18,055.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	185,771.47	Total	185,771.47

Abilene National Bank, Abilene.

THEO. HEYCK, *President.* No. 3336. J. G. LOWDON, *Cashier.*

Loans and discounts	$151,814.56	Capital stock paid in	$100,000.00
Overdrafts	6,458.12		
U. S. bonds to secure circulation	25,000.00	Surplus fund	33,500.00
U. S. bonds to secure deposits		Other undivided profits	5,551.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,541.25	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,360.04	State-bank notes outstanding	
Due from other banks and bankers	11,295.46		
Real estate, furniture, and fixtures	14,237.57	Dividends unpaid	
Current expenses and taxes paid	2,354.14		
Premiums paid	5,000.00	Individual deposits	39,215.79
Checks and other cash items	269.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,147.00		
Fractional currency	5.10	Due to other national banks	1,380.05
Trade dollars		Due to State banks and bankers	2,607.51
Specie	1,015.75		
Legal-tender notes	7,500.00	Notes and bills re-discounted	46,368.46
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	251,123.66	Total	251,123.66

First National Bank, Albany.

G. T. REYNOLDS, *President.* No. 3248. N. L. BARTHOLOMEW, *Cashier.*

Loans and discounts	$123,816.83	Capital stock paid in	$75,000.00
Overdrafts	2,558.45		
U. S. bonds to secure circulation	18,750.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,410.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,600.00	National-bank notes outstanding	16,335.00
Due from approved reserve agents	20,796.97	State-bank notes outstanding	
Due from other banks and bankers	15,087.70		
Real estate, furniture, and fixtures	9,293.40	Dividends unpaid	
Current expenses and taxes paid	1,498.27		
Premiums paid	1,487.67	Individual deposits	86,187.59
Checks and other cash items	281.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	22.85	Due to other national banks	1,333.30
Trade dollars		Due to State banks and bankers	304.57
Specie	1,649.00		
Legal-tender notes	5,670.00	Notes and bills re-discounted	5,880.53
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	204,451.74	Total	204,451.74

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TEXAS.

First National Bank, Alvarado.

H. W. TRIPPET, *President.* No. 3644. J. R. POSEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$45,749.68	Capital stock paid in	$50,000.00
Overdrafts	11,513.68		
U. S. bonds to secure circulation	12,500.00	Surplus fund	500.00
U. S. bonds to secure deposits		Other undivided profits	3,769.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,168.38	State-bank notes outstanding	
Due from other banks and bankers	6,635.46		
Real estate, furniture, and fixtures	2,807.50	Dividends unpaid	
Current expenses and taxes paid	984.94		
Premiums paid	1,140.62	Individual deposits	12,192.60
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,150.00		
Fractional currency	3.65	Due to other national banks	1,872.34
Trade dollars		Due to State banks and bankers	458.04
Specie	5,228.00		
Legal-tender notes	4,374.00	Notes and bills re-discounted	15,776.16
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	95,818.41	Total	95,818.41

First National Bank, Austin.

J. T. BRACKENRIDGE, *President.* No. 2118. R. J. BRACKENRIDGE, *Cashier.*

Loans and discounts	$383,258.55	Capital stock paid in	$160,000.00
Overdrafts	1,502.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	2,813.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	49,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,459.72	State-bank notes outstanding	
Due from other banks and bankers	28,581.52		
Real estate, furniture, and fixtures	17,245.47	Dividends unpaid	
Current expenses and taxes paid	79.35		
Premiums paid	13,300.00	Individual deposits	342,783.73
Checks and other cash items	127.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,832.00		
Fractional currency	14.45	Due to other national banks	19,366.55
Trade dollars		Due to State banks and bankers	12,438.26
Specie	32,250.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	614,402.31	Total	614,402.31

City National Bank, Austin.

A. P. WOOLRIDGE, *President.* No. 3289. M. C. MILLER, *Cashier.*

Loans and discounts	$239,423.40	Capital stock paid in	$100,000.00
Overdrafts	34,483.78		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,273.46
U. S. bonds to secure deposits		Other undivided profits	9,140.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,364.45	State-bank notes outstanding	
Due from other banks and bankers	27,352.24		
Real estate, furniture, and fixtures	3,791.01	Dividends unpaid	
Current expenses and taxes paid	1,874.39		
Premiums paid	1,968.75	Individual deposits	194,384.73
Checks and other cash items	518.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,232.00		
Fractional currency		Due to other national banks	922.13
Trade dollars		Due to State banks and bankers	18,065.32
Specie	9,152.63		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	359,286.51	Total	359,286.51

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TEXAS.

State National Bank, Austin.

EUGENE BREMOND, *President.* No. 2617. LEWIS HANCOCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$321,448.03	Capital stock paid in	$100,000.00
Overdrafts	1,419.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	12,658.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,470.00
Due from approved reserve agents	78,342.14	State-bank notes outstanding	
Due from other banks and bankers	60,812.04		
Real estate, furniture, and fixtures	3,589.60	Dividends unpaid	
Current expenses and taxes paid	63.61		
Premiums paid	1,470.00	Individual deposits	468,240.77
Checks and other cash items	2,681.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,525.00		
Fractional currency	152.85	Due to other national banks	13,377.90
Trade dollars		Due to State banks and bankers	13,451.09
Specie	113,569.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	655,197.94	Total	655,197.94

First National Bank, Baird.

F. W. JAMES, *President.* No. 3286. A. G. WILLS, *Cashier.*

Loans and discounts	$78,588.51	Capital stock paid in	$75,000.00
Overdrafts	987.66		
U. S. bonds to secure circulation	18,750.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	1,265.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,850.00
Due from approved reserve agents	7,029.19	State-bank notes outstanding	
Due from other banks and bankers	6,335.85		
Real estate, furniture, and fixtures	5,218.80	Dividends unpaid	36.00
Current expenses and taxes paid	343.10		
Premiums paid	1,918.44	Individual deposits	30,570.47
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	662.09		
Fractional currency	13.13	Due to other national banks	306.59
Trade dollars		Due to State banks and bankers	84.75
Specie	1,994.00		
Legal-tender notes	4,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	842.50		
Due from U. S. Treasurer			
Total	127,113.18	Total	127,113.18

First National Bank, Ballinger.

WILLIAM S. DAVIS, *President.* No. 3533. DAVID M. BAKER, *Cashier.*

Loans and discounts	$66,271.47	Capital stock paid in	$50,000.00
Overdrafts	779.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,200.00
U. S. bonds to secure deposits		Other undivided profits	3,218.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,529.06	State-bank notes outstanding	
Due from other banks and bankers	14,009.69		
Real estate, furniture, and fixtures	3,887.11	Dividends unpaid	
Current expenses and taxes paid	1,021.72		
Premiums paid	1,200.00	Individual deposits	49,788.70
Checks and other cash items	1,787.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	835.00		
Fractional currency	7.95	Due to other national banks	1,314.74
Trade dollars		Due to State banks and bankers	96.04
Specie	1,276.60		
Legal-tender notes	6,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	116,867.97	Total	116,867.97

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TEXAS.

Belton National Bank, Belton.

J. Z. MILLER, SR., *President.* No. 3295. J. Z. MILLER, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$180,677.42	Capital stock paid in	$100,000.00
Overdrafts	4,486.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,800.00
U. S. bonds to secure deposits		Other undivided profits	19,021.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	662.03	State-bank notes outstanding	
Due from other banks and bankers	2,441.56		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	348.00
Current expenses and taxes paid	2,376.67		
Premiums paid	3,000.00	Individual deposits	92,532.63
Checks and other cash items	441.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	.61	Due to other national banks	4,729.05
Trade dollars		Due to State banks and bankers	
Specie	10,000.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	36,579.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	280,510.49	Total	280,510.49

First National Bank, Bonham.

W. A. NUNNELEE, *President.* No. 3094. A. B. SCARBOROUGH, *Cashier.*

Loans and discounts	$167,478.91	Capital stock paid in	$60,000.00
Overdrafts	8,452.90		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	11,522.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	846.96	State-bank notes outstanding	
Due from other banks and bankers	11,173.50		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	1,514.57		
Premiums paid	4,050.00	Individual deposits	111,446.34
Checks and other cash items	328.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,520.00		
Fractional currency	56.40	Due to other national banks	1,178.49
Trade dollars		Due to State banks and bankers	985.55
Specie	7,433.00		
Legal-tender notes	16,090.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	40,000.00
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	250,632.99	Total	250,632.99

First National Bank, Brenham.

F. A. ENGELKE, *President.* No. 3015. J. N. BROWN, *Cashier.*

Loans and discounts	$100,490.67	Capital stock paid in	$100,000.00
Overdrafts	2,015.93		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	8,725.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,044.98	National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,045.87	State-bank notes outstanding	
Due from other banks and bankers	17,163.34		
Real estate, furniture, and fixtures	22,024.08	Dividends unpaid	
Current expenses and taxes paid	3,992.57		
Premiums paid	5,094.38	Individual deposits	84,159.59
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	4.44	Due to other national banks	1,196.58
Trade dollars		Due to State banks and bankers	
Specie	16,580.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	221,581.26	Total	221,581.26

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TEXAS.

First National Bank, Brownwood.

D. H. KENT, *President.* No. 2937. BROOKE SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$171,531.61	Capital stock paid in	$100,000.00
Overdrafts	4,907.09		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,180.69
U. S. bonds to secure deposits		Other undivided profits	8,817.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,651.10	State-bank notes outstanding	
Due from other banks and bankers	34,487.09		
Real estate, furniture, and fixtures	14,200.00	Dividends unpaid	
Current expenses and taxes paid	2,216.86		
Premiums paid	2,500.00	Individual deposits	143,499.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	750.00		
Fractional currency	13.15	Due to other national banks	646.08
Trade dollars		Due to State banks and bankers	1,023.06
Specie	1,103.00		
Legal-tender notes	17,000.00	Notes and bills re-discounted	13,818.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	302,484.90	Total	302,484.90

First National Bank, Bryan.

J. S. FOWLKES, *President.* No. 3446. J. W. HOWELL, *Cashier.*

Loans and discounts	$133,003.18	Capital stock paid in	$100,000.00
Overdrafts	30,414.47		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,665.11
U. S. bonds to secure deposits		Other undivided profits	12,570.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,688.10	State-bank notes outstanding	
Due from other banks and bankers	41,367.76		
Real estate, furniture, and fixtures	2,705.55	Dividends unpaid	
Current expenses and taxes paid	1,465.85		
Premiums paid	2,374.38	Individual deposits	129,549.25
Checks and other cash items	4,510.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	125.00		
Fractional currency	4.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,278.60		
Legal-tender notes	15,722.00	Notes and bills re-discounted	10,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	277,784.70	Total	277,784.70

First National Bank, Burnet.

W. H. WESTFALL, *President.* No. 3007. W. H. BOGGESS, *Cashier.*

Loans and discounts	$115,661.10	Capital stock paid in	$75,000.00
Overdrafts	7,014.00		
U. S. bonds to secure circulation	18,800.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	6,391.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,620.00
Due from approved reserve agents	2,542.33	State-bank notes outstanding	
Due from other banks and bankers	12,530.10		
Real estate, furniture, and fixtures	8,830.15	Dividends unpaid	
Current expenses and taxes paid	1,152.94		
Premiums paid	3,908.87	Individual deposits	71,470.32
Checks and other cash items	789.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,730.00		
Fractional currency	44.53	Due to other national banks	9,825.52
Trade dollars		Due to State banks and bankers	2,557.68
Specie	7,180.50		
Legal-tender notes	4,715.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	840.00		
Due from U. S. Treasurer	126.00		
Total	186,865.11	Total	186,865.11

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TEXAS.

First National Bank, Calvert.

J. S. McLENDON, *President.* No. 3742. J. A. FOSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$66,621.98	Capital stock paid in	$80,000.00
Overdrafts	15,104.23		
U. S. bonds to secure circulation	20,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,100.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	16,162.89	State-bank notes outstanding	
Due from other banks and bankers	14,715.90		
Real estate, furniture, and fixtures	10,238.00	Dividends unpaid	
Current expenses and taxes paid	1,587.43		
Premiums paid	1,912.50	Individual deposits	84,409.61
Checks and other cash items	69.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,170.00		
Fractional currency	46.40	Due to other national banks	945.69
Trade dollars		Due to State banks and bankers	
Specie	17,807.10		
Legal-tender notes	20,120.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	187,455.62	Total	187,455.62

First National Bank, Cleburne.

CHRISTOPHER W. MERTZ, *President.* No. 2982. OLIVER S. HEATH, *Cashier.*

Loans and discounts	$74,075.29	Capital stock paid in	$50,000.00
Overdrafts	12,116.36		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,830.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	429.87	State-bank notes outstanding	
Due from other banks and bankers	11,273.74		
Real estate, furniture, and fixtures	2,381.50	Dividends unpaid	
Current expenses and taxes paid	1,104.45		
Premiums paid	1,000.00	Individual deposits	54,309.25
Checks and other cash items	514.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	134.30	Due to other national banks	3,010.46
Trade dollars		Due to State banks and bankers	201.30
Specie	4,000.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	4,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	130,591.86	Total	130,591.86

First National Bank, Coleman.

J. D. DAVIDSON, *President.* No. 3433. J. B. COLEMAN, *Cashier.*

Loans and discounts	$56,098.95	Capital stock paid in	$50,000.00
Overdrafts	1,873.68		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	4,016.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,314.19	State-bank notes outstanding	
Due from other banks and bankers	2,886.49		
Real estate, furniture, and fixtures	12,996.11	Dividends unpaid	
Current expenses and taxes paid	1,127.46		
Premiums paid	1,143.75	Individual deposits	25,476.70
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	225.00		
Fractional currency	26.30	Due to other national banks	1,792.12
Trade dollars		Due to State banks and bankers	120.62
Specie	1,716.50		
Legal-tender notes	7,215.00	Notes and bills re-discounted	7,030.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	102,685.93	Total	102,685.93

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TEXAS.

First National Bank, Colorado.

WINFIELD SCOTT, *President.* No. 2893. H. B. SMOOT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$159,650.72	Capital stock paid in	$100,000.00
Overdrafts	1,231.54		
U. S. bonds to secure circulation	25,000.00	Surplus fund	27,500.00
U. S. bonds to secure deposits		Other undivided profits	9,474.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	20,834.63	State-bank notes outstanding	
Due from other banks and bankers	10,006.60		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	
Current expenses and taxes paid	1,821.89		
Premiums paid		Individual deposits	95,050.24
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,300.00		
Fractional currency	85.34	Due to other national banks	841.66
Trade dollars		Due to State banks and bankers	
Specie	1,311.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	255,366.72	Total	255,366.72

Colorado National Bank, Colorado.

A. W. DUNN, *President.* No. 2801. A. PRIEST, *Cashier.*

Loans and discounts	$219,997.89	Capital stock paid in	$150,000.00
Overdrafts	6,887.01		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	2,515.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	30,344.46	State-bank notes outstanding	
Due from other banks and bankers	8,143.53		
Real estate, furniture, and fixtures	17,900.00	Dividends unpaid	2,746.00
Current expenses and taxes paid	1.10		
Premiums paid	7,600.00	Individual deposits	108,743.96
Checks and other cash items	316.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,620.00		
Fractional currency	6.00	Due to other national banks	428.37
Trade dollars		Due to State banks and bankers	324.77
Specie	3,140.00		
Legal-tender notes	15,040.00	Notes and bills re-discounted	26,675.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	355,183.81	Total	355,183.81

First National Bank, Comanche.

H. R. MARTIN, *President.* No. 3561. T. C. HILL, *Cashier.*

Loans and discounts	$54,138.44	Capital stock paid in	$50,000.00
Overdrafts	87.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	261.00
U. S. bonds to secure deposits		Other undivided profits	10,045.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,150.00
Due from approved reserve agents	5,080.06	State-bank notes outstanding	
Due from other banks and bankers	8,431.01		
Real estate, furniture, and fixtures	1,587.86	Dividends unpaid	
Current expenses and taxes paid	1,666.14		
Premiums paid	1,195.00	Individual deposits	25,943.16
Checks and other cash items	7.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	390.00		
Fractional currency		Due to other national banks	1,817.52
Trade dollars		Due to State banks and bankers	
Specie	10,155.00		
Legal-tender notes	4,940.00	Notes and bills re-discounted	1,523.93
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	100,741.01	Total	100,741.01

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TEXAS.

First National Bank, Corsicana.

JAMES GARITTY, *President.* No. 3506. E. H. CHURCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$253,378.57	Capital stock paid in	$100,000.00
Overdrafts	37,664.32		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,314.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,254.46	State-bank notes outstanding	
Due from other banks and bankers	11,260.66		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	2,549.32		
Premiums paid	1,142.50	Individual deposits	239,011.02
Checks and other cash items	1,905.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency	80.00	Due to other national banks	8,242.98
Trade dollars		Due to State banks and bankers	1,797.62
Specie	6,262.40		
Legal-tender notes	20,244.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	395,866.29	Total	395,866.29

Corsicana National Bank, Corsicana.

GEORGE T. JESTER, *President.* No. 3645. L. L. JESTER, *Cashier.*

Loans and discounts	$158,982.13	Capital stock paid in	$100,000.00
Overdrafts	25,198.42		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,459.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,500.48	State-bank notes outstanding	
Due from other banks and bankers	22,495.52		
Real estate, furniture, and fixtures	2,736.85	Dividends unpaid	
Current expenses and taxes paid	1,672.63		
Premiums paid	1,968.75	Individual deposits	93,379.53
Checks and other cash items	636.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,300.00		
Fractional currency	29.50	Due to other national banks	1,006.31
Trade dollars		Due to State banks and bankers	563.17
Specie	1,496.25		
Legal-tender notes	1,057.00	Notes and bills re-discounted	17,290.64
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	252,198.73	Total	252,198.73

Fourth National Bank, Dallas.

W. L. GRIGGS, *President.* No. 3664. SAMUEL B. HOPKINS, *Cashier.*

Loans and discounts	$256,464.05	Capital stock paid in	$200,000.00
Overdrafts	11,200.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,310.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,414.37	State-bank notes outstanding	
Due from other banks and bankers	21,460.88		
Real estate, furniture, and fixtures	20,612.37	Dividends unpaid	
Current expenses and taxes paid	4,917.12		
Premiums paid	4,937.50	Individual deposits	134,561.00
Checks and other cash items	5,279.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,043.00		
Fractional currency	21.50	Due to other national banks	11,372.90
Trade dollars		Due to State banks and bankers	6,656.46
Specie	3,500.00		
Legal-tender notes	28,000.00	Notes and bills re-discounted	16,200.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	428,100.49	Total	428,100.49

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TEXAS.

American National Bank, Dallas.

W. H. THOMAS, *President.* No. 3132. E. J. GANNON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$449,139.05	Capital stock paid in	$200,000.00
Overdrafts	43,864.68		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	16,587.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,098.36	National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,166.62	State-bank notes outstanding	
Due from other banks and bankers	41,624.44		
Real estate, furniture, and fixtures	3,147.82	Dividends unpaid	30.00
Current expenses and taxes paid	5,341.19		
Premiums paid	29,625.00	Individual deposits	396,488.09
Checks and other cash items	7,481.24	United States deposits	132,997.63
Exchanges for clearing-house		Deposits of U.S. disbursing officers	46,419.98
Bills of other banks	36,279.00		
Fractional currency	40.48	Due to other national banks	36,529.46
Trade dollars		Due to State banks and bankers	3,594.86
Specie	30,380.50		
Legal-tender notes	45,000.00	Notes and bills re-discounted	34,790.66
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	972,438.38	Total	972,438.38

City National Bank, Dallas.

J. C. O'CONNOR, *President.* No. 2455. E. M. REARDON, *Cashier.*

Loans and discounts	$889,905.37	Capital stock paid in	$325,000.00
Overdrafts	24,369.26		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	31,346.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,754.50	State-bank notes outstanding	
Due from other banks and bankers	68,703.15		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	210.00
Current expenses and taxes paid	7,734.04		
Premiums paid	13,252.48	Individual deposits	571,764.01
Checks and other cash items	24,255.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	43,806.00		
Fractional currency	42.85	Due to other national banks	79,222.57
Trade dollars		Due to State banks and bankers	31,845.12
Specie	10,494.35		
Legal-tender notes	65,000.00	Notes and bills re-discounted	112,279.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,271,667.12	Total	1,271,667.12

National Exchange Bank, Dallas.

JOHN N. SIMPSON, *President.* No. 3623. N. A. MCMILLAN, *Cashier.*

Loans and discounts	$526,383.82	Capital stock paid in	$300,000.00
Overdrafts	10,200.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	12,779.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,536.54	State-bank notes outstanding	
Due from other banks and bankers	114,334.09		
Real estate, furniture, and fixtures	24,441.53	Dividends unpaid	1,200.00
Current expenses and taxes paid	5,140.94		
Premiums paid	13,600.00	Individual deposits	350,028.24
Checks and other cash items	5,561.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,050.00		
Fractional currency	480.15	Due to other national banks	32,813.12
Trade dollars		Due to State banks and bankers	50,047.23
Specie	7,718.70		
Legal-tender notes	50,000.00	Notes and bills re-discounted	76,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	873,497.63	Total	873,497.63

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TEXAS.

First National Bank, Decatur.

D. WAGGONER, *President.* No. 2940. L. C. MAYES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$58,026.01	Capital stock paid in	$50,000.00
Overdrafts	9,629.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,056.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,606.16	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,122.32	State-bank notes outstanding	
Due from other banks and bankers	6,167.77		
Real estate, furniture, and fixtures	8,743.42	Dividends unpaid	
Current expenses and taxes paid	1,482.74		
Premiums paid	1,320.31	Individual deposits	56,329.58
Checks and other cash items	3,089.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,730.00		
Fractional currency	72.35	Due to other national banks	1,250.98
Trade dollars		Due to State banks and bankers	60.05
Specie	25,894.75		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	149,947.40	Total	149,947.40

First National Bank, Denison.

SAMUEL HANNA, *President.* No. 2099. EDWARD PERRY, *Cashier.*

Loans and discounts	$259,957.32	Capital stock paid in	$150,000.00
Overdrafts	34,331.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	10,626.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,211.40	State-bank notes outstanding	
Due from other banks and bankers	18,088.88		
Real estate, furniture, and fixtures	2,932.95	Dividends unpaid	
Current expenses and taxes paid	4,016.33		
Premiums paid	14,687.50	Individual deposits	169,120.07
Checks and other cash items	1,469.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,571.00		
Fractional currency	8.90	Due to other national banks	6,989.59
Trade dollars	19.00	Due to State banks and bankers	7,351.79
Specie	6,100.90		
Legal-tender notes	16,094.00	Notes and bills re-discounted	25,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,598.55		
Due from U. S. Treasurer			
Total	414,078.75	Total	414,078.75

State National Bank, Denison.

JESSE N. JOHNSON, *President.* No. 3058. N. S. ERNST, *Cashier.*

Loans and discounts	$242,156.72	Capital stock paid in	$100,000.00
Overdrafts	2,200.56		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	35,119.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,835.30	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,583.12	State-bank notes outstanding	
Due from other banks and bankers	6,890.17		
Real estate, furniture, and fixtures	26,292.73	Dividends unpaid	
Current expenses and taxes paid	6,875.60		
Premiums paid		Individual deposits	169,521.60
Checks and other cash items	133.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,400.00		
Fractional currency	21.87	Due to other national banks	8,424.16
Trade dollars		Due to State banks and bankers	670.80
Specie	15,721.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	17,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	368,236.07	Total	368,236.07

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TEXAS.

First National Bank, Denton.

H. M. SPALDING, *President.* No. 2812. C. R. BUDDY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$80,995.72	Capital stock paid in	$50,000.00
Overdrafts	601.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,250.00
U. S. bonds to secure deposits		Other undivided profits	3,372.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,070.68		
Real estate, furniture, and fixtures	8,459.11	Dividends unpaid	
Current expenses and taxes paid	1,039.10		
Premiums paid	3,000.00	Individual deposits	29,963.36
Checks and other cash items	646.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	180.00		
Fractional currency	14.65	Due to other national banks	5,848.36
Trade dollars		Due to State banks and bankers	
Specie	455.50		
Legal-tender notes	4,106.00	Notes and bills re-discounted	9,947.26
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	113,631.30	Total	113,631.30

Exchange National Bank, Denton.

J. A. CARROLL, *President.* No. 2949. W. A. PONDER, *Cashier.*

Loans and discounts	$145,244.48	Capital stock paid in	$50,000.00
Overdrafts	18,413.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	5,355.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,218.18		
Real estate, furniture, and fixtures	8,860.00	Dividends unpaid	
Current expenses and taxes paid	3,027.47		
Premiums paid	1,250.00	Individual deposits	73,250.13
Checks and other cash items	2,035.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	7,768.23
Trade dollars		Due to State banks and bankers	16.95
Specie	840.50		
Legal-tender notes	6,167.00	Notes and bills re-discounted	40,478.74
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	62.50		
Due from U. S. Treasurer			
Total	200,619.56	Total	200,619.56

First National Bank, El Paso.

JEFFERSON RAYNOLDS, *President.* No. 2532. H. S. KAUFMAN, *Cashier.*

Loans and discounts	$277,331.08	Capital stock paid in	$100,000.00
Overdrafts	3,916.86		
U. S. bonds to secure circulation	30,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	12,964.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,364.62	National-bank notes outstanding	27,000.00
Due from approved reserve agents	11,284.06	State-bank notes outstanding	
Due from other banks and bankers	61,414.30		
Real estate, furniture, and fixtures	19,599.98	Dividends unpaid	
Current expenses and taxes paid	4,207.09		
Premiums paid	2,456.25	Individual deposits	217,464.73
Checks and other cash items	1,247.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,311.00		
Fractional currency	40.69	Due to other national banks	11,707.11
Trade dollars		Due to State banks and bankers	69,360.67
Specie	9,974.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer	1,000.00		
Total	473,496.94	Total	473,496.94

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TEXAS.

El Paso National Bank of Texas, El Paso.

EDGAR B. BRONSON, *President.* No. 3608. W. H. AUSTIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$194,285.52	Capital stock paid in	$150,000.00
Overdrafts	6,365.80		
U. S. bonds to secure circulation	37,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	7,872.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	904.83	National-bank notes outstanding	33,750.00
Due from approved reserve agents	16,201.32	State-bank notes outstanding	
Due from other banks and bankers	14,269.42		
Real estate, furniture, and fixtures	59,185.74	Dividends unpaid	
Current expenses and taxes paid	4,104.84		
Premiums paid	3,212.93	Individual deposits	138,659.80
Checks and other cash items	3,245.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,100.00		
Fractional currency	48.10	Due to other national banks	1,701.26
Trade dollars		Due to State banks and bankers	379.69
Specie	14,679.25		
Legal-tender notes	6,000.00	Notes and bills re-discounted	32,427.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	369,790.59	Total	369,790.59

State National Bank, El Paso.

CHARLES R. MOREHEAD, *President.* No. 2521. J. C. LACKLAND, *Cashier.*

Loans and discounts	$160,369.48	Capital stock paid in	$55,000.00
Overdrafts	5,622.22		
U. S. bonds to secure circulation	14,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	8,228.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,737.80	National-bank notes outstanding	12,600.00
Due from approved reserve agents	26,324.95	State-bank notes outstanding	
Due from other banks and bankers	15,364.32		
Real estate, furniture, and fixtures	17,477.84	Dividends unpaid	
Current expenses and taxes paid	3,011.93		
Premiums paid	7,515.00	Individual deposits	159,263.62
Checks and other cash items	3,005.18	United States deposits	15,093.83
Exchanges for clearing-house		Deposits of U.S. disbursing officers	34,592.98
Bills of other banks	2,595.00		
Fractional currency	809.85	Due to other national banks	1,398.60
Trade dollars		Due to State banks and bankers	876.40
Specie	31,421.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	24,830.89
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	630.00		
Due from U. S. Treasurer			
Total	344,884.57	Total	344,884.57

Ennis National Bank, Ennis.

JOSEPH BALDRIDGE, *President.* No. 2939. MARK LATIMER, *Cashier.*

Loans and discounts	$131,418.45	Capital stock paid in	$100,000.00
Overdrafts	23,955.75		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,413.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	50.00	State-bank notes outstanding	
Due from other banks and bankers	30,902.65		
Real estate, furniture, and fixtures	2,442.84	Dividends unpaid	
Current expenses and taxes paid	980.38		
Premiums paid	1,796.15	Individual deposits	76,370.11
Checks and other cash items	189.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,810.00		
Fractional currency	418.65	Due to other national banks	1,892.62
Trade dollars		Due to State banks and bankers	14.50
Specie	1,251.50		
Legal-tender notes	20,250.00	Notes and bills re-discounted	18,800.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	525.00		
Due from U. S. Treasurer			
Total	246,990.60	Total	246,990.60

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TEXAS.

People's National Bank, Ennis.

JOSIAH BLAKEY, *President.* No. 3532. J. W. WEATHERFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110, 195. 64	Capital stock paid in	$100, 000. 00
Overdrafts	14, 342. 83		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	5, 000. 00
U. S. bonds to secure deposits		Other undivided profits	4, 52L 10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22, 500. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	5, 249. 78		
Real estate, furniture, and fixtures	7, 600. 00	Dividends unpaid	
Current expenses and taxes paid	178. 21		
Premiums paid	2, 500. 00	Individual deposits	23, 266. 48
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1, 590. 00		
Fractional currency		Due to other national banks	1, 967. 83
Trade dollars		Due to State banks and bankers	55. 22
Specie	1, 189. 90		
Legal-tender notes	1, 000. 00	Notes and bills re-discounted	12, 660. 73
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	169, 971. 36	Total	169, 971. 36

First National Bank, Farmersville.

ALLEN H. NEATHERY, *President.* No. 3624. LEONARD E. BUMPASS, *Cashier.*

Loans and discounts	$31, 933. 18	Capital stock paid in	$50, 000. 00
Overdrafts	10, 797. 17		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2, 140. 65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	13, 943. 67	State-bank notes outstanding	
Due from other banks and bankers	3, 127. 46		
Real estate, furniture, and fixtures	5, 919. 56	Dividends unpaid	
Current expenses and taxes paid	992. 54		
Premiums paid	3, 578. 13	Individual deposits	13, 955. 78
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	17, 147. 38
Trade dollars		Due to State banks and bankers	
Specie	16, 139. 60		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	5, 009. 00
Redemption fund with U. S. Treas	562. 50		
Due from U. S. Treasurer			
Total	99, 493. 81	Total	99, 493. 81

First National Bank, Fort Worth.

MARTIN B. LOYD, *President.* No. 2349. E. B. HARROLD, *Cashier.*

Loans and discounts	$437, 656. 91	Capital stock paid in	$250, 000. 00
Overdrafts	13, 211. 63		
U. S. bonds to secure circulation	65, 000. 00	Surplus fund	225, 000. 00
U. S. bonds to secure deposits		Other undivided profits	37, 483. 24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11, 055. 14	National-bank notes outstanding	58, 500. 00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	204, 133. 74		
Real estate, furniture, and fixtures	16, 500. 00	Dividends unpaid	
Current expenses and taxes paid	5, 443. 39		
Premiums paid		Individual deposits	201, 875. 00
Checks and other cash items	3, 775. 82	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	25, 110. 00		
Fractional currency	1. 96	Due to other national banks	34, 234. 62
Trade dollars		Due to State banks and bankers	25, 539. 05
Specie	2, 319. 25		
Legal-tender notes	45, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 925. 00		
Due from U. S. Treasurer	499. 07		
Total	832, 631. 91	Total	832, 631. 91

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TEXAS.

City National Bank, Fort Worth.

A. M. BRITTON, *President.* No. 2359. MAX ELSER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$227,744.66	Capital stock paid in	$150,000.00
Overdrafts	9,975.95		
U. S. bonds to secure circulation	40,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	15,998.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	7,097.37	State-bank notes outstanding	
Due from other banks and bankers	7,719.24		
Real estate, furniture, and fixtures	33,450.00	Dividends unpaid	
Current expenses and taxes paid	3,349.73		
Premiums paid	8,000.00	Individual deposits	95,989.13
Checks and other cash items	1,615.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,505.00		
Fractional currency	5.40	Due to other national banks	8,766.12
Trade dollars		Due to State banks and bankers	1,547.85
Specie	5,410.05		
Legal-tender notes	10,000.00	Notes and bills re-discounted	20,372.50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	358,674.29	Total	358,674.29

Fort Worth National Bank, Fort Worth.

K. M. VAN ZANDT, *President.* No. 3131. N. HARDING, *Cashier.*

Loans and discounts	$333,683.62	Capital stock paid in	$125,000.00
Overdrafts	7,982.15		
U. S. bonds to secure circulation	35,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	29,122.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	31,500.00
Due from approved reserve agents	35,807.62	State-bank notes outstanding	
Due from other banks and bankers	40,123.98		
Real estate, furniture, and fixtures	17,400.00	Dividends unpaid	
Current expenses and taxes paid	3,972.94		
Premiums paid	3,000.00	Individual deposits	333,714.20
Checks and other cash items	11,755.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,879.00		
Fractional currency	23.80	Due to other national banks	7,353.90
Trade dollars		Due to State banks and bankers	2,087.93
Specie	9,575.50		
Legal-tender notes	45,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	558,778.72	Total	558,778.72

Merchants' National Bank, Fort Worth.

J. G. WRIGHT, *President.* No. 3631. A. B. SMITH, *Cashier.*

Loans and discounts	$516,719.51	Capital stock paid in	$300,000.00
Overdrafts	11,912.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	32,963.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,010.90	National-bank notes outstanding	45,000.00
Due from approved reserve agents	12,771.63	State-bank notes outstanding	
Due from other banks and bankers	20,147.36		
Real estate, furniture, and fixtures	1,825.90	Dividends unpaid	
Current expenses and taxes paid	4,068.43		
Premiums paid	5,281.25	Individual deposits	154,586.32
Checks and other cash items	4,207.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,843.00		
Fractional currency	18.45	Due to other national banks	77,837.00
Trade dollars		Due to State banks and bankers	12,770.90
Specie	1,132.50		
Legal-tender notes	50,000.00	Notes and bills re-discounted	70,020.94
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	693,178.38	Total	693,178.38

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TEXAS.

State National Bank, Fort Worth.

W. M. HARRISON, *President.* No. 3221. J. C. HARRISON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$447,196.15	Capital stock paid in	$300,000.00
Overdrafts	10,257.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	46,000.00
U. S. bonds to secure deposits		Other undivided profits	46,647.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,104.87	State-bank notes outstanding	
Due from other banks and bankers	48,863.08		
Real estate, furniture, and fixtures	30,061.65	Dividends unpaid	
Current expenses and taxes paid	4,796.00		
Premiums paid	4,562.50	Individual deposits	188,029.87
Checks and other cash items	4,684.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,022.00		
Fractional currency	121.44	Due to other national banks	5,001.14
Trade dollars		Due to State banks and bankers	83.19
Specie	5,508.25		
Legal-tender notes	60,000.00	Notes and bills re-discounted	40,666.43
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	671,428.06	Total	671,428.06

Traders' National Bank, Fort Worth.

WILLIAM J. BOAZ, *President.* No. 2689. H. C. EDRINGTON, *Cashier.*

Loans and discounts	$225,986.37	Capital stock paid in	$125,000.00
Overdrafts	6,957.66		
U. S. bonds to secure circulation	32,000.00	Surplus fund	22,500.00
U. S. bonds to secure deposits		Other undivided profits	18,168.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,642.00	National-bank notes outstanding	28,800.00
Due from approved reserve agents	3,383.27	State-bank notes outstanding	
Due from other banks and bankers	12,672.30		
Real estate, furniture, and fixtures	11,554.68	Dividends unpaid	
Current expenses and taxes paid	4,415.04		
Premiums paid	6,000.00	Individual deposits	137,661.68
Checks and other cash items	2,930.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,525.00		
Fractional currency	6.45	Due to other national banks	1,071.58
Trade dollars		Due to State banks and bankers	3,628.07
Specie	14,041.75		
Legal-tender notes	3,275.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer			
Total	341,829.52	Total	341,829.52

First National Bank, Gainesville.

F. M. DOUGHERTY, *President.* No. 2836. WILLIAM WORSHAM, *Cashier.*

Loans and discounts	$256,966.59	Capital stock paid in	$125,000.00
Overdrafts	807.88		
U. S. bonds to secure circulation	32,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,813.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,800.00
Due from approved reserve agents	6,555.97	State-bank notes outstanding	
Due from other banks and bankers	3,153.54		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,702.41		
Premiums paid	6,400.00	Individual deposits	116,078.20
Checks and other cash items	148.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,829.00		
Fractional currency		Due to other national banks	5,418.11
Trade dollars		Due to State banks and bankers	384.92
Specie	8,460.45		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,440.00		
Due from U. S. Treasurer	30.50		
Total	338,495.00	Total	338,495.00

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TEXAS.

Gainesville National Bank, Gainesville.

C. C. HEMMING, *President.* No. 2802. C. CHAMBERS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$470,322.18	Capital stock paid in	$150,000.00
Overdrafts	334.55		
U. S. bonds to secure circulation	37,500.00	Surplus fund	210,000.00
U. S. bonds to secure deposits		Other undivided profits	9,894.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,500.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	29,233.57	State-bank notes outstanding	
Due from other banks and bankers	27,670.13		
Real estate, furniture, and fixtures	29,413.36	Dividends unpaid	
Current expenses and taxes paid	3,293.61		
Premiums paid	8,421.87	Individual deposits	245,575.97
Checks and other cash items	1,479.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	42,261.00		
Fractional currency		Due to other national banks	19,842.26
Trade dollars		Due to State banks and bankers	15,922.26
Specie	12,867.50		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	694,985.03	Total	694,985.03

Red River National Bank, Gainesville.

L. G. CAIRNS, *President.* No. 3229. L. B. EDWARDS, *Cashier.*

Loans and discounts	$150,874.90	Capital stock paid in	$100,000.00
Overdrafts	6,531.11		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	10,128.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,487.13	State-bank notes outstanding	
Due from other banks and bankers	7,753.17		
Real estate, furniture, and fixtures	22,657.72	Dividends unpaid	
Current expenses and taxes paid	1,858.89		
Premiums paid	5,000.00	Individual deposits	99,346.59
Checks and other cash items	1,463.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,708.00		
Fractional currency	9.75	Due to other national banks	2,792.78
Trade dollars		Due to State banks and bankers	801.11
Specie	1,600.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	240,069.05	Total	240,069.05

First National Bank, Galveston.

JULIUS RUNGE, *President.* No. 1566. J. E. BEISSNER, *Cashier.*

Loans and discounts	$650,983.81	Capital stock paid in	$300,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	90,238.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	70,522.72	State-bank notes outstanding	
Due from other banks and bankers	34,275.12		
Real estate, furniture, and fixtures	35,000.00	Dividends unpaid	396.00
Current expenses and taxes paid	7,727.80		
Premiums paid	13,500.00	Individual deposits	338,895.79
Checks and other cash items	25,232.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	44,662.00		
Fractional currency	210.23	Due to other national banks	73,708.17
Trade dollars		Due to State banks and bankers	39,205.20
Specie	24,851.75		
Legal-tender notes	96,909.00	Notes and bills re-discounted	108,681.30
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,056,124.64	Total	1,056,124.64

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TEXAS.

National Bank of Texas, Galveston.

W. L. MOODY, *President.* No. 1642. J. P. ALVEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$333,098.35	Capital stock paid in	$100,000.00
Overdrafts	972.16		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,747.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	600.00	National-bank notes outstanding	22,460.00
Due from approved reserve agents	32,647.83	State-bank notes outstanding	
Due from other banks and bankers	16,545.61		
Real estate, furniture, and fixtures	4,338.00	Dividends unpaid	
Current expenses and taxes paid	3,421.79		
Premiums paid	2,142.42	Individual deposits	224,100.61
Checks and other cash items	14,229.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,070.00		
Fractional currency	116.20	Due to other national banks	20,862.43
Trade dollars		Due to State banks and bankers	26,134.16
Specie	7,826.00		
Legal-tender notes	32,171.00	Notes and bills re-discounted	50,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	475,304.26	Total	475,304.26

First National Bank, Granbury.

DANIEL C. COGDELL, *President.* No. 3727. ABRAHAM U. THOMAS, *Cashier.*

Loans and discounts	$41,584.08	Capital stock paid in	$40,000.00
Overdrafts	1,355.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,251.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	532.49	State-bank notes outstanding	
Due from other banks and bankers	1,318.49		
Real estate, furniture, and fixtures	7,712.40	Dividends unpaid	
Current expenses and taxes paid	1,332.17		
Premiums paid	1,234.37	Individual deposits	13,603.51
Checks and other cash items	378.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,930.00		
Fractional currency	1.00	Due to other national banks	9,335.22
Trade dollars		Due to State banks and bankers	
Specie	4,838.65		
Legal-tender notes	160.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	76,440.06	Total	76,440.06

First National Bank, Greenville.

J. L. LOVEJOY, *President.* No. 2998. T. H. KING, *Cashier.*

Loans and discounts	$118,209.51	Capital stock paid in	$55,000.00
Overdrafts	52,217.83		
U. S. bonds to secure circulation	18,750.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,710.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,850.00
Due from approved reserve agents	26,437.58	State-bank notes outstanding	
Due from other banks and bankers	971.86		
Real estate, furniture, and fixtures	9,425.04	Dividends unpaid	
Current expenses and taxes paid	1,325.21		
Premiums paid	1,788.33	Individual deposits	113,797.05
Checks and other cash items	160.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,568.00		
Fractional currency	5.94	Due to other national banks	8,906.28
Trade dollars		Due to State banks and bankers	323.86
Specie	5,886.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	842.50		
Due from U. S. Treasurer			
Total	249,587.80	Total	249,587.80

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TEXAS.

Greenville National Bank, Greenville.

S. D. RAINEY, JR., *President.* No. 3646. W. A. WILLIAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$70,581.33	Capital stock paid in	$100,000.00
Overdrafts	94,909.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,187.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,106.06	State-bank notes outstanding	
Due from other banks and bankers	10,253.40		
Real estate, furniture, and fixtures	8,177.07	Dividends unpaid	
Current expenses and taxes paid	3,766.57		
Premiums paid	2,281.25	Individual deposits	87,645.43
Checks and other cash items	677.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,895.00		
Fractional currency	115.25	Due to other national banks	2,402.90
Trade dollars		Due to State banks and bankers	201.56
Specie	5,549.75		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	27,500.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	247,437.36	Total	247,437.36

Farmers' National Bank, Hillsborough.

J. D. WARREN, *President.* No. 3762. R. P. EDRINGTON, *Cashier.*

Loans and discounts	$22,269.04	Capital stock paid in	$39,750.00
Overdrafts	1,200.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,379.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,844.21	State-bank notes outstanding	
Due from other banks and bankers	1,890.33		
Real estate, furniture, and fixtures	11,626.82	Dividends unpaid	
Current expenses and taxes paid	397.20		
Premiums paid	3,484.38	Individual deposits	22,552.81
Checks and other cash items	159.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,106.00		
Fractional currency	5.95	Due to other national banks	615.88
Trade dollars		Due to State banks and bankers	26.71
Specie	2,400.75		
Legal-tender notes	2,128.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	75,575.06	Total	75,575.06

Hill County National Bank, Hillsborough.

J. H. BEMIS, *President.* No. 3046. C. E. PHILLIPS, *Cashier.*

Loans and discounts	$174,999.23	Capital stock paid in	$50,000.00
Overdrafts	5,497.84		
U. S. bonds to secure circulation	12,500.00	Surplus fund	47,751.54
U. S. bonds to secure deposits		Other undivided profits	5,514.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	436.16	State-bank notes outstanding	
Due from other banks and bankers	6,855.23		
Real estate, furniture, and fixtures	19,690.65	Dividends unpaid	
Current expenses and taxes paid	853.48		
Premiums paid	1,315.63	Individual deposits	76,144.77
Checks and other cash items	2,682.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	300.00		
Fractional currency		Due to other national banks	19,253.36
Trade dollars		Due to State banks and bankers	6,181.20
Specie	2,463.85		
Legal-tender notes	2,438.00	Notes and bills re-discounted	14,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	230,595.22	Total	230,595.22

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TEXAS.

Sturgis National Bank, Hillsborough.

W. W. STURGIS, *President.* No. 3786. J. N. PORTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$31,256.53	Capital stock paid in	$30,000.00
Overdrafts	4,687.42		
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	168.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	28,961.49		
Real estate, furniture, and fixtures	1,935.23	Dividends unpaid	
Current expenses and taxes paid	127.65		
Premiums paid	3,778.13	Individual deposits	60,640.13
Checks and other cash items	106.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,558.00		
Fractional currency		Due to other national banks	1,272.96
Trade dollars		Due to State banks and bankers	59.88
Specie	1,231.45		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	92,141.90	Total	92,141.90

First National Bank, Honey Grove.

C. W. T. WELDON, *President.* No. 2867. T. U. COLE, *Cashier.*

Loans and discounts	$283,922.40	Capital stock paid in	$75,000.00
Overdrafts	14,766.16		
U. S. bonds to secure circulation	18,750.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,356.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,850.00
Due from approved reserve agents	11,204.85	State-bank notes outstanding	
Due from other banks and bankers	5,847.69		
Real estate, furniture, and fixtures	2,695.00	Dividends unpaid	200.00
Current expenses and taxes paid	1,665.75		
Premiums paid	1,800.00	Individual deposits	132,421.61
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,225.00		
Fractional currency	384.97	Due to other national banks	29,649.85
Trade dollars		Due to State banks and bankers	2,811.01
Specie	12,057.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	79,872.88
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	842.50		
Due from U. S. Treasurer			
Total	367,161.82	Total	367,161.82

First National Bank, Houston.

BENJAMIN A. SHEPHERD, *President.* No. 1644. ALEXANDER P. ROOT, *Cashier.*

Loans and discounts	$626,415.98	Capital stock paid in	$100,000.00
Overdrafts	9,176.90		
U. S. bonds to secure circulation	25,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits		Other undivided profits	23,346.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,700.00	National-bank notes outstanding	
Due from approved reserve agents	213,193.76	State-bank notes outstanding	
Due from other banks and bankers	79,890.66		
Real estate, furniture, and fixtures	26,100.00	Dividends unpaid	
Current expenses and taxes paid	4,987.22		
Premiums paid		Individual deposits	1,180,857.42
Checks and other cash items	531.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,880.00		
Fractional currency	1,858.53	Due to other national banks	98,199.08
Trade dollars		Due to State banks and bankers	92,576.03
Specie	257,103.00		
Legal-tender notes	361,142.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer	2,000.00		
Total	1,619,979.43	Total	1,619,979.43

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TEXAS.

Commercial National Bank, Houston.

H. GARDES, *President.* No. 3517. R. A. GIRAUD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$315,908.02	Capital stock paid in	$200,000.00
Overdrafts	325.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,221.42
U. S. bonds to secure deposits		Other undivided profits	8,623.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,774.76	State-bank notes outstanding	
Due from other banks and bankers	20,639.20		
Real estate, furniture, and fixtures	3,237.10	Dividends unpaid	400.00
Current expenses and taxes paid	4,512.93		
Premiums paid	4,500.00	Individual deposits	236,261.59
Checks and other cash items	80.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,960.00		
Fractional currency	1,020.83	Due to other national banks	12,700.15
Trade dollars		Due to State banks and bankers	11,613.77
Specie	49,307.50		
Legal-tender notes	52,704.00	Notes and bills re-discounted	23,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	538,220.10	Total	538,220.10

National Bank, Jefferson.

W. B. WARD, *President.* No. 1777. W. T. ATKINS, *Cashier.*

Loans and discounts	$227,584.30	Capital stock paid in	$50,000.00
Overdrafts	2,664.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	16,675.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	31,017.94		
Real estate, furniture, and fixtures	21,576.36	Dividends unpaid	364.00
Current expenses and taxes paid	2,678.83		
Premiums paid	1,173.75	Individual deposits	84,269.83
Checks and other cash items	4,138.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,225.00		
Fractional currency	69.20	Due to other national banks	69,283.23
Trade dollars		Due to State banks and bankers	113.19
Specie	5,886.50		
Legal-tender notes	9,959.00	Notes and bills re-discounted	23,080.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	325,036.36	Total	325,036.36

First National Bank, Lampasas.

F. R. MALONE, *President.* No. 3261. E. M. LONGCOPE, *Cashier.*

Loans and discounts	$142,492.99	Capital stock paid in	$100,000.00
Overdrafts	7,768.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	4,882.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,537.24	State-bank notes outstanding	
Due from other banks and bankers	4,991.22		
Real estate, furniture, and fixtures	1,900.59	Dividends unpaid	
Current expenses and taxes paid	2,552.53		
Premiums paid	2,155.62	Individual deposits	31,626.60
Checks and other cash items	278.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	26.15	Due to other national banks	1,676.03
Trade dollars		Due to State banks and bankers	560.32
Specie	5,133.75		
Legal-tender notes	2,380.00	Notes and bills re-discounted	34,595.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	208,841.56	Total	208,841.56

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TEXAS.

Milmo National Bank, Laredo.

EUGENE KELLY, *President.* No. 2486. DANIEL MILMO, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$184,754.10	Capital stock paid in	$120,000.00
Overdrafts	8,582.37		
U. S. bonds to secure circulation	100,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	40,158.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	85,800.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	74,894.57		
Real estate, furniture, and fixtures	49,326.20	Dividends unpaid	
Current expenses and taxes paid	54.15		
Premiums paid		Individual deposits	73,546.22
Checks and other cash items	310.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,545.00		
Fractional currency	56.68	Due to other national banks	1,830.14
Trade dollars		Due to State banks and bankers	88,332.77
Specie	38,645.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	479,668.07	Total	479,668.07

First National Bank, Marshall.

R. C. GARRETT, *President.* No. 3113. EDMUND KEY, *Cashier.*

Loans and discounts	$208,409.46	Capital stock paid in	$75,000.00
Overdrafts	40,247.35		
U. S. bonds to secure circulation	30,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	2,725.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,982.60	National-bank notes outstanding	27,000.00
Due from approved reserve agents	4,978.80	State-bank notes outstanding	
Due from other banks and bankers	14,290.02		
Real estate, furniture, and fixtures	7,214.08	Dividends unpaid	
Current expenses and taxes paid	894.21		
Premiums paid	4,500.00	Individual deposits	270,606.85
Checks and other cash items	1,485.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,415.00		
Fractional currency	115.90	Due to other national banks	5,412.24
Trade dollars		Due to State banks and bankers	284.53
Specie	18,345.27		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	385,228.63	Total	385,228.63

First National Bank, McKinney.

FRANCIS EMERSON, *President.* No. 2729. THOMAS H. EMERSON, *Cashier.*

Loans and discounts	$102,329.78	Capital stock paid in	$50,000.00
Overdrafts	31,737.45		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	11,870.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,470.07	State-bank notes outstanding	
Due from other banks and bankers	40,578.24		
Real estate, furniture, and fixtures	11,210.29	Dividends unpaid	
Current expenses and taxes paid	1,082.58		
Premiums paid	3,375.00	Individual deposits	168,112.28
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	41,000.00		
Fractional currency	89.42	Due to other national banks	5,302.13
Trade dollars		Due to State banks and bankers	
Specie	23,300.00		
Legal-tender notes	25,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	296,535.33	Total	296,535.33

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TEXAS.

Collin County National Bank, McKinney.

GIRARD A. FOOTE *President.* No. 2909. J. L. WHITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,696.53	Capital stock paid in	$100,000.00
Overdrafts	59,828.11		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	12,529.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,792.94	State-bank notes outstanding	
Due from other banks and bankers	38,858.06		
Real estate, furniture, and fixtures	11,944.60	Dividends unpaid	56.00
Current expenses and taxes paid	4,106.98		
Premiums paid	4,443.75	Individual deposits	194,450.22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,040.00		
Fractional currency	32.82	Due to other national banks	8,775.81
Trade dollars		Due to State banks and bankers	2,267.36
Specie	29,853.00		
Legal-tender notes	4,857.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	340,578.79	Total	340,578.79

First National Bank, Mexia.

JOHN R. HENRY, *President.* No. 3014. W. L. MURPHY, *Cashier.*

Loans and discounts	$104,527.29	Capital stock paid in	$50,000.00
Overdrafts	3,177.74		
U. S. bonds to secure circulation	13,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	8,277.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,180.00
Due from approved reserve agents	2,713.84	State-bank notes outstanding	
Due from other banks and bankers	6,154.28		
Real estate, furniture, and fixtures	3,252.65	Dividends unpaid	
Current expenses and taxes paid	99.26		
Premiums paid	1,275.00	Individual deposits	44,418.43
Checks and other cash items	402.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,080.00		
Fractional currency	22.36	Due to other national banks	684.28
Trade dollars		Due to State banks and bankers	
Specie	3,674.00		
Legal-tender notes	18,205.00	Notes and bills re-discounted	23,648.75
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer	40.00		
Total	158,209.17	Total	158,209.17

First National Bank, Montague.

C. C. WHITE, *President.* No. 3165. WILLIAM A. MORRIS, *Cashier.*

Loans and discounts	$50,127.06	Capital stock paid in	$50,000.00
Overdrafts	3,534.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,975.60
U. S. bonds to secure deposits		Other undivided profits	1,265.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,454.31	State-bank notes outstanding	
Due from other banks and bankers	1,506.65		
Real estate, furniture, and fixtures	12,636.63	Dividends unpaid	
Current expenses and taxes paid	1,176.32		
Premiums paid	2,750.00	Individual deposits	30,101.92
Checks and other cash items	7.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	475.00		
Fractional currency	5.85	Due to other national banks	605.69
Trade dollars		Due to State banks and bankers	1,386.07
Specie	4,268.25		
Legal-tender notes	3,580.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	97,584.86	Total	97,584.86

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TEXAS.

First National Bank, Palestine.

GEORGE A. WRIGHT, *President.* No. 3694. LUCIUS GOOCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$53,725.03	Capital stock paid in	$50,000.00
Overdrafts	447.20		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,375.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	10,740.00
Due from approved reserve agents	425.93	State-bank notes outstanding	
Due from other banks and bankers	12,816.73		
Real estate, furniture, and fixtures	2,003.18	Dividends unpaid	
Current expenses and taxes paid	1,435.57		
Premiums paid	1,300.78	Individual deposits	41,995.70
Checks and other cash items	442.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,135.00		
Fractional currency	9.25	Due to other national banks	619.12
Trade dollars		Due to State banks and bankers	203.23
Specie	8,781.35		
Legal-tender notes	4,349.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	105,933.76	Total	105,933.76

First National Bank, Paris.

GEORGE F. HICKS, *President.* No. 3638. W. J. MCDONALD, *Cashier.*

Loans and discounts	$77,389.02	Capital stock paid in	$50,000.00
Overdrafts	2,278.33		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,300.00
U. S. bonds to secure deposits		Other undivided profits	2,847.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	11,000.00
Due from approved reserve agents	2,726.69	State-bank notes outstanding	
Due from other banks and bankers	3,997.39		
Real estate, furniture, and fixtures	3,135.59	Dividends unpaid	
Current expenses and taxes paid	799.76		
Premiums paid	991.64	Individual deposits	49,127.30
Checks and other cash items	385.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,425.00		
Fractional currency	30.00	Due to other national banks	408.73
Trade dollars		Due to State banks and bankers	4,933.30
Specie	12,500.00		
Legal-tender notes	3,015.00	Notes and bills re-discounted	7,120.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	126,736.73	Total	126,736.73

Plano National Bank, Plano.

GEORGE W. BOWMAN, *President.* No. 3764. T. C. JASPER, *Cashier.*

Loans and discounts	$9,347.81	Capital stock paid in	$25,000.00
Overdrafts	14,452.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	767.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,015.35	State-bank notes outstanding	
Due from other banks and bankers	26,938.32		
Real estate, furniture, and fixtures	3,176.63	Dividends unpaid	
Current expenses and taxes paid	495.58		
Premiums paid	1,125.00	Individual deposits	44,525.87
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,012.00		
Fractional currency		Due to other national banks	2,059.40
Trade dollars		Due to State banks and bankers	
Specie	2,976.73		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	83,602.33	Total	83,602.33

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TEXAS.

Concho National Bank, San Angelo.

LEASEL B. HARRIS, *President.* No. 2767. R. B. TALBERT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$56,360.77	Capital stock paid in	$50,000.00
Overdrafts	403.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	853.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,377.79	State-bank notes outstanding	
Due from other banks and bankers	1,219.94		
Real estate, furniture, and fixtures	8,172.66	Dividends unpaid	
Current expenses and taxes paid	11.85		
Premiums paid		Individual deposits	18,311.00
Checks and other cash items	145.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,430.00		
Fractional currency	5.40	Due to other national banks	504.41
Trade dollars		Due to State banks and bankers	
Specie	5,808.50		
Legal-tender notes	5,920.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	95,918.57	Total	95,918.57

San Angelo National Bank, San Angelo.

M. B. PULLIAM, *President.* No. 3260. WILLIAM E. ELLIS, *Cashier.*

Loans and discounts	$68,315.44	Capital stock paid in	$55,000.00
Overdrafts	5,383.50		
U. S. bonds to secure circulation	14,000.00	Surplus fund	2,200.00
U. S. bonds to secure deposits		Other undivided profits	2,489.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,600.00
Due from approved reserve agents	10,995.70	State-bank notes outstanding	
Due from other banks and bankers	13,732.70		
Real estate, furniture, and fixtures	11,436.92	Dividends unpaid	
Current expenses and taxes paid	1,219.45		
Premiums paid	1,000.00	Individual deposits	48,002.25
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,255.00		
Fractional currency	5.27	Due to other national banks	1,555.18
Trade dollars		Due to State banks and bankers	
Specie	3,108.50		
Legal-tender notes	4,524.00	Notes and bills re-discounted	13,759.65
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	630.00		
Due from U. S. Treasurer			
Total	135,606.48	Total	135,606.48

Lockwood National Bank, San Antonio.

JOSEPH S. LOCKWOOD, *President.* No. 3738. JOSEPH MUIR, JR., *Cashier.*

Loans and discounts	$435,335.95	Capital stock paid in	$225,000.00
Overdrafts	2,584.71		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,300.79
U. S. bonds on hand			
Other stocks, bonds and mortgages	4,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,283.74	State-bank notes outstanding	
Due from other banks and bankers	55,119.34		
Real estate, furniture, and fixtures	6,484.00	Dividends unpaid	
Current expenses and taxes paid	51.20		
Premiums paid	4,531.25	Individual deposits	444,542 48
Checks and other cash items	3,775.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	65,428.00		
Fractional currency	160.97	Due to other national banks	9,652.18
Trade dollars		Due to State banks and bankers	11,038.77
Specie	29,322.50		
Legal-tender notes	55,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	740,534.17	Total	740,534.17

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TEXAS.

San Antonio National Bank, San Antonio.

GEORGE W. BRACKENRIDGE, *President.* No. 1657. JOHN WITHERS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$724,047.63	Capital stock paid in	$125,000.00
Overdrafts	472.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	135,229.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	82,560.00	National-bank notes outstanding	44,550.00
Due from approved reserve agents	91,730.28	State-bank notes outstanding	
Due from other banks and bankers	31,488.54		
Real estate, furniture, and fixtures	88,374.23	Dividends unpaid	
Current expenses and taxes paid	12.15		
Premiums paid	28,000.00	Individual deposits	568,328.43
Checks and other cash items	20.00	United States deposits	22,480.61
Exchanges for clearing-house		Deposits of U.S. disbursing officers	81,174.16
Bills of other banks	9,425.00		
Fractional currency	88.41	Due to other national banks	11,216.24
Trade dollars		Due to State banks and bankers	36,939.18
Specie	16,244.00		
Legal-tender notes	50,205.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,274,917.99	Total	1,274,917.99

Texas National Bank, San Antonio.

JOHN S. ALEXANDER, *President.* No. 3298. A. A. ALEXANDER, *Cashier.*

Loans and discounts	$242,239.36	Capital stock paid in	$100,000.00
Overdrafts	4,916.49		
U. S. bonds to secure circulation	25,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	8,606.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,930.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,956.57	State-bank notes outstanding	
Due from other banks and bankers	1,568.45		
Real estate, furniture, and fixtures	2,711.43	Dividends unpaid	33.00
Current expenses and taxes paid	4,031.03		
Premiums paid	5,490.00	Individual deposits	95,723.08
Checks and other cash items	426.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency	15.60	Due to other national banks	3,556.40
Trade dollars		Due to State banks and bankers	
Specie	5,160.00		
Legal-tender notes	1,314.00	Notes and bills re-discounted	49,996.08
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	312,414.58	Total	312,414.58

Traders' National Bank, San Antonio.

J. S. THORNTON, *President.* No. 2883. JAMES P. EARL, *Cashier.*

Loans and discounts	$198,081.79	Capital stock paid in	$100,000.00
Overdrafts	11,432.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,347.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	357.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,278.75	State-bank notes outstanding	
Due from other banks and bankers	31,284.21		
Real estate, furniture, and fixtures	18,167.76	Dividends unpaid	
Current expenses and taxes paid	3,801.23		
Premiums paid	2,406.25	Individual deposits	155,977.48
Checks and other cash items	760.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,458.00		
Fractional currency	231.15	Due to other national banks	2,256.09
Trade dollars		Due to State banks and bankers	4,293.62
Specie	12,239.50		
Legal-tender notes	750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	315,374.79	Total	315,374.79

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TEXAS.

First National Bank, San Marcos.

EDWIN J. L. GREEN, *President.* No. 3346. E. L. THOMAS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$136,073.48	Capital stock paid in	$80,000.00
Overdrafts	709.18		
U. S. bonds to secure circulation	20,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	5,480.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	7,111.65	State-bank notes outstanding	
Due from other banks and bankers	5,935.58		
Real estate, furniture, and fixtures	8,158.00	Dividends unpaid	60.00
Current expenses and taxes paid	1,161.10		
Premiums paid	1,246.34	Individual deposits	71,857.27
Checks and other cash items	37.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	27.96	Due to other national banks	1,180.40
Trade dollars		Due to State banks and bankers	867.09
Specie	9,565.00		
Legal-tender notes	6,501.00	Notes and bills re-discounted	21,981.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	203,426.74	Total	203,426.74

Glover National Bank, San Marcos.

DANIEL A. GLOVER, *President.* No. 3344. TOM H. GLOVER, *Cashier.*

Loans and discounts	$73,589.36	Capital stock paid in	$50,000.00
Overdrafts	2,917.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	2,470.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,951.50	State-bank notes outstanding	
Due from other banks and bankers	9,454.73		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	81.17		
Premiums paid	1,434.68	Individual deposits	57,220.53
Checks and other cash items	10.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	540.00		
Fractional currency	5.91	Due to other national banks	1,949.69
Trade dollars		Due to State banks and bankers	
Specie	5,086.00		
Legal-tender notes	1,590.00	Notes and bills re-discounted	3,327.15
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	129,717.59	Total	129,717.59

Merchants and Planters' National Bank, Sherman.

TOM RANDOLPH, *President.* No. 3159. C. B. DORCHESTER, *Cashier.*

Loans and discounts	$1,044,275.23	Capital stock paid in	$600,000.00
Overdrafts	190,089.65		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	26,594.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,490.73	State-bank notes outstanding	
Due from other banks and bankers	36,556.09		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	704.00
Current expenses and taxes paid	5,707.59		
Premiums paid	5,062.50	Individual deposits	613,412.24
Checks and other cash items	4,643.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency		Due to other national banks	39,914.18
Trade dollars		Due to State banks and bankers	14,160.35
Specie	12,202.35		
Legal-tender notes	70,262.00	Notes and bills re-discounted	25,000.00
U. S. certificates of deposit		Bills payable	100,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,492,785.03	Total	1,492,785.03

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TEXAS.

First National Bank, Sulphur Springs.

J. L. WHITWORTH, *President.* No. 3466. PHIL. H. FOSCUE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$77,866.32	Capital stock paid in	$50,000.00
Overdrafts	81,956.02		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,720.61
U. S. bonds to secure deposits		Other undivided profits	2,359.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,198.77	State-bank notes outstanding	
Due from other banks and bankers	2,313.64		
Real estate, furniture, and fixtures	5,618.85	Dividends unpaid	
Current expenses and taxes paid	1,139.20		
Premiums paid	3,085.94	Individual deposits	93,076.87
Checks and other cash items	36.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	145.00		
Fractional currency	15.56	Due to other national banks	7,682.12
Trade dollars		Due to State banks and bankers	676.25
Specie	1,776.25		
Legal-tender notes	2,171.00	Notes and bills re-discounted	31,620.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	201,385.23	Total	201,385.23

First National Bank, Taylor.

JOHN R. HOXIE, *President.* No. 3027. C. H. WELCH, *Cashier.*

Loans and discounts	$154,517.11	Capital stock paid in	$150,000.00
Overdrafts	7,271.81		
U. S. bonds to secure circulation	37,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	4,182.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	6,452.57	State-bank notes outstanding	
Due from other banks and bankers	26,397.27		
Real estate, furniture, and fixtures	15,800.00	Dividends unpaid	4,680.00
Current expenses and taxes paid	17.57		
Premiums paid	8,656.25	Individual deposits	115,985.99
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,500.00		
Fractional currency	310.92	Due to other national banks	283.80
Trade dollars		Due to State banks and bankers	478.48
Specie	21,550.00		
Legal-tender notes	27,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	321,861.00	Total	321,861.00

First National Bank, Temple.

FLAVIUS F. DOWNS, *President.* No. 3227. FREDK. E. SANFORD, *Cashier.*

Loans and discounts	$138,437.79	Capital stock paid in	$100,000.00
Overdrafts	7,800.07		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,322.64
U. S. bonds to secure deposits		Other undivided profits	3,184.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,142.57	State-bank notes outstanding	
Due from other banks and bankers	11,855.45		
Real estate, furniture, and fixtures	7,623.24	Dividends unpaid	
Current expenses and taxes paid	1,365.12		
Premiums paid	3,787.50	Individual deposits	71,855.13
Checks and other cash items	1,249.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	830.00		
Fractional currency		Due to other national banks	3,074.12
Trade dollars		Due to State banks and bankers	76.80
Specie	10,945.85		
Legal-tender notes	19,650.00	Notes and bills re-discounted	19,799.11
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	231,812.50	Total	231,812.50

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TEXAS.

First National Bank, Texarkana.

J. V. DRAUGHON, *President.* No. 3065. W. A. KELSEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$190,895.86	Capital stock paid in	$50,000.00
Overdrafts	10,879.56		
U. S. bonds to secure circulation	12,500.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	14,646.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,655.21	State-bank notes outstanding	
Due from other banks and bankers	16,918.25		
Real estate, furniture, and fixtures	4,075.00	Dividends unpaid	965.00
Current expenses and taxes paid	5,686.06		
Premiums paid	1,273.75	Individual deposits	123,698.88
Checks and other cash items	3,670.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	390.00		
Fractional currency	2.65	Due to other national banks	7,563.82
Trade dollars		Due to State banks and bankers	1,206.58
Specie	20,914.05		
Legal-tender notes	4,740.00	Notes and bills re-discounted	35,832.64
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	280,163.34	Total	280,163.34

Texarkana National Bank, Texarkana.

BENJAMIN T. ESTES, *President.* No. 3785. C. A. WILLIAMS, *Cashier.*

Loans and discounts	$39,588.26	Capital stock paid in	$100,000.00
Overdrafts	17,082.61		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,045.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	21,704.00	State-bank notes outstanding	
Due from other banks and bankers	10,068.33		
Real estate, furniture, and fixtures	689.75	Dividends unpaid	
Current expenses and taxes paid	1,427.76		
Premiums paid	1,984.38	Individual deposits	26,908.46
Checks and other cash items	1,194.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	471.00		
Fractional currency		Due to other national banks	3,981.30
Trade dollars		Due to State banks and bankers	1,148.97
Specie	873.79		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	133,084.02	Total	133,084.02

First National Bank, Tyler.

H. H. ROWLAND, *President.* No. 3651. J. D. MOODY, *Cashier.*

Loans and discounts	$149,048.12	Capital stock paid in	$100,000.00
Overdrafts	807.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,214.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,290.00
Due from approved reserve agents	2,443.73	State-bank notes outstanding	
Due from other banks and bankers	1,064.55		
Real estate, furniture, and fixtures	2,093.65	Dividends unpaid	
Current expenses and taxes paid	3,424.64		
Premiums paid	2,000.00	Individual deposits	40,666.17
Checks and other cash items	1,054.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	640.00		
Fractional currency	1.60	Due to other national banks	678.69
Trade dollars		Due to State banks and bankers	
Specie	2,240.80		
Legal-tender notes	2,655.00	Notes and bills re-discounted	22,750.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	193,599.48	Total	193,599.48

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TEXAS.

Citizens' National Bank, Waco.

WILLIAM CAMERON, *President.* No. 3135. LEMUEL B. BLACK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$180,032.72	Capital stock paid in	$100,000.00
Overdrafts	10,447.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,497.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,398.38	State-bank notes outstanding	
Due from other banks and bankers	21,631.21		
Real estate, furniture, and fixtures	5,171.17	Dividends unpaid	
Current expenses and taxes paid	2,783.79		
Premiums paid	4,075.85	Individual deposits	88,192.30
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,060.00		
Fractional currency	39.78	Due to other national banks	3,395.44
Trade dollars		Due to State banks and bankers	353.98
Specie	2,784.00		
Legal-tender notes	17,504.00	Notes and bills re-discounted	31,235.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	120.33		
Total	282,173.82	Total	282,173.82

Waco National Bank, Waco.

J. W. MANN, *President.* No. 2189. J. K. ROSE, *Cashier.*

Loans and discounts	$353,375.24	Capital stock paid in	$100,000.00
Overdrafts	24,333.35		
U. S. bonds to secure circulation	35,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	9,323.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	31,000.00
Due from approved reserve agents	19,780.37	State-bank notes outstanding	
Due from other banks and bankers	18,170.73		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	195.24		
Premiums paid		Individual deposits	250,303.63
Checks and other cash items	1,405.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,915.00		
Fractional currency	294.43	Due to other national banks	2,485.58
Trade dollars		Due to State banks and bankers	2,108.92
Specie	17,665.75		
Legal-tender notes	14,000.00	Notes and bills re-discounted	19,014.70
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer	526.27		
Total	514,236.59	Total	514,236.59

First National Bank, Waxahachie.

M. T. PATRICK, *President.* No. 2974. C. W. GIBSON, *Cashier.*

Loans and discounts	$160,674.56	Capital stock paid in	$75,000.00
Overdrafts	32,172.63		
U. S. bonds to secure circulation	19,000.00	Surplus fund	8,700.00
U. S. bonds to secure deposits		Other undivided profits	6,845.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,100.00
Due from approved reserve agents	3,797.04	State-bank notes outstanding	
Due from other banks and bankers	5,467.29		
Real estate, furniture, and fixtures	9,462.26	Dividends unpaid	
Current expenses and taxes paid	1,960.58		
Premiums paid	1,700.00	Individual deposits	129,872.43
Checks and other cash items	3,110.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,315.00		
Fractional currency	61.70	Due to other national banks	5,248.12
Trade dollars		Due to State banks and bankers	1,357.92
Specie	13,671.00		
Legal-tender notes	15,321.00	Notes and bills re-discounted	28,445.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer			
Total	272,568.96	Total	272,568.96

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TEXAS.

Citizens' National Bank, Waxahachie.

J. W. FERRIS, *President.* No. 3212. T. A. FERRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$176,030.13	Capital stock paid in	$100,000.00
Overdrafts	60,601.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	6,103.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,357.42	State-bank notes outstanding	
Due from other banks and bankers	5,173.54		
Real estate, furniture, and fixtures	1,821.60	Dividends unpaid	
Current expenses and taxes paid	2,004.76		
Premiums paid	2,437.50	Individual deposits	121,004.50
Checks and other cash items	600.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	7.70	Due to other national banks	1,894.64
Trade dollars		Due to State banks and bankers	1,457.84
Specie	10,957.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	17,156.55
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	302,116.53	Total	302,116.53

First National Bank, Weatherford.

A. F. STARR, *President.* No. 2477. W. W. DAVIS, *Cashier.*

Loans and discounts	$91,921.62	Capital stock paid in	$50,000.00
Overdrafts	17,316.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	4,041.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,110.85	National-bank notes outstanding	11,250.00
Due from approved reserve agents	98.79	State-bank notes outstanding	
Due from other banks and bankers	5,815.98		
Real estate, furniture, and fixtures	2,217.77	Dividends unpaid	
Current expenses and taxes paid	1,950.54		
Premiums paid	987.50	Individual deposits	58,703.93
Checks and other cash items	688.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,950.00		
Fractional currency	82.10	Due to other national banks	2,519.32
Trade dollars		Due to State banks and bankers	219.99
Specie	7,532.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	162,735.00	Total	162,735.00

Citizens' National Bank, Weatherford.

J. R. COUTS, *President.* No. 2723. H. P. HILLIARD, *Cashier.*

Loans and discounts	$278,904.51	Capital stock paid in	$50,000.00
Overdrafts	973.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	110,000.00
U. S. bonds to secure deposits		Other undivided profits	25,727.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,265.78	State-bank notes outstanding	
Due from other banks and bankers	27,176.74		
Real estate, furniture, and fixtures	3,909.13	Dividends unpaid	
Current expenses and taxes paid	2,216.76		
Premiums paid	990.64	Individual deposits	139,681.25
Checks and other cash items	557.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,015.00		
Fractional currency	25.50	Due to other national banks	1,084.63
Trade dollars		Due to State banks and bankers	8,015.63
Specie	17,975.50		
Legal-tender notes	14,685.00	Notes and bills re-discounted	25,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	370,758.52	Total	370,758.52

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TEXAS.

Panhandle National Bank, Wichita Falls.

JOHN G. JAMES, *President.* No. 3200. ASHBY S. JAMES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$164,755.62	Capital stock paid in	$120,000.00
Overdrafts	2,441.86		
U. S. bonds to secure circulation	30,000.00	Surplus fund	6,463.31
U. S. bonds to secure deposits		Other undivided profits	3,905.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,609.96	National-bank notes outstanding	27,000.00
Due from approved reserve agents	3,925.44	State-bank notes outstanding	
Due from other banks and bankers	4,323.05		
Real estate, furniture, and fixtures	5,464.72	Dividends unpaid	
Current expenses and taxes paid	1,706.75		
Premiums paid	2,920.31	Individual deposits	58,713.49
Checks and other cash items	109.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	820.00		
Fractional currency	3.40	Due to other national banks	2,731.04
Trade dollars		Due to State banks and bankers	35.66
Specie	869.25		
Legal-tender notes	2,658.00	Notes and bills re-discounted	9,108.99
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	227,957.91	Total	227,957.91

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ARKANSAS.

American National Bank, Fort Smith.

B. H. TABOR, *President.* No. 3634. S. N. DWIGHT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$179,394.83	Capital stock paid in	$100,000.00
Overdrafts	434.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,097.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	14,466.44	State-bank notes outstanding	
Due from other banks and bankers	6,634.46		
Real estate, furniture, and fixtures	2,990.11	Dividends unpaid	
Current expenses and taxes paid	534.33		
Premiums paid	2,312.50	Individual deposits	152,321.45
Checks and other cash items	1,627.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,666.00		
Fractional currency	414.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,818.95		
Legal-tender notes	17,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	272,919.36	Total	272,919.36

National Bank of Western Arkansas, Fort Smith.

GEORGE T. SPARKS, *President.* No. 1950. JOHN VAILE, *Cashier.*

Loans and discounts	$355,198.95	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	22,133.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,985.63	National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,209.14	State-bank notes outstanding	
Due from other banks and bankers	5,670.56		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	6,618.75	Individual deposits	309,528.61
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,790.00		
Fractional currency	377.88	Due to other national banks	4,830.49
Trade dollars		Due to State banks and bankers	82.95
Specie	40,850.00		
Legal-tender notes	9,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	479,075.91	Total	479,075.91

First National Bank, Helena.

F. B. SLIGER, *President.* No. 3662. LYCURGUS LUCY, *Cashier.*

Loans and discounts	$126,846.15	Capital stock paid in	$100,000.00
Overdrafts	6,624.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,886.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,901.53	National-bank notes outstanding	11,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	23,012.81		
Real estate, furniture, and fixtures	10,065.82	Dividends unpaid	
Current expenses and taxes paid	747.53		
Premiums paid	4,562.50	Individual deposits	55,313.41
Checks and other cash items	2,397.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,560.00		
Fractional currency	120.15	Due to other national banks	6,302.48
Trade dollars		Due to State banks and bankers	1,295.32
Specie	1,450.25		
Legal-tender notes		Notes and bills re-discounted	15,812.42
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	213,850.30	Total	213,850.30

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ARKANSAS.

Arkansas National Bank, Hot Springs.

E. HOGABOOM, *President.* No. 2832. CHARLES N. RIX, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,070.12	Capital stock paid in	$100,000.00
Overdrafts	2,113.77		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	5,913.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,212.69	National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,504.57	State-bank notes outstanding	
Due from other banks and bankers	43,697.47		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	
Current expenses and taxes paid	2,447.92		
Premiums paid	3,500.00	Individual deposits	142,803.34
Checks and other cash items	1,842.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,400.00		
Fractional currency	40.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	21.10
Specie	3,783.40		
Legal-tender notes	15,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	274,738.29	Total	274,738.29

First National Bank, Little Rock.

LOGAN H. ROOTS, *President.* No. 1648. PHILANDER K. ROOTS, *Cashier.*

Loans and discounts	$792,019.75	Capital stock paid in	$250,000.00
Overdrafts	1,066.68		
U. S. bonds to secure circulation	200,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	4,279.28
U. S. bonds on hand	50,000.00		
Other stocks, bonds, and mortgages	8,052.09	National-bank notes outstanding	180,000.00
Due from approved reserve agents	100,201.71	State-bank notes outstanding	
Due from other banks and bankers	29,359.53		
Real estate, furniture, and fixtures		Dividends unpaid	1,638.00
Current expenses and taxes paid	108.25		
Premiums paid	19,500.00	Individual deposits	734,795.94
Checks and other cash items	56.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,119.00		
Fractional currency	42.91	Due to other national banks	2,328.20
Trade dollars		Due to State banks and bankers	30,511.70
Specie	76,027.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	54,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,009.00		
Due from U. S. Treasurer			
Total	1,317,553.12	Total	1,317,553.12

Exchange National Bank, Little Rock.

CHARLES F. PENZOL, *President.* No. 3300. J. S. POLLOCK, *Cashier.*

Loans and discounts	$328,555.21	Capital stock paid in	$100,000.00
Overdrafts	1,081.00		
U. S. bonds to secure circulation	60,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,972.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	5,532.11	State-bank notes outstanding	
Due from other banks and bankers	43,868.32		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	64.00
Current expenses and taxes paid	110.00		
Premiums paid	15,725.00	Individual deposits	289,177.32
Checks and other cash items	1,882.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,950.00		
Fractional currency	35.25	Due to other national banks	1,970.84
Trade dollars		Due to State banks and bankers	1,106.15
Specie	17,795.00		
Legal-tender notes	4,006.00	Notes and bills re-discounted	17,950.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	485,240.34	Total	485,240.34

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ARKANSAS.

German National Bank, Little Rock.

JOHN G. FLETCHER, *President.* No. 3318. CREED T. WALKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$850,998.43	Capital stock paid in	$250,000.00
Overdrafts	2,066.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	47,278.25
U. S. bonds on hand	800.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	77,739.03	State-bank notes outstanding	
Due from other banks and bankers	19,529.87		
Real estate, furniture, and fixtures	5,209.27	Dividends unpaid	480.00
Current expenses and taxes paid	52.50		
Premiums paid	43,877.50	Individual deposits	629,200.01
Checks and other cash items	814.27	United States deposits	103,469.87
Exchanges for clearing-house		Deposits of U.S. disbursing officers	47,079.84
Bills of other banks	4,605.00		
Fractional currency	260.99	Due to other national banks	2,434.27
Trade dollars		Due to State banks and bankers	7,783.81
Specie	18,955.00		
Legal-tender notes	30,044.00	Notes and bills re-discounted	164,478.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2.20		
Total	1,257,204.17	Total	1,257,204.17

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KENTUCKY.

Ashland National Bank, Ashland.

JOHN MEANS, *President.* No. 2010. W. C. RICHARDSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$387,698.48	Capital stock paid in	$350,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	58,600.00
U. S. bonds to secure deposits		Other undivided profits	11,729.40
U. S. bonds on hand	100,000.00		
Other stocks, bonds, and mortgages	26,111.35	National-bank notes outstanding	90,000.00
Due from approved reserve agents	76,490.53	State-bank notes outstanding	
Due from other banks and bankers	44,010.16		
Real estate, furniture, and fixtures	12,800.00	Dividends unpaid	
Current expenses and taxes paid	5,021.55		
Premiums paid	35,000.00	Individual deposits	311,144.99
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,162.00		
Fractional currency	130.92	Due to other national banks	1,380.98
Trade dollars		Due to State banks and bankers	219.62
Specie	28,150.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	823,074.99	Total	823,074.99

First National Bank, Carrollton.

JOS. A. DONALDSON, *President.* No. 2592. J. M. GILTNER, *Cashier.*

Loans and discounts	$89,904.61	Capital stock paid in	$60,000.00
Overdrafts	69.79		
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits	60,000.00	Other undivided profits	4,945.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	12,310.92	State-bank notes outstanding	
Due from other banks and bankers	187.53		
Real estate, furniture, and fixtures	5,760.00	Dividends unpaid	
Current expenses and taxes paid	953.73		
Premiums paid	19,987.50	Individual deposits	72,023.71
Checks and other cash items	29.03	United States deposits	55,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,770.00		
Fractional currency	3.84	Due to other national banks	1,262.44
Trade dollars		Due to State banks and bankers	491.47
Specie	5,394.35		
Legal-tender notes	2,002.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	230,723.30	Total	230,723.30

Carrollton National Bank, Carrollton.

HENRY M. WINSLOW, *President.* No. 3074. DAVID N. VANCE, *Cashier.*

Loans and discounts	$59,574.08	Capital stock paid in	$60,000.00
Overdrafts	42.88		
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,150.00
U. S. bonds to secure deposits	60,000.00	Other undivided profits	5,122.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,437.58	State-bank notes outstanding	
Due from other banks and bankers	86.69		
Real estate, furniture, and fixtures	10,705.75	Dividends unpaid	813.00
Current expenses and taxes paid	1,202.40		
Premiums paid	19,237.50	Individual deposits	44,003.28
Checks and other cash items		United States deposits	55,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	75.00		
Fractional currency	51.57	Due to other national banks	1,309.74
Trade dollars		Due to State banks and bankers	137.28
Specie	3,811.40		
Legal-tender notes	3,136.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	182,035.85	Total	182,035.85

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KENTUCKY.

Catlettsburg National Bank, Catlettsburg.

JOHN RUSSELL, *President.* No. 2740. A. C. CAMPBELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$235,977.61	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,500.00
U. S. bonds to secure deposits		Other undivided profits	8,809.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	664.96	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,303.50	State-bank notes outstanding	
Due from other banks and bankers	4,907.02		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	1,625.00
Current expenses and taxes paid	2,462.76		
Premiums paid	6,000.00	Individual deposits	172,596.71
Checks and other cash items	27.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,900.00		
Fractional currency		Due to other national banks	4,539.06
Trade dollars		Due to State banks and bankers	2,183.86
Specie	23,936.00		
Legal-tender notes	1,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	325,754.53	Total	325,754.53

First National Bank, Covington.

AMOS SHINKLE, *President.* No. 718. ISAAC D. FRY, *Cashier.*

Loans and discounts	$739,050.67	Capital stock paid in	$500,000.00
Overdrafts	2,318.31		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	18,051.34
U. S. bonds on hand	14,850.00		
Other stocks, bonds, and mortgages	31,067.88	National-bank notes outstanding	45,000.00
Due from approved reserve agents	76,483.32	State-bank notes outstanding	
Due from other banks and bankers	95,881.67		
Real estate, furniture, and fixtures	35,000.00	Dividends unpaid	1,422.00
Current expenses and taxes paid	3,719.15		
Premiums paid	5,350.00	Individual deposits	365,982.98
Checks and other cash items	756.18	United States deposits	38,332.94
Exchanges for clearing-house		Deposits of U.S. disbursing officers	51,667.06
Bills of other banks	24,142.00		
Fractional currency	181.63	Due to other national banks	48,043.21
Trade dollars		Due to State banks and bankers	4,382.23
Specie	14,830.95		
Legal-tender notes	37,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,232,881.76	Total	1,232,881.76

Covington City National Bank, Covington.

J. D. SHUTT, *President.* No. 1859. JAMES B. JONES, *Cashier.*

Loans and discounts	$839,556.97	Capital stock paid in	$500,000.00
Overdrafts	1,307.87		
U. S. bonds to secure circulation	500,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	24,761.67
U. S. bonds on hand	3,200.00		
Other stocks, bonds, and mortgages	41,865.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents	77,812.64	State-bank notes outstanding	
Due from other banks and bankers	50,156.05		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	2,852.00
Current expenses and taxes paid	5,596.04		
Premiums paid	512.50	Individual deposits	302,564.27
Checks and other cash items	2,893.62	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,894.00		
Fractional currency	131.48	Due to other national banks	70,770.53
Trade dollars		Due to State banks and bankers	177,065.70
Specie	26,908.00		
Legal-tender notes	17,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,500.00		
Due from U. S. Treasurer			
Total	1,728,014.17	Total	1,728,014.17

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Farmers and Traders' National Bank, Covington.

JAMES S. WAYNE, *President.* No. 2722. J. L. SANDFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$643,171.25	Capital stock paid in	$300,000.00
Overdrafts	3,274.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	14,574.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,202.07	State-bank notes outstanding	
Due from other banks and bankers	13,128.57		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	3,612.68		
Premiums paid	57,500.00	Individual deposits	455,342.70
Checks and other cash items	978.86	United States deposits	195,314.45
Exchanges for clearing-house		Deposits of U.S. disbursing officers	4,685.55
Bills of other banks	8,975.00		
Fractional currency	29.29	Due to other national banks	32,444.10
Trade dollars		Due to State banks and bankers	20,665.51
Specie	1,904.75		
Legal-tender notes	57,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,113,027.11	Total	1,113,027.11

German National Bank, Covington.

HENRY FELTMAN, *President.* No. 1847. JAMES SPILMAN, *Cashier.*

Loans and discounts	$567,678.14	Capital stock paid in	$250,000.00
Overdrafts	181.30		
U. S. bonds to secure circulation	50,000.00	Surplus fund	53,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	19,083.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	103,930.19	State-bank notes outstanding	
Due from other banks and bankers	47,357.26		
Real estate, furniture, and fixtures	3,600.00	Dividends unpaid	440.00
Current expenses and taxes paid	3,802.05		
Premiums paid	5,000.00	Individual deposits	456,597.37
Checks and other cash items	658.00	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,056.00		
Fractional currency	46.64	Due to other national banks	21,648.61
Trade dollars		Due to State banks and bankers	10,143.24
Specie	25,453.00		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	955,912.58	Total	955,912.58

Farmers' National Bank, Cynthiana.

JOHN W. PECK, *President.* No. 2560. JOHN G. MONTGOMERY, *Cashier.*

Loans and discounts	$145,747.11	Capital stock paid in	$120,000.00
Overdrafts	2,118.89		
U. S. bonds to secure circulation	30,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	4,196.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	24,080.00
Due from approved reserve agents	6,885.75	State-bank notes outstanding	
Due from other banks and bankers	2,174.23		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	780.85		
Premiums paid	3,000.00	Individual deposits	70,204.96
Checks and other cash items	9,533.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,645.00		
Fractional currency	122.36	Due to other national banks	455.24
Trade dollars		Due to State banks and bankers	49.16
Specie	3,628.95		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	232,986.14	Total	232,986.14

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National Bank, Cynthiana.

A. H. WARD, *President.* No. 1900. JAMES S. WITHERS, *Cashier*

Resources.		Liabilities.	
Loans and discounts	$308,620.69	Capital stock paid in	$150,000.0
Overdrafts	3,637.91		
U. S. bonds to secure circulation	40,000.00	Surplus fund	40,000.0
U. S. bonds to secure deposits		Other undivided profits	11,079.4
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	30,000.0
Due from approved reserve agents	24,083.82	State-bank notes outstanding	
Due from other banks and bankers	74,514.18		
Real estate, furniture, and fixtures	6,200.00	Dividends unpaid	2,850.0
Current expenses and taxes paid	1,345.92		
Premiums paid	2,500.00	Individual deposits	257,143.6
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,600.00		
Fractional currency	33.53	Due to other national banks	4,569.5
Trade dollars		Due to State banks and bankers	3,993.3
Specie	6,300.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	499,636.05	Total	499,636.0

Boyle National Bank, Danville.

ROBERT P. JACOBS, *President.* No. 3317. JOHN W. PROCTOR, *Cashier*

Loans and discounts	$394,000.09	Capital stock paid in	$200,000.0
Overdrafts	5,228.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.0
U. S. bonds to secure deposits		Other undivided profits	20,608.5
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,000.00	National-bank notes outstanding	45,000.0
Due from approved reserve agents	38,960.40	State-bank notes outstanding	
Due from other banks and bankers	13,188.44		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,146.86		
Premiums paid		Individual deposits	191,198.1
Checks and other cash items	1,160.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,505.00		
Fractional currency	3.44	Due to other national banks	3,548.8
Trade dollars		Due to State banks and bankers	3,024.7
Specie	16,762.50		
Legal-tender notes	2,174.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	563,379.88	Total	563,379.8

Citizens' National Bank, Danville.

E. W. LEE, *President.* No. 3381. J. A. QUISENBERRY, *Cashier*

Loans and discounts	$282,178.69	Capital stock paid in	$150,000.0
Overdrafts	2,296.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.0
U. S. bonds to secure deposits		Other undivided profits	16,214.3
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.0
Due from approved reserve agents	25,271.96	State-bank notes outstanding	
Due from other banks and bankers	11,457.54		
Real estate, furniture, and fixtures	8,912.22	Dividends unpaid	
Current expenses and taxes paid	1,779.09		
Premiums paid	11,581.25	Individual deposits	120,082.1
Checks and other cash items	926.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	816.00		
Fractional currency	5.23	Due to other national banks	1,939.0
Trade dollars		Due to State banks and bankers	399.
Specie	6,170.00		
Legal-tender notes	4,990.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	408,636.11	Total	408,636.

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Farmers' National Bank, Danville.

J. C. CALDWELL, *President.* No. 2409. G. W. WELSH, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,790.06	Capital stock paid in	$100,000.00
Overdrafts	5,975.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	10,662.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,754.02	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,570.93	State-bank notes outstanding	
Due from other banks and bankers	10,217.05		
Real estate, furniture, and fixtures	7,975.00	Dividends unpaid	
Current expenses and taxes paid	1,366.01		
Premiums paid		Individual deposits	103,211.48
Checks and other cash items	592.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,084.00		
Fractional currency	51.72	Due to other national banks	7,020.55
Trade dollars		Due to State banks and bankers	
Specie	6,892.95		
Legal-tender notes	3,000.00	Notes and bills re-discounted	6,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	299,394.69	Total	299,394.69

First National Bank, Elizabethtown.

J. W. HAYS, *President.* No. 3042. J. S. GRIMES, *Cashier.*

Loans and discounts	$113,443.81	Capital stock paid in	$75,000.00
Overdrafts	1,010.46		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	3,119.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,761.95	State-bank notes outstanding	
Due from other banks and bankers	664.62		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	
Current expenses and taxes paid	168.85		
Premiums paid	2,400.00	Individual deposits	84,830.12
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,710.00		
Fractional currency	63.07	Due to other national banks	1,977.70
Trade dollars		Due to State banks and bankers	1,420.74
Specie	3,000.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	190,847.76	Total	190,847.76

Fleming County National Bank, Flemingsburgh.

EDWIN E. PEARCE, *President.* No. 2323. THOMAS S. ANDREWS, *Cashier.*

Loans and discounts	$87,238.48	Capital stock paid in	$50,000.00
Overdrafts	6,667.61		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,637.92
U. S. bonds on hand	600.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,624.93	State-bank notes outstanding	
Due from other banks and bankers	21,980.88		
Real estate, furniture, and fixtures	4,885.38	Dividends unpaid	
Current expenses and taxes paid	1,069.49		
Premiums paid	3,617.19	Individual deposits	67,443.21
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,660.00		
Fractional currency	11.12	Due to other national banks	966.45
Trade dollars		Due to State banks and bankers	281.00
Specie	5,821.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	158,578.58	Total	158,578.58

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First National Bank, Georgetown.

H. P. MONTGOMERY, *President.* No. 2927. NOAH SPEARS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$145,521.24	Capital stock paid in	$50,000.00
Overdrafts	3,019.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	3,807.74
U. S bonds on hand			
Other stocks, bonds, and mortgages	700.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	28,547.74	State-bank notes outstanding	
Due from other banks and bankers	7,735.88		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	964.12		
Premiums paid		Individual deposits	131,177.87
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,122.00		
Fractional currency	24.66	Due to other national banks	535.98
Trade dollars		Due to State banks and bankers	5,377.74
Specie	7,462.00		
Legal-tender notes	4,990.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	219,149.33	Total	219,149.33

First National Bank, Harrodsburgh.

ABRAHAM B. BONTA, *President.* No. 1807. H. C. BOHON, *Cashier.*

Loans and discounts	$231,576.18	Capital stock paid in	$100,000.00
Overdrafts	2,506.09		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	18,931.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,429.09	State-bank notes outstanding	
Due from other banks and bankers	5,111.46		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	2,618.86		
Premiums paid		Individual deposits	145,101.78
Checks and other cash items	2,208.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,454.00		
Fractional currency	3.85	Due to other national banks	1,464.79
Trade dollars		Due to State banks and bankers	1,158.52
Specie	2,123.58		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	309,156.25	Total	309,156.25

Mercer National Bank, Harrodsburgh.

JAMES H. MOORE, *President.* No. 2531. ROBERT C. NUCKOLS, *Cashier.*

Loans and discounts	$216,638.14	Capital stock paid in	$140,000.00
Overdrafts	1,729.14		
U. S. bonds to secure circulation	35,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	415.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	31,500.00
Due from approved reserve agents	10,560.26	State-bank notes outstanding	
Due from other banks and bankers	5,689.83		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	3,500.00	Individual deposits	88,027.86
Checks and other cash items	97.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	167.82	Due to other national banks	2,036.04
Trade dollars		Due to State banks and bankers	711.19
Specie	1,609.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	21,367.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,575.00		
Due from U. S. Treasurer			
Total	298,557.87	Total	298,557.87

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Henderson National Bank, Henderson.

LUCIEN C. DALLAM, *President.* No. 1615. STEPHEN K. SNEED, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$271,226.58	Capital stock paid in	$200,000.00
Overdrafts	11,182.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	11,862.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	60,558.88	State-bank notes outstanding	
Due from other banks and bankers	55,209.22		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	2,108.56		
Premiums paid		Individual deposits	151,078.33
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,962.00		
Fractional currency	15.35	Due to other national banks	576.76
Trade dollars		Due to State banks and bankers	7,983.67
Specie	6,489.00		
Legal-tender notes	23,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	516,501.64	Total	516,501.64

Planters' National Bank, Henderson.

MONTGOMERY MERRITT, *President.* No. 2931. DAVID BANKS, JR., *Cashier.*

Loans and discounts	$227,769.90	Capital stock paid in	$150,000.00
Overdrafts	2,049.64		
U. S. bonds to secure circulation	37,500.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	7,521.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	40,560.08	State-bank notes outstanding	
Due from other banks and bankers	30,285.34		
Real estate, furniture, and fixtures	7,300.00	Dividends unpaid	
Current expenses and taxes paid	1,193.70		
Premiums paid	3,000.00	Individual deposits	153,588.70
Checks and other cash items	120.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,153.00		
Fractional currency	166.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	7,561.87
Specie	9,664.04		
Legal-tender notes	7,912.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	370,362.53	Total	370,362.53

National Bank, Hustonville.

EDWARD ALCORN, *President.* No. 2917. J. W. HOCKER, *Cashier.*

Loans and discounts	$86,651.90	Capital stock paid in	$50,000.00
Overdrafts	1,593.02		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,554.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,879.83	State-bank notes outstanding	
Due from other banks and bankers	10,946.63		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	442.86		
Premiums paid	3,200.00	Individual deposits	63,096.24
Checks and other cash items	255.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	850.00		
Fractional currency		Due to other national banks	1,272.20
Trade dollars		Due to State banks and bankers	
Specie	4,791.20		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	134,173.28	Total	134,173.28

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Citizens' National Bank, Lancaster.

J. M. HIGGINBOTHAM, *President.* No. 2888. J. P. SANDIFER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$182,933.50	Capital stock paid in	$135,000.00
Overdrafts	5,472.10		
U. S. bonds to secure circulation	34,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	3,075.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,500.00	National-bank notes outstanding	30,600.00
Due from approved reserve agents	7,400.70	State-bank notes outstanding	
Due from other banks and bankers	1,036.00		
Real estate, furniture, and fixtures	6,979.04	Dividends unpaid	
Current expenses and taxes paid	2,050.48		
Premiums paid	7,882.73	Individual deposits	63,608.59
Checks and other cash items	170.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	438.00		
Fractional currency	8.33	Due to other national banks	1,870.08
Trade dollars		Due to State banks and bankers	739.85
Specie	4,282.50		
Legal-tender notes	967.00	Notes and bills re-discounted	14,356.75
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,530.00		
Due from U. S. Treasurer			
Total	256,651.08	Total	256,651.08

National Bank, Lancaster.

JOHN S. GILL, *President.* No. 1493. WILLIAM H. KINNAIRD, *Cashier.*

Loans and discounts	$394,043.44	Capital stock paid in	$250,000.00
Overdrafts	3,974.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	6,158.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,417.21	State-bank notes outstanding	
Due from other banks and bankers	3,815.19		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	340.00
Current expenses and taxes paid	1,476.36		
Premiums paid		Individual deposits	124,622.65
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	207.00		
Fractional currency	16.25	Due to other national banks	2,771.32
Trade dollars		Due to State banks and bankers	1,806.56
Specie	9,198.50		
Legal-tender notes	2,100.00	Notes and bills re-discounted	14,900.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	520,598.83	Total	520,598.83

Marion National Bank, Lebanon.

R. H. ROWNTREE, *President.* No. 2150. J. M. KNOTT, *Cashier.*

Loans and discounts	$441,929.92	Capital stock paid in	$150,000.00
Overdrafts	4,304.18		
U. S. bonds to secure circulation	40,000.00	Surplus fund	62,000.00
U. S. bonds to secure deposits		Other undivided profits	11,798.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,154.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	8,228.34	State-bank notes outstanding	
Due from other banks and bankers	9,316.32		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,640.72		
Premiums paid		Individual deposits	249,580.40
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	989.00		
Fractional currency		Due to other national banks	4,836.78
Trade dollars		Due to State banks and bankers	7,683.64
Specie	7,937.06		
Legal-tender notes	12,000.00	Notes and bills re-discounted	15,400.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	537,299.54	Total	537,299.54

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National Bank, Lebanon.

F. WILSON, *President.* No. 1694. R. E. KIRK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$324,402.45	Capital stock paid in	$100,000.00
Overdrafts	3,687.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	11,447.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	11,427.32	State-bank notes outstanding	
Due from other banks and bankers	5,524.08		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	1,374.78		
Premiums paid		Individual deposits	188,435.43
Checks and other cash items	264.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	846.00		
Fractional currency	4.31	Due to other national banks	9,411.91
Trade dollars		Due to State banks and bankers	2,280.03
Specie	6,533.25		
Legal-tender notes	8,261.00	Notes and bills re-discounted	27,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	423,575.11	Total	423,575.11

First National Bank, Lexington.

AVERY S. WINSTON, *President.* No. 760. JOHN M. BELL, *Cashier.*

Loans and discounts	$532,295.82	Capital stock paid in	$400,000.00
Overdrafts	675.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	17,059.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,144.17	State-bank notes outstanding	
Due from other banks and bankers	8,114.81		
Real estate, furniture, and fixtures	15,760.23	Dividends unpaid	9,264.00
Current expenses and taxes paid	191.13		
Premiums paid	6,000.00	Individual deposits	133,060.85
Checks and other cash items	667.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	235.00		
Fractional currency	410.04	Due to other national banks	4,491.04
Trade dollars		Due to State banks and bankers	11,620.90
Specie	6,767.50		
Legal-tender notes	30,419.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	700,496.50	Total	700,496.50

Second National Bank, Lexington.

DAVID H. JAMES, *President.* No. 2901. W. D. NICHOLAS, *Cashier.*

Loans and discounts	$352,288.50	Capital stock paid in	$150,000.00
Overdrafts	16,114.78		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	21,448.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,629.92	State-bank notes outstanding	
Due from other banks and bankers	31,694.19		
Real estate, furniture, and fixtures	10,409.52	Dividends unpaid	1,300.00
Current expenses and taxes paid	5,604.67		
Premiums paid	10,000.00	Individual deposits	331,984.54
Checks and other cash items	6,208.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,348.00		
Fractional currency	28.23	Due to other national banks	7,830.30
Trade dollars		Due to State banks and bankers	18,144.66
Specie	6,233.40		
Legal-tender notes	23,399.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	587,208.49	Total	587,208.49

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Third National Bank, Lexington.

JOHN W. BERKLEY, *President.* No. 3052. J. H. SHROPSHIRE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$194,032.06	Capital stock paid in	$100,000.00
Overdrafts	7,850.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,483.26
U. S. bonds to secure deposits		Other undivided profits	7,697.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,812.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,259.51	State-bank notes outstanding	
Due from other banks and bankers	7,746.29		
Real estate, furniture, and fixtures	1,001.00	Dividends unpaid	330.00
Current expenses and taxes paid	3,666.83		
Premiums paid	5,000.00	Individual deposits	166,439.53
Checks and other cash items	1,038.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,780.00		
Fractional currency	29.03	Due to other national banks	11,706.12
Trade dollars		Due to State banks and bankers	950.21
Specie	5,285.00		
Legal-tender notes	27,480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	312,106.22	Total	312,106.22

Fayette National Bank, Lexington.

SQUIRE BASSETT, *President.* No. 1720. ROBERT S. BULLOCK, *Cashier.*

Loans and discounts	$605,611.02	Capital stock paid in	$300,000.00
Overdrafts	7,521.27		
U. S. bonds to secure circulation	120,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	50,297.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,948.18	National-bank notes outstanding	108,000.00
Due from approved reserve agents	41,058.24	State-bank notes outstanding	
Due from other banks and bankers	37,607.90		
Real estate, furniture, and fixtures	17,100.00	Dividends unpaid	2,343.00
Current expenses and taxes paid	3,960.57		
Premiums paid		Individual deposits	366,527.46
Checks and other cash items	7,610.15	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,771.00		
Fractional currency	11.56	Due to other national banks	12,036.16
Trade dollars		Due to State banks and bankers	13,719.23
Specie	24,143.10		
Legal-tender notes	22,180.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,400.00		
Due from U. S. Treasurer			
Total	1,012,922.99	Total	1,012,922.99

Lexington City National Bank, Lexington.

RICHARD P. STOLL, *President.* No. 906. JAMES M. GRAVES, *Cashier.*

Loans and discounts	$246,322.43	Capital stock paid in	$200,000.00
Overdrafts	5,218.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	5,057.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	61,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,467.78	State-bank notes outstanding	
Due from other banks and bankers	8,477.46		
Real estate, furniture, and fixtures	31,984.50	Dividends unpaid	4,245.00
Current expenses and taxes paid	44.55		
Premiums paid	20,512.50	Individual deposits	126,288.74
Checks and other cash items	505.95	United States deposits	90,664.70
Exchanges for clearing-house		Deposits of U.S. disbursing officers	7,168.06
Bills of other banks	310.00		
Fractional currency	265.20	Due to other national banks	14,955.77
Trade dollars		Due to State banks and bankers	37,479.17
Specie	3,692.70		
Legal-tender notes	9,526.00	Notes and bills re-discounted	20,218.96
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	575,077.77	Total	575,077.77

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National Exchange Bank, Lexington.

JOHN B. WILGUS, *President.* No. 2393. WILLIAM BRIGHT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$310, 859. 14	Capital stock paid in	$100, 000. 00
Overdrafts	5, 318. 14		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	19, 000. 00
U. S. bonds to secure deposits		Other undivided profits	38, 150. 84
U. S. bonds on hand	300. 00		
Other stocks, bonds, and mortgages	16, 500. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	20, 285. 82	State-bank notes outstanding	
Due from other banks and bankers	9, 460. 65		
Real estate, furniture, and fixtures	2, 000. 00	Dividends unpaid	515. 00
Current expenses and taxes paid	832. 51		
Premiums paid	6, 500. 00	Individual deposits	202, 456. 26
Checks and other cash items	476. 23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 755. 00		
Fractional currency	207. 51	Due to other national banks	14, 445. 68
Trade dollars	4. 00	Due to State banks and bankers	1, 546. 72
Specie	12, 490. 50		
Legal-tender notes	4, 000. 00	Notes and bills re-discounted	5, 500. 00
U. S. certificates of deposit		Bills payable	15, 000. 00
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	419, 114. 50	Total	419, 114. 50

First National Bank, Louisville.

A. L. SCHMIDT, *President.* No. 109. THOMAS R. SINTON, *Cashier.*

Loans and discounts	$1, 094, 791. 21	Capital stock paid in	$500, 000. 00
Overdrafts	6, 865. 25		
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	250, 000. 00
U. S. bonds to secure deposits	300, 000. 00	Other undivided profits	60, 098. 28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32, 218. 12	National-bank notes outstanding	135, 000. 00
Due from approved reserve agents	99, 617. 23	State-bank notes outstanding	
Due from other banks and bankers	42, 145. 80		
Real estate, furniture, and fixtures	2, 463. 20	Dividends unpaid	1, 615. 00
Current expenses and taxes paid	8, 019. 45		
Premiums paid		Individual deposits	274, 935. 78
Checks and other cash items	4, 650. 00	United States deposits	149 086. 80
Exchanges for clearing-house		Deposits of U.S. disbursing officers	157, 164. 94
Bills of other banks	1, 350. 00		
Fractional currency	29. 61	Due to other national banks	182, 395. 37
Trade dollars		Due to State banks and bankers	96, 588. 70
Specie	21, 485. 00		
Legal-tender notes	82, 500. 00	Notes and bills re-discounted	40, 000. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 750. 00		
Due from U. S. Treasurer			
Total	1, 852, 884. 87	Total	1, 852, 884. 87

Second National Bank, Louisville.

JOHN E. GREEN, *President.* No. 777. GEORGE S. ALLISON, *Cashier.*

Loans and discounts	$631, 532. 12	Capital stock paid in	$300, 000. 00
Overdrafts	38, 912. 38		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	52, 311. 62
U. S. bonds to secure deposits	100, 000. 00	Other undivided profits	23, 882. 02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3, 711. 60	National-bank notes outstanding	44, 950. 00
Due from approved reserve agents	19, 758. 86	State-bank notes outstanding	
Due from other banks and bankers	58, 282. 19		
Real estate, furniture, and fixtures	8, 316. 56	Dividends unpaid	27. 00
Current expenses and taxes paid	6, 271. 44		
Premiums paid	13, 500. 00	Individual deposits	253, 711. 56
Checks and other cash items	189. 70	United States deposits	90, 000. 00
Exchanges for clearing-house	805. 24	Deposits of U.S. disbursing officers	
Bills of other banks	2, 760. 00		
Fractional currency	18. 03	Due to other national banks	116, 970. 76
Trade dollars	4. 00	Due to State banks and bankers	1, 755. 16
Specie	4, 296. 00		
Legal-tender notes	23, 000. 00	Notes and bills re-discounted	80, 000. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	963, 608. 12	Total	963, 608. 12

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Third National Bank, Louisville.

J. H. WRAMPELMEIER, *President.* No. 2171. ERNEST C. BOHNÉ, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$675,352.14	Capital stock paid in	$300,000.00
Overdrafts	6,053.58		
U. S. bonds to secure circulation	100,000.00	Surplus fund	66,000.00
U. S. bonds to secure deposits		Other undivided profits	22,484.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,435.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	42,472.23	State-bank notes outstanding	
Due from other banks and bankers	39,051.39		
Real estate, furniture, and fixtures		Dividends unpaid	546.00
Current expenses and taxes paid	6,420.47		
Premiums paid		Individual deposits	467,603.44
Checks and other cash items	580.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,076.00		
Fractional currency	207.25	Due to other national banks	31,935.47
Trade dollars		Due to State banks and bankers	580.20
Specie	16,403.78		
Legal-tender notes	77,597.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	979,149.74	Total	979,149.74

Fourth National Bank, Louisville.

GEORGE DAVIS, *President.* No. 2784. CHARLES WARREN, *Cashier.*

Loans and discounts	$659,822.68	Capital stock paid in	$300,000.00
Overdrafts	22,508.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	15,087.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,939.58	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,025.20	State-bank notes outstanding	
Due from other banks and bankers	60,245.19		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	30.00
Current expenses and taxes paid	4,447.69		
Premiums paid	10,000.00	Individual deposits	201,554.91
Checks and other cash items	2,119.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	664.00		
Fractional currency	6.00	Due to other national banks	181,171.77
Trade dollars		Due to State banks and bankers	178,466.95
Specie	2,455.00		
Legal-tender notes	66,150.00	Notes and bills re-disconnted	15,822.40
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	955,133.36	Total	955,133.36

Citizens' National Bank, Louisville.

JOHN G. BARRET, *President.* No. 2164. HENRY C. RODES, *Cashier.*

Loans and discounts	$1,077,949.26	Capital stock paid in	$500,000.00
Overdrafts	5,195.12		
U. S. bonds to secure circulation	144,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	30,122.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,300.75	National-bank notes outstanding	129,600.00
Due from approved reserve agents	58,333.82	State-bank notes outstanding	
Due from other banks and bankers	67,395.86		
Real estate, furniture, and fixtures	50,638.27	Dividends unpaid	
Current expenses and taxes paid	11,886.03		
Premiums paid	29,326.99	Individual deposits	546,823.67
Checks and other cash items	1,646.66	United States deposits	90,000.00
Exchanges for clearing-house	13,311.08	Deposits of U.S. disbursing officers	
Bills of other banks	16,520.00		
Fractional currency	28.61	Due to other national banks	172,772.20
Trade dollars		Due to State banks and bankers	144,309.37
Specie	76,772.00		
Legal-tender notes	60,000.00	Notes and bills re-discounted	61,656.87
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,480.00		
Due from U. S. Treasurer	500.00		
Total	1,740,284.45	Total	1,740,284.45

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German National Bank, Louisville.

ADOLPH REUTLINGER, *President.* No. 2062. H. W. BOHMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$796,927.14	Capital stock paid in	$251,500.00
Overdrafts	18,625.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	53,800.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	39,806.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,700.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,894.18	State-bank notes outstanding	
Due from other banks and bankers	55,374.84		
Real estate, furniture, and fixtures	6,210.43	Dividends unpaid	2,460.00
Current expenses and taxes paid	12,125.02		
Premiums paid	14,000.00	Individual deposits	587,041.64
Checks and other cash items	2,725.46	United States deposits	90,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	234.50	Due to other national banks	63,350.01
Trade dollars		Due to State banks and bankers	30,292.60
Specie	71,625.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	35,441.05
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,198,691.98	Total	1,198,691.98

Kentucky National Bank, Louisville.

J. M. FETTER, *President.* No. 1908. H. C. TRUMAN, *Cashier.*

Loans and discounts	$2,094,021.70	Capital stock paid in	$500,000.00
Overdrafts	7,433.58		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	57,989.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,839.76	National-bank notes outstanding	45,000.00
Due from approved reserve agents	216,564.79	State-bank notes outstanding	
Due from other banks and bankers	71,881.95		
Real estate, furniture, and fixtures	27,000.00	Dividends unpaid	
Current expenses and taxes paid	17,962.78		
Premiums paid	29,050.00	Individual deposits	783,430.59
Checks and other cash items	874.49	United States deposits	63,102.90
Exchanges for clearing-house	20,974.49	Deposits of U.S. disbursing officers	207,399.91
Bills of other banks	8,743.00		
Fractional currency	23.42	Due to other national banks	461,129.19
Trade dollars		Due to State banks and bankers	516,548.83
Specie	43,067.30		
Legal-tender notes	205,000.00	Notes and bills re-discounted	297,086.36
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	3,131,687.26	Total	3,131,687.26

Louisville City National Bank, Louisville.

JAMES S. PIRTLE, *President.* No. 788. JAMES A. LEECH, *Cashier.*

Loans and discounts	$920,399.81	Capital stock paid in	$400,000.00
Overdrafts	9,913.42		
U. S. bonds to secure circulation	50,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	19,952.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	40,494.35	National-bank notes outstanding	44,990.00
Due from approved reserve agents	46,142.12	State-bank notes outstanding	
Due from other banks and bankers	44,151.20		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	22.00
Current expenses and taxes paid	11,418.83		
Premiums paid		Individual deposits	414,138.21
Checks and other cash items	3,939.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,184.00		
Fractional currency	.22	Due to other national banks	168,528.87
Trade dollars		Due to State banks and bankers	60,802.55
Specie	7,040.00		
Legal-tender notes	99,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	40,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,238,433.70	Total	1,238,433.70

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Merchants' National Bank, Louisville.

JACOB H. LINDENBERGER, *President.* No. 2161. WM. R. JOHNSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,384,027.78	Capital stock paid in	$500,000.00
Overdrafts	4,743.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	28,268.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,149.08	National-bank notes outstanding	44,950.00
Due from approved reserve agents	164,998.85	State-bank notes outstanding	
Due from other banks and bankers	102,189.51		
Real estate, furniture, and fixtures	58,615.06	Dividends unpaid	1,984.00
Current expenses and taxes paid	10,183.80		
Premiums paid	2,500.00	Individual deposits	504,041.71
Checks and other cash items	3,245.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,347.00		
Fractional currency	48.86	Due to other national banks	256,180.25
Trade dollars	57.00	Due to State banks and bankers	535,038.94
Specie	19,110.00		
Legal-tender notes	149,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,247.50		
Due from U. S. Treasurer			
Total	2,021,463.10	Total	2,021,463.10

First National Bank, Mayfield.

HENRY S. HALE, *President.* No. 2245. SAMUEL P. RIDGWAY, *Cashier.*

Loans and discounts	$175,096.04	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	22,500.00
U. S. bonds to secure deposits		Other undivided profits	19,008.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,900.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	17,056.13	State-bank notes outstanding	
Due from other banks and bankers	54,457.57		
Real estate, furniture, and fixtures		Dividends unpaid	1,200.00
Current expenses and taxes paid	2,492.23		
Premiums paid		Individual deposits	110,017.11
Checks and other cash items	6,008.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,455.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,960.00		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	329,725.64	Total	329,725.64

First National Bank, Maysville.

JAMES M. MITCHELL, *President.* No. 2467. THOMAS WELLS, *Cashier.*

Loans and discounts	$352,960.79	Capital stock paid in	$210,000.00
Overdrafts	4,910.16		
U. S. bonds to secure circulation	53,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	15,466.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,450.00	National-bank notes outstanding	47,700.00
Due from approved reserve agents	78,183.40	State-bank notes outstanding	
Due from other banks and bankers	113,502.38		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	2,231.12		
Premiums paid		Individual deposits	310,049.09
Checks and other cash items	1,185.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,918.00		
Fractional currency	39.35	Due to other national banks	619.01
Trade dollars		Due to State banks and bankers	472.83
Specie	13,041.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,385.00		
Due from U. S. Treasurer			
Total	659,307.12	Total	659,307.12

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State National Bank, Maysville.

JOHN T. WILSON, *President.* No. 2663. CHARLES B. PEARCE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$485,193.90	Capital stock paid in	$200,000.00
Overdrafts	12,796.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	25,075.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,193.48	National-bank notes outstanding	45,000.00
Due from approved reserve agents	41,226.63	State-bank notes outstanding	
Due from other banks and bankers	30,869.63		
Real estate, furniture, and fixtures	4,922.19	Dividends unpaid	4,620.00
Current expenses and taxes paid	4,996.95		
Premiums paid		Individual deposits	375,879.20
Checks and other cash items	4,563.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,373.00		
Fractional currency		Due to other national banks	2,502.78
Trade dollars		Due to State banks and bankers	1,660.86
Specie	24,852.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	694,738.30	Total	694,738.30

National Bank of Union County, Morganfield.

GEORGE HUSTON, *President.* No. 2209. DAVID C. JAMES, *Cashier.*

Loans and discounts	$111,016.27	Capital stock paid in	$100,000.00
Overdrafts	454.13		
U. S. bonds to secure circulation	100,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	8,049.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	6,332.61	State-bank notes outstanding	
Due from other banks and bankers	50,746.36		
Real estate, furniture, and fixtures	9,086.24	Dividends unpaid	
Current expenses and taxes paid	1,964.64		
Premiums paid	7,500.00	Individual deposits	95,630.47
Checks and other cash items	6.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,565.00		
Fractional currency	160.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	91.02
Specie	10,065.50		
Legal-tender notes	2,874.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	308,270.88	Total	308,270.88

Farmers' National Bank, Mount Sterling.

R. A. MITCHELL, *President.* No. 2216. WILLIAM MITCHELL, *Cashier.*

Loans and discounts	$544,516.38	Capital stock paid in	$250,000.00
Overdrafts	10,167.40		
U. S. bonds to secure circulation	250,000.00	Surplus fund	31,000.00
U. S. bonds to secure deposits		Other undivided profits	14,826.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	225,000.00
Due from approved reserve agents	27,180.64	State-bank notes outstanding	
Due from other banks and bankers	11,717.45		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	1,556.00
Current expenses and taxes paid	2,832.12		
Premiums paid	13,571.47	Individual deposits	359,682.15
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	48.97	Due to other national banks	21,953.84
Trade dollars		Due to State banks and bankers	2,596.56
Specie	16,140.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	9,309.07
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	915,924.43	Total	915,924.43

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Mount Sterling National Bank, Mount Sterling.

WILLIAM STOFER, *President.* No. 2185. HOWARD R. FRENCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$171,909.80	Capital stock paid in	$100,000.00
Overdrafts	9,527.82		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,575.69
U. S. bonds to secure deposits		Other undivided profits	3,088.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	425.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	55,622.67	State-bank notes outstanding	
Due from other banks and bankers	31,112.99		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	360.00
Current expenses and taxes paid	2,114.23		
Premiums paid	2,188.00	Individual deposits	179,355.82
Checks and other cash items	46.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,156.00		
Fractional currency	56.34	Due to other national banks	11,001.22
Trade dollars		Due to State banks and bankers	563.54
Specie	13,160.40		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	325,444.36	Total	325,444.36

National Bank, New Castle.

L. M. SANFORD, *President.* No. 2196. JOHN W. MATHEWS, *Cashier.*

Loans and discounts	$133,747.39	Capital stock paid in	$60,000.00
Overdrafts	1,320.00		
U. S. bonds to secure circulation	15,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	3,429.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	19,744.57	State-bank notes outstanding	
Due from other banks and bankers	6,560.05		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,235.48		
Premiums paid		Individual deposits	90,030.15
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	150.00		
Fractional currency	9.52	Due to other national banks	121.62
Trade dollars		Due to State banks and bankers	660.25
Specie	800.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	185,742.01	Total	185,742.01

First National Bank, Newport.

HENRY GUNKEL, *President.* No. 2276. THOMAS B. YOUTSEY, *Cashier.*

Loans and discounts	$592,346.41	Capital stock paid in	$200,000.00
Overdrafts	3,430.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	6,828.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,004.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,672.62	State-bank notes outstanding	
Due from other banks and bankers	258.32		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	2,312.00
Current expenses and taxes paid	6,666.51		
Premiums paid	14,251.00	Individual deposits	382,019.99
Checks and other cash items	16,375.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	585.00		
Fractional currency	149.23	Due to other national banks	16,341.06
Trade dollars		Due to State banks and bankers	4,948.50
Specie	6,492.20		
Legal-tender notes	16,126.00	Notes and bills re-discounted	45,156.94
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	752,607.29	Total	752,607.29

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German National Bank, Newport.

SAMUEL SHAW, *President.* No. 2726. WALLER OVERTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$402,672.31	Capital stock paid in	$100,000.00
Overdrafts	2,047.65		
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	8,981.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents.	21,442.33	State-bank notes outstanding	
Due from other banks and bankers.			
Real estate, furniture, and fixtures	20,860.85	Dividends unpaid	220.00
Current expenses and taxes paid	2,411.78		
Premiums paid	1,787.50	Individual deposits	351,558.50
Checks and other cash items	691.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,234.00		
Fractional currency	155.57	Due to other national banks	12,037.56
Trade dollars		Due to State banks and bankers	12,324.06
Specie	9,643.20		
Legal-tender notes	19,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	528,721.20	Total	528,721.20

First National Bank, Nicholasville.

JOHN A. WILLIS, *President.* No. 1831. DENT HOOVER, *Cashier.*

Loans and discounts	$168,513.69	Capital stock paid in	$100,000.00
Overdrafts	4,670.84		
U. S. bonds to secure circulation	100,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	6,096.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	83,380.00
Due from approved reserve agents.	11,497.82	State-bank notes outstanding	
Due from other banks and bankers.	2,431.82		
Real estate, furniture, and fixtures.	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,674.25		
Premiums paid	6,500.00	Individual deposits	81,709.88
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,255.00		
Fractional currency	17.97	Due to other national banks	3,332.51
Trade dollars		Due to State banks and bankers	35.78
Specie	4,281.20		
Legal-tender notes	151.00	Notes and bills re-discounted	14,939.29
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	312,493.59	Total	312,493.59

First National Bank, Owensborough.

RICHARD H. TAYLOR, *President.* No. 2576. PHIL. T. WATKINS, *Cashier.*

Loans and discounts	$174,895.31	Capital stock paid in	$137,900.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	24,132.50
U. S. bonds to secure deposits	150,000.00	Other undivided profits	6,915.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages.		National-bank notes outstanding	42,780.00
Due from approved reserve agents.	46,640.43	State-bank notes outstanding	
Due from other banks and bankers.	15,999.16		
Real estate, furniture, and fixtures.	5,000.00	Dividends unpaid	680.00
Current expenses and taxes paid	2,045.60		
Premiums paid	4,500.00	Individual deposits	122,236.72
Checks and other cash items	3,027.97	United States deposits	150,117.58
Exchanges for clearing-house		Deposits of U.S. disbursing officers.	5,080.01
Bills of other banks	12,034.00		
Fractional currency	35.82	Due to other national banks	1,458.50
Trade dollars		Due to State banks and bankers	3,805.66
Specie	28,678.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	495,106.29	Total	495,106.29

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First National Bank, Owenton.

J. S. FORSEE, *President.* No. 2868. L. O. COX, *Cashier.*

Resources.		Liabilities	
Loans and discounts	$183,845.14	Capital stock paid in	$126,000.00
Overdrafts	2,182.85		
U. S. bonds to secure circulation	31,500.00	Surplus fund	6,525.00
U. S. bonds to secure deposits		Other undivided profits	13,716.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,350.00
Due from approved reserve agents	19,352.63	State-bank notes outstanding	
Due from other banks and bankers	6,321.44		
Real estate, furniture, and fixtures	2,400.00	Dividends unpaid	
Current expenses and taxes paid	1,241.24		
Premiums paid	3,000.00	Individual deposits	79,764.80
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	215.00		
Fractional currency	160.41	Due to other national banks	976.18
Trade dollars		Due to State banks and bankers	4,626.05
Specie	1,945.00		
Legal-tender notes	6,377.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,417.50		
Due from U. S. Treasurer			
Total	259,958.21	Total	259,958.21

Farmers' National Bank, Owenton.

WM. LINDSAY, *President.* No. 2968. JESSE HOLBROOK, *Cashier.*

Loans and discounts	$97,314.89	Capital stock paid in	$60,000.00
Overdrafts	1,100.00		
U. S. bonds to secure circulation	15,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	5,525.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	6,935.46	State-bank notes outstanding	
Due from other banks and bankers	1,337.87		
Real estate, furniture, and fixtures	3,400.00	Dividends unpaid	
Current expenses and taxes paid	765.79		
Premiums paid	500.00	Individual deposits	50,138.06
Checks and other cash items	522.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,715.00		
Fractional currency	18.35	Due to other national banks	140.05
Trade dollars		Due to State banks and bankers	13.84
Specie	3,532.75		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	134,817.81	Total	134,817.81

First National Bank, Paducah.

WILLIAM BEADLES, *President.* No. 1599. T. A. BAKER, *Cashier.*

Loans and discounts	$220,963.15	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	20,826.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	88,750.00
Due from approved reserve agents	31,484.19	State-bank notes outstanding	
Due from other banks and bankers	28,364.08		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,567.56		
Premiums paid		Individual deposits	155,466.23
Checks and other cash items	22,738.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,917.00		
Fractional currency	5.41	Due to other national banks	13,422.32
Trade dollars		Due to State banks and bankers	1,504.75
Specie	5,750.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,180.00		
Due from U. S. Treasurer			
Tota	439,969.90	Total	439,969.90

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American German National Bank, Paducah.

HENRY M. GILSON, *President.* No. 2070. GEORGE C. THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$256,275.30	Capital stock paid in	$100,000.00
Overdrafts	98.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	9,516.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,097.85	State-bank notes outstanding	
Due from other banks and bankers	5,107.34		
Real estate, furniture, and fixtures	7,750.00	Dividends unpaid	
Current expenses and taxes paid	1,419.17		
Premiums paid	3,000.00	Individual deposits	191,705.38
Checks and other cash items	9,668.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,378.00		
Fractional currency	60.73	Due to other national banks	7,926.23
Trade dollars		Due to State banks and bankers	
Specie	12,392.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	2,289.30
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	374,437.39	Total	374,437.39

City National Bank, Paducah.

ELBRIDGE PALMER, *President.* No. 2093. CHARLES E. RICHARDSON, *Cashier.*

Loans and discounts	$223,238.48	Capital stock paid in	$200,000.00
Overdrafts	6,502.31		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,440.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	73,861.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	5,059.76	State-bank notes outstanding	
Due from other banks and bankers	38,463.17		
Real estate, furniture, and fixtures	14,975.00	Dividends unpaid	2,063.50
Current expenses and taxes paid	1,133.06		
Premiums paid	10,000.00	Individual deposits	140,083.11
Checks and other cash items	120.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,609.00		
Fractional currency		Due to other national banks	1,451.95
Trade dollars		Due to State banks and bankers	3,328.94
Specie	10,035.25		
Legal-tender notes	370.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	594,367.81	Total	594,367.81

First National Bank, Princeton.

R. B. RATLIFF, *President.* No. 3064. G. E. HAMILTON, *Cashier.*

Loans and discounts	$85,336.29	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,704.51
U. S. bonds to secure deposits		Other undivided profits	2,183.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	47,118.32	State-bank notes outstanding	
Due from other banks and bankers	9,098.01		
Real estate, furniture, and fixtures	547.00	Dividends unpaid	175.00
Current expenses and taxes paid	949.06		
Premiums paid		Individual deposits	114,387.26
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,900.00		
Fractional currency		Due to other national banks	376.88
Trade dollars		Due to State banks and bankers	
Specie	6,065.79		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	185,076.97	Total	185,076.97

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First National Bank, Richmond.

J. W. CAPERTON, *President.* No. 1728. J. E. GREENLEAF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$360,081.02	Capital stock paid in	$250,000.00
Overdrafts	5,987.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,102.11
U S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,993.79	State-bank notes outstanding	
Due from other banks and bankers	3,224.45		
Real estate, furniture, and fixtures	9,447.23	Dividends unpaid	
Current expenses and taxes paid	1,797.42		
Premiums paid	3,922.50	Individual deposits	124,211.59
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	9.14	Due to other national banks	382.17
Trade dollars		Due to State banks and bankers	777.32
Specie	5,120.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	4,860.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	487,333.19	Total	487,333.19

Second National Bank, Richmond.

J. STONE WALKER, *President.* No. 2374. JOHN B. WALKER, *Cashier.*

Loans and discounts	$362,548.07	Capital stock paid in	$200,000.00
Overdrafts	9,741.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	58,000.00
U. S. bonds to secure deposits		Other undivided profits	5,411.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,281.80	State-bank notes outstanding	
Due from other banks and bankers	21,856.69		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,488.85		
Premiums paid		Individual deposits	176,874.40
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,200.00		
Fractional currency	15.71	Due to other national banks	90.00
Trade dollars		Due to State banks and bankers	75.70
Specie	13,300.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	9,230.48
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	494,682.26	Total	494,682.26

Farmers' National Bank, Richmond.

JOHN BENNETT, *President.* No. 1309. SAMUEL S. PARKES, *Cashier.*

Loans and discounts	$244,277.90	Capital stock paid in	$150,000.00
Overdrafts	3,650.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	5,792.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,068.38	State-bank notes outstanding	
Due from other banks and bankers	11,982.29		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	934.79		
Premiums paid		Individual deposits	96,196.59
Checks and other cash items	469.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,390.00		
Fractional currency	4.81	Due to other national banks	4,492.83
Trade dollars		Due to State banks and bankers	63.95
Specie	9,917.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	351,545.59	Total	351,545.59

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KENTUCKY.

Madison National Bank, Richmond.

A. R. BURNAM, *President.* No. 1790. CHARLES D. CHENAULT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$403,813.98	Capital stock paid in	$200,000.00
Overdrafts	6,330.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	25,316.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,522.27	State-bank notes outstanding	
Due from other banks and bankers	861.70		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	64.53		
Premiums paid		Individual deposits	186,612.14
Checks and other cash items		United States deposits	42,193.83
Exchanges for clearing-house		Deposits of U.S. disbursing officers	3,227.32
Bills of other banks	2,000.00		
Fractional currency	78.38	Due to other national banks	2,613.84
Trade dollars		Due to State banks and bankers	2,457.72
Specie	4,500.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	577,421.40	Total	577,421.40

National Bank, Somerset.

J. M. RICHARDSON, *President.* No. 1748. ROBERT GIBSON, *Cashier.*

Loans and discounts	$157,298.16	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	6,829.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	55,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,482.64	State-bank notes outstanding	
Due from other banks and bankers	12,059.74		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	464.69		
Premiums paid		Individual deposits	141,210.89
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency		Due to other national banks	4,162.52
Trade dollars		Due to State banks and bankers	4,297.69
Specie	7,845.49		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	311,500.72	Total	311,500.72

First National Bank, Springfield.

DAVID R. HAYS, *President.* No. 1767. A. C. MCELROY, *Cashier.*

Loans and discounts	$222,602.61	Capital stock paid in	$150,000.00
Overdrafts	1,228.75		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	5,530.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,291.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	3,067.17	State-bank notes outstanding	
Due from other banks and bankers	17,813.65		
Real estate, furniture, and fixtures	8,700.00	Dividends unpaid	
Current expenses and taxes paid	1,139.80		
Premiums paid	3,050.00	Individual deposits	95,088.97
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	373.00		
Fractional currency	10.10	Due to other national banks	541.98
Trade dollars		Due to State banks and bankers	256.34
Specie	9,264.65		
Legal-tender notes	2,440.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	315,168.23	Total	315,168.23

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KENTUCKY.

First National Bank, Stanford.

J. S. HOCKER, *President.* No. 2788. JOHN J. MCROBERTS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$344,871.21	Capital stock paid in	$250,000.00
Overdrafts	1,587.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	6,483.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	47,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	12,889.07	State-bank notes outstanding	
Due from other banks and bankers	5,932.21		
Real estate, furniture, and fixtures	8,900.00	Dividends unpaid	
Current expenses and taxes paid	1,452.81		
Premiums paid	9,000.00	Individual deposits	161,153.55
Checks and other cash items	604.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	931.00		
Fractional currency	34.74	Due to other national banks	9,216.37
Trade dollars		Due to State banks and bankers	443.54
Specie	3,620.00		
Legal-tender notes	8,339.00	Notes and bills re-discounted	14,315.38
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	497,612.22	Total	497,612.22

Farmers' National Bank, Stanford.

S. H. SHANKS, *President.* No. 1705. JOHN B. OWSLEY, *Cashier.*

Loans and discounts	$334,876.73	Capital stock paid in	$200,000.00
Overdrafts	3,196.03		
U. S. bonds to secure circulation	50,000.00	Surplus fund	79,000.00
U. S. bonds to secure deposits		Other undivided profits	4,446.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,329.71	State-bank notes outstanding	
Due from other banks and bankers	10,342.70		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	963.91		
Premiums paid	4,574.71	Individual deposits	118,522.48
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,450.00		
Fractional currency	55.37	Due to other national banks	2,855.71
Trade dollars		Due to State banks and bankers	3,014.14
Specie	3,000.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	452,839.16	Total	452,839.16

Citizens' National Bank, Winchester.

WASHINGTON MILLER, *President.* No. 2148. A. H. HAMPTON, *Cashier.*

Loans and discounts	$219,457.55	Capital stock paid in	$175,000.00
Overdrafts	2,630.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	19,400.00
U. S. bonds to secure deposits		Other undivided profits	8,071.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,414.47	State-bank notes outstanding	
Due from other banks and bankers	21,770.72		
Real estate, furniture, and fixtures	10,794.65	Dividends unpaid	585.00
Current expenses and taxes paid	2,797.01		
Premiums paid		Individual deposits	127,866.36
Checks and other cash items	80.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,146.00		
Fractional currency	90.00	Due to other national banks	7,643.40
Trade dollars		Due to State banks and bankers	1,785.80
Specie	11,915.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	256.09		
Due from U. S. Treasurer			
Total	385,352.21	Total	385,352.21

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KENTUCKY.

Clark County National Bank, Winchester.

JOHN W. BEAN, *President.* No. 995. B. F. CURTIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$302,548.26	Capital stock paid in	$150,000.00
Overdrafts	4,178.14		
U. S. bonds to secure circulation	37,500.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	9,671.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	39,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	33,352.97	State-bank notes outstanding	
Due from other banks and bankers	14,824.72		
Real estate, furniture, and fixtures	16,500.00	Dividends unpaid	180.00
Current expenses and taxes paid	4,392.09		
Premiums paid		Individual deposits	176,633.42
Checks and other cash items	1,298.12	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,001.00		
Fractional currency	357.57	Due to other national banks	6,499.25
Trade dollars		Due to State banks and bankers	1,995.04
Specie	12,700.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	75.94		
Due from U. S. Treasurer			
Total	468,728.81	Total	468,728.81

Winchester National Bank, Winchester.

N. H. WITHERSPOON, *President.* No. 3290. J. PIKE POWERS, *Cashier.*

Loans and discounts	$270,796.63	Capital stock paid in	$200,000.00
Overdrafts	2,697.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,314.16
U. S. bonds to secure deposits		Other undivided profits	43,845.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,635.11	State-bank notes outstanding	
Due from other banks and bankers	24,896.80		
Real estate, furniture, and fixtures	1,728.79	Dividends unpaid	
Current expenses and taxes paid	409.57		
Premiums paid	1,562.50	Individual deposits	123,153.16
Checks and other cash items	878.25	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	305.00		
Fractional currency	75.99	Due to other national banks	2,267.60
Trade dollars		Due to State banks and bankers	512.56
Specie	2,946.00		
Legal-tender notes	3,111.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,600.00		
Total	419,092.68	Total	419,092.68

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TENNESSEE.

First National Bank, Athens.

J. M. HENDERSON, *President.* No. 3341. ROBERT J. FISHER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,282.39	Capital stock paid in	$50,000.00
Overdrafts	4,018.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	3,337.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,423.43	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,148.88	State-bank notes outstanding	
Due from other banks and bankers	2,721.99		
Real estate, furniture, and fixtures	4,867.85	Dividends unpaid	
Current expenses and taxes paid	823.81		
Premiums paid	1,200.00	Individual deposits	52,796.70
Checks and other cash items	1,303.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	208.00		
Fractional currency	98.09	Due to other national banks	3,393.48
Trade dollars		Due to State banks and bankers	
Specie	4,731.75		
Legal-tender notes	887.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	132,777.42	Total	132,777.42

National Bank, Bristol.

JOSEPH R. ANDERSON, *President.* No. 2796. JOHN H. CALDWELL, *Cashier.*

Loans and discounts	$145,408.89	Capital stock paid in	$100,000.00
Overdrafts	5,123.64		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,350.00
U. S. bonds to secure deposits		Other undivided profits	6,248.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,762.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,613.17	State-bank notes outstanding	
Due from other banks and bankers	17,208.92		
Real estate, furniture, and fixtures	2,536.46	Dividends unpaid	
Current expenses and taxes paid	1,280.34		
Premiums paid	1,136.43	Individual deposits	113,210.43
Checks and other cash items	2,127.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,000.00		
Fractional currency	73.11	Due to other national banks	733.65
Trade dollars		Due to State banks and bankers	751.20
Specie	13,665.50		
Legal-tender notes	712.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	246,793.30	Total	246,793.30

First National Bank, Centreville.

H. CLAGETT, *President.* No. 3288. JOHN T. WALKER, *Cashier.*

Loans and discounts	$74,024.14	Capital stock paid in	$50,000.00
Overdrafts	53.30		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,194.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,386.65	State-bank notes outstanding	
Due from other banks and bankers	13,219.44		
Real estate, furniture, and fixtures	5,470.84	Dividends unpaid	
Current expenses and taxes paid	529.74		
Premiums paid	2,433.60	Individual deposits	46,768.90
Checks and other cash items	19.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	686.00		
Fractional currency	14.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,855.45		
Legal-tender notes	2,500.00	Notes and bills re-discounted	5,042.50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	120,255.84	Total	120,255.84

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TENNESSEE.

First National Bank, Chattanooga.

T. G. MONTAGUE, *President.* No. 1606. H. C. SQUIRE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,440,912.32	Capital stock paid in	$200,000.00
Overdrafts	8,619.24		
U. S. bonds to secure circulation	140,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	117,334.69
U. S. bonds on hand	3,800.00		
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	120,810.00
Due from approved reserve agents	26,314.55	State-bank notes outstanding	
Due from other banks and bankers	71,666.47		
Real estate, furniture, and fixtures	41,070.82	Dividends unpaid	
Current expenses and taxes paid	11,002.40		
Premiums paid		Individual deposits	1,169,210.04
Checks and other cash items	10,676.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	36,696.00		
Fractional currency	662.05	Due to other national banks	57,948.43
Trade dollars		Due to State banks and bankers	2,652.16
Specie	53,079.90		
Legal-tender notes	95,000.00	Notes and bills re-discounted	78,845.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,300.00		
Due from U. S. Treasurer			
Total	1,946,800.44	Total	1,946,800.44

Third National Bank, Chattanooga.

JOHN A. HART, *President.* No. 2559. W. E. BASKETTE, *Cashier.*

Loans and discounts	$902,903.05	Capital stock paid in	$250,000.00
Overdrafts	11,601.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	28,915.27
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	198.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	67,125.12	State-bank notes outstanding	
Due from other banks and bankers	48,552.43		
Real estate, furniture, and fixtures	28,500.00	Dividends unpaid	
Current expenses and taxes paid	10,808.81		
Premiums paid	15,765.00	Individual deposits	569,515.83
Checks and other cash items	12,350.48	United States deposits	32,464.79
Exchanges for clearing-house		Deposits of U.S. disbursing officers	23,253.93
Bills of other banks	20,450.00		
Fractional currency	296.16	Due to other national banks	189,877.58
Trade dollars		Due to State banks and bankers	20,464.45
Specie	79,066.00		
Legal-tender notes	7,500.00	Notes and bills re-discounted	97,874.41
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,307,366.26	Total	1,307,366.26

Chattanooga National Bank, Chattanooga.

CHARLES A. LYERLY, *President.* No. 3691. J. S. O'NEALE, *Cashier.*

Loans and discounts	$325,913.02	Capital stock paid in	$300,000.00
Overdrafts	4,109.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	13,530.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,666.66	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,061.95	State-bank notes outstanding	
Due from other banks and bankers	26,770.88		
Real estate, furniture, and fixtures	4,610.79	Dividends unpaid	
Current expenses and taxes paid	4,452.44		
Premiums paid		Individual deposits	94,997.65
Checks and other cash items	411.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,030.00		
Fractional currency	53.60	Due to other national banks	11,689.97
Trade dollars		Due to State banks and bankers	616.29
Specie	6,081.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	10,577.19
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	476,411.44	Total	476,411.44

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TENNESSEE.

First National Bank, Clarksville.

STERLING F. BEAUMONT, *President.* No. 1603. B. W. MACRAE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$175,685.87	Capital stock paid in	$100,000.00
Overdrafts	6,055.32		
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,500.00
U. S. bonds to secure deposits		Other undivided profits	10,221.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,235.07	State-bank notes outstanding	
Due from other banks and bankers	1,439.07		
Real estate, furniture, and fixtures	5,080.93	Dividends unpaid	420.00
Current expenses and taxes paid	1,136.60		
Premiums paid	2,500.00	Individual deposits	103,149.16
Checks and other cash items	5,825.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,700.00		
Fractional currency	35.44	Due to other national banks	271.67
Trade dollars		Due to State banks and bankers	218.71
Specie	6,462.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	2,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	261,281.09	Total	261,281.09

Clarksville National Bank, Clarksville.

H. C. MERRITT, *President.* No. 2720. A. HOWELL, *Cashier.*

Loans and discounts	$179,615.30	Capital stock paid in	$50,000.00
Overdrafts	9,097.31		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,937.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,099.08	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,948.55	State-bank notes outstanding	
Due from other banks and bankers	1,512.40		
Real estate, furniture, and fixtures	4,650.00	Dividends unpaid	
Current expenses and taxes paid	1,144.90		
Premiums paid		Individual deposits	157,193.04
Checks and other cash items	4,538.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,330.00		
Fractional currency		Due to other national banks	338.28
Trade dollars		Due to State banks and bankers	215.40
Specie	20,900.50		
Legal-tender notes	6,035.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	263,934.53	Total	263,934.53

Farmers and Merchants' National Bank, Clarksville.

JAMES H. SMITH, *President.* No. 3241. JOHN W. FAXON, *Cashier.*

Loans and discounts	$152,997.42	Capital stock paid in	$100,000.00
Overdrafts	3,938.75		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,985.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	19,240.00
Due from approved reserve agents	10,492.80	State-bank notes outstanding	
Due from other banks and bankers	7,734.29		
Real estate, furniture, and fixtures	1,750.00	Dividends unpaid	336.00
Current expenses and taxes paid	1,308.42		
Premiums paid	3,500.00	Individual deposits	107,183.07
Checks and other cash items	313.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,415.00		
Fractional currency	140.51	Due to other national banks	252.39
Trade dollars		Due to State banks and bankers	1,611.26
Specie	5,393.00		
Legal-tender notes	19,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	239,608.38	Total	239,608.38

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TENNESSEE.

Cleveland National Bank, Cleveland.

JOHN H. CRAIGMILES, *President.* No. 1666. JOHN H. PARKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$267,613.61	Capital stock paid in	$150,000.00
Overdrafts	263.49		
U. S. bonds to secure circulation	150,000.00	Surplus fund	86,000.00
U. S. bonds to secure deposits		Other undivided profits	11,904.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,268.03	National-bank notes outstanding	135,000.00
Due from approved reserve agents	8,959.73	State-bank notes outstanding	
Due from other banks and bankers	12,057.18		
Real estate, furniture, and fixtures	9,324.00	Dividends unpaid	
Current expenses and taxes paid	502.55		
Premiums paid		Individual deposits	91,032.95
Checks and other cash items	3,075.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,265.00		
Fractional currency	82.50	Due to other national banks	7,935.95
Trade dollars		Due to State banks and bankers	2,047.89
Specie	3,080.00		
Legal-tender notes	20,700.00	Notes and bills re-discounted	2,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,230.00		
Due from U. S. Treasurer			
Total	486,421.09	Total	486,421.09

Second National Bank, Columbia.

R. A. OGILVIE, *President.* No. 2568. GEORGE CHILDRESS, *Cashier.*

Loans and discounts	$178,409.30	Capital stock paid in	$100,000.00
Overdrafts	3,850.87		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,838.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	31,300.73	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,048.53	State-bank notes outstanding	
Due from other banks and bankers	8,749.19		
Real estate, furniture, and fixtures	2,789.54	Dividends unpaid	
Current expenses and taxes paid	1,150.40		
Premiums paid	2,369.75	Individual deposits	94,420.31
Checks and other cash items	4,338.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	173.00		
Fractional currency	51.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,711.35		
Legal-tender notes	4,000.00	Notes and bills re-discounted	43,300.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	273,058.66	Total	273,058.66

First National Bank, Fayetteville.

C. B. MCGUIRE, *President.* No. 2114. JAMES R. FEENEY, *Cashier.*

Loans and discounts	$124,144.68	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,290.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	420.76	National-bank notes outstanding	13,500.00
Due from approved reserve agents	7,154.07	State-bank notes outstanding	
Due from other banks and bankers	45,700.50		
Real estate, furniture, and fixtures	11,433.60	Dividends unpaid	
Current expenses and taxes paid	1,145.75		
Premiums paid		Individual deposits	165,666.55
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30,998.00		
Fractional currency	72.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,212.45		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	257,457.41	Total	257,457.41

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TENNESSEE.

Elk National Bank, Fayetteville.

ROBERT D. WARREN, *President.* No. 3702. WILLIAM B. DOUTHAT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$49,591.00	Capital stock paid in	$50,000.00
Overdrafts	3.40		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,599.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,408.54	State-bank notes outstanding	
Due from other banks and bankers	14,889.87		
Real estate, furniture, and fixtures	4,610.69	Dividends unpaid	
Current expenses and taxes paid	773.24		
Premiums paid	1,140.63	Individual deposits	41,618.35
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,100.00		
Fractional currency	28.29	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,850.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	105,457.66	Total	105,457.66

National Bank, Franklin.

D. B. CLIFFE, *President.* No. 1834. JOSEPH L. PARKES, *Cashier.*

Loans and discounts	$219,241.14	Capital stock paid in	$100 00.00
Overdrafts	2,184.56		
U. S. bonds to secure circulation	60,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	5,774.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,798.89	National-bank notes outstanding	54,000.00
Due from approved reserve agents	18,956.46	State-bank notes outstanding	
Due from other banks and bankers	18,335.28		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	
Current expenses and taxes paid	1,497.13		
Premiums paid	8,000.00	Individual deposits	203,483.04
Checks and other cash items	3,722.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,490.00		
Fractional currency	10.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,421.00		
Legal-tender notes	8,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	380,257.34	Total	380,257.34

First National Bank, Jackson.

JOHN L. WISDOM, *President.* No. 2168. WILLIAM A. CALDWELL, *Cashier.*

Loans and discounts	$122,679.56	Capital stock paid in	$50,000.00
Overdrafts	5,201.42		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,693.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,205.13	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,935.56	State-bank notes outstanding	
Due from other banks and bankers	4,416.92		
Real estate, furniture, and fixtures	1,277.47	Dividends unpaid	400.00
Current expenses and taxes paid	1,353.69		
Premiums paid		Individual deposits	101,018.54
Checks and other cash items	1,334.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	174.00		
Fractional currency	250.00	Due to other national banks	221.45
Trade dollars		Due to State banks and bankers	
Specie	9,992.60		
Legal-tender notes	12,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	183,583.11	Total	183,583.11

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TENNESSEE.

Second National Bank, Jackson.

JOHN A. PITTS, *President.* No. 3576. W. S. MOORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$156,910.63	Capital stock paid in	$75,000.00
Overdrafts	4,847.00		
U. S. bonds to secure circulation	18,750.00	Surplus fund	650.00
U. S. bonds to secure deposits		Other undivided profits	7,707.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	11,390.68	State-bank notes outstanding	
Due from other banks and bankers	16,521.98		
Real estate, furniture, and fixtures	2,278.66	Dividends unpaid	
Current expenses and taxes paid	1,171.92		
Premiums paid	1,421.87	Individual deposits	80,442.49
Checks and other cash items	1,590.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,573.00		
Fractional currency	95.70	Due to other national banks	7,183.02
Trade dollars		Due to State banks and bankers	107.62
Specie	11,239.60		
Legal-tender notes	4,000.00	Notes and bills re-discounted	47,669.75
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	235,635.74	Total	235,635.74

Third National Bank, Knoxville.

R. N. HOOD, *President.* No. 3708. J. A. MCKELDIN, *Cashier.*

Loans and discounts	$261,005.00	Capital stock paid in	$225,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,487.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,302.35	State-bank notes outstanding	
Due from other banks and bankers	15,230.94		
Real estate, furniture, and fixtures	1,455.00	Dividends unpaid	
Current expenses and taxes paid	4,605.28		
Premiums paid	14,593.75	Individual deposits	133,859.49
Checks and other cash items	2,395.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,349.00		
Fractional currency	30.86	Due to other national banks	1,795.34
Trade dollars		Due to State banks and bankers	815.81
Specie	11,740.80		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	414,958.03	Total	414,958.03

East Tennessee National Bank, Knoxville.

R. S. PAYNE, *President.* No. 2049. F. L. FISHER, *Cashier.*

Loans and discounts	$876,798.90	Capital stock paid in	$175,000.00
Overdrafts	925.86		
U. S. bonds to secure circulation	50,000.00	Surplus fund	175,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	15,405.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	884.13	National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,850.78	State-bank notes outstanding	
Due from other banks and bankers	50,902.25		
Real estate, furniture, and fixtures	2,700.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	19,112.49	Individual deposits	796,976.67
Checks and other cash items	37,737.66	United States deposits	38,772.09
Exchanges for clearing-house		Deposits of U.S. disbursing officers	8,105.65
Bills of other banks	25,000.00		
Fractional currency	600.65	Due to other national banks	13,405.87
Trade dollars		Due to State banks and bankers	285.96
Specie	94,300.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	45,715.27
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	3,604.43		
Total	1,313,667.15	Total	1,313,667.15

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TENNESSEE.

Mechanics' National Bank, Knoxville.

S. B. LUTTRELL, *President.* No. 2658. SAM HOUSE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$463,123.84	Capital stock paid in	$100,000.00
Overdrafts	85.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	38,219.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	68,448.92	National-bank notes outstanding	22,500.00
Due from approved reserve agents	39,008.10	State-bank notes outstanding	
Due from other banks and bankers	27,472.70		
Real estate, furniture, and fixtures	20,644.85	Dividends unpaid	675.00
Current expenses and taxes paid	338.39		
Premiums paid	6,000.00	Individual deposits	502,456.50
Checks and other cash items	17,602.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,715.00		
Fractional currency	29.22	Due to other national banks	22,514.03
Trade dollars		Due to State banks and bankers	26,516.59
Specie	41,278.50		
Legal-tender notes	15,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	9.44		
Total	737,882.09	Total	737,882.09

Second National Bank, Lebanon.

SELDEN R. WILLIAMS, *President.* No. 1708. W. H. BROWN, *Cashier.*

Loans and discounts	$162,634.50	Capital stock paid in	$70,000.00
Overdrafts	3,077.01		
U. S. bonds to secure circulation	17,500.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	4,045.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,750.00
Due from approved reserve agents	70.17	State-bank notes outstanding	
Due from other banks and bankers	3,986.30		
Real estate, furniture, and fixtures	6,850.00	Dividends unpaid	
Current expenses and taxes paid	1,142.70		
Premiums paid	4,700.00	Individual deposits	104,646.13
Checks and other cash items	549.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	355.00		
Fractional currency	26.00	Due to other national banks	1,232.13
Trade dollars		Due to State banks and bankers	
Specie	4,295.00		
Legal-tender notes	11,500.00	Notes and bills re-discounted	12,800.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	787.50		
Due from U. S. Treasurer			
Total	217,473.94	Total	217,473.94

National Bank, McMinnville.

WILLIAM H. MAGNESS, *President.* No. 2221. JESSE WALLING, *Cashier.*

Loans and discounts	$123,080.82	Capital stock paid in	$70,000.00
Overdrafts	1,024.00		
U. S. bonds to secure circulation	20,000.00	Surplus fund	28,700.00
U. S. bonds to secure deposits		Other undivided profits	9,197.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	846.39	State-bank notes outstanding	
Due from other banks and bankers	29,020.86		
Real estate, furniture, and fixtures	7,655.80	Dividends unpaid	
Current expenses and taxes paid	2,027.23		
Premiums paid	5,100.00	Individual deposits	69,719.54
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,400.00		
Fractional currency	40.58	Due to other national banks	1,978.43
Trade dollars		Due to State banks and bankers	
Specie	4,500.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	197,595.68	Total	197,595.68

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TENNESSEE.

People's National Bank, McMinnville.

SAMUEL L. COLVILLE, *President.* No. 2593. CHATHAM COFFEE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$99,750.59	Capital stock paid in	$55,000.00
Overdrafts	361.72		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,207.80
U. S. bonds to secure deposits		Other undivided profits	5,308.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,236.09	State-bank notes outstanding	
Due from other banks and bankers	24,811.40		
Real estate, furniture, and fixtures	1,345.29	Dividends unpaid	
Current expenses and taxes paid	495.58		
Premiums paid	4,000.00	Individual deposits	79,177.58
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	8.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,460.00		
Legal-tender notes	2,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	177,194.10	Total	177,194.10

First National Bank, Memphis.

N. M. JONES, *President.* No. 336. C. W. SCHULTE, *Cashier.*

Loans and discounts	$644,085.11	Capital stock paid in	$150,000.00
Overdrafts	7,125.64		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	24,977.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,292.96	National-bank notes outstanding	33,750.00
Due from approved reserve agents	11,486.83	State-bank notes outstanding	
Due from other banks and bankers	6,661.54		
Real estate, furniture, and fixtures	43,726.28	Dividends unpaid	
Current expenses and taxes paid	4,879.94		
Premiums paid	10,354.68	Individual deposits	378,051.41
Checks and other cash items	427.32	United States deposits	
Exchanges for clearing-house	22,164.18	Deposits of U.S. disbursing officers	
Bills of other banks	2,700.00		
Fractional currency	87.39	Due to other national banks	50,148.75
Trade dollars		Due to State banks and bankers	1,203.56
Specie	46,217.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	188,265.42
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	856,396.37	Total	856,396.37

Memphis National Bank, Memphis.

DAVID T. PORTER, *President.* No. 3633. JAMES H. SMITH, *Cashier.*

Loans and discounts	$762,726.13	Capital stock paid in	$500,000.00
Overdrafts	10,387.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,697.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,280.77	State-bank notes outstanding	
Due from other banks and bankers	18,032.92		
Real estate, furniture, and fixtures	4,774.00	Dividends unpaid	
Current expenses and taxes paid	3,588.54		
Premiums paid	11,375.00	Individual deposits	340,788.86
Checks and other cash items	1,966.38	United States deposits	
Exchanges for clearing-house	87,923.78	Deposits of U.S. disbursing officers	
Bills of other banks	44,000.00		
Fractional currency	44.67	Due to other national banks	1,215.97
Trade dollars		Due to State banks and bankers	4,660.33
Specie	22,830.80		
Legal-tender notes	10,496.00	Notes and bills re-discounted	156,313.09
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,067,676.04	Total	1,067,676.04

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TENNESSEE.

State National Bank, Memphis.

W. D. BETHEL, *President.* No. 2127. M. S. BUCKINGHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,277,875.93	Capital stock paid in	$250,000.00
Overdrafts	15,371.03		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	51,346.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,354.93	State-bank notes outstanding	
Due from other banks and bankers	145,574.73		
Real estate, furniture, and fixtures	54,000.00	Dividends unpaid	1,357.00
Current expenses and taxes paid	5,799.39		
Premiums paid	12,625.00	Individual deposits	885,092.19
Checks and other cash items		United States deposits	31,396.49
Exchanges for clearing-house	43,554.34	Deposits of U.S. disbursing officers	50,053.40
Bills of other banks	14,340.00		
Fractional currency	1,209.94	Due to other national banks	314,097.06
Trade dollars		Due to State banks and bankers	6,229.83
Specie	46,500.00		
Legal-tender notes	104,000.00	Notes and bills re-discounted	234,882.96
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,929,455.29	Total	1,929,455.29

First National Bank, Morristown.

GEORGE W. FOLSOM, *President.* No. 3432. GEORGE S. CROUCH, *Cashier.*

Loans and discounts	$89,286.83	Capital stock paid in	$50,000.00
Overdrafts	.89		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	3,783.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,660.13	State-bank notes outstanding	
Due from other banks and bankers	1,989.98		
Real estate, furniture, and fixtures	5,350.00	Dividends unpaid	
Current expenses and taxes paid	781.28		
Premiums paid	1,000.00	Individual deposits	47,975.18
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	36.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,507.00		
Legal-tender notes	558.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	120,508.58	Total	120,508.58

First National Bank, Murfreesborough.

EDWARD L. JORDAN, *President.* No. 1692. H. H. WILLIAMS, *Cashier.*

Loans and discounts	$259,578.39	Capital stock paid in	$100,000.00
Overdrafts	3,402.89		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,261.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,975.03	National-bank notes outstanding	90,000.00
Due from approved reserve agents	16,193.09	State-bank notes outstanding	
Due from other banks and bankers	11,184.57		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	2,032.18		
Premiums paid		Individual deposits	205,727.96
Checks and other cash items	2,460.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,070.00		
Fractional currency	130.70	Due to other national banks	248.17
Trade dollars		Due to State banks and bankers	
Specie	30,744.55		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,466.37		
Due from U. S. Treasurer			
Total	466,237.99	Total	466,237.99

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TENNESSEE.

Stones River National Bank, Murfreesborough.

WILLIAM MITCHELL, *President.* No. 2000. THOMAS B. FOWLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$152,640.85	Capital stock paid in	$50,000.00
Overdrafts	6,401.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,250.00
U. S. bonds to secure deposits		Other undivided profits	2,280.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,482.26	National-bank notes outstanding	45,000.00
Due from approved reserve agents	6,416.16	State-bank notes outstanding	
Due from other banks and bankers	5,539.56		
Real estate, furniture, and fixtures	9,755.07	Dividends unpaid	304.00
Current expenses and taxes paid	1,327.38		
Premiums paid	5,300.00	Individual deposits	140,022.03
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,700.00		
Fractional currency	49.35	Due to other national banks	868.80
Trade dollars		Due to State banks and bankers	
Specie	2,595.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	17,732.02
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	258,457.48	Total	258,457.48

First National Bank, Nashville.

THOMAS PLATER, *President.* No. 150. H. W. GRANTLAND, *Cashier.*

Loans and discounts	$2,769,670.18	Capital stock paid in	$1,000,000.00
Overdrafts	97,591.60		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	1,959.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	115,556.88	National-bank notes outstanding	45,000.00
Due from approved reserve agents	202,659.93	State-bank notes outstanding	
Due from other banks and bankers	143,686.73		
Real estate, furniture, and fixtures	47,250.54	Dividends unpaid	
Current expenses and taxes paid	7,487.25		
Premiums paid	33,748.25	Individual deposits	1,481,314.41
Checks and other cash items	29,502.29	United States deposits	123,973.09
Exchanges for clearing-house		Deposits of U.S. disbursing officers	20,301.13
Bills of other banks	11,948.00		
Fractional currency	1,328.56	Due to other national banks	283,358.06
Trade dollars		Due to State banks and bankers	113,050.71
Specie	59,118.50		
Legal-tender notes	45,000.00	Notes and bills re-discounted	365,541.42
U. S. certificates of deposit		Bills payable	150,300.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	18,000.00		
Total	3,784,798.71	Total	3,784,798.71

Fourth National Bank, Nashville.

SAMUEL J. KEITH, *President.* No. 1669. J. T. HOWELL, *Cashier.*

Loans and discounts	$2,016,375.11	Capital stock paid in	$1,000,000.00
Overdrafts	44,756.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	78,416.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,995.83	National-bank notes outstanding	45,000.00
Due from approved reserve agents	110,554.07	State-bank notes outstanding	
Due from other banks and bankers	78,958.09		
Real estate, furniture, and fixtures	71,079.19	Dividends unpaid	
Current expenses and taxes paid	425.92		
Premiums paid	33,000.00	Individual deposits	789,978.50
Checks and other cash items	57,725.66	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,644.00		
Fractional currency	48.56	Due to other national banks	302,103.11
Trade dollars		Due to State banks and bankers	95,043.99
Specie	66,356.75		
Legal-tender notes	75,000.00	Notes and bills re-discounted	128,627.51
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,739,170.03	Total	2,739,170.03

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TENNESSEE.

American National Bank, Nashville.

JOHN KIRKMAN, *President.* No. 3032. A. W. HARRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,212,835.84	Capital stock paid in	$1,000,000.00
Overdrafts	4,550.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	44,000.00
U. S. bonds to secure deposits		Other undivided profits	19,690.09
U. S. bonds on hand	2,750.00		
Other stocks, bonds, and mortgages	61,727.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	104,544.06	State-bank notes outstanding	
Due from other banks and bankers	71,106.65		
Real estate, furniture, and fixtures	19,537.50	Dividends unpaid	
Current expenses and taxes paid	435.79		
Premiums paid	12,500.00	Individual deposits	1,230,617.86
Checks and other cash items	36,328.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,000.00		
Fractional currency	100.00	Due to other national banks	72,553.79
Trade dollars		Due to State banks and bankers	82,153.92
Specie	76,848.30		
Legal-tender notes	67,217.00	Notes and bills re-discounted	248,116.40
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,650.00		
Due from U. S. Treasurer			
Total	2,742,132.06	Total	2,742,132.06

Commercial National Bank, Nashville.

M. A. SPURR, *President.* No. 3228. F. PORTERFIELD, *Cashier.*

Loans and discounts	$1,245,469.06	Capital stock paid in	$400,000.00
Overdrafts	7,250.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	28,921.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	44,918.70	National-bank notes outstanding	45,000.00
Due from approved reserve agents	89,165.61	State-bank notes outstanding	
Due from other banks and bankers	61,088.14		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	6,766.39		
Premiums paid	4,000.00	Individual deposits	676,350.53
Checks and other cash items	35,507.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	33,821.00		
Fractional currency	120.82	Due to other national banks	164,344.34
Trade dollars		Due to State banks and bankers	110,494.03
Specie	28,421.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	155,669.15
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,660,779.72	Total	1,660,779.72

Giles National Bank, Pulaski.

SOLON E. ROSE, *President.* No. 1990. JOHN D. FLAUTT, *Cashier.*

Loans and discounts	$129,547.82	Capital stock paid in	$100,000.00
Overdrafts	4,500.07		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,400.00
U. S. bonds to secure deposits		Other undivided profits	2,877.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,245.23	State-bank notes outstanding	
Due from other banks and bankers	21,357.74		
Real estate, furniture, and fixtures	12,833.84	Dividends unpaid	
Current expenses and taxes paid	894.13		
Premiums paid	2,281.25	Individual deposits	98,893.49
Checks and other cash items	3,671.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	965.00		
Fractional currency	11.41	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,645.00		
Legal-tender notes	2,593.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	238,670.86	Total	238,670.86

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TENNESSEE.

People's National Bank, Pulaski.

J. P. MAY, *President.* No. 2635. GEORGE T. RIDDLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$139,441.02	Capital stock paid in	$60,000.00
Overdrafts	20,863.76		
U. S. bonds to secure circulation	15,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	3,490.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,490.00
Due from approved reserve agents	2,174.34	State-bank notes outstanding	
Due from other banks and bankers	12,966.20		
Real estate, furniture, and fixtures	9,395.89	Dividends unpaid	
Current expenses and taxes paid	176.13		
Premiums paid	3,600.00	Individual deposits	121,993.00
Checks and other cash items	950.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,263.00		
Fractional currency	17.06	Due to other national banks	1,945.87
Trade dollars		Due to State banks and bankers	
Specie	4,795.85		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	216,919.09	Total	216,919.09

National Bank, Shelbyville.

EDMUND COOPER, *President.* No. 2198. BROM. R. WHITTHORNE, *Cashier.*

Loans and discounts	$104,299.62	Capital stock paid in	$50,000.00
Overdrafts	1,702.00		
U.S. bonds to secure circulation	30,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	10,814.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,537.29		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	367.25		
Premiums paid	2,000.00	Individual deposits	31,307.73
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	12.52	Due to other national banks	2,156.10
Trade dollars		Due to State banks and bankers	
Specie	7,160.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	200.00		
Due from U. S. Treasurer			
Total	156,278.68	Total	156,278.68

People's National Bank, Shelbyville.

NATHAN P. EVANS, *President.* No. 3530. SMITH J. WALLING, JR., *Cashier.*

Loans and discounts	$143,483.52	Capital stock paid in	$60,000.00
Overdrafts	3,400.00		
U. S. bonds to secure circulation	20,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	4,594.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	2,461.29	State-bank notes outstanding	
Due from other banks and bankers	7,620.91		
Real estate, furniture, and fixtures	5,380.00	Dividends unpaid	
Current expenses and taxes paid	821.47		
Premiums paid	2,968.75	Individual deposits	83,901.64
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,436.00		
Fractional currency	.14	Due to other national banks	8,795.62
Trade dollars		Due to State banks and bankers	
Specie	5,400.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	19,580.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	400.00		
Due from U. S. Treasurer			
Total	197,372.08	Total	197,372.08

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TENNESSEE.

First National Bank, South Pittsburgh.

W. M. DUNCAN, *President.* No. 3560. JOHN W. CHILDRESS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$83,589.90	Capital stock paid in	$50,000.00
Overdrafts	507.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,814.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,799.59	State-bank notes outstanding	
Due from other banks and bankers	4,226.07		
Real estate, furniture, and fixtures	1,030.38	Dividends unpaid	
Current expenses and taxes paid	1,811.96		
Premiums paid	1,187.50	Individual deposits	46,591.89
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	760.00		
Fractional currency	4.67	Due to other national banks	3,632.41
Trade dollars		Due to State banks and bankers	
Specie	3,318.50		
Legal-tender notes	2,980.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	114,289.00	Total	114,289.00

Springfield National Bank, Springfield.

CHARLES C. BELL, *President.* No. 2019. THOMAS PEPPER, *Cashier.*

Loans and discounts	$93,776.65	Capital stock paid in	$60,000.00
Overdrafts	1,976.81		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	12,320.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	6,290.83	State-bank notes outstanding	
Due from other banks and bankers	109,066.46		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	791.67		
Premiums paid		Individual deposits	168,386.54
Checks and other cash items	203.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,855.00		
Fractional currency	47.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,524.00		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	266,206.97	Total	266,206.97

First National Bank, Sparta.

RICHARD HILL, *President.* No. 3614. J. N. WALLING, *Cashier.*

Loans and discounts	$106,872.57	Capital stock paid in	$50,000.00
Overdrafts	10.80		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,247.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,095.55	State-bank notes outstanding	
Due from other banks and bankers	12,627.39		
Real estate, furniture, and fixtures	4,464.71	Dividends unpaid	
Current expenses and taxes paid	1,798.87		
Premiums paid	3,453.12	Individual deposits	77,321.00
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	550.00		
Fractional currency	28.33	Due to other national banks	4,454.59
Trade dollars		Due to State banks and bankers	
Specie	5,300.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	151,263.34	Total	151,263.34

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TENNESSEE.

First National Bank, Tullahoma.

LITLE D. HICKERSON, *President.* No. 3107. L. D. HICKERSON, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$107,021.43	Capital stock paid in	$50,000.00
Overdrafts	305.85		
U. S. bonds to secure circulation	20,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	8,039.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,060.00
Due from approved reserve agents	3,949.05	State-bank notes outstanding	
Due from other banks and bankers	6,126.14		
Real estate, furniture, and fixtures	3,841.80	Dividends unpaid	
Current expenses and taxes paid	2,044.31		
Premiums paid	3,907.85	Individual deposits	76,363.47
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	26.13	Due to other national banks	3,069.16
Trade dollars		Due to State banks and bankers	
Specie	5,350.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	161,472.56	Total	161,472.56

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OHIO.

First National Bank, Akron.

THOMAS W. CORNELL, *President.* No. 2698. WILLIAM MCFARLIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$293,630.37	Capital stock paid in	$100,000.00
Overdrafts	7,096.27		
U. S. bonds to secure circulation	34,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	22,672.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	30,600.00
Due from approved reserve agents	7,242.71	State-bank notes outstanding	
Due from other banks and bankers	7,863.90		
Real estate, furniture, and fixtures	18,814.07	Dividends unpaid	
Current expenses and taxes paid	2,290.31		
Premiums paid		Individual deposits	278,987.13
Checks and other cash items	466.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,081.00		
Fractional currency	140.31	Due to other national banks	3,657.36
Trade dollars		Due to State banks and bankers	
Specie	33,361.00		
Legal-tender notes	40,400.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,530.00		
Due from U. S. Treasurer			
Total	453,916.49	Total	453,916.49

Second National Bank, Akron.

GEORGE D. BATES, *President.* No. 2716. ALBERT N. SANFORD, *Cashier.*

Loans and discounts	$209,184.67	Capital stock paid in	$100,000.00
Overdrafts	1,319.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,600.00
U. S. bonds to secure deposits		Other undivided profits	4,286.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	19,733.31		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	1,359.80		
Premiums paid	2,500.00	Individual deposits	150,562.63
Checks and other cash items	1,100.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,874.00		
Fractional currency	33.04	Due to other national banks	15,055.28
Trade dollars		Due to State banks and bankers	
Specie	4,265.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	2,510.00		
Total	300,004.39	Total	300,004.39

City National Bank, Akron.

JOHN B. WOODS, *President.* No. 2946. A. WAGONER, *Cashier.*

Loans and discounts	$464,259.97	Capital stock paid in	$200,000.00
Overdrafts			
U. S. bonds to secure circulation	150,000.00	Surplus fund	23,700.00
U. S. bonds to secure deposits		Other undivided profits	16,220.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	134,100.00
Due from approved reserve agents	29,287.40	State-bank notes outstanding	
Due from other banks and bankers	7,481.38		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	4,437.58		
Premiums paid	5,607.88	Individual deposits	322,018.77
Checks and other cash items	296.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	347.00		
Fractional currency	98.24	Due to other national banks	1,266.45
Trade dollars		Due to State banks and bankers	709.61
Specie	7,950.00		
Legal-tender notes	29,500.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	708,015.56	Total	708,015.56

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First National Bank, Alliance.

RICHARD W. TEETERS, *President.* No. 3721. W. M. REED, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$130, 644. 97	Capital stock paid in	$80, 000. 00
Overdrafts			
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3, 509. 76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	4, 371. 45	State-bank notes outstanding	
Due from other banks and bankers	1, 374. 94		
Real estate, furniture, and fixtures	2, 578. 84	Dividends unpaid	
Current expenses and taxes paid	1, 595. 44		
Premiums paid	2, 514. 62	Individual deposits	73, 008. 07
Checks and other cash items	14. 28	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1, 268. 00		
Fractional currency	13. 98	Due to other national banks	1, 241. 51
Trade dollars		Due to State banks and bankers	516. 43
Specie	9, 274. 25		
Legal-tender notes	1, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	180, 775. 77	Total	180, 775. 77

First National Bank, Ashland.

JACOB O. JENNINGS, *President.* No. 183. JOSEPH PATTERSON, *Cashier.*

Loans and discounts	$103, 205. 79	Capital stock paid in	$50, 000. 00
Overdrafts			
U. S. bonds to secure circulation	15, 000. 00	Surplus fund	12, 000. 00
U. S. bonds to secure deposits		Other undivided profits	8, 495. 31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13, 500. 00
Due from approved reserve agents	21, 673. 24	State-bank notes outstanding	
Due from other banks and bankers	47, 271. 03		
Real estate, furniture, and fixtures	25, 000. 00	Dividends unpaid	
Current expenses and taxes paid	2, 398. 70		
Premiums paid		Individual deposits	193, 760. 05
Checks and other cash items	1, 891. 39	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	11, 385. 00		
Fractional currency	60. 35	Due to other national banks	2, 009. 35
Trade dollars		Due to State banks and bankers	
Specie	10, 654. 00		
Legal-tender notes	40, 020. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675. 00		
Due from U. S. Treasurer	530. 15		
Total	279, 764. 71	Total	279, 764. 71

Ashtabula National B ank, Ashtabula.

P. F. GOOD, *President.* No. 2031. J. SUM. BLYTH, *Cashier.*

Loans and discounts	$142, 970. 19	Capital stock paid in	$80, 000. 00
Overdrafts	1, 200. 00		
U. S. bonds to secure circulation	76, 500. 00	Surplus fund	24, 000. 00
U. S. bonds to secure deposits		Other undivided profits	8, 642. 37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1, 000. 00	National-bank notes outstanding	68, 840. 00
Due from approved reserve agents	60, 464. 50	State-bank notes outstanding	
Due from other banks and bankers	33, 555. 92		
Real estate, furniture, and fixtures	5, 824. 89	Dividends unpaid	11. 80
Current expenses and taxes paid	2, 552. 76		
Premiums paid		Individual deposits	161, 080. 81
Checks and other cash items	1, 602. 00	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	460. 00		
Fractional currency	81. 65	Due to other national banks	243. 19
Trade dollars		Due to State banks and bankers	434. 28
Specie	2, 598. 54		
Legal-tender notes	10, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3, 442. 00		
Due from U. S. Treasurer			
Total	342, 252. 45	Total	342, 252. 45

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Farmers' National Bank, Ashtabula.

H. E. PARSONS, *President.* No. 975. AMOS F. HUBBARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$280,166.21	Capital stock paid in	$150,000.00
Overdrafts	822.72		
U. S. bonds to secure circulation	150,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	28,531.58
U. S. bonds on hand	50.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	133,950.00
Due from approved reserve agents	70,758.84	State-bank notes outstanding	
Due from other banks and bankers	30,193.37		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	4,775.02		
Premiums paid		Individual deposits	223,494.68
Checks and other cash items	1,502.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,562.00		
Fractional currency		Due to other national banks	17,744.33
Trade dollars		Due to State banks and bankers	
Specie	10,636.73		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	5,753.02		
Due from U. S. Treasurer			
Total	583,720.59	Total	583,720.59

First National Bank, Athens.

AUGUSTUS NORTON, *President.* No. 233. D. H. MOORE, *Cashier.*

Loans and discounts	$144,945.10	Capital stock paid in	$50,000.00
Overdrafts	460.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	5,093.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	725.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,493.63	State-bank notes outstanding	
Due from other banks and bankers	6,337.74		
Real estate, furniture, and fixtures	21,200.00	Dividends unpaid	
Current expenses and taxes paid	2,917.17		
Premiums paid		Individual deposits	140,342.16
Checks and other cash items	1,514.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,121.00		
Fractional currency	91.10	Due to other national banks	369.33
Trade dollars		Due to State banks and bankers	406.92
Specie	1,794.00		
Legal-tender notes	21,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	223,462.19	Total	223,462.19

First National Bank, Barnesville.

ASA GARRETSON, *President.* No. 911. GEORGE E. BRADFIELD, *Cashier.*

Loans and discounts	$383,876.12	Capital stock paid in	$100,000.00
Overdrafts	1,020.60		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	11,770.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	89,378.60	National-bank notes outstanding	88,000.00
Due from approved reserve agents	13,862.31	State-bank notes outstanding	
Due from other banks and bankers	6,748.71		
Real estate, furniture, and fixtures	2,600.00	Dividends unpaid	600.00
Current expenses and taxes paid	3,717.73		
Premiums paid		Individual deposits	385,159.01
Checks and other cash items	338.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	920.00		
Fractional currency	87.00	Due to other national banks	6,852.76
Trade dollars		Due to State banks and bankers	6,972.84
Specie	4,700.60		
Legal-tender notes	40,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,905.62		
Due from U. S. Treasurer			
Total	649,355.40	Total	649,355.40

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People's National Bank Barnesville.

J. S. ELY, *President.* No. 2908. A. E. DENT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$171,859.36	Capital stock paid in	$50,000.00
Overdrafts	2,126.57		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,750.00
U. S. bonds to secure deposits		Other undivided profits	330.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,558.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,086.00	State-bank notes outstanding	
Due from other banks and bankers	828.23		
Real estate, furniture, and fixtures	10,300.00	Dividends unpaid	939.00
Current expenses and taxes paid	12.32		
Premiums paid	1,246.88	Individual deposits	155,329.06
Checks and other cash items	961.02	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency	151.94	Due to other national banks	1,667.39
Trade dollars		Due to State banks and bankers	761.20
Specie	2,537.50		
Legal-tender notes	18,297.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	227,027.32	Total	227,027.32

First National Bank, Batavia.

MILTON JAMIESON, *President.* No. 715. JOHN F. DIAL, *Cashier.*

Loans and discounts	$151,349.26	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	2,925.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,500.00	National-bank notes outstanding	71,500.00
Due from approved reserve agents	31,950.53	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	795.00
Current expenses and taxes paid	221.87		
Premiums paid		Individual deposits	125,531.28
Checks and other cash items	617.64	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,360.00		
Fractional currency	31.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,121.50		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	296,752.15	Total	296,752.15

First National Bank, Batesville.

W. H. ATKINSON, *President.* No. 2219. WILBER W. ELLIOTT, *Cashier.*

Loans and discounts	$62,782.29	Capital stock paid in	$60,000.00
Overdrafts	249.34		
U. S. bonds to secure circulation	15,000.00	Surplus fund	4,800.00
U. S. bonds to secure deposits		Other undivided profits	1,171.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	838.11	State-bank notes outstanding	
Due from other banks and bankers	3,645.89		
Real estate, furniture, and fixtures	4,380.00	Dividends unpaid	145.00
Current expenses and taxes paid	735.85		
Premiums paid	2,890.00	Individual deposits	16,637.67
Checks and other cash items	92.50	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,225.00		
Fractional currency	3.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,336.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	96,253.92	Total	96,253.92

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First National Bank, Bellaire.

JOHN T. MERCER, *President.* No. 1944. ALBERT P. TALLMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$452,520.56	Capital stock paid in	$200,000.00
Overdrafts	1,856.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,456.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	88,291.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	52,874.70	State-bank notes outstanding	
Due from other banks and bankers	15,116.04		
Real estate, furniture, and fixtures	22,892.63	Dividends unpaid	
Current expenses and taxes paid	4,455.92		
Premiums paid	5,189.06	Individual deposits	429,809.42
Checks and other cash items	7,050.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	3,989.98
Trade dollars		Due to State banks and bankers	5,649.01
Specie	1,409.07		
Legal-tender notes	33,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	736,905.09	Total	736,905.09

Bellefontaine National Bank, Bellefontaine.

WILLIAM LAWRENCE, *President.* No. 1784. JAMES LEISTER, *Cashier.*

Loans and discounts	$136,344.73	Capital stock paid in	$100,000.00
Overdrafts	5,420.53		
U. S. bonds to secure circulation	70,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	9,718.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,600.00	National-bank notes outstanding	62,970.00
Due from approved reserve agents	10,393.54	State-bank notes outstanding	
Due from other banks and bankers	1,919.81		
Real estate, furniture, and fixtures	10,385.00	Dividends unpaid	
Current expenses and taxes paid	3,482.15		
Premiums paid	217.60	Individual deposits	114,880.97
Checks and other cash items	9,808.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,762.00		
Fractional currency	70.73	Due to other national banks	4,096.31
Trade dollars		Due to State banks and bankers	
Specie	4,125.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,136.50		
Due from U. S. Treasurer			
Total	312,666.27	Total	312,666.27

People's National Bank, Bellefontaine.

ABNER RIDDLE, *President.* No. 2480. ROBERT LAMB, *Cashier.*

Loans and discounts	$229,848.52	Capital stock paid in	$100,000.00
Overdrafts	7,841.69		
U. S. bonds to secure circulation	100,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	15,776.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,893.90	National-bank notes outstanding	90,000.00
Due from approved reserve agents	9,607.96	State-bank notes outstanding	
Due from other banks and bankers	8,208.42		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	2,822.26		
Premiums paid		Individual deposits	219,619.62
Checks and other cash items	3,963.70	United States deposits	
Exchanges for clearing-house		Deposits of U S. disbursing officers	
Bills of other banks	18,095.00		
Fractional currency	68.42	Due to other national banks	667.59
Trade dollars		Due to State banks and bankers	10,183.71
Specie	7,418.20		
Legal-tender notes	20,000.00	Notes and bills re-discounted	1,020.67
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	449,268.07	Total	449,268.07

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First National Bank, Bellevue.

D. M. HARKNESS, *President.* No. 2302. AMOS WOODWARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$81,690.38	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,035.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,799.84	State-bank notes outstanding	
Due from other banks and bankers	19,752.18		
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	
Current expenses and taxes paid	906.68		
Premiums paid	2,875.00	Individual deposits	80,678.43
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	250.00		
Fractional currency	12.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,015.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,964.31	Total	145,964.31

First National Bank, Bridgeport.

W. W. HOLLOWAY, *President.* No. 214. J. J. HOLLOWAY, *Cashier.*

Loans and discounts	$374,692.36	Capital stock paid in	$200,000.00
Overdrafts	1,100.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	16,480.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	43,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	13,496.05	State-bank notes outstanding	
Due from other banks and bankers	5,842.17		
Real estate, furniture, and fixtures	19,087.77	Dividends unpaid	
Current expenses and taxes paid	2,356.25		
Premiums paid		Individual deposits	215,573.40
Checks and other cash items	81.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,600.00		
Fractional currency	125.00	Due to other national banks	7,411.14
Trade dollars		Due to State banks and bankers	12,949.12
Specie	6,946.05		
Legal-tender notes	10,837.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	537,414.19	Total	537,414.19

First National Bank, Bryan.

ANDREW J. TRESSLER, *President.* No. 237. DANIEL C. BAXTER, *Cashier.*

Loans and discounts	$170,849.60	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	5,112.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	4,482.73	State-bank notes outstanding	
Due from other banks and bankers	5,474.17		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	1,263.60		
Premiums paid		Individual deposits	137,809.13
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,025.00		
Fractional currency	49.70	Due to other national banks	1,697.90
Trade dollars		Due to State banks and bankers	
Specie	20,800.00		
Legal-tender notes	3,975.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	279,619.80	Total	279,619.80

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Farmers' National Bank, Bryan.

J. W. LEIDIGH, *President.* No. 2474. ELMER Y. MORROW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$139,339.19	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,942.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,210.00
Due from approved reserve agents	9,366.13	State-bank notes outstanding	
Due from other banks and bankers	137.96		
Real estate, furniture, and fixtures	4,992.00	Dividends unpaid	
Current expenses and taxes paid	2,296.36		
Premiums paid	913.14	Individual deposits	119,116.17
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,999.00		
Fractional currency	10.81	Due to other national banks	77.16
Trade dollars		Due to State banks and bankers	
Specie	9,800.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	188,345.59	Total	188,345.59

First National Bank, Bucyrus.

JAMES B. GORMLY, *President.* No. 443. GEORGE C. GORMLY, *Cashier.*

Loans and discounts	$182,139.84	Capital stock paid in	$100,000.00
Overdrafts	448.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,207.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	36,838.31	State-bank notes outstanding	
Due from other banks and bankers	16,692.03		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,062.00		
Premiums paid		Individual deposits	183,709.75
Checks and other cash items	3,955.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	661.00	Due to other national banks	1,125.86
Trade dollars		Due to State banks and bankers	731.55
Specie	23,832.00		
Legal-tender notes	27,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	331,274.16	Total	331,274.16

Second National Bank, Bucyrus.

M. J. MONNETT, *President.* No. 3274. J. C. F. HULL, *Cashier.*

Loans and discounts	$153,828.32	Capital stock paid in	$50,000.00
Overdrafts	3,901.85		
U. S. bonds to secure circulation	13,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	2,766.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	109.23	State-bank notes outstanding	
Due from other banks and bankers	7,780.50		
Real estate, furniture, and fixtures	14,800.00	Dividends unpaid	
Current expenses and taxes paid	1,052.46		
Premiums paid	2,600.00	Individual deposits	98,795.48
Checks and other cash items	1,347.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,270.00		
Fractional currency	20.70	Due to other national banks	2,456.28
Trade dollars		Due to State banks and bankers	3,672.66
Specie	1,096.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	219,391.40	Total	219,391.40

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OHIO.

First National Bank, Cadiz.

D. B. WELCH, *President.* No. 100. I. C. MOORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$357,527.97	Capital stock paid in	$120,000.00
Overdrafts	1,130.59		
U. S. bonds to secure circulation	120,000.00	Surplus fund	31,200.00
U. S. bonds to secure deposits		Other undivided profits	11,775.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	107,160.00
Due from approved reserve agents	464.22	State-bank notes outstanding	
Due from other banks and bankers	1,714.35		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	3,268.16		
Premiums paid	7,500.00	Individual deposits	267,978.19
Checks and other cash items	4,323.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	545.00		
Fractional currency	82.45	Due to other national banks	4,966.22
Trade dollars		Due to State banks and bankers	1,806.94
Specie	24,490.50		
Legal-tender notes	18,443.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,400.00		
Due from U. S. Treasurer			
Total	544,887.27	Total	544,887.27

Farmers and Mechanics' National Bank, Cadiz.

M. J. BROWN, *President.* No. 2444. C. O. F. BROWN, *Cashier.*

Loans and discounts	$187,203.12	Capital stock paid in	$50,000.00
Overdrafts	635.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	2,782.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,886.14	State-bank notes outstanding	
Due from other banks and bankers	5,888.54		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	643.98		
Premiums paid		Individual deposits	164,033.72
Checks and other cash items	68.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	91.00		
Fractional currency	55.65	Due to other national banks	1,116.05
Trade dollars		Due to State banks and bankers	4,289.99
Specie	21,700.00		
Legal-tender notes	10,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	281,722.23	Total	281,722.23

Harrison National Bank, Cadiz.

DAVID CUNNINGHAM, *President.* No. 1447. JOHN M. SHARON, *Cashier.*

Loans and discounts	$667,069.78	Capital stock paid in	$100,000.00
Overdrafts	61.01		
U. S. bonds to secure circulation	100,000.00	Surplus fund	90,000.00
U. S. bonds to secure deposits		Other undivided profits	11,708.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,200.00	National-bank notes outstanding	89,550.00
Due from approved reserve agents	9,262.56	State-bank notes outstanding	
Due from other banks and bankers	5,491.03		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	3,710.07		
Premiums paid		Individual deposits	576,234.46
Checks and other cash items	491.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	102.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	3,852.47
Specie	36,747.00		
Legal-tender notes	42,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	871,345.03	Total	871,345.03

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Noble County National Bank, Caldwell.

W. H. FRAZIER, *President.* No. 2102. G. W. TAYLOR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$92,761.25	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	60,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	13,779.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,005.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	11,685.91	State-bank notes outstanding	
Due from other banks and bankers	14,216.57		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	36.00
Current expenses and taxes paid	724.92		
Premiums paid		Individual deposits	93,790.09
Checks and other cash items	157.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,380.00		
Fractional currency	127.07	Due to other national banks	6,194.59
Trade dollars		Due to State banks and bankers	
Specie	12,049.60		
Legal-tender notes	19,817.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer	170.00		
Total	234,794.46	Total	234,794.46

Central National Bank, Cambridge.

A. J. HUTCHISON, *President.* No. 2872. JOHN C. BECKETT, *Cashier.*

Loans and discounts	$111,982.24	Capital stock paid in	$100,000.00
Overdrafts	4,111.90		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	4,459.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,816.78	State-bank notes outstanding	
Due from other banks and bankers	5,505.79		
Real estate, furniture, and fixtures	3,845.78	Dividends unpaid	
Current expenses and taxes paid	2,206.68		
Premiums paid	2,500.00	Individual deposits	82,329.03
Checks and other cash items	3,269.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,500.00		
Fractional currency	24.78	Due to other national banks	8,189.39
Trade dollars		Due to State banks and bankers	
Specie	16,690.00		
Legal-tender notes	18,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	223,977.95	Total	223,977.95

Guernsey National Bank, Cambridge.

JOSEPH D. TAYLOR, *President.* No. 1942. A. A. TAYLOR, *Cashier.*

Loans and discounts	$98,899.58	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,537.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	5,354.80		
Real estate, furniture, and fixtures	21,645.66	Dividends unpaid	
Current expenses and taxes paid	2,360.87		
Premiums paid	5,187.50	Individual deposits	36,373.31
Checks and other cash items	1,105.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,760.00		
Fractional currency	49.32	Due to other national banks	745.16
Trade dollars		Due to State banks and bankers	2.38
Specie	1,108.60		
Legal-tender notes	10,996.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	202,657.89	Total	202,657.89

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Old National Bank, Cambridge.

S. J. McMAHON, *President.* No. 2861. A. R. MURRAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$152,817.35	Capital stock paid in	$100,000.00
Overdrafts	1,225.06		
U. S. bonds to secure circulation	30,000.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	5,883.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	18,072.19	State-bank notes outstanding	
Due from other banks and bankers	2,002.72		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	2,210.82		
Premiums paid		Individual deposits	115,440.13
Checks and other cash items	166.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,107.00		
Fractional currency	1.29	Due to other national banks	6,879.75
Trade dollars		Due to State banks and bankers	1,464.11
Specie	21,714.60		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	265,167.30	Total	265,167.30

Farmers' National Bank, Canfield.

ALEXANDER DICKSON, *President.* No. 3654. H. A. MANCHESTER, *Cashier.*

Loans and discounts	$73,052.45	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,875.11
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	3,141.94	State-bank notes outstanding	
Due from other banks and bankers	6,239.27		
Real estate, furniture, and fixtures	3,365.69	Dividends unpaid	
Current expenses and taxes paid	1,259.78		
Premiums paid	1,216.87	Individual deposits	48,216.95
Checks and other cash items	535.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	12.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,846.25		
Legal-tender notes	4,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	113,332.06	Total	113,332.06

First National Bank, Canton.

GEORGE D. HARTER, *President.* No. 76. LEVI L. MILLER, *Cashier.*

Loans and discounts	$187,745.33	Capital stock paid in	$100,000.00
Overdrafts	3,221.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	24,975.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,068.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	13,499.42	State-bank notes outstanding	
Due from other banks and bankers	14,319.22		
Real estate, furniture, and fixtures	32,940.52	Dividends unpaid	
Current expenses and taxes paid	1,445.76		
Premiums paid	7,998.00	Individual deposits	180,756.05
Checks and other cash items	810.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,319.00		
Fractional currency	159.81	Due to other national banks	1,095.70
Trade dollars		Due to State banks and bankers	269.18
Specie	13,286.00		
Legal-tender notes	30,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	931.91		
Total	372,096.35	Total	372,096.35

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City National Bank, Canton.

W. W. CLARK, *President.* No. 2489. HENRY A. WISE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$223,805.90	Capital stock paid in	$100,000.00
Overdrafts	921.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	8,102.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,496.88	State-bank notes outstanding	
Due from other banks and bankers	4,322.35		
Real estate, furniture, and fixtures	1,695.76	Dividends unpaid	
Current expenses and taxes paid	1,298.61		
Premiums paid	4,812.50	Individual deposits	176,666.60
Checks and other cash items	1,315.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,046.00		
Fractional currency	47.76	Due to other national banks	24,902.42
Trade dollars		Due to State banks and bankers	1,812.58
Specie	10,735.83		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	985.00		
Due from U. S. Treasurer			
Total	362,483.92	Total	362,483.92

First National Bank, Cardington.

F. P. HILLS, *President.* No. 127. E. J. VAUGHAN, *Cashier.*

Loans and discounts	$139,727.72	Capital stock paid in	$100,000.00
Overdrafts	1,714.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,723.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	470.82	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,880.06	State-bank notes outstanding	
Due from other banks and bankers	7,641.62		
Real estate, furniture, and fixtures	12,337.73	Dividends unpaid	
Current expenses and taxes paid	1,950.64		
Premiums paid	4,300.00	Individual deposits	63,037.43
Checks and other cash items	374.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,575.00		
Fractional currency	48.11	Due to other national banks	717.15
Trade dollars		Due to State banks and bankers	
Specie	3,610.00		
Legal-tender notes	6,729.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	617.97		
Due from U. S. Treasurer			
Total	214,977.80	Total	214,977.80

Centreville National Bank of Thurman, Centreville.

L. M. BEMAN, *President.* No. 2181. M. E. BEMAN, *Cashier.*

Loans and discounts	$59,400.69	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	40,500.00	Surplus fund	3,329.89
U. S. bonds to secure deposits		Other undivided profits	1,848.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,275.00	National-bank notes outstanding	36,450.00
Due from approved reserve agents	9,136.61	State-bank notes outstanding	
Due from other banks and bankers	3,379.11		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	10.75		
Premiums paid	5,400.00	Individual deposits	49,115.37
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency	33.32	Due to other national banks	470.53
Trade dollars		Due to State banks and bankers	193.76
Specie	50.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,822.50		
Due from U. S. Treasurer			
Total	141,407.98	Total	141,407.98

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First National Bank, Chillicothe.

AMOS SMITH, *President.* No. 128. EDWARD R. MCKEE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$539,095.76	Capital stock paid in	$300,000.00
Overdrafts	1,569.16		
U. S. bonds to secure circulation	300,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	220,000.00	Other undivided profits	70,015.72
U. S. bonds on hand	78,000.00		
Other stocks, bonds, and mortgages	76,620.07	National-bank notes outstanding	263,650.00
Due from approved reserve agents	53,349.49	State-bank notes outstanding	
Due from other banks and bankers	42,908.35		
Real estate, furniture, and fixtures	12,123.61	Dividends unpaid	
Current expenses and taxes paid	8,071.73		
Premiums paid	23,078.33	Individual deposits	481,735.48
Checks and other cash items	1,876.74	United States deposits	221,024.53
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,082.40
Bills of other banks	1,491.00		
Fractional currency	231.15	Due to other national banks	18,805.42
Trade dollars		Due to State banks and bankers	23,009.74
Specie	30,717.90		
Legal-tender notes	36,690.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	13,500.00		
Due from U. S. Treasurer			
Total	1,439,323.29	Total	1,439,323.29

Central National Bank, Chillicothe,

THOMAS G. MCKELL, *President.* No. 2993. THEODORE SPETNAGEL, *Cashier.*

Loans and discounts	$256,382.74	Capital stock paid in	$100,000.00
Overdrafts	228.97		
U. S. bonds to secure circulation	100,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	12,861.41
U. S. bonds on hand	32,200.00		
Other stocks, bonds, and mortgages	34,035.89	National-bank notes outstanding	90,000.00
Due from approved reserve agents	46,409.69	State-bank notes outstanding	
Due from other banks and bankers	6,513.78		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	
Current expenses and taxes paid	4,251.63		
Premiums paid	4,315.65	Individual deposits	284,980.18
Checks and other cash items	3,084.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,911.00		
Fractional currency	23.52	Due to other national banks	2,229.72
Trade dollars		Due to State banks and bankers	23,281.12
Specie	17,427.65		
Legal-tender notes	15,568.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	532,352.43	Total	532,352.43

Ross County National Bank, Chillicothe.

AUSTIN P. STORY, *President.* No. 1172. JOHN TOMLINSON, *Cashier.*

Loans and discounts	$376,319.42	Capital stock paid in	$150,000.00
Overdrafts	356.58		
U. S. bonds to secure circulation	150,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,051.70
U. S. bonds on hand	28,500.00		
Other stocks, bonds, and mortgages	75,700.00	National-bank notes outstanding	135,000.00
Due from approved reserve agents	35,736.37	State-bank notes outstanding	688.00
Due from other banks and bankers	11,424.14		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	4,422.62		
Premiums paid	24,810.62	Individual deposits	361,264.75
Checks and other cash items	1,347.92	United States deposits	100,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,431.00		
Fractional currency	382.56	Due to other national banks	10,325.06
Trade dollars		Due to State banks and bankers	9,017.57
Specie	18,065.85		
Legal-tender notes	21,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,750.00		
Due from U. S. Treasurer			
Total	858,347.08	Total	858,347.08

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First National Bank, Cincinnati.

LEARNER B. HARRISON, *President.* No. 24. THEODORE STANWOOD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$3,362,325.90	Capital stock paid in	$1,200,000.00
Overdrafts	47.68		
U. S. bonds to secure circulation	875,000.00	Surplus fund	240,000.00
U. S. bonds to secure deposits	340,000.00	Other undivided profits	336,097.96
U. S. bonds on hand	141,650.00		
Other stocks, bonds, and mortgages	622,672.90	National-bank notes outstanding	773,200.00
Due from approved reserve agents	516,054.48	State-bank notes outstanding	
Due from other banks and bankers	296,860.93		
Real estate, furniture, and fixtures	69,772.25	Dividends unpaid	3,459.00
Current expenses and taxes paid	23,997.20		
Premiums paid	30,000.00	Individual deposits	2,102,185.53
Checks and other cash items	29,858.79	United States deposits	326,184.19
Exchanges for clearing-house	15,913.98	Deposits of U.S. disbursing officers	
Bills of other banks	30,000.00		
Fractional currency	401.14	Due to other national banks	1,402,735.42
Trade dollars		Due to State banks and bankers	400,500.15
Specie	51,567.00		
Legal-tender notes	388,865.00	Notes and bills re-discounted	
U. S. certificates of deposit	200,000.00	Bills payable	
Redemption fund with U. S. Treas.	39,375.00	U. S. bond account	250,000.00
Due from U. S. Treasurer			
Total	7,034,362.25	Total	7,034,362.25

Second National Bank, Cincinnati.

CHARLES H. DAVIS, *President.* No. 2664. W. S. ROWE, *Cashier.*

Loans and discounts	$756,715.31	Capital stock paid in	$200,000.00
Overdrafts	1,575.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	18,356.54
U. S. bonds on hand	1,600.00		
Other stocks, bonds, and mortgages	63,990.57	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,982.57	State-bank notes outstanding	
Due from other banks and bankers	45,523.91		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	
Current expenses and taxes paid	11,790.47		
Premiums paid	5,360.00	Individual deposits	800,062.20
Checks and other cash items	192.99	United States deposits	
Exchanges for clearing-house	6,379.54	Deposits of U.S. disbursing officers	
Bills of other banks	16,407.00		
Fractional currency	156.93	Due to other national banks	73,535.42
Trade dollars		Due to State banks and bankers	13,170.20
Specie	16,200.00		
Legal-tender notes	177,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,225,124.36	Total	1,225,124.36

Third National Bank, Cincinnati.

J. D. HEARNE, *President.* No. 2730. WILLIAM A. LEMMON, *Cashier.*

Loans and discounts	$3,014,848.84	Capital stock paid in	$1,000,000.00
Overdrafts	431.95		
U. S. bonds to secure circulation	1,378,000.00	Surplus fund	320,000.00
U. S. bonds to secure deposits	334,000.00	Other undivided profits	114,278.20
U. S. bonds on hand	3,400.00		
Other stocks, bonds, and mortgages	230,576.89	National-bank notes outstanding	1,230,540.00
Due from approved reserve agents	247,524.28	State-bank notes outstanding	
Due from other banks and bankers	142,881.92		
Real estate, furniture, and fixtures	121,801.11	Dividends unpaid	
Current expenses and taxes paid	21,864.32		
Premiums paid	370,000.00	Individual deposits	1,843,262.29
Checks and other cash items	26,430.13	United States deposits	334,000.00
Exchanges for clearing-house	21,625.51	Deposits of U.S. disbursing officers	
Bills of other banks	143,987.00		
Fractional currency	183.97	Due to other national banks	992,464.58
Trade dollars		Due to State banks and bankers	299,523.85
Specie	51,503.00		
Legal-tender notes	260,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	300,000.00	Bills payable	
Redemption fund with U. S. Treas.	62,010.00		
Due from U. S. Treasurer			
Total	6,731,068.92	Total	6,731,068.92

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Fourth National Bank, Cincinnati.

M. MORRIS WHITE, *President.* No. 93. HENRY P. COOKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,381,244.35	Capital stock paid in	$500,000.00
Overdrafts	242.81		
U. S. bonds to secure circulation	500,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits	340,000.00	Other undivided profits	43,227.28
U. S. bonds on hand	7,450.00		
Other stocks, bonds, and mortgages	144,500.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents	133,539.21	State-bank notes outstanding	
Due from other banks and bankers	210,857.27		
Real estate, furniture, and fixtures	4,281.91	Dividends unpaid	1,040.00
Current expenses and taxes paid	16,216.50		
Premiums paid	37,567.77	Individual deposits	869,534.57
Checks and other cash items	109.50	United States deposits	340,000.00
Exchanges for clearing-house	10,571.92	Deposits of U.S. disbursing officers	
Bills of other banks	30,000.00		
Fractional currency	200.00	Due to other national banks	426,050.62
Trade dollars		Due to State banks and bankers	362,368.69
Specie	13,809.82		
Legal-tender notes	160,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	140,000.00	Bills payable	
Redemption fund with U. S. Treas.	16,630.00	U. S. bond account	5,000.00
Due from U. S. Treasurer			
Total	3,147,221.16	**Total**	3,147,221.16

Atlas National Bank, Cincinnati.

HENRY MEYER, *President.* No. 3639. EDWARD ALBERT, *Cashier.*

Loans and discounts	$247,579.89	Capital stock paid in	$200,000.00
Overdrafts	279.69		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	9,067.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,704.92	State-bank notes outstanding	
Due from other banks and bankers	8,312.12		
Real estate, furniture, and fixtures	3,907.03	Dividends unpaid	
Current expenses and taxes paid	7,052.47		
Premiums paid	14,926.96	Individual deposits	114,101.56
Checks and other cash items		United States deposits	
Exchanges for clearing-house	1,917.36	Deposits of U.S. disbursing officers	
Bills of other banks	2,361.00		
Fractional currency	77.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	284.32
Specie	3,485.00		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	368,453.66	Total	368,453.66

Cincinnati National Bank, Cincinnati.

FRANKLIN ALTER, *President.* No. 2922. EDGAR STARK, *Cashier.*

Loans and discounts	$598,054.75	Capital stock paid in	$500,000.00
Overdrafts	553.96		
U. S. bonds to secure circulation	70,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	392.26
U. S. bonds on hand	2,750.00		
Other stocks, bonds, and mortgages	760.00	National-bank notes outstanding	63,000.00
Due from approved reserve agents	26,845.19	State-bank notes outstanding	
Due from other banks and bankers	71,697.57		
Real estate, furniture, and fixtures	6,811.53	Dividends unpaid	
Current expenses and taxes paid	20,586.75		
Premiums paid	20,243.25	Individual deposits	148,939.49
Checks and other cash items	2,189.76	United States deposits	
Exchanges for clearing-house	4,017.46	Deposits of U.S. disbursing officers	
Bills of other banks	3,585.00		
Fractional currency	322.00	Due to other national banks	46,303.48
Trade dollars		Due to State banks and bankers	19,964.41
Specie	3,401.50		
Legal-tender notes	27,211.00	Notes and bills re-discounted	45,079.88
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00	U. S. bond account	23,500.00
Due from U. S. Treasurer			
Total	862,179.52	Total	862,179.52

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Citizens' National Bank, Cincinnati.

B. S. CUNNINGHAM, *President.* No. 2495. GEORGE W. FORBES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,861,171.43	Capital stock paid in	$1,000,000.00
Overdrafts	1,350.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	170,000.00
U. S. bonds to secure deposits	335,000.00	Other undivided profits	94,988.72
U. S. bonds on hand	27,400.00		
Other stocks, bonds, and mortgages	756,371.22	National-bank notes outstanding	45,006.00
Due from approved reserve agents	484,976.03	State-bank notes outstanding	
Due from other banks and bankers	323,902.92		
Real estate, furniture, and fixtures	115,000.00	Dividends unpaid	7.00
Current expenses and taxes paid	38,634.75		
Premiums paid	72,220.83	Individual deposits	2,896,122.66
Checks and other cash items	507.37	United States deposits	335,000.00
Exchanges for clearing-house	60,018.16	Deposits of U. S. disbursing officers	
Bills of other banks	46,000.00		
Fractional currency	92.32	Due to other national banks	914,992.63
Trade dollars		Due to State banks and bankers	438,226.92
Specie	69,442.50		
Legal-tender notes	450,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	250,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00	U. S. bond account	50,000.00
Due from U. S. Treasurer			
Total	5,944,337.93	Total	5,944,337.93

Equitable National Bank, Cincinnati.

FRANK H. RENO, *President.* No. 3707. JOHN M. BLAIR, *Cashier.*

Loans and discounts	$823,323.25	Capital stock paid in	$350,000.00
Overdrafts	6,222.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	18,063.78
U. S. bonds on hand	17,850.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	77,361.17	State-bank notes outstanding	
Due from other banks and bankers	78,037.79		
Real estate, furniture, and fixtures	1,746.35	Dividends unpaid	
Current expenses and taxes paid	7,801.23		
Premiums paid	4,594.25	Individual deposits	477,988.34
Checks and other cash items	659.31	United States deposits	
Exchanges for clearing-house	17,199.14	Deposits of U. S. disbursing officers	
Bills of other banks	28,054.00		
Fractional currency	522.10	Due to other national banks	46,135.46
Trade dollars		Due to State banks and bankers	115,418.56
Specie	12,812.50		
Legal-tender notes	34,173.00	Notes and bills re-discounted	
U. S. certificates of deposit	40,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00	U. S. bond account	50,000.00
Due from U. S. Treasurer			
Total	1,202,606.14	Total	1,202,606.14

German National Bank, Cincinnati.

JOHN HAUCK, *President.* No. 2524. GEORGE H. BOHRER, *Cashier.*

Loans and discounts	$1,900,103.21	Capital stock paid in	$500,000.00
Overdrafts	1,013.92		
U. S. bonds to secure circulation	109,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	54,170.10
U. S. bonds on hand	2,700.00		
Other stocks, bonds, and mortgages	280,229.23	National-bank notes outstanding	98,100.00
Due from approved reserve agents	238,462.25	State-bank notes outstanding	
Due from other banks and bankers	142,788.75		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	16,826.36		
Premiums paid	648.00	Individual deposits	2,376,243.32
Checks and other cash items	10,771.14	United States deposits	
Exchanges for clearing-house	28,645.02	Deposits of U. S. disbursing officers	
Bills of other banks	49,785.00		
Fractional currency	99.46	Due to other national banks	154,088.54
Trade dollars		Due to State banks and bankers	46,939.38
Specie	90,564.00		
Legal-tender notes	190,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	220,000.00	Bills payable	
Redemption fund with U. S. Treas.	4,905.00		
Due from U. S. Treasurer	3,000.00		
Total	3,289,541.34	Total	3,289,541.34

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Market National Bank, Cincinnati.

EDWIN STEVENS, *President.* No. 3642. J. G. BROTHERTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$231, 394. 69	Capital stock paid in	$250, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3, 912. 96
U. S. bonds on hand	7, 600. 00		
Other stocks, bonds, and mortgages	56, 697. 81	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	29, 157. 58	State-bank notes outstanding	
Due from other banks and bankers	36, 247. 51		
Real estate, furniture, and fixtures	5, 479. 12	Dividends unpaid	
Current expenses and taxes paid	74 08		
Premiums paid	15, 650. 00	Individual deposits	173, 616. 73
Checks and other cash items	218. 00	United States deposits	
Exchanges for clearing-house	6, 197. 73	Deposits of U. S. disbursing officers	
Bills of other banks	9, 295. 00		
Fractional currency	378. 71	Due to other national banks	384. 04
Trade dollars		Due to State banks and bankers	
Specie	4, 273. 50		
Legal-tender notes	18, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	472, 913. 73	Total	472, 913. 73

Merchants' National Bank, Cincinnati.

DANIEL J. FALLIS, *President.* No. 844. W. W. BROWN, *Cashier.*

Loans and discounts	$2, 562, 241. 67	Capital stock paid in	$1, 000, 000. 00
Overdrafts	1, 383. 56		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	200, 000. 00
U. S. bonds to secure deposits		Other undivided profits	92, 570. 03
U. S. bonds on hand	12, 250. 00		
Other stocks, bonds, and mortgages	23, 2 0. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	356, 826. 71	State-bank notes outstanding	
Due from other banks and bankers	199, 226. 63		
Real estate, furniture, and fixtures	15, 718. 76	Dividends unpaid	1, 320. 00
Current expenses and taxes paid	27, 665. 05		
Premiums paid		Individual deposits	1, 391, 901. 66
Checks and other cash items	1, 643. 12	United States deposits	
Exchanges for clearing-house	43, 865. 66	Deposits of U. S. disbursing officers	
Bills of other banks	28, 400. 00		
Fractional currency	510. 08	Due to other national banks	702, 291. 35
Trade dollars		Due to State banks and bankers	231, 383. 20
Specie	207, 285. 00		
Legal-tender notes	132, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	3, 664, 466. 24	Total	3, 664, 466. 24

Metropolitan National Bank, Cincinnati.

WILLIAM MEANS, *President.* No. 2542. CHAS. W. EDWARDS, *Cashier.*

Loans and discounts	$1, 687, 838. 80	Capital stock paid in	$1, 000, 000. 00
Overdrafts	2, 667. 46		
U. S. bonds to secure circulation	80, 000. 00	Surplus fund	180, 000. 00
U. S. bonds to secure deposits	435, 000. 00	Other undivided profits	31, 503. 25
U. S. bonds on hand	200. 00		
Other stocks, bonds, and mortgages	4, 475. 00	National-bank notes outstanding	72, 000. 00
Due from approved reserve agents	132, 933. 26	State-bank notes outstanding	
Due from other banks and bankers	109, 063. 14		
Real estate, furniture, and fixtures	11, 177. 88	Dividends unpaid	219. 00
Current expenses and taxes paid	10, 358. 88		
Premiums paid	94, 763. 45	Individual deposits	971, 835. 65
Checks and other cash items	23, 003. 41	United States deposits	405, 000. 00
Exchanges for clearing-house	14, 954. 33	Deposits of U. S. disbursing officers	
Bills of other banks	31, 368. 00		
Fractional currency	52. 33	Due to other national banks	118, 546. 20
Trade dollars		Due to State banks and bankers	100, 425. 40
Specie	28, 153. 50		
Legal-tender notes	210, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3, 600. 00		
Due from U. S. Treasurer			
Total	2, 879, 529. 50	Total	2, 879, 529. 50

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National Lafayette Bank, Cincinnati.

WILLIAM A. GOODMAN, *President.* No. 2315. JAMES V. GUTHRIE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,363,532.52	Capital stock paid in	$600,000.00
Overdrafts	2,535.00		
U. S. bonds to secure circulation	200,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits		Other undivided profits	54,540.89
U. S. bonds on hand	163,900.00		
Other stocks, bonds, and mortgages	195,300.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	116,586.68	State-bank notes outstanding	
Due from other banks and bankers	256,199.63		
Real estate, furniture, and fixtures		Dividends unpaid	962.50
Current expenses and taxes paid	14,459.16		
Premiums paid	49,758.65	Individual deposits	2,613,232.40
Checks and other cash items	22,230.56	United States deposits	
Exchanges for clearing-house	27,306.43	Deposits of U.S. disbursing officers	
Bills of other banks	18,800.00		
Fractional currency	28.37	Due to other national banks	34,905.55
Trade dollars		Due to State banks and bankers	154,196.66
Specie	74,201.00		
Legal-tender notes	353,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	80,000.00	Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	3,937,838.00	Total	3,937,838.00

Ohio Valley National Bank, Cincinnati.

JAMES ESPEY, *President.* No. 3606. O. H. TUDOR, *Cashier.*

Loans and discounts	$2,198,550.37	Capital stock paid in	$1,000,000.00
Overdrafts	206.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits	335,000.00	Other undivided profits	90,569.74
U. S. bonds on hand	8,450.00		
Other stocks, bonds, and mortgages	186,199.54	National-bank notes outstanding	45,000.00
Due from approved reserve agents	263,866.17	State-bank notes outstanding	
Due from other banks and bankers	264,883.27		
Real estate, furniture, and fixtures	4,965.95	Dividends unpaid	
Current expenses and taxes paid	28,701.13		
Premiums paid	64,458.09	Individual deposits	1,392,225.18
Checks and other cash items	342.00	United States deposits	335,000.00
Exchanges for clearing-house	58,716.38	Deposits of U.S. disbursing officers	
Bills of other banks	11,600.00		
Fractional currency	314.60	Due to other national banks	357,039.53
Trade dollars		Due to State banks and bankers	470,969.30
Specie	25,000.00		
Legal-tender notes	200,000.00	Notes and bills re-discounted	
U. S. certificates of deposit	100,000.00	Bills payable	
Redemption fund with U. S. Treas.	2,250.00	U. S. bond account	112,700.00
Due from U. S. Treasurer			
Total	3,803,503.75	Total	3,803,503.75

Queen City National Bank, Cincinnati.

JOHN COCHNOWER, *President.* No. 2798. SAMUEL W. RAMP, *Cashier.*

Loans and discounts	$599,063.27	Capital stock paid in	$500,000.00
Overdrafts	576.35		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	11,829.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,297.13	State-bank notes outstanding	
Due from other banks and bankers	35,494.42		
Real estate, furniture, and fixtures	7,484.27	Dividends unpaid	10.00
Current expenses and taxes paid	5,039.47		
Premiums paid	13,471.65	Individual deposits	209,208.55
Checks and other cash items	318.05	United States deposits	
Exchanges for clearing-house	6,424.67	Deposits of U.S. disbursing officers	
Bills of other banks	9,625.00		
Fractional currency	53.13	Due to other national banks	3,557.58
Trade dollars		Due to State banks and bankers	12,082.10
Specie	11,490.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	791,687.41	Total	791,687.41

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First National Bank, Circleville.

J. A. HAWKES, *President.* No. 118. OTIS BALLARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$391,353.56	Capital stock paid in	$260,000.00
Overdrafts	816.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	24,982.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	119,117.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,976.89	State-bank notes outstanding	
Due from other banks and bankers	42,332.17		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	3,910.63		
Premiums paid	6,500.00	Individual deposits	325,532.10
Checks and other cash items	437.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,656.00		
Fractional currency	6.50	Due to other national banks	7,543.35
Trade dollars		Due to State banks and bankers	5,658.53
Specie	22,719.69		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	140.00		
Total	748,716.73	Total	748,716.73

Second National Bank, Circleville.

S. H. RUGGLES, *President.* No. 172. EDWIN E. WINSHIP, *Cashier.*

Loans and discounts	$370,010.09	Capital stock paid in	$125,000.00
Overdrafts	847.61		
U. S. bonds to secure circulation	31,500.00	Surplus fund	62,500.00
U. S. bonds to secure deposits		Other undivided profits	20,920.06
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	28,350.00
Due from approved reserve agents	110,339.52	State-bank notes outstanding	
Due from other banks and bankers	36,340.04		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	3,606.31		
Premiums paid		Individual deposits	358,303.76
Checks and other cash items	517.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,874.00		
Fractional currency	50.08	Due to other national banks	4,721.78
Trade dollars		Due to State banks and bankers	1,042.18
Specie	15,986.00		
Legal-tender notes	13,149.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,417.50		
Due from U. S. Treasurer			
Total	600,837.78	Total	600,837.78

Third National Bank, Circleville.

JOHN GROCE, *President.* No. 2817. SAMUEL MORRIS, *Cashier.*

Loans and discounts	$174,297.10	Capital stock paid in	$100,000.00
Overdrafts	539.18		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	8,006.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,070.99	National-bank notes outstanding	22,500.00
Due from approved reserve agents	50,538.87	State-bank notes outstanding	
Due from other banks and bankers	25,875.87		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,187.84		
Premiums paid	4,400.90	Individual deposits	190,585.09
Checks and other cash items	842.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,019.00		
Fractional currency	34.53	Due to other national banks	2,768.78
Trade dollars		Due to State banks and bankers	2,396.73
Specie	12,347.00		
Legal-tender notes	9,879.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	331,756.99	Total	331,756.99

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First National Bank, Cleveland.

JAMES BARNETT, *President.* No. 2690. H. S. WHITTLESEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$979,095.73	Capital stock paid in	$600,000.00
Overdrafts	856.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	32,972.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	91,658.11	State-bank notes outstanding	
Due from other banks and bankers	86,680.13		
Real estate, furniture, and fixtures	100,000.00	Dividends unpaid	24.00
Current expenses and taxes paid	16,278.04		
Premiums paid	13,687.50	Individual deposits	619,093.36
Checks and other cash items	863.86	United States deposits	
Exchanges for clearing-house	15,967.42	Deposits of U.S. disbursing officers	
Bills of other banks	14,238.00		
Fractional currency	392.66	Due to other national banks	80,101.17
Trade dollars		Due to State banks and bankers	46,861.79
Specie	74,084.50		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,466,052.49	Total	1,466,052.49

Cleveland National Bank, Cleveland.

SIDNEY S. WARNER, *President.* No. 2956. P. M. SPENCER, *Cashier.*

Loans and discounts	$1,083,448.63	Capital stock paid in	$500,000.00
Overdrafts	1,248.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	30,859.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,679.73	State-bank notes outstanding	
Due from other banks and bankers	82,510.74		
Real estate, furniture, and fixtures	4,539.32	Dividends unpaid	84.00
Current expenses and taxes paid	14,772.60		
Premiums paid	5,000.00	Individual deposits	720,090.54
Checks and other cash items	4,617.10	United States deposits	
Exchanges for clearing-house	11,830.72	Deposits of U.S. disbursing officers	
Bills of other banks	22,848.00		
Fractional currency	137.68	Due to other national banks	49,014.59
Trade dollars		Due to State banks and bankers	48,667.52
Specie	60,334.00		
Legal-tender notes	85,000.00	Notes and bills re-discounted	60,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,750.00		
Due from U. S. Treasurer			
Total	1,493,716.62	Total	1,493,716.62

Commercial National Bank, Cleveland.

DANIEL P. EELLS, *President.* No. 807. D. Z. NORTON, *Cashier.*

Loans and discounts	$3,845,170.43	Capital stock paid in	$1,000,000.00
Overdrafts	8,916.80		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	94,220.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,000.00	National-bank notes outstanding	44,950.00
Due from approved reserve agents	467,888.04	State-bank notes outstanding	
Due from other banks and bankers	177,601.48		
Real estate, furniture, and fixtures	88,734.52	Dividends unpaid	
Current expenses and taxes paid	22,583.93		
Premiums paid		Individual deposits	2,066,259.76
Checks and other cash items	9,508.92	United States deposits	
Exchanges for clearing-house	28,847.17	Deposits of U.S. disbursing officers	
Bills of other banks	12,956.00		
Fractional currency	719.44	Due to other national banks	572,093.47
Trade dollars		Due to State banks and bankers	252,696.67
Specie	54,572.00		
Legal-tender notes	230,000.00	Notes and bills re-discounted	409,528.16
U. S. certificates of deposit		Bills payable	400,000.00
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	5,089,748.73	Total	5,089,748.73

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Euclid Avenue National Bank, Cleveland.

JOHN L. WOODS, *President.* No. 3545. S. L. SEVERANCE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$877,470.31	Capital stock paid in	$500,000.00
Overdrafts	899.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	30,869.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	73,384.15	State-bank notes outstanding	
Due from other banks and bankers	110,645.29		
Real estate, furniture, and fixtures	5,263.76	Dividends unpaid	
Current expenses and taxes paid	6,089.17		
Premiums paid		Individual deposits	515,879.85
Checks and other cash items	3,987.72	United States deposits	
Exchanges for clearing-house	1,469.36	Deposits of U.S. disbursing officers	
Bills of other banks	13,516.00		
Fractional currency	70.65	Due to other national banks	42,544.07
Trade dollars		Due to State banks and bankers	35,620.58
Specie	24,868.30		
Legal-tender notes	70,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00	U. S. bond account	50,000.00
Due from U. S. Treasurer			
Total	1,239,913.91	Total	1,239,913.91

Mercantile National Bank, Cleveland.

TRUMAN P. HANDY, *President.* No. 3272. CHARLES L. MURFEY, *Cashier.*

Loans and discounts	$2,850,139.48	Capital stock paid in	$1,000,000.00
Overdrafts	1,612.91		
U. S. bonds to secure circulation	200,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	75,322.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	207,740.11	State-bank notes outstanding	
Due from other banks and bankers	119,865.38		
Real estate, furniture, and fixtures	272,000.00	Dividends unpaid	600.00
Current expenses and taxes paid	23,508.63		
Premiums paid		Individual deposits	2,191,175.23
Checks and other cash items	32,735.41	United States deposits	
Exchanges for clearing-house	30,033.80	Deposits of U.S. disbursing officers	
Bills of other banks	41,622.00		
Fractional currency	341.40	Due to other national banks	63,533.46
Trade dollars		Due to State banks and bankers	29,567.99
Specie	331,600.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	300,000.00
Redemption fund with U. S. Treas	9,000.00	U. S. bond account	200,000.00
Due from U. S. Treasurer			
Total	4,160,199.12	Total	4,160,199.12

National Bank of Commerce, Cleveland.

J. H. WADE, *President.* No. 2662. F. E. RITTMAN, *Cashier.*

Loans and discounts	$3,766,016.83	Capital stock paid in	$1,500,000.00
Overdrafts	6,251.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	165,000.00
U. S. bonds to secure deposits	250,000.00	Other undivided profits	110,114.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,013.50	National-bank notes outstanding	45,000.00
Due from approved reserve agents	82,725.22	State-bank notes outstanding	
Due from other banks and bankers	307,895.51		
Real estate, furniture, and fixtures	92,200.92	Dividends unpaid	
Current expenses and taxes paid	29,032.37		
Premiums paid	10,000.00	Individual deposits	1,825,919.34
Checks and other cash items	22,251.99	United States deposits	203,793.59
Exchanges for clearing-house	53,841.48	Deposits of U.S. disbursing officers	21,135.87
Bills of other banks	47,823.00		
Fractional currency	377.63	Due to other national banks	115,713.15
Trade dollars		Due to State banks and bankers	110,589.40
Specie	64,000.00		
Legal-tender notes	245,000.00	Notes and bills re-discounted	445,414.16
U. S. certificates of deposit		Bills payable	250,000.00
Redemption fund with U. S. Treas	2,250.00	U. S. bond account	250,000.00
Due from U. S. Treasurer			
Total	5,042,680.42	Total	5,042,680.42

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Commercial National Bank, Columbus.

FRANK C. SESSIONS, *President.* No. 2605. W. H. ALBERY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$419,891.73	Capital stock paid in	$200,000.00
Overdrafts	377.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	27,781.78
U. S. bonds on hand	2,000.00		
Other stocks, bonds, and mortgages	41,125 04	National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,856.65	State-bank notes outstanding	
Due from other banks and bankers	47,736.31		
Real estate, furniture, and fixtures	6,555.10	Dividends unpaid	
Current expenses and taxes paid	2,801.49		
Premiums paid	13,683.50	Individual deposits	472,311.55
Checks and other cash items	702.31	United States deposits	
Exchanges for clearing-house	26,775.56	Deposits of U.S. disbursing officers	
Bills of other banks	21,455.00		
Fractional currency	548.98	Due to other national banks	13,451.69
Trade dollars		Due to State banks and bankers	15,718.64
Specie	33,326.50		
Legal-tender notes	68,271.00	Notes and bills re-discounted	13,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	812,263.66	Total	812,263.66

National Exchange Bank, Columbus.

WILLIAM G. DESHLER, *President.* No. 591. CHARLES J. HARDY, *Cashier.*

Loans and discounts	$335,858.89	Capital stock paid in	$100,000.00
Overdrafts	1,323.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	75,000.00	Other undivided profits	10,812.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	35,067.25	State-bank notes outstanding	
Due from other banks and bankers	31,549.43		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	5,815.99		
Premiums paid		Individual deposits	313,408.71
Checks and other cash items	2,369.25	United States deposits	100.00
Exchanges for clearing-house	16,862.91	Deposits of U.S. disbursing officers	58,208.88
Bills of other banks	22,745.00		
Fractional currency	287.53	Due to other national banks	53,134.78
Trade dollars		Due to State banks and bankers	13,646.57
Specie	53,803.15		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,378.45		
Total	644,311.60	Total	644,311.60

First National Bank, Conneaut.

S. J. SMITH, *President.* No. 3492. B. E. THAYER, *Cashier.*

Loans and discounts	$81,623.65	Capital stock paid in	$50,000.00
Overdrafts	640.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	500.00
U. S. bonds to secure deposits		Other undivided profits	5,564.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,962.54	State-bank notes outstanding	
Due from other banks and bankers	205.35		
Real estate, furniture, and fixtures	916.25	Dividends unpaid	24.00
Current expenses and taxes paid	3,611.92		
Premiums paid	1,000.00	Individual deposits	39,351.09
Checks and other cash items	420.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,640.00		
Fractional currency	50.45	Due to other national banks	2,212.64
Trade dollars		Due to State banks and bankers	541.32
Specie	2,305.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	2,500.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	111,943.91	Total	111,943.91

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Third National Bank, Dayton.

WILLIAM P. HUFFMAN, *President.* No. 2678. CHARLES E. DRURY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$980,579.35	Capital stock paid in	$400,000.00
Overdrafts	423.68		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	900.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,294.57	State-bank notes outstanding	
Due from other banks and bankers	14,497.65		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	8,444.00
Current expenses and taxes paid	171.38		
Premiums paid	23,667.44	Individual deposits	751,822.04
Checks and other cash items	26,921.83	United States deposits	104,169.69
Exchanges for clearing-house		Deposits of U.S. disbursing officers	35,830.31
Bills of other banks	15,364.00		
Fractional currency	345.22	Due to other national banks	7,546.29
Trade dollars		Due to State banks and bankers	4,202.63
Specie	67,400.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,457,915.12	Total	1,457,915.12

City National Bank, Dayton.

SIMON GEBHART, *President.* No. 2874. G. B. HARMAN, *Cashier.*

Loans and discounts	$854,767.32	Capital stock paid in	$200,000.00
Overdrafts	1,985.46		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	24,282.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,225.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	197,938.75	State-bank notes outstanding	
Due from other banks and bankers	13,763.46		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	200.00
Current expenses and taxes paid	1,897.83		
Premiums paid	3,500.00	Individual deposits	934,091.59
Checks and other cash items	14,795.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,547.00		
Fractional currency	95.49	Due to other national banks	14,036.29
Trade dollars		Due to State banks and bankers	2,697.52
Specie	44,542.15		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,245,307.94	Total	1,245,307.94

Dayton National Bank, Dayton.

WM. H. SIMMS, *President.* No. 898. JAMES A. MARTIN, *Cashier.*

Loans and discounts	$555,789.61	Capital stock paid in	$300,000.00
Overdrafts	436.37		
U. S. bonds to secure circulation	130,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	28,137.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	117,000.00
Due from approved reserve agents	20,029.04	State-bank notes outstanding	
Due from other banks and bankers	4,921.97		
Real estate, furniture, and fixtures	6,400.00	Dividends unpaid	1,259.00
Current expenses and taxes paid	2,358.25		
Premiums paid		Individual deposits	306,444.08
Checks and other cash items	16,087.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21,291.00		
Fractional currency	33.33	Due to other national banks	32,252.65
Trade dollars		Due to State banks and bankers	2,668.22
Specie	54,751.04		
Legal-tender notes	21,813.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer			
Total	847,761.47	Total	847,761.47

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Merchants' National Bank, Dayton.

DANIEL E. MEAD, *President.* No. 1788. ARTHUR S. ESTABROOK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$575,170.64	Capital stock paid in	$300,000.00
Overdrafts	523.89		
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	9,543.43
U. S. bonds on hand	30,000.00		
Other stocks, bonds, and mortgages	17,200.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	54,338.41	State-bank notes outstanding	
Due from other banks and bankers	12,330.74		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	12,040.00
Current expenses and taxes paid			
Premiums paid	12,350.00	Individual deposits	438,898.17
Checks and other cash items	10,938.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	35,811.00		
Fractional currency	1,006.04	Due to other national banks	7,359.14
Trade dollars		Due to State banks and bankers	4,911.43
Specie	24,583.25		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	922,752.17	Total	922,752.17

Winters National Bank, Dayton.

JONATHAN H. WINTERS, *President.* No. 2604. JAMES C. REBER, *Cashier.*

Loans and discounts	$673,715.77	Capital stock paid in	$300,000.00
Overdrafts	784.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	23,437.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,950.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	58,951.21	State-bank notes outstanding	
Due from other banks and bankers	12,597.11		
Real estate, furniture, and fixtures	3,900.00	Dividends unpaid	374.00
Current expenses and taxes paid	2,456.41		
Premiums paid	12,700.00	Individual deposits	506,126.30
Checks and other cash items	6,767.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,668.00		
Fractional currency	186.35	Due to other national banks	23,780.54
Trade dollars		Due to State banks and bankers	2,008.50
Specie	32,800.45		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	917,726.73	Total	917,726.73

Defiance National Bank, Defiance.

JAMES A. ORCUTT, *President.* No. 1906. EDWARD SQUIRE, *Cashier.*

Loans and discounts	$237,506.98	Capital stock paid in	$100,000.00
Overdrafts	1,134.49		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	7,932.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,208.43	State-bank notes outstanding	
Due from other banks and bankers	7,719.40		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,274.26		
Premiums paid		Individual deposits	155,728.71
Checks and other cash items	134.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,821.00		
Fractional currency	88.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,591.89
Specie	31,241.70		
Legal-tender notes	16,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	327,753.58	Total	327,753.58

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Merchants' National Bank, Defiance.

WILLIAM C. HOLGATE, *President.* No. 2516. E. P. HOOKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,952.62	Capital stock paid in	$100,000.00
Overdrafts	3,048.34		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,500.00
U. S. bonds to secure deposits		Other undivided profits	5,699.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	9,737.67		
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	
Current expenses and taxes paid	1,103.28		
Premiums paid	2,000.00	Individual deposits	112,401.19
Checks and other cash items	223.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	875.00		
Fractional currency	7.94	Due to other national banks	5,454.39
Trade dollars		Due to State banks and bankers	
Specie	21,332.50		
Legal-tender notes	1,550.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	257,555.45	Total	257,555.45

First National Bank, Delaware.

CAREY B. PAUL, *President.* No. 243. G. W. POWERS, *Cashier.*

Loans and discounts	$238,483.04	Capital stock paid in	$100,000.00
Overdrafts	195.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	11,882.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,410.36	State-bank notes outstanding	
Due from other banks and bankers	973.16		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	2,922.82		
Premiums paid	4,000.00	Individual deposits	166,538.97
Checks and other cash items	2,124.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,929.00		
Fractional currency	138.50	Due to other national banks	7,518.60
Trade dollars		Due to State banks and bankers	10,905.25
Specie	24,078.15		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	363,905.03	Total	363,905.03

Delaware County National Bank, Delaware.

SIDNEY MOORE, *President.* No. 853. WILLIAM LITTLE, *Cashier.*

Loans and discounts	$196,026.34	Capital stock paid in	$100,000.00
Overdrafts	356.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,985.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,300.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,792.22	State-bank notes outstanding	
Due from other banks and bankers	4,753.14		
Real estate, furniture, and fixtures	11,800.00	Dividends unpaid	
Current expenses and taxes paid	2,968.18		
Premiums paid		Individual deposits	146,691.66
Checks and other cash items	767.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,280.00		
Fractional currency	118.53	Due to other national banks	3,109.73
Trade dollars		Due to State banks and bankers	442.35
Specie	17,602.00		
Legal-tender notes	11,215.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	325,229.57	Total	325,229.57

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Delphos National Bank, Delphos.

THEODORE WROCKLAGE, *President.* No. 2885. JOSEPH BOEHMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$176,188.81	Capital stock paid in	$60,000.00
Overdrafts	1,512.94		
U. S. bonds to secure circulation	15,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	8,290.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	14,568.05	State-bank notes outstanding	
Due from other banks and bankers	1,342.76		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	72.00
Current expenses and taxes paid	1,869.86		
Premiums paid	2,925.00	Individual deposits	126,237.51
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,100.00		
Fractional currency	103.50	Due to other national banks	3,245.44
Trade dollars		Due to State banks and bankers	590.58
Specie	1,650.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	230,935.92	Total	230,935.92

First National Bank, East Liverpool.

JOSIAH THOMPSON, *President.* No. 2146. N. G. MACRUM, *Cashier.*

Loans and discounts	$139,333.83	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,641.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,654.46	State-bank notes outstanding	
Due from other banks and bankers	30,826.47		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	
Current expenses and taxes paid	1,078.55		
Premiums paid		Individual deposits	179,636.44
Checks and other cash items	818.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,086.00		
Fractional currency	65.04	Due to other national banks	278.89
Trade dollars		Due to State banks and bankers	695.61
Specie	9,459.50		
Legal-tender notes	10,180.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	300,252.88	Total	300,252.88

Potters' National Bank, East Liverpool.

WILLIAM BRUNT, *President.* No. 2544. F. D. KITCHEL, *Cashier.*

Loans and discounts	$186,188.70	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	4,946.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	41,882.33	State-bank notes outstanding	
Due from other banks and bankers	406.13		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	
Current expenses and taxes paid	1,064.24		
Premiums paid	2,125.00	Individual deposits	191,079.19
Checks and other cash items	5,189.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,087.00		
Fractional currency	148.53	Due to other national banks	93.24
Trade dollars		Due to State banks and bankers	3,508.98
Specie	8,684.00		
Legal-tender notes	13,040.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	287,878.10	Total	287,878.10

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National Bank, Elyria.

HERMAN ELY, *President.* No. 2863. JOHN W. HULBERT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$253,670.41	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	81,000.00
U. S. bonds to secure deposits		Other undivided profits	8,588.77
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,960.00
Due from approved reserve agents	2,861.60	State-bank notes outstanding	
Due from other banks and bankers	22,098.87		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	3,576.41		
Premiums paid	5,796.50	Individual deposits	154,023.19
Checks and other cash items	705.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	635.00		
Fractional currency	105.02	Due to other national banks	5,651.26
Trade dollars		Due to State banks and bankers	
Specie	20,264.79		
Legal-tender notes	7,609.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	341,223.22	Total	341,223.22

First National Bank, Pelicity.

DAVID H. HOOVER, *President.* No. 2882. SAM'L F. WATERFIELD, *Cashier.*

Loans and discounts	$68,900.67	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,850.00
U. S. bonds to secure deposits		Other undivided profits	3,080.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,165.49	State-bank notes outstanding	
Due from other banks and bankers	250.00		
Real estate, furniture, and fixtures	2,250.00	Dividends unpaid	
Current expenses and taxes paid	341.33		
Premiums paid	2,500.00	Individual deposits	39,188.57
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	565.00		
Fractional currency	64.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,389.00		
Legal-tender notes	6,881.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	105,369.48	Total	105,369.48

First National Bank, Findlay.

ELIJAH P. JONES, *President.* No. 36. CHARLES E. NILES, *Cashier.*

Loans and discounts	$491,629.71	Capital stock paid in	$150,000.00
Overdrafts	591.21		
U. S. bonds to secure circulation	40,000.00	Surplus fund	25,617.04
U. S. bonds to secure deposits		Other undivided profits	15,238.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	14,911.57	State-bank notes outstanding	
Due from other banks and bankers	8,049.82		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	4,161.41		
Premiums paid		Individual deposits	381,880.10
Checks and other cash items	1,302.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,285.00		
Fractional currency	166.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	23,764.50		
Legal-tender notes	18,110.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,763.00		
Due from U. S. Treasurer	2,000.00		
Total	608,735.64	Total	608,735.64

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American National Bank, Findlay.

JACOB F. BURKET, *President.* No. 3729. SAM W. MILLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,773.43	Capital stock paid in	$80,020.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,688.85
U. S. bonds on hand			
Other stocks, bonds and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,693.12	State-bank notes outstanding	
Due from other banks and bankers	3,850.00		
Real estate, furniture, and fixtures	1,626.45	Dividends unpaid	
Current expenses and taxes paid	2,941.99		
Premiums paid	7,187.50	Individual deposits	53,084.90
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,124.00		
Fractional currency	59.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,912.53		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	159,293.75	Total	159,293.75

Farmers' National Bank, Findlay.

MILTON GRAY, *President.* No. 3477. J. G. HULL, *Cashier.*

Loans and discounts	$236,895.90	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	29,630.00
U. S. bonds to secure deposits		Other undivided profits	8,716.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,843.80	National-bank notes outstanding	18,000.00
Due from approved reserve agents	8,317.86	State-bank notes outstanding	
Due from other banks and bankers	5,495.06		
Real estate, furniture, and fixtures	325.23	Dividends unpaid	
Current expenses and taxes paid	3,609.97		
Premiums paid	4,875.00	Individual deposits	203,970.71
Checks and other cash items	3,439.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,821.00		
Fractional currency	135.63	Due to other national banks	8,891.29
Trade dollars		Due to State banks and bankers	
Specie	14,600.00		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	349,258.93	Total	349,258.93

First National Bank, Flushing.

JACOB HOLLOWAY, *President.* No. 3177. FRANK M. COWEN, *Cashier.*

Loans and discounts	$107,420.78	Capital stock paid in	$50,000.00
Overdrafts	1,223.32		
U. S. bonds to secure circulation	26,000.00	Surplus fund	3,160.00
U. S. bonds to secure deposits		Other undivided profits	2,455.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,750.00
Due from approved reserve agents	3,078.95	State-bank notes outstanding	
Due from other banks and bankers	4,062.19		
Real estate, furniture, and fixtures	5,532.00	Dividends unpaid	
Current expenses and taxes paid	1,026.13		
Premiums paid	5,715.00	Individual deposits	86,854.75
Checks and other cash items	136.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	105.00		
Fractional currency	5.11	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,435.00		
Legal-tender notes	3,310.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,170.00		
Due from U. S. Treasurer			
Total	165,220.32	Total	165,220.32

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First National Bank, Fostoria.

ANDREW EMERINE, *President.* No. 2831. ALONZO EMERINE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$127,005.04	Capital stock paid in	$50,000.00
Overdrafts	1,208.10		
U. S. bonds to secure circulation	13,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	7,579.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	14,649.42	State-bank notes outstanding	
Due from other banks and bankers	2,874.70		
Real estate, furniture, and fixtures	2,971.13	Dividends unpaid	
Current expenses and taxes paid	1,293.59		
Premiums paid		Individual deposits	102,380.38
Checks and other cash items	30.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,490.00		
Fractional currency	180.31	Due to other national banks	1,927.79
Trade dollars		Due to State banks and bankers	
Specie	8,300.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	192,587.29	Total	192,587.29

First National Bank, Franklin.

L. G. ANDERSON, *President.* No. 738. WILLIAM A. BOYNTON, *Cashier.*

Loans and discounts	$203,251.03	Capital stock paid in	$100,000.00
Overdrafts	223.01		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,273.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,340.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,551.34	State-bank notes outstanding	
Due from other banks and bankers	1,949.62		
Real estate, furniture, and fixtures	20,103.26	Dividends unpaid	3,990.00
Current expenses and taxes paid			
Premiums paid	2,300.00	Individual deposits	158,987.31
Checks and other cash items	782.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,861.00		
Fractional currency	397.00	Due to other national banks	1,621.48
Trade dollars		Due to State banks and bankers	
Specie	7,860.00		
Legal-tender notes	12,500.00	Notes and bills re-discounted	7,870.83
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	319,243.58	Total	319,243.58

First National Bank, Fremont.

JAMES W. WILSON, *President.* No. 2703. ANSON H. MILLER, *Cashier.*

Loans and discounts	$305,045.96	Capital stock paid in	$100,000.00
Overdrafts	3,678.55		
U. S. bonds to secure circulation	75,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	16,714.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,248.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents	37,555.84	State-bank notes outstanding	
Due from other banks and bankers	7,904.75		
Real estate, furniture, and fixtures	20,500.00	Dividends unpaid	
Current expenses and taxes paid	4,036.57		
Premiums paid		Individual deposits	299,996.73
Checks and other cash items	5,957.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,096.00		
Fractional currency	118.60	Due to other national banks	3,447.13
Trade dollars		Due to State banks and bankers	1,300.00
Specie	12,147.95		
Legal-tender notes	26,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00	U. S. bond account	6,656.25
Due from U. S. Treasurer			
Total	516,614.37	Total	516,614.37

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First National Bank, Galion.

CHRISTIAN S. CRIM, *President.* No. 419. A. W. MONROE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$83,293.52	Capital stock paid in	$50,000.00
Overdrafts	786.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,275.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,971.64	State-bank notes outstanding	
Due from other banks and bankers	8,161.52		
Real estate, furniture, and fixtures	16,250.00	Dividends unpaid	
Current expenses and taxes paid	773.68		
Premiums paid		Individual deposits	85,647.73
Checks and other cash items	3,971.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,129.00		
Fractional currency	60.44	Due to other national banks	6,014.28
Trade dollars		Due to State banks and bankers	955.55
Specie	6,246.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	211,893.38	Total	211,893.38

Citizens' National Bank, Galion.

JAMES H. GREEN, *President.* No. 1984. A. F. LOWE, *Cashier.*

Loans and discounts	$89,015.78	Capital stock paid in	$60,000.00
Overdrafts	762.84		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	3,425.71
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	6,108.44	State-bank notes outstanding	
Due from other banks and bankers	3,512.94		
Real estate, furniture, and fixtures	17,600.00	Dividends unpaid	
Current expenses and taxes paid	776.05		
Premiums paid	450.00	Individual deposits	63,135.32
Checks and other cash items	570.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,420.00		
Fractional currency	7.75	Due to other national banks	9,161.92
Trade dollars		Due to State banks and bankers	5.51
Specie	4,328.75		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	161,228.46	Total	161,228.46

Galion National Bank, Galion.

GEORGE SNYDER, *President.* No. 3581. O. L. HAYS, *Cashier.*

Loans and discounts	$83,829.91	Capital stock paid in	$60,000.00
Overdrafts	985.61		
U. S. bonds to secure circulation	15,000.00	Surplus fund	1,000.00
U. S bonds to secure deposits		Other undivided profits	2,264.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	10,490.41	State-bank notes outstanding	
Due from other banks and bankers	4,967.81		
Real estate, furniture, and fixtures	17,252.56	Dividends unpaid	
Current expenses and taxes paid	552.50		
Premiums paid	1,681.25	Individual deposits	80,460.98
Checks and other cash items	1,419.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,538.00		
Fractional currency	6.57	Due to other national banks	1,400.83
Trade dollars		Due to State banks and bankers	354.91
Specie	5,082.75		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	175.00		
Due from U. S. Treasurer			
Total	158,981.55	Total	158,981.55

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First National Bank, Gallipolis.

EDWARD DELETOMBE, *President.* No. 136. J. S. BLACKALLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$208,009.82	Capital stock paid in	$75,000.00
Overdrafts	2,318.74		
U. S. bonds to secure circulation	20,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	7,392.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.09	National-bank notes outstanding	18,000.00
Due from approved reserve agents	15,667.90	State-bank notes outstanding	
Due from other banks and bankers	17,215.90		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	3,129.52		
Premiums paid	5,700.00	Individual deposits	182,101.05
Checks and other cash items	7,794.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,192.00		
Fractional currency	75.20	Due to other national banks	6,819.63
Trade dollars		Due to State banks and bankers	3,932.04
Specie	3,259.75		
Legal-tender notes	16,100.00	Notes and bills re-discounted	14,117.58
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	308,362.91	Total	308,362.91

First National Bank, Garrettsville.

WILLIAM B. MCCONNEL, *President.* No. 2034. J. S. TILDEN, *Cashier.*

Loans and discounts	$152,396.68	Capital stock paid in	$80,000.00
Overdrafts	5,200.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,557.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,123.12	State-bank notes outstanding	
Due from other banks and bankers	1,452.37		
Real estate, furniture, and fixtures	10,407.43	Dividends unpaid	24.00
Current expenses and taxes paid	1,732.52		
Premiums paid		Individual deposits	73,829.00
Checks and other cash items	333.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	18.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	3,624.43
Specie	6,659.00		
Legal-tender notes	1,087.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	211,534.52	Total	211,534.52

First National Bank, Geneva.

SALMON SEYMOUR, *President.* No. 2719. D. S. ROBERTSON, *Cashier.*

Loans and discounts	$100,637.97	Capital stock paid in	$100,000.00
Overdrafts	341.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,164.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,862.71	State-bank notes outstanding	
Due from other banks and bankers	25,983.37		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	2,033.34		
Premiums paid		Individual deposits	66,637.73
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,620.00		
Fractional currency	4.23	Due to other national banks	659.01
Trade dollars		Due to State banks and bankers	
Specie	10,807.50		
Legal-tender notes	1,921.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	226,461.37	Total	226,461.37

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First National Bank, Georgetown.

JOSEPH COCHRAN, *President.* No. 2705. W. S. WHITEMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$135,759.78	Capital stock paid in	$50,000.00
Overdrafts	1,267.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,200.00
U. S. bonds to secure deposits		Other undivided profits	4,162.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,222.00	State-bank notes outstanding	
Due from other banks and bankers	5,736.87		
Real estate, furniture, and fixtures	4,797.85	Dividends unpaid	28.00
Current expenses and taxes paid	814.96		
Premiums paid	2,748.50	Individual deposits	143,912.53
Checks and other cash items	4,298.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,765.00		
Fractional currency	21.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,557.50		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	213,552.68	Total	213,552.68

First National Bank, Germantown.

JOSEPH W. SHANK, *President.* No. 86. JOSHUA H. CROSS, *Cashier.*

Loans and discounts	$87,939.90	Capital stock paid in	$50,000.00
Overdrafts	597.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	6,074.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,325.88	State-bank notes outstanding	
Due from other banks and bankers	7,400.82		
Real estate, furniture, and fixtures	5,647.17	Dividends unpaid	250.00
Current expenses and taxes paid	1,210.18		
Premiums paid	3,312.50	Individual deposits	65,374.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,350.00		
Fractional currency	2.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,599.70		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	147,948.79	Total	147,948.79

Second National Bank, Greenville.

A. F. KOOP, *President.* No. 2992. ROBERT A. SHUFFELTON, *Cashier.*

Loans and discounts	$155,147.41	Capital stock paid in	$100,000.00
Overdrafts	911.81		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	3,736.95
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	783.88	State-bank notes outstanding	
Due from other banks and bankers	3,812.93		
Real estate, furniture, and fixtures	800.00	Dividends unpaid	22.50
Current expenses and taxes paid	1,772.10		
Premiums paid	7,272.00	Individual deposits	79,797.15
Checks and other cash items	109.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,285.00		
Fractional currency	9.65	Due to other national banks	845.93
Trade dollars		Due to State banks and bankers	
Specie	14,467.85		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	205.00		
Total	220,902.53	Total	220,902.53

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Farmers' National Bank, Greenville.

GEORGE W. STUDABAKER, *President.* No. 1092. THOMAS S. WARING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$193, 866. 02	Capital stock paid in	$84, 000. 00
Overdrafts	2, 841. 79		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	54, 000 00
U. S. bonds to secure deposits		Other undivided profits	6, 067. 02
U. S. bonds on hand	750. 00		
Other stocks, bonds, and mortgages	25, 450. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	9, 086. 85	State-bank notes outstanding	
Due from other banks and bankers	2, 357. 96		
Real estate, furniture, and fixtures	16, 500. 00	Dividends unpaid	1, 806. 00
Current expenses and taxes paid	131. 78		
Premiums paid	2, 250. 00	Individual deposits	152, 867. 45
Checks and other cash items	4, 213. 22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1, 265. 00		
Fractional currency	77. 85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	26, 325. 00		
Legal-tender notes	10, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1, 125. 00		
Due from U. S. Treasurer			
Total	321, 240. 47	Total	321, 240. 47

First National Bank, Hamilton.

PHILIP HUGHES, *President.* No. 56. JOHN B. CORNELL, *Cashier.*

Loans and discounts	$718, 825. 44	Capital stock paid in	$100, 000. 00
Overdrafts	7, 418. 30		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	75, 000. 00
U. S. bonds to secure deposits	150, 000. 00	Other undivided profits	18, 656. 95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10, 000. 00	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	149, 504. 43	State-bank notes outstanding	
Due from other banks and bankers	8, 689. 48		
Real estate, furniture, and fixtures	17, 538. 58	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	17, 000. 00	Individual deposits	788, 996. 81
Checks and other cash items	6, 210. 61	United States deposits	140, 000. 00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11, 697. 00		
Fractional currency		Due to other national banks	29, 355. 34
Trade dollars		Due to State banks and bankers	8, 859. 79
Specie	34, 888. 44		
Legal-tender notes	14, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4, 500. 00		
Due from U. S. Treasurer	596. 61		
Total	1, 250, 868. 89	Total	1, 250, 868. 89

Second National Bank, Hamilton.

WILLIAM E. BROWN, *President.* No. 829. C. E. HEISER, *Cashier.*

Loans and discounts	$439, 774. 74	Capital stock paid in	$100, 000. 00
Overdrafts	1, 784. 68		
U. S. bonds to secure circulation	100, 000. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	12, 613. 45
U. S. bonds on hand	21, 500. 00		
Other stocks, bonds, and mortgages	31, 599. 21	National-bank notes outstanding	90, 000. 00
Due from approved reserve agents	61, 333. 75	State-bank notes outstanding	
Due from other banks and bankers	10, 365. 27		
Real estate, furniture, and fixtures	26, 142. 00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5, 702. 62	Individual deposits	492, 371. 06
Checks and other cash items	6, 353. 30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4, 493. 00		
Fractional currency	118. 36	Due to other national banks	9, 539. 76
Trade dollars		Due to State banks and bankers	12, 676. 30
Specie	12, 733. 50		
Legal-tender notes	20, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4, 500. 00		
Due from U. S. Treasurer	800. 14		
Total	747, 200. 57	Total	747, 200. 57

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First National Bank, Hillsborough.

JOHN A. SMITH, *President.* No. 787. LYNE S. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$184,998.15	Capital stock paid in	$100,000.00
Overdrafts	5,412.86		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,549.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,254.81	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,432.99	State bank notes outstanding	
Due from other banks and bankers	23,047.68		
Real estate, furniture, and fixtures	5,888.16	Dividends unpaid	
Current expenses and taxes paid	210.10		
Premiums paid	2,687.50	Individual deposits	145,155.14
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,579.00		
Fractional currency	67.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	230.75
Specie	17,231.40		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	291,434.92	Total	291,434.92

Citizens' National Bank, Hillsborough.

C. M. OVERMAN, *President.* No. 2039. O. S. PRICE, *Cashier.*

Loans and discounts	$399,780.56	Capital stock paid in	$100,000.00
Overdrafts	9,172.64		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	14,491.23
U. S. bonds on hand	2,800.00		
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	51,598.40	State-bank notes outstanding	
Due from other banks and bankers	16,523.44		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	2,536.01		
Premiums paid		Individual deposits	377,167.05
Checks and other cash items	8,388.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,668.00		
Fractional currency	7.54	Due to other national banks	3,360.01
Trade dollars		Due to State banks and bankers	207.20
Specie	21,050.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,700.00		
Due from U. S. Treasurer			
Total	650,225.49	Total	650,225.49

Merchants' National Bank, Hillsborough.

HENRY STRAIN, *President.* No. 2449. E. L. FERRIS, *Cashier.*

Loans and discounts	$196,909.23	Capital stock paid in	$100,000.00
Overdrafts	3,231.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,288.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	16,926.82	State-bank notes outstanding	
Due from other banks and bankers	17,754.42		
Real estate, furniture, and fixtures	2,314.70	Dividends unpaid	
Current expenses and taxes paid	2,110.31		
Premiums paid	3,975.00	Individual deposits	171,084.30
Checks and other cash items	571.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,665.00		
Fractional currency	7.22	Due to other national banks	5,694.96
Trade dollars		Due to State banks and bankers	
Specie	13,153.25		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,550.00		
Due from U. S. Treasurer			
Total	349,068.20	Total	349,068.20

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First National Bank, Ironton.

GEORGE WILLARD, *President.* No. 98. HENRY B. WILSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$640,002.31	Capital stock paid in	$300,000.00
Overdrafts	1,404.53		
U. S. bonds to secure circulation	200,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	26,756.22
U. S. bonds on hand	600.00		
Other stocks, bonds, and mortgages	5,368.87	National-bank notes outstanding	180,000.00
Due from approved reserve agents	34,378.17	State-bank notes outstanding	
Due from other banks and bankers	6,028.91		
Real estate, furniture, and fixtures	14,897.27	Dividends unpaid	
Current expenses and taxes paid	5,352.46		
Premiums paid	159.75	Individual deposits	371,839.81
Checks and other cash items	3,686.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,950.00		
Fractional currency	101.69	Due to other national banks	13,339.40
Trade dollars		Due to State banks and bankers	3,868.74
Specie	31,208.52		
Legal-tender notes	16,969.00	Notes and bills re-discounted	21,303.63
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	982,107.80	Total	982,107.80

Second National Bank, Ironton.

C. C. CLARKE, *President.* No. 242. RICHARD MATHER, *Cashier.*

Loans and discounts	$432,296.17	Capital stock paid in	$250,000.00
Overdrafts	7,481.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	21,500.00
U. S. bonds to secure deposits		Other undivided profits	17,489.16
U. S. bonds on hand	2,500.00		
Other stocks, bonds, and mortgages	11,925.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,814.80	State-bank notes outstanding	
Due from other banks and bankers	8,726.66		
Real estate, furniture, and fixtures	16,522.27	Dividends unpaid	
Current expenses and taxes paid	5,780.61		
Premiums paid	5,799.41	Individual deposits	263,118.20
Checks and other cash items	2,635.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,557.00		
Fractional currency	495.47	Due to other national banks	12,094.16
Trade dollars		Due to State banks and bankers	1,224.98
Specie	21,529.79		
Legal-tender notes	8,112.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	615,426.50	Total	615,426.50

First National Bank, Jackson.

T. S. MATTHEWS, *President.* No. 1903. T. J. EDWARDS, *Cashier.*

Loans and discounts	$162,727.04	Capital stock paid in	$50,000.00
Overdrafts	2,072.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,289.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,883.63	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,335.05	State-bank notes outstanding	
Due from other banks and bankers	2,288.29		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	2,235.78		
Premiums paid	2,000.00	Individual deposits	177,390.17
Checks and other cash items	51.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,290.00		
Fractional currency	224.39	Due to other national banks	5,383.15
Trade dollars		Due to State banks and bankers	
Specie	19,602.00		
Legal-tender notes	11,540.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	258,313.01	Total	258,313.01

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First National Bank, Jefferson.

NEWTON E. FRENCH, *President.* No. 427. JUSTUS C. A. BUSHNELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$118,956.07	Capital stock paid in	$70,000.00
Overdrafts	3,511.52		
U. S. bonds to secure circulation	70,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	10,940.85
U. S. bonds on hand	5,900.00		
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	52,090.00
Due from approved reserve agents	58,529.47	State-bank notes outstanding	
Due from other banks and bankers	28,683.27		
Real estate, furniture, and fixtures	4,574.00	Dividends unpaid	
Current expenses and taxes paid	514.21		
Premiums paid	2,884.00	Individual deposits	180,565.58
Checks and other cash items	6,699.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,546.00		
Fractional currency	127.00	Due to other national banks	7,759.77
Trade dollars		Due to State banks and bankers	96.50
Specie	15,600.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,927.38		
Due from U. S. Treasurer			
Total	335,452.70	Total	335,452.70

Kent National Bank, Kent.

MARVIN KENT, *President.* No. 652. CHARLES K. CLAPP, *Cashier.*

Loans and discounts	$157,074.34	Capital stock paid in	$100,000.00
Overdrafts	26.56		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,106.04
U. S. bonds on hand	1,400.00		
Other stocks, bonds, and mortgages	12,400.00	National-bank notes outstanding	5,750.00
Due from approved reserve agents	9,816.45	State-bank notes outstanding	
Due from other banks and bankers	4,871.14		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	2,214.40		
Premiums paid	1,744.12	Individual deposits	125,375.00
Checks and other cash items	822.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	331.00		
Fractional currency	105.20	Due to other national banks	913.60
Trade dollars		Due to State banks and bankers	642.61
Specie	8,489.20		
Legal-tender notes	6,364.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	257,787.25	Total	257,787.25

First National Bank, Kenton.

SOLOMON L. HOGE, *President.* No. 2500. HENRY W. GRAMLICH, *Cashier.*

Loans and discounts	$102,470.84	Capital stock paid in	$50,000.00
Overdrafts	350.42		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,400.00
U. S. bonds to secure deposits		Other undivided profits	3,075.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,061.82	State-bank notes outstanding	
Due from other banks and bankers	32.25		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,186.17		
Premiums paid		Individual deposits	83,526.61
Checks and other cash items	1,406.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,193.00		
Fractional currency	46.80	Due to other national banks	516.48
Trade dollars		Due to State banks and bankers	
Specie	6,958.25		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	158,768.30	Total	158,768.30

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Kenton National Bank, Kenton

ASHER LETSON, *President.* No. 3505. W. H. FLEMING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,948.48	Capital stock paid in	$135,000.00
Overdrafts	1,439.78		
U. S. bonds to secure circulation	33,750.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	10,693.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	30,375.00
Due from approved reserve agents	7,136.47	State-bank notes outstanding	
Due from other banks and bankers	1,962.97		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	1,526.87		
Premiums paid	8,000.00	Individual deposits	77,263.81
Checks and other cash items	52.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,400.00		
Fractional currency	53.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,332.05
Specie	11,373.75		
Legal-tender notes	15,000.00	Notes and bills re-discounted	3,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,518.75		
Due from U. S. Treasurer	2.40		
Total	259,664.69	Total	259,664.69

Kinsman National Bank, Kinsman.

ALLEN JONES, *President.* No. 3077. GEORGE W. BIRRELL, *Cashier.*

Loans and discounts	$72,887.86	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,350.00
U. S. bonds to secure deposits		Other undivided profits	7,496.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,170.76	State-bank notes outstanding	
Due from other banks and bankers	20,986.41		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	391.29		
Premiums paid	2,218.60	Individual deposits	62,352.02
Checks and other cash items	161.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,140.00		
Fractional currency	21.31	Due to other national banks	94.47
Trade dollars		Due to State banks and bankers	
Specie	2,702.50		
Legal-tender notes	1,300.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	132,543.17	Total	132,543.17

Hocking Valley National Bank, Lancaster.

THEO. MITHOFF, *President.* No. 1241. THOMAS MITHOFF, *Cashier.*

Loans and discounts	$134,084.82	Capital stock paid in	$60,000.00
Overdrafts	1,351.54		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	8,480.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	20,445.32	State-bank notes outstanding	
Due from other banks and bankers	2,262.18		
Real estate, furniture, and fixtures	13,828.24	Dividends unpaid	
Current expenses and taxes paid	2,402.13		
Premiums paid		Individual deposits	140,618.33
Checks and other cash items	1,091.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,355.00		
Fractional currency	177.85	Due to other national banks	3,965.98
Trade dollars		Due to State banks and bankers	
Specie	14,891.45		
Legal-tender notes	27,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	2,000.00		
Total	238,564.98	Total	238,564.98

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Lebanon National Bank, Lebanon.

JOHN M. HAYNER, *President.* No. 2360. JOSEPH M. OGLESBY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$167,364.34	Capital stock paid in	$50,000.00
Overdrafts	3,158.87		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,859.24
U. S. bonds on hand	550.00		
Other stocks, bonds, and mortgages	49,550.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	40,437.98	State-bank notes outstanding	
Due from other banks and bankers	8.45		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	42.29		
Premiums paid		Individual deposits	212,699.73
Checks and other cash items	759.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	852.00		
Fractional currency	100.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	118.17
Specie	13,541.00		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	303,927.14	Total	303,927.14

First National Bank, Leetonia.

WILLIAM SCHMICK, *President.* No. 3519. WASHINGTON G. HENDRICKS, *Cashier.*

Loans and discounts	$134,277.10	Capital stock paid in	$60,000.00
Overdrafts	1.85		
U. S. bonds to secure circulation	15,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	2,989.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	14,434.43	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	590.43	Dividends unpaid	
Current expenses and taxes paid	739.07		
Premiums paid	4,063.23	Individual deposits	96,237.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,270.00		
Fractional currency	14.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,660.72		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	178,226.65	Total	178,226.65

First National Bank, Lima.

S. A. BAXTER, *President.* No. 2035. C. M. HUGHES, JR., *Cashier.*

Loans and discounts	$339,252.82	Capital stock paid in	$100,000.00
Overdrafts	7,119.80		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,589.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,786.08	State-bank notes outstanding	
Due from other banks and bankers	19,893.52		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,758.00		
Premiums paid		Individual deposits	266,080.24
Checks and other cash items	128.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,651.00		
Fractional currency	277.36	Due to other national banks	14,568.82
Trade dollars		Due to State banks and bankers	1,141.67
Specie	1,602.50		
Legal-tender notes	18,300.00	Notes and bills re-discounted	22,014.94
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	456,894.87	Total	456,894.87

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Lima National Bank, Lima.

B. C. FAUROT, *President.* No. 2859. FRANK L. LANGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$430,662.33	Capital stock paid in	$200,000.00
Overdrafts	3,942.96		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,539.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,083.53	State-bank notes outstanding	
Due from other banks and bankers	4,246.60		
Real estate, furniture, and fixtures	1,944.04	Dividends unpaid	
Current expenses and taxes paid	3,570.18		
Premiums paid	14,453.12	Individual deposits	268,749.30
Checks and other cash items	2,323.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,300.00		
Fractional currency	253.12	Due to other national banks	9,238.07
Trade dollars		Due to State banks and bankers	2,028.90
Specie	3,526.25		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	563,555.38	Total	563,555.38

Ohio National Bank, Lima.

JOSEPH C. THOMPSON, *President.* No. 3772. JAMES H. WOODS, *Cashier.*

Loans and discounts	$59,184.41	Capital stock paid in	$72,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,722.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,000.00
Due from approved reserve agents	9,410.33	State-bank notes outstanding	
Due from other banks and bankers	6,738.35		
Real estate, furniture, and fixtures	1,279.30	Dividends unpaid	
Current expenses and taxes paid	866.31		
Premiums paid	8,362.50	Individual deposits	54,855.14
Checks and other cash items	657.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,310.00		
Fractional currency	67.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,858.25		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	140,577.70	Total	140,577.70

Madison National Bank, London.

STEPHEN WATSON, *President.* No. 1064. BENJAMIN F. CLARK, *Cashier.*

Loans and discounts	$185,865.60	Capital stock paid in	$120,000.00
Overdrafts	4,919.57		
U. S. bonds to secure circulation	30,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	3,557.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,578.38	National-bank notes outstanding	27,000.00
Due from approved reserve agents	3,461.74	State-bank notes outstanding	
Due from other banks and bankers	9,555.70		
Real estate, furniture, and fixtures	27,188.01	Dividends unpaid	
Current expenses and taxes paid	465.01		
Premiums paid	2,897.85	Individual deposits	131,700.15
Checks and other cash items	7,863.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,404.00		
Fractional currency	82.00	Due to other national banks	5,504.49
Trade dollars		Due to State banks and bankers	721.19
Specie	7,017.00		
Legal-tender notes	13,835.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	312,483.29	Total	312,483.29

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First National Bank, Lorain.

DAVID WALLACE, *President.* No. 2625. THEO. F. DANIELS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$141,369.14	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,750.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	979.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,500.00	National-bank notes outstanding	16,875.00
Due from approved reserve agents	14,020.14	State-bank notes outstanding	
Due from other banks and bankers	15.87		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	707.84		
Premiums paid	2,000.00	Individual deposits	117,314.56
Checks and other cash items	571.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,019.00		
Fractional currency	112.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,760.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	213,169.26	Total	213,169.26

Malta National Bank, Malta.

W. P. SPRAGUE, *President.* No. 2052. HIEL D. MILLER, *Cashier.*

Loans and discounts	$101,710.13	Capital stock paid in	$75,000.00
Overdrafts	671.30		
U. S. bonds to secure circulation	20,000.00	Surplus fund	8,700.00
U. S. bonds to secure deposits		Other undivided profits	1,678.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	1,048.69	State-bank notes outstanding	
Due from other banks and bankers	13,104.81		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	477.00
Current expenses and taxes paid	365.70		
Premiums paid	1,500.00	Individual deposits	54,861.32
Checks and other cash items	2,293.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,673.00		
Fractional currency	88.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,432.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer	125.00		
Total	158,716.63	Total	158,716.63

Citizens' National Bank, Mansfield.

GEORGE F. CARPENTER, *President.* No. 2577. S. A. JENNINGS, *Cashier.*

Loans and discounts	$246,334.98	Capital stock paid in	$100,000.00
Overdrafts	3,651.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,790.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	350.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	17,020.35		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	2,644.80		
Premiums paid	6,658.92	Individual deposits	166,568.49
Checks and other cash items	2,331.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,885.00		
Fractional currency	34.65	Due to other national banks	10,978.40
Trade dollars		Due to State banks and bankers	9,219.86
Specie	3,312.00		
Legal-tender notes	30,208.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	341,056.82	Total	341,056.82

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Farmers' National Bank, Mansfield.

JOSEPH. S. HEDGES, *President.* No. 800. J. J. MILLER, *Asst. cashier.*

Resources.		Liabilities.	
Loans and discounts	$203, 904. 67	Capital stock paid in	$100, 000. 00
Overdrafts	825. 88		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	10, 020. 02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8, 850. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	21, 648. 72	State-bank notes outstanding	
Due from other banks and bankers	12, 583. 93		
Real estate, furniture, and fixtures	7, 000. 00	Dividends unpaid	
Current expenses and taxes paid	2, 692. 12		
Premiums paid	533. 41	Individual deposits	192, 349. 78
Checks and other cash items	7, 438. 75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13, 405. 00		
Fractional currency	126. 90	Due to other national banks	8, 260. 28
Trade dollars		Due to State banks and bankers	1, 723. 30
Specie	21, 719. 00		
Legal-tender notes	38, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	364, 853. 38	Total	364, 853. 38

First National Bank, Marietta.

W. W. MILLS, *President.* No. 142. E. M. BOOTH, *Cashier.*

Loans and discounts	$353, 269. 77	Capital stock paid in	$150, 000. 00
Overdrafts	534. 00		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	15, 487. 56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16, 100. 00	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	63, 155. 42	State-bank notes outstanding	
Due from other banks and bankers	51, 184. 14		
Real estate, furniture, and fixtures	28, 200. 00	Dividends unpaid	
Current expenses and taxes paid	4, 980. 38		
Premiums paid		Individual deposits	352, 684. 27
Checks and other cash items	812. 44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4, 317. 00		
Fractional currency	80. 40	Due to other national banks	19, 014. 18
Trade dollars		Due to State banks and bankers	16, 543. 54
Specie	24, 961. 00		
Legal-tender notes	28, 885. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	628, 729. 55	Total	628, 729. 55

First National Bank, Massillon.

SALMON HUNT, *President.* No. 216. CHARLES STEESE, *Cashier.*

Loans and discounts	$420, 433. 71	Capital stock paid in	$150, 000. 00
Overdrafts	2, 740. 81		
U. S. bonds to secure circulation	58, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	35, 340. 03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9, 000. 00	National-bank notes outstanding	52, 161. 00
Due from approved reserve agents	20, 634. 63	State-bank notes outstanding	3, 211. 00
Due from other banks and bankers	2, 971. 57		
Real estate, furniture, and fixtures	3, 000. 00	Dividends unpaid	766. 00
Current expenses and taxes paid	2, 253. 82		
Premiums paid		Individual deposits	221, 308. 30
Checks and other cash items	2. 00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285. 00		
Fractional currency		Due to other national banks	19, 113. 90
Trade dollars		Due to State banks and bankers	4, 732. 70
Specie	30, 201. 39		
Legal-tender notes	2, 000. 00	Notes and bills re-discounted	17, 500. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 610. 00		
Due from U. S. Treasurer			
Total	554, 132. 93	Total	554, 132. 93

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Union National Bank, Massillon.

JOSEPH COLEMAN, *President.* No. 1318. JAMES H. HUNT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$232,488.58	Capital stock paid in	$100,000.00
Overdrafts	221.85		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,638.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	17,558.59	State-bank notes outstanding	
Due from other banks and bankers	24,415.25		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	3,360.26		
Premiums paid		Individual deposits	166,070.26
Checks and other cash items	10,767.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,062.00		
Fractional currency		Due to other national banks	4,667.62
Trade dollars		Due to State banks and bankers	1,137.19
Specie	11,139.03		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	424,513.07	Total	424,513.07

Vinton County National Bank, McArthur.

DANIEL WILL, *President.* No. 2036. J. W. DELAY, *Cashier.*

Loans and discounts	$115,009.89	Capital stock paid in	$50,000.00
Overdrafts	979.48		
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,669.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	30,287.24	State-bank notes outstanding	
Due from other banks and bankers	629.49		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,456.70		
Premiums paid		Individual deposits	115,402.17
Checks and other cash items	84.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,800.00		
Fractional currency	106.32	Due to other national banks	2,176.56
Trade dollars		Due to State banks and bankers	1,005.08
Specie	13,000.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	201,253.29	Total	201,253.29

First National Bank, McConnelsville.

JAMES K. JONES, *President.* No. 2712. RICHARD STANTON, *Cashier.*

Loans and discounts	$165,404.94	Capital stock paid in	$100,000.00
Overdrafts	1,664.61		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	4,170.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	255.85	State-bank notes outstanding	
Due from other banks and bankers	309.98		
Real estate, furniture, and fixtures	1,450.00	Dividends unpaid	
Current expenses and taxes paid	1,043.03		
Premiums paid	3,106.25	Individual deposits	82,899.90
Checks and other cash items	2,121.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,470.00		
Fractional currency	19.16	Due to other national banks	9,006.88
Trade dollars		Due to State banks and bankers	1,693.70
Specie	8,300.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	225,270.76	Total	225,270.76

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Phœnix National Bank, Medina.

JAMES H. ALBRO, *President.* No. 2091. ROBERT M. MCDOWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$170,249.64	Capital stock paid in	$75,000.00
Overdrafts	528.37		
U. S. bonds to secure circulation	19,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	13,033.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,600.00
Due from approved reserve agents	17,493.08	State-bank notes outstanding	
Due from other banks and bankers	463.22		
Real estate, furniture, and fixtures	350.00	Dividends unpaid	
Current expenses and taxes paid	2,133.62		
Premiums paid	3,927.59	Individual deposits	100,780.54
Checks and other cash items	90.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	461.00		
Fractional currency	133.30	Due to other national banks	3,748.12
Trade dollars		Due to State banks and bankers	
Specie	5,944.35		
Legal-tender notes	1,033.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	355.00		
Due from U. S. Treasurer			
Total	222,162.58	Total	222,162.58

First National Bank, Middletown.

D. MCCALLAY, *President.* No. 1545. J. R. ALLEN, *Cashier.*

Loans and discounts	$437,455.24	Capital stock paid in	$150,000.00
Overdrafts	184.07		
U. S. bonds to secure circulation	40,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	15,068.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	14,392.41	State-bank notes outstanding	
Due from other banks and bankers	10,180.63		
Real estate, furniture, and fixtures	6,009.69	Dividends unpaid	
Current expenses and taxes paid	3,591.11		
Premiums paid	9,125.00	Individual deposits	296,188.53
Checks and other cash items	423.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	170.00	Due to other national banks	395.20
Trade dollars		Due to State banks and bankers	
Specie	10,820.00		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	547,652.14	Total	547,652.14

Merchants' National Bank, Middletown.

CHARLES F. GUNCKEL, *President.* No. 2025. G. F. STEVENS, *Cashier.*

Loans and discounts	$523,616.93	Capital stock paid in	$200,000.00
Overdrafts	362.98		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	75,000.00	Other undivided profits	11,393.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,664.85	State-bank notes outstanding	
Due from other banks and bankers	320.43		
Real estate, furniture, and fixtures	30,979.29	Dividends unpaid	
Current expenses and taxes paid	4,223.93		
Premiums paid	22,000.00	Individual deposits	450,789.44
Checks and other cash items		United States deposits	67,500.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,745.00		
Fractional currency	46.56	Due to other national banks	13,186.31
Trade dollars		Due to State banks and bankers	
Specie	3,923.50		
Legal-tender notes	25,736.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	827,869.47	Total	827,869.47

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Milford National Bank, Milford.

JOHN B. INEN, *President.* No. 3234. W. M. SANFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$44,035.72	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,170.00
U. S. bonds to secure deposits		Other undivided profits	1,704.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,520.79	State-bank notes outstanding	
Due from other banks and bankers	72.50		
Real estate, furniture, and fixtures	1,900.00	Dividends unpaid	3.00
Current expenses and taxes paid	473.60		
Premiums paid	16,098.00	Individual deposits	53,487.91
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	540.00		
Fractional currency	10.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,420.00		
Legal-tender notes	3,544.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	151,365.49	Total	151,365.49

First National Bank, Monroeville.

S. D. FISH, *President.* No. 2438. H. P. STENTZ, *Cashier.*

Loans and discounts	$95,618.97	Capital stock paid in	$50,000.00
Overdrafts	596.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	3,112.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,298.53	State-bank notes outstanding	
Due from other banks and bankers	12,882.19		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,518.64		
Premiums paid		Individual deposits	132,669.87
Checks and other cash items	84.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,600.00		
Fractional currency	43.49	Due to other national banks	
Trade dollars	9.00	Due to State banks and bankers	1,229.13
Specie	11,110.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,500.00		
Total	240,011.72	Total	240,011.72

First National Bank, Mount Gilead.

ALLEN LEVERING, *President.* No. 258. ROBERT P. HALLIDAY, *Cashier.*

Loans and discounts	$113,958.19	Capital stock paid in	$60,000.00
Overdrafts	2,349.89		
U. S. bonds to secure circulation	60,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	4,474.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents	3,035.90	State-bank notes outstanding	
Due from other banks and bankers	6,682.04		
Real estate, furniture, and fixtures	5,700.00	Dividends unpaid	
Current expenses and taxes paid	1,214.86		
Premiums paid	5,400.00	Individual deposits	81,830.80
Checks and other cash items	683.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,932.00		
Fractional currency	2.86	Due to other national banks	3,820.46
Trade dollars		Due to State banks and bankers	676.73
Specie	5,673.70		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,170.00		
Due from U. S. Treasurer			
Total	216,802.93	Total	216,802.93

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Morrow County National Bank, Mount Gilead.

WILLIAM G. BEATTY, *President.* No. 2459. GEO. F. WOLCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$81,592.94	Capital stock paid in	$50,000.00
Overdrafts	978.40		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,250.00
U. S. bonds to secure deposits		Other undivided profits	2,496.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,048.65	State-bank notes outstanding	
Due from other banks and bankers	1,434.87		
Real estate, furniture, and fixtures	7,297.28	Dividends unpaid	64.00
Current expenses and taxes paid	1,122.91		
Premiums paid	1,300.00	Individual deposits	47,097.91
Checks and other cash items	38.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,890.00		
Fractional currency	14.88	Due to other national banks	1,424.81
Trade dollars		Due to State banks and bankers	
Specie	1,802.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	116,583.25	Total	116,583.25

First National Bank, Mount Pleasant.

R. W. CHAMBERS, *President.* No. 492. ISAAC K. RATCLIFF, *Cashier.*

Loans and discounts	$200,829.35	Capital stock paid in	$175,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	28,260.00
U. S. bonds to secure deposits		Other undivided profits	8,634.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,500.00	National-bank notes outstanding	67,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	6,296.66		
Real estate, furniture, and fixtures	4,350.00	Dividends unpaid	
Current expenses and taxes paid	1,058.78		
Premiums paid	8,760.00	Individual deposits	48,136.12
Checks and other cash items	914.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,060.00		
Fractional currency	4.56	Due to other national banks	44.76
Trade dollars		Due to State banks and bankers	
Specie	870.00		
Legal-tender notes	3,556.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	327,575.10	Total	327,575.10

First National Bank, Mount Vernon.

COLUMBUS DELANO, *President.* No. 908. FREDERICK D. STURGES, *Cashier.*

Loans and discounts	$105,089.50	Capital stock paid in	$50,000.00
Overdrafts	220.78		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	2,884.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	700.00
Due from approved reserve agents	34,632.71	State-bank notes outstanding	
Due from other banks and bankers	59,046.38		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,106.08		
Premiums paid	710.05	Individual deposits	219,875.91
Checks and other cash items	2,750.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	680.00		
Fractional currency	51.56	Due to other national banks	4,453.01
Trade dollars		Due to State banks and bankers	1,402.96
Specie	13,661.00		
Legal-tender notes	63,305.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	294,316.54	Total	294,316.54

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Knox National Bank, Mount Vernon.

HENRY L. CURTIS, *President.* No. 3328. JOHN M. EWALT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$129,704.46	Capital stock paid in	$50,000.00
Overdrafts	1,475.80		
U. S. bonds to secure circulation	23,000.00	Surplus fund	1,425.00
U. S. bonds to secure deposits		Other undivided profits	2,687.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	20,700.00
Due from approved reserve agents	17,947.13	State-bank notes outstanding	
Due from other banks and bankers	8,300.24		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,393.49		
Premiums paid		Individual deposits	136,747.69
Checks and other cash items	1,715.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,025.00		
Fractional currency	8.25	Due to other national banks	4,365.32
Trade dollars		Due to State banks and bankers	785.04
Specie	3,196.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,035.00		
Due from U. S. Treasurer			
Total	216,710.47	Total	216,710.47

First National Bank, Newark.

JEROME BUCKINGHAM, *President.* No. 858. FREDERICK S. WRIGHT, *Cashier.*

Loans and discounts	$218,070.89	Capital stock paid in	$100,000.00
Overdrafts	994.31		
U. S. bonds to secure circulation	31,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,111.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,900.00
Due from approved reserve agents	8,053.44	State-bank notes outstanding	
Due from other banks and bankers	18,587.47		
Real estate, furniture, and fixtures	16,804.92	Dividends unpaid	
Current expenses and taxes paid	1,179.07		
Premiums paid	6,813.27	Individual deposits	213,221.97
Checks and other cash items	1,445.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30,600.00		
Fractional currency	53.23	Due to other national banks	18,898.65
Trade dollars		Due to State banks and bankers	
Specie	20,430.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,395.00		
Due from U. S. Treasurer	17,705.00		
Total	393,132.55	Total	393,132.55

People's National Bank, Newark.

GIBSON ATHERTON, *President.* No. 3191. JOHN H. FRANKLIN, JR., *Cashier.*

Loans and discounts	$355,727.81	Capital stock paid in	$150,000.00
Overdrafts	186.45		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	15,547.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,125.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,013.61	State-bank notes outstanding	
Due from other banks and bankers	6,098.35		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	2,756.34		
Premiums paid	10,639.72	Individual deposits	314,495.27
Checks and other cash items	1,500.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,300.00		
Fractional currency	164.96	Due to other national banks	3,539.35
Trade dollars		Due to State banks and bankers	8,907.56
Specie	29,727.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	544,489.26	Total	544,489.26

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First National Bank, New Lisbon.

J. F. BENNER, *President.* No. 2203. MATTHEW J. CHILD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$91,309.09	Capital stock paid in	$50,000.00
Overdrafts	2,712.69		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,884.60
U. S. bonds to secure deposits		Other undivided profits	6,565.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,670.00
Due from approved reserve agents	760.72	State-bank notes outstanding	
Due from other banks and bankers	2,989.54		
Real estate, furniture, and fixtures	7,350.00	Dividends unpaid	
Current expenses and taxes paid	1,168.40		
Premiums paid	953.14	Individual deposits	77,077.70
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,701.00		
Fractional currency	22.35	Due to other national banks	1,772.33
Trade dollars		Due to State banks and bankers	
Specie	22,123.50		
Legal-tender notes	2,817.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	151,969.93	Total	151,969.93

First National Bank, New London.

ALFRED S. JOHNSON, *President.* No. 1981. JOHN M. SHERMAN, *Cashier.*

Loans and discounts	$87,389.69	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,769.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,508.38	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,121.68	Dividends unpaid	
Current expenses and taxes paid	221.48		
Premiums paid	4,250.00	Individual deposits	71,117.73
Checks and other cash items	1,291.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,163.00		
Fractional currency	7.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,684.75		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	177,887.39	Total	177,887.39

Citizens' National Bank, New Philadelphia.

STEPHEN O'DONNELL, *President.* No. 1999. CHARLES C. WELTY, *Cashier.*

Loans and discounts	$179,747.80	Capital stock paid in	$50,000.00
Overdrafts	681.23		
U. S. bonds to secure circulation	40,000.00	Surplus fund	7,200.00
U. S. bonds to secure deposits		Other undivided profits	3,978.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	32,565.00
Due from approved reserve agents	24,973.60	State-bank notes outstanding	
Due from other banks and bankers	6,288.54		
Real estate, furniture, and fixtures	5,700.00	Dividends unpaid	15.00
Current expenses and taxes paid	1,162.78		
Premiums paid	2,300.00	Individual deposits	208,912.42
Checks and other cash items	2,307.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,000.00		
Fractional currency		Due to other national banks	517.49
Trade dollars		Due to State banks and bankers	1,672.87
Specie	10,900.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	304,861.20	Total	304,861.20

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First National Bank, New Richmond.

FRANKLIN FREDMAN, *President.* No. 1068. DARLINGTON E. FEE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$108,155.74	Capital stock paid in	$80,000.00
Overdrafts			
U. S. bonds to secure circulation	80,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	3,375.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	72,000.00
Due from approved reserve agents	36,603.10	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	923.06		
Premiums paid	3,000.00	Individual deposits	75,949.25
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	412.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,100.60		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,600.00		
Due from U. S. Treasurer			
Total	247,324.50	Total	247,324.50

First National Bank, Norwalk.

THEODORE WILLIAMS, *President.* No. 215. DANIEL A. BAKER, JR., *Cashier.*

Loans and discounts	$144,320.94	Capital stock paid in	$50,000.00
Overdrafts	3,410.47		
U. S. bonds to secure circulation	25,000.00	Surplus fund	21,500.00
U. S. bonds to secure deposits		Other undivided profits	6,737.28
U. S. bonds on hand	9,950.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,340.00
Due from approved reserve agents	17,560.87	State-bank notes outstanding	
Due from other banks and bankers	19,058.98		
Real estate, furniture, and fixtures	2,221.00	Dividends unpaid	
Current expenses and taxes paid	2,036.22		
Premiums paid	2,000.00	Individual deposits	140,264.54
Checks and other cash items	5,256.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,220.00		
Fractional currency	204.38	Due to other national banks	6,039.59
Trade dollars		Due to State banks and bankers	2,143.37
Specie	8,450.50		
Legal-tender notes	5,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	248,024.78	Total	248,024.78

Norwalk National Bank, Norwalk.

JOHN GARDINER, *President.* No. 931. CHARLES W. MILLEN, *Cashier.*

Loans and discounts	$174,621.30	Capital stock paid in	$100,000.00
Overdrafts	6,297.86		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,594.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	5,478.22		
Real estate, furniture, and fixtures	14,538.44	Dividends unpaid	
Current expenses and taxes paid	1,376.43		
Premiums paid	7,000.00	Individual deposits	145,675.72
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,700.00		
Fractional currency	137.48	Due to other national banks	12,836.09
Trade dollars		Due to State banks and bankers	255.22
Specie	55,911.53		
Legal-tender notes	14,550.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	336,861.26	Total	336,861.26

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Citizens' National Bank, Oberlin.

MONTRAVILLE STONE, *President.* No. 2718. CHAS. H. RANDALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$135,009.87	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	4,901.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	4,624.36	State-bank notes outstanding	
Due from other banks and bankers	653.55		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,955.69		
Premiums paid	4,312.50	Individual deposits	94,578.21
Checks and other cash items	999.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,143.00		
Fractional currency	1,161.09	Due to other national banks	903.66
Trade dollars		Due to State banks and bankers	
Specie	6,849.00		
Legal-tender notes	5,499.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	182,882.95	Total	182,882.95

Painesville National Bank, Painesville.

I. P. AXTELL, *President.* No. 2842. C. D. ADAMS, *Cashier.*

Loans and discounts	$241,398.49	Capital stock paid in	$200,000.00
Overdrafts	485.93		
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,850.00
U. S. bonds to secure deposits		Other undivided profits	6,154.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,267.50	State-bank notes outstanding	
Due from other banks and bankers	1,605.42		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	348.00
Current expenses and taxes paid	2,793.92		
Premiums paid	5,187.50	Individual deposits	75,464.68
Checks and other cash items	100.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,250.00		
Fractional currency	8.26	Due to other national banks	1,717.97
Trade dollars		Due to State banks and bankers	679.99
Specie	4,518.30		
Legal-tender notes	3,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	336,215.32	Total	336,215.32

Third National Bank, Piqua.

LEWIS LEONARD, *President.* No. 3750. DAVID N. REID, *Cashier.*

Loans and discounts	$74,004.56	Capital stock paid in	$70,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,570.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	19,500.00
Due from approved reserve agents	14,286.39	State-bank notes outstanding	
Due from other banks and bankers	2,966.14		
Real estate, furniture, and fixtures	3,224.80	Dividends unpaid	
Current expenses and taxes paid	1,061.69		
Premiums paid	7,093.75	Individual deposits	42,483.34
Checks and other cash items	65.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	590.00		
Fractional currency	103.33	Due to other national banks	3,199.92
Trade dollars		Due to State banks and bankers	
Specie	3,495.40		
Legal-tender notes	3,737.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	136,753.96	Total	136,753.96

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Citizens' National Bank, Piqua.

W. P. ORR, *President.* No. 1061. HENRY FLESH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$208,903.86	Capital stock paid in	$100,000.00
Overdrafts	2,349.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,069.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	59,619.29	State-bank notes outstanding	
Due from other banks and bankers	2,782.69		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	775.00
Current expenses and taxes paid	1,323.20		
Premiums paid	2,375.00	Individual deposits	208,076.43
Checks and other cash items	637.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,000.00		
Fractional currency	31.81	Due to other national banks	2,644.95
Trade dollars		Due to State banks and bankers	281.35
Specie	10,200.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	358,347.61	Total	358,347.61

Piqua National Bank, Piqua.

FRANCIS JARVIS, *President.* No. 1006. JOHN S. PATTERSON, *Cashier.*

Loans and discounts	$322,842.93	Capital stock paid in	$200,000.00
Overdrafts	5,423.35		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	7,519.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,950.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	38,189.18	State-bank notes outstanding	
Due from other banks and bankers	5,842.20		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	678.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	186,304.73
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,350.00		
Fractional currency	6.52	Due to other national banks	8,787.33
Trade dollars		Due to State banks and bankers	64.58
Specie	7,500.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	488,354.18	Total	488,354.18

First National Bank, Plymouth.

JOSIAH BRINKERHOFF, *President.* No. 1904. WM. MONTEITH, *Cashier.*

Loans and discounts	$86,273.37	Capital stock paid in	$50,000.00
Overdrafts	158.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,592.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,264.36	State-bank notes outstanding	
Due from other banks and bankers	16.34		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	1,132.53		
Premiums paid		Individual deposits	52,281.31
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,200.00		
Fractional currency	75.27	Due to other national banks	965.99
Trade dollars		Due to State banks and bankers	
Specie	6,970.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	4,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	166,840.08	Total	166,840.08

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Pomeroy National Bank, Pomeroy.

HORACE S. HORTON, *President.* No. 1080. D. C. EYLAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$71, 878. 12	Capital stock paid in	$100, 000. 00
Overdrafts	832. 53		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	10, 883. 65
U. S. bonds on hand	250. 00		
Other stocks, bonds, and mortgages	38, 000. 00	National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	59, 655. 21	State-bank notes outstanding	
Due from other banks and bankers	29, 751. 83		
Real estate, furniture, and fixtures	49, 253. 76	Dividends unpaid	60. 00
Current expenses and taxes paid	1, 224. 31		
Premiums paid	2, 260. 00	Individual deposits	171, 882. 29
Checks and other cash items	1, 384. 31	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	5, 965. 00		
Fractional currency	106. 66	Due to other national banks	10, 936. 19
Trade dollars		Due to State banks and bankers	1, 924. 40
Specie	15, 337. 80		
Legal-tender notes	36, 162. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	338, 186. 53	Total	338, 186. 53

First National Bank, Portsmouth.

JOHN P. TERRY, *President.* No. 68. A. T. JOHNSON, *Cashier.*

Loans and discounts	$192, 490. 85	Capital stock paid in	$100, 000. 00
Overdrafts	3, 701. 15		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	12, 000. 00
U. S. bonds to secure deposits		Other undivided profits	3, 353. 05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9, 900. 00	National-bank notes outstanding	22, 500 00
Due from approved reserve agents	18, 168. 74	State-bank notes outstanding	
Due from other banks and bankers	4, 570. 53		
Real estate, furniture, and fixtures	26, 522. 34	Dividends unpaid	
Current expenses and taxes paid	2, 066. 28		
Premiums paid	7, 000. 00	Individual deposits	168, 443. 59
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	712. 00		
Fractional currency	10. 54	Due to other national banks	5, 543. 07
Trade dollars		Due to State banks and bankers	520. 69
Specie	8, 092. 97		
Legal-tender notes	13, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	312, 360. 40	Total	312, 360. 40

Farmers' National Bank, Portsmouth.

GEORGE DAVIS, *President.* No. 1988. JOHN M. WALL, *Cashier.*

Loans and discounts	$523, 851. 86	Capital stock paid in	$250, 000. 00
Overdrafts	1, 020. 54		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	14, 849. 18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	31, 039. 35	State-bank notes outstanding	
Due from other banks and bankers	18, 715. 09		
Real estate, furniture, and fixtures	19, 000. 00	Dividends unpaid	1, 125. 00
Current expenses and taxes paid	4, 622. 31		
Premiums paid	12, 500. 00	Individual deposits	342, 744. 55
Checks and other cash items	1, 335. 25	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	7, 525. 00		
Fractional currency	25. 32	Due to other national banks	8, 196. 38
Trade dollars		Due to State banks and bankers	1, 176. 21
Specie	11, 156. 60		
Legal-tender notes	30, 150. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 150. 00		
Due from U. S. Treasurer			
Total	713, 091. 32	Total	713, 091. 32

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Portsmouth National Bank, Portsmouth.

JOHN G. PEEBLES, *President.* No. 935. W. C. SILCOX, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$294,123.01	Capital stock paid in	$125,000.00
Overdrafts	1,137.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	8,895.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	6,349.03	State-bank notes outstanding	
Due from other banks and bankers	10,984.14		
Real estate, furniture, and fixtures	31,400.00	Dividends unpaid	
Current expenses and taxes paid	4,676.47		
Premiums paid		Individual deposits	205,208.82
Checks and other cash items	571.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5.00		
Fractional currency	79.21	Due to other national banks	18,301.56
Trade dollars		Due to State banks and bankers	3,442.81
Specie	4,883.50		
Legal-tender notes	25,389.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	431,848.66	Total	431,848.66

Quaker City National Bank, Quaker City.

JNO. R. HALL, *President.* No. 1989. I. P. STEELE, *Cashier.*

Loans and discounts	$156,084.14	Capital stock paid in	$100,000.00
Overdrafts	1,094.78		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,916.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,883.91	State-bank notes outstanding	
Due from other banks and bankers	884.96		
Real estate, furniture, and fixtures		Dividends unpaid	246.00
Current expenses and taxes paid	2,328.12		
Premiums paid	2,500.00	Individual deposits	71,493.84
Checks and other cash items	1,332.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	76.24	Due to other national banks	513.74
Trade dollars		Due to State banks and bankers	
Specie	6,551.00		
Legal-tender notes	1,625.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	221,670.27	Total	221,670.27

First National Bank, Ravenna.

NEWEL D. CLARK, *President.* No. 106. R. B. CARNAHAN, *Cashier.*

Loans and discounts	$155,521.21	Capital stock paid in	$100,000.00
Overdrafts	1,864.58		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	8,073.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,200.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	16,354.35	State-bank notes outstanding	
Due from other banks and bankers	18,977.84		
Real estate, furniture, and fixtures	17,240.71	Dividends unpaid	110.00
Current expenses and taxes paid	2,042.10		
Premiums paid	2,906.25	Individual deposits	113,930.32
Checks and other cash items	1,214.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,161.00		
Fractional currency	32.05	Due to other national banks	2,378.26
Trade dollars		Due to State banks and bankers	
Specie	5,130.60		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	271,500.59	Total	271,500.59

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Second National Bank, Ravenna.

EDWIN T. RICHARDSON, *President.* No. 350. WILLIAM H. BEEBE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$264,701.33	Capital stock paid in	$150,000.00
Overdrafts	1,569.82		
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,400.00
U. S. bonds to secure deposits		Other undivided profits	8,778.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,587.36	State-bank notes outstanding	
Due from other banks and bankers	6,628.36		
Real estate, furniture, and fixtures	17,500.00	Dividends unpaid	
Current expenses and taxes paid	1,779.89		
Premiums paid	4,687.50	Individual deposits	185,218.63
Checks and other cash items	6,354.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,047.00		
Fractional currency	124.96	Due to other national banks	2,576.71
Trade dollars		Due to State banks and bankers	3,107.01
Specie	3,850.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	406,080.67	Total	406,080.67

Citizens' National Bank, Ripley.

J. M. GILLILAND, *President.* No. 3291. E. R. BELL, *Cashier.*

Loans and discounts	$140,077.02	Capital stock paid in	$100,000.00
Overdrafts	2,918.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,771.00
U. S. bonds to secure deposits		Other undivided profits	6,908.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,139.73	National-bank notes outstanding	45,000.00
Due from approved reserve agents	34,721.70	State-bank notes outstanding	
Due from other banks and bankers	2,371.83		
Real estate, furniture, and fixtures	9,094.16	Dividends unpaid	
Current expenses and taxes paid	1,764.11		
Premiums paid		Individual deposits	122,546.64
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	9,669.00		
Fractional currency	110.99	Due to other national banks	1,839.42
Trade dollars		Due to State banks and bankers	414.63
Specie	4,362.50		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	278,479.89	Total	278,479.89

Ripley National Bank, Ripley.

JOHN T. WILSON, *President.* No. 2837. W. T. GALBREATH, *Cashier.*

Loans and discounts	$301,623.13	Capital stock paid in	$100,000.00
Overdrafts	4,145.15		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,621.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	46,672.50	State-bank notes outstanding	
Due from other banks and bankers	37,089.99		
Real estate, furniture, and fixtures	7,100.00	Dividends unpaid	
Current expenses and taxes paid	1,713.14		
Premiums paid	2,476.00	Individual deposits	299,143.20
Checks and other cash items	7,292.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,204.00		
Fractional currency	142.07	Due to other national banks	6,319.69
Trade dollars		Due to State banks and bankers	
Specie	19,000.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	490,583.97	Total	490,583.97

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First National Bank, Saint Clairsville.

GEORGE BROWN, *President.* No. 315. J. R. MITCHELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$205,968.61	Capital stock paid in	$100,000.00
Overdrafts	101.83		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,041.21
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	14,100.00	National-bank notes outstanding	84,500.00
Due from approved reserve agents	10,393.42	State-bank notes outstanding	
Due from other banks and bankers	2,173.99		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	3,265.93		
Premiums paid		Individual deposits	153,363.27
Checks and other cash items	1,973.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,664.00		
Fractional currency	97.48	Due to other national banks	576.53
Trade dollars		Due to State banks and bankers	
Specie	4,642.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	386,481.01	Total	386,481.01

First National Bank, Saint Paris.

D. J. BRUBAKER, *President.* No. 2488. EMMET V. RHOADS, *Cashier.*

Loans and discounts	$98,939.64	Capital stock paid in	$52,100.00
Overdrafts	1,500.00		
U. S. bonds to secure circulation	52,100.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,834.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	46,880.00
Due from approved reserve agents	5,272.22	State-bank notes outstanding	
Due from other banks and bankers	2,492.74		
Real estate, furniture, and fixtures	6,758.62	Dividends unpaid	
Current expenses and taxes paid	1,135.64		
Premiums paid		Individual deposits	68,914.16
Checks and other cash items	1,886.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	71.10	Due to other national banks	3,413.10
Trade dollars		Due to State banks and bankers	578.45
Specie	3,124.00		
Legal-tender notes	4,845.00	Notes and bills re-discounted	250.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,844.00		
Due from U. S. Treasurer			
Total	186,969.76	Total	186,969.76

First National Bank, Salem.

FURMAN GEE, *President.* No. 2691. RICHARD POW, *Cashier.*

Loans and discounts	$202,662.70	Capital stock paid in	$100,000.00
Overdrafts	1,552.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	18,700.00
U. S. bonds to secure deposits		Other undivided profits	8,719.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,918.44	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,042.46	Dividends unpaid	6.00
Current expenses and taxes paid	2,799.70		
Premiums paid	3,500.00	Individual deposits	133,932.54
Checks and other cash items	860.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,404.00		
Fractional currency	78.03	Due to other national banks	2,237.40
Trade dollars		Due to State banks and bankers	598.29
Specie	6,250.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	286,693.86	Total	286,693.86

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Farmers' National Bank, Salem.

J. TWING BROOKS, *President.* No. 973. BOBERT V. HAMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$254,747.30	Capital stock paid in	$200,000.00
Overdrafts	303.22		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	4,731.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	5,401.90	State-bank notes outstanding	
Due from other banks and bankers	41,020.01		
Real estate, furniture, and fixtures	10,400.00	Dividends unpaid	796.00
Current expenses and taxes paid	3,352.01		
Premiums paid	3,500.00	Individual deposits	132,825.07
Checks and other cash items	4,476.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,692.00		
Fractional currency	200.65	Due to other national banks	4,991.04
Trade dollars		Due to State banks and bankers	
Specie	26,000.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	428,343.22	Total	428,343.22

Second National Bank, Sandusky.

ROLLIN B. HUBBARD, *President.* No. 210. ANDREW W. PROUT, *Cashier.*

Loans and discounts	$360,385.46	Capital stock paid in	$100,000.00
Overdrafts	277.50		
U. S. bonds to secure circulation	100,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	13,031.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	15,266.86	State-bank notes outstanding	
Due from other banks and bankers	3,877.90		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	4,622.70		
Premiums paid		Individual deposits	314,518.43
Checks and other cash items	2,281.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,567.00		
Fractional currency		Due to other national banks	19,141.49
Trade dollars		Due to State banks and bankers	557.18
Specie	24,468.93		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	607,248.26	Total	607,248.26

Third National Bank, Sandusky.

LAWRENCE CABLE, *President.* No. 2061. F. P. ZOLLINGER, *Cashier.*

Loans and discounts	$443,590.64	Capital stock paid in	$200,000.00
Overdrafts	437.26		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	17,501.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	49,204.10	State-bank notes outstanding	
Due from other banks and bankers	22,075.93		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	4,096.97		
Premiums paid		Individual deposits	365,561.25
Checks and other cash items	4,143.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,141.00		
Fractional currency	90.36	Due to other national banks	
Trade dollars		Due to State banks and bankers	914.68
Specie	47,798.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	150.00		
Total	658,977.92	Total	658,977.92

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Citizens' National Bank, Sandusky.

ALBERT E. MERRILL, *President.* No. 3141. HENRY GRAEFE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$276,771.01	Capital stock paid in	$100,000.00
Overdrafts	2,601.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,559.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,439.52	National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,079.28	State-bank notes outstanding	
Due from other banks and bankers	3,912.19		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	3,323.06		
Premiums paid	2,000.00	Individual deposits	265,413.85
Checks and other cash items	703.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,761.00		
Fractional currency	75.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	16.80
Specie	50,200.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	402,490.53	Total	402,490.53

Moss National Bank, Sandusky.

AUGUSTUS H. MOSS, *President.* No. 2810. HORACE O. MOSS, *Cashier.*

Loans and discounts	$317,902.32	Capital stock paid in	$150,000.00
Overdrafts	279.00		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	20,965.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	9,351.20	State-bank notes outstanding	
Due from other banks and bankers	4,829.18		
Real estate, furniture, and fixtures	14,357.31	Dividends unpaid	
Current expenses and taxes paid	4,273.14		
Premiums paid		Individual deposits	174,397.19
Checks and other cash items	61.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	80.13	Due to other national banks	5,998.07
Trade dollars		Due to State banks and bankers	
Specie	17,126.60		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,100.00		
Due from U. S. Treasurer			
Total	481,360.80	Total	481,360.80

First National Bank, Shelby.

WILLIAM R. BRICKER, *President.* No. 1929. BENJAMIN J. WILLIAMS, *Cashier.*

Loans and discounts	$123,729.45	Capital stock paid in	$50,000.00
Overdrafts	770.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	4,528.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,101.46	State-bank notes outstanding	
Due from other banks and bankers	3,742.91		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	2,036.66		
Premiums paid		Individual deposits	91,917.98
Checks and other cash items	5.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,540.00		
Fractional currency	6.20	Due to other national banks	374.46
Trade dollars		Due to State banks and bankers	
Specie	9,076.75		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	172,071.04	Total	172,071.04

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First National Bank, Smithfield.

C. D. KAMINISKY, *President.* No. 501. WILLIAM VERMILLION, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$168,380.91	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,684.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,100.00	National-bank notes outstanding	89,005.00
Due from approved reserve agents	10,748.52	State-bank notes outstanding	
Due from other banks and bankers	4,279.02		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,635.82		
Premiums paid		Individual deposits	85,123.68
Checks and other cash items	735.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	42.15	Due to other national banks	42.99
Trade dollars		Due to State banks and bankers	
Specie	4,410.64		
Legal-tender notes	6,024.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	303,856.13	Total	303,856.13

Farmers' National Bank, South Charleston.

ANDREW D. PANCAKE, *President.* No. 2754. M. CLARK, *Cashier.*

Loans and discounts	$59,075.58	Capital stock paid in	$50,000.00
Overdrafts	1,394.15		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,616.72
U. S. bonds to secure deposits		Other undivided profits	2,504.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,236.17	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,759.01	Dividends unpaid	
Current expenses and taxes paid	1,226.71		
Premiums paid	7,171.88	Individual deposits	40,897.61
Checks and other cash items	36.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	862.00		
Fractional currency	24.90	Due to other national banks	1,940.85
Trade dollars		Due to State banks and bankers	168.18
Specie	4,716.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	120,627.40	Total	120,627.40

First National Bank, Springfield.

B. H. WARDER, *President.* No. 238. CYRUS A. PHELPS, *Cashier.*

Loans and discounts	$801,901.04	Capital stock paid in	$400,000.00
Overdrafts	588.23		
U. S. bonds to secure circulation	400,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	54,847.20
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	94,800.00	National-bank notes outstanding	360,000.00
Due from approved reserve agents	116,682.81	State-bank notes outstanding	
Due from other banks and bankers	16,848.70		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	3,240.04		
Premiums paid		Individual deposits	539,579.26
Checks and other cash items	10,735.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,571.00		
Fractional currency	400.54	Due to other national banks	7,903.18
Trade dollars		Due to State banks and bankers	537.42
Specie	20,900.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	18,000.00		
Due from U. S. Treasurer			
Total	1,562,867.06	Total	1,562,867.06

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Second National Bank, Springfield.

AMOS WHITELEY, *President.* No. 263. J. G. BENALLACK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$420, 224. 68	Capital stock paid in	$200, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	120, 000. 00
U. S. bonds to secure deposits		Other undivided profits	12, 884. 99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	88, 579. 01	State-bank notes outstanding	
Due from other banks and bankers	7, 508. 17		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	6, 648. 67		
Premiums paid		Individual deposits	254, 115. 49
Checks and other cash items	9, 984. 29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	36, 786. 00		
Fractional currency	338. 24	Due to other national banks	8, 565. 71
Trade dollars		Due to State banks and bankers	
Specie	4, 487. 15		
Legal-tender notes	40, 000. 00	Notes and bills re-discounted	26, 240. 02
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer			
Total	666, 806. 21	Total	666, 806. 21

Lagonda National Bank, Springfield.

JOHN HOWELL, *President.* No. 2093. DANIEL P. JEFFERIES, *Cashier.*

Loans and discounts	$230, 026. 26	Capital stock paid in	$100, 000. 00
Overdrafts	949. 25		
U. S. bonds to secure circulation	93, 000. 00	Surplus fund	29, 000. 00
U. S. bonds to secure deposits		Other undivided profits	9, 468. 74
U. S. bonds on hand	2, 550. 00		
Other stocks, bonds, and mortgages	2, 493. 00	National-bank notes outstanding	83, 700. 00
Due from approved reserve agents	19, 218. 53	State-bank notes outstanding	
Due from other banks and bankers	14, 574. 04		
Real estate, furniture, and fixtures	26, 985. 60	Dividends unpaid	
Current expenses and taxes paid	3, 567. 31		
Premiums paid	2, 629. 59	Individual deposits	189, 757. 69
Checks and other cash items	5, 554. 04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1, 275. 00		
Fractional currency	110. 62	Due to other national banks	17, 428. 18
Trade dollars		Due to State banks and bankers	5, 612. 38
Specie	7, 198. 75		
Legal-tender notes	30, 000. 00	Notes and bills re-discounted	10, 000. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4, 185. 00		
Due from U. S. Treasurer	650. 00		
Total	444, 966. 99	Total	444, 966. 99

Mad River National Bank, Springfield.

JAMES S. GOODE, *President.* No. 1146. THOMAS F. MCGREW, *Cashier.*

Loans and discounts	$565, 410. 67	Capital stock paid in	$300, 000. 00
Overdrafts	1, 426. 29		
U. S. bonds to secure circulation	150, 000. 00	Surplus fund	60, 000. 00
U. S. bonds to secure deposits		Other undivided profits	40, 433. 60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11, 000. 00	National-bank notes outstanding	133, 425. 00
Due from approved reserve agents	13, 783. 87	State-bank notes outstanding	
Due from other banks and bankers	15, 780. 66		
Real estate, furniture, and fixtures	20, 000. 00	Dividends unpaid	
Current expenses and taxes paid	2, 686. 39		
Premiums paid		Individual deposits	333, 623. 75
Checks and other cash items	886. 16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25, 165. 00		
Fractional currency	854. 45	Due to other national banks	15, 349. 92
Trade dollars		Due to State banks and bankers	571. 63
Specie	29, 808. 16		
Legal-tender notes	45, 000. 00	Notes and bills re-discounted	5, 000. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6, 622. 25		
Due from U. S. Treasurer			
Total	888, 473. 90	Total	888, 473. 90

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Springfield National Bank, Springfield.

P. P. MAST, *President.* No. 2620. F. S. PENFIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$168,946.55	Capital stock paid in	$100,000.00
Overdrafts	405.64		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	8,051.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,553.26	State-bank notes outstanding	
Due from other banks and bankers	3,574.45		
Real estate, furniture, and fixtures	12,949.71	Dividends unpaid	
Current expenses and taxes paid	3,064.54		
Premiums paid	7,062.50	Individual deposits	88,311.30
Checks and other cash items	1,810.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,196.00		
Fractional currency	1,360.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	78.88
Specie	4,192.75		
Legal-tender notes	9,200.00	Notes and bills re-discounted	11,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	250,441.93	Total	250,441.93

National Exchange Bank, Steubenville.

WILLIAM DOUGHERTY, *President.* No. 2160. THOMAS A. HAMMOND, *Cashier.*

Loans and discounts	$186,739.26	Capital stock paid in	$100,000.00
Overdrafts	468.61		
U. S. bonds to secure circulation	100,000.00	Surplus fund	10,500.00
U. S. bonds to secure deposits		Other undivided profits	7,187.92
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	11,300.60	National-bank notes outstanding	89,400.00
Due from approved reserve agents	9,635.27	State-bank notes outstanding	
Due from other banks and bankers	19,023.83		
Real estate, furniture, and fixtures	2,510.00	Dividends unpaid	
Current expenses and taxes paid	1,409.33		
Premiums paid	13,249.70	Individual deposits	172,032.05
Checks and other cash items	2,264.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,196.00		
Fractional currency	21.27	Due to other national banks	11,713.84
Trade dollars		Due to State banks and bankers	15,007.49
Specie	22,934.00		
Legal-tender notes	15,599.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	405,841.30	Total	405,841.30

Steubenville National Bank, Steubenville.

R. L. BROWNLEE, *President.* No. 3310. CHARLES GALLAGHER, *Cashier.*

Loans and discounts	$230,988.64	Capital stock paid in	$125,000.00
Overdrafts	28.09		
U. S. bonds to secure circulation	125,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	6,949.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	112,500.00
Due from approved reserve agents	4,423.62	State-bank notes outstanding	
Due from other banks and bankers	6,998.80		
Real estate, furniture, and fixtures	15,775.00	Dividends unpaid	
Current expenses and taxes paid	1,119.82		
Premiums paid		Individual deposits	188,000.59
Checks and other cash items	91.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,520.00		
Fractional currency	43.08	Due to other national banks	3,092.28
Trade dollars		Due to State banks and bankers	2,831.36
Specie	18,894.15		
Legal-tender notes	30,216.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,275.00		
Due from U. S. Treasurer			
Total	448,373.67	Total	448,373.67

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Tiffin National Bank, Tiffin.

JOHN D. LOOMIS, *President.* No. 3315. J. W. CHAMBERLIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$245,836.74	Capital stock paid in	$125,000.00
Overdrafts	46.01		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	6,770.43
U. S. bonds on hand	1,650.00		
Other stocks, bonds, and mortgages	48,800.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	14,539.17	State-bank notes outstanding	
Due from other banks and bankers	16,305.13		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	
Current expenses and taxes paid	3,695.25		
Premiums paid	7,495.41	Individual deposits	275,528.83
Checks and other cash items	943.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,895.00		
Fractional currency	100.34	Due to other national banks	8,570.84
Trade dollars		Due to State banks and bankers	8,454.95
Specie	23,269.00		
Legal-tender notes	29,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	476,825.05	Total	476,825.05

Tipp National Bank, Tippecanoe City.

SAMUEL SULLIVAN, *President.* No. 3004. AHIJAH W. MILES, *Cashier.*

Loans and discounts	$69,363.51	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	1,930.00
U. S. bonds to secure deposits		Other undivided profits	2,879.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	400.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	36,713.11	State-bank notes outstanding	
Due from other banks and bankers	11,246.10		
Real estate, furniture, and fixtures	7,980.45	Dividends unpaid	
Current expenses and taxes paid	614.94		
Premiums paid	3,500.00	Individual deposits	83,884.90
Checks and other cash items	164.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,380.00		
Fractional currency	69.67	Due to other national banks	1,406.63
Trade dollars		Due to State banks and bankers	229.11
Specie	12,723.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	163,830.44	Total	163,830.44

First National Bank, Toledo.

M. NEARING, *President.* No. 91. J. M. SPENCER, *Cashier.*

Loans and discounts	$1,725,691.30	Capital stock paid in	$500,000.00
Overdrafts	3,665.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits	75,000.00	Other undivided profits	92,176.91
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	66,184.15	National-bank notes outstanding	45,000.00
Due from approved reserve agents	199,258.92	State-bank notes outstanding	
Due from other banks and bankers	130,703.49		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	8,309.84		
Premiums paid		Individual deposits	1,349,495.38
Checks and other cash items	3,903.59	United States deposits	34,437.46
Exchanges for clearing-house		Deposits of U.S. disbursing officers	34,484.11
Bills of other banks	8,000.00		
Fractional currency	510.92	Due to other national banks	28,305.20
Trade dollars		Due to State banks and bankers	50,779.12
Specie	41,100.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,384,678.18	Total	2,384,678.18

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Second National Bank, Toledo.

GEORGE W. DAVIS, *President.* No. 248. CHARLES F. ADAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,149,656.73	Capital stock paid in	$350,000.00
Overdrafts			
U. S. bonds to secure circulation	256,300.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	48,948.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	109,640.00	National-bank notes outstanding	229,070.00
Due from approved reserve agents	127,002.81	State-bank notes outstanding	
Due from other banks and bankers	49,745.72		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	7,334.88		
Premiums paid		Individual deposits	773,304.99
Checks and other cash items	5,446.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,940.00		
Fractional currency	72.47	Due to other national banks	146,640.68
Trade dollars		Due to State banks and bankers	106,607.64
Specie	66,500.00		
Legal-tender notes	60,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	7,933.00		
Due from U. S. Treasurer			
Total	1,854,571.84	Total	1,854,571.84

Merchants' National Bank, Toledo.

R. V. BOICE, *President.* No. 1895. CHARLES C. DOOLITTLE, *Cashier.*

Loans and discounts	$740,507.17	Capital stock paid in	$300,000.00
Overdrafts	1,508.68		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	23,030.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,931.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	26,073.62	State-bank notes outstanding	
Due from other banks and bankers	20,730.31		
Real estate, furniture, and fixtures	22,500.00	Dividends unpaid	
Current expenses and taxes paid	6,134.69		
Premiums paid	3,000.00	Individual deposits	347,098.14
Checks and other cash items	4,930.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,469.00		
Fractional currency	113.54	Due to other national banks	81,731.85
Trade dollars		Due to State banks and bankers	18,977.74
Specie	25,832.40		
Legal-tender notes	12,000.00	Notes and bills re-discounted	103,486.26
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	344.50		
Total	979,324.77	Total	979,324.77

Northern National Bank, Toledo.

WILLIAM CUMMINGS, *President.* No. 809. W. A. EGGLESTON, *Cashier.*

Loans and discounts	$536,235.27	Capital stock paid in	$150,000.00
Overdrafts	479.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	23,102.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,020.84	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,645.04	State-bank notes outstanding	
Due from other banks and bankers	27,121.68		
Real estate, furniture, and fixtures	2,805.41	Dividends unpaid	
Current expenses and taxes paid	3,832.67		
Premiums paid	11,071.87	Individual deposits	364,930.97
Checks and other cash items	739.38	United States deposits	45,066.72
Exchanges for clearing-house		Deposits of U.S. disbursing officers	44,977.46
Bills of other banks	3,324.00		
Fractional currency	22.67	Due to other national banks	25,473.08
Trade dollars		Due to State banks and bankers	23,935.47
Specie	937.50		
Legal-tender notes	38,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	787,485.85	Total	787,485.85

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Toledo National Bank, Toledo.

SAMUEL M. YOUNG, *President.* No. 607. E. H. VAN HOESEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$382,858.19	Capital stock paid in	$100,000.00
Overdrafts	1,091.32		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	22,166.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	66,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	27,291.41	State-bank notes outstanding	
Due from other banks and bankers	38,436.91		
Real estate, furniture, and fixtures	1,875.00	Dividends unpaid	
Current expenses and taxes paid	2,827.78		
Premiums paid		Individual deposits	353,023.41
Checks and other cash items	2,572.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,007.00		
Fractional currency	76.55	Due to other national banks	63,205.07
Trade dollars		Due to State banks and bankers	14,327.31
Specie	9,260.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	605,222.05	Total	605,222.05

First National Bank, Troy.

HENRY W. ALLEN, *President.* No. 2727. DANIEL W. SMITH, *Cashier.*

Loans and discounts	$418,128.87	Capital stock paid in	$200,000.00
Overdrafts	1,547.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	10,363.81
U. S. bonds on hand	550.00		
Other stocks, bonds, and mortgages	21,498.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	32,730.41	State-bank notes outstanding	
Due from other banks and bankers	10,286.65		
Real estate, furniture, and fixtures	2,200.00	Dividends unpaid	
Current expenses and taxes paid	2,224.29		
Premiums paid		Individual deposits	297,492.34
Checks and other cash items	84.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,667.00		
Fractional currency	340.96	Due to other national banks	2,890.48
Trade dollars		Due to State banks and bankers	
Specie	32,238.75		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	595,746.63	Total	595,746.63

First National Bank, Upper Sandusky.

J. G. ROBERTS, *President.* No. 90. J. A. MAXWELL, *Cashier.*

Loans and discounts	$184,052.10	Capital stock paid in	$105,000.00
Overdrafts	1,875.16		
U. S. bonds to secure circulation	27,000.00	Surplus fund	43,000.00
U. S. bonds to secure deposits		Other undivided profits	2,379.13
U. S. bonds on hand	650.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,860.00
Due from approved reserve agents	77,237.56	State-bank notes outstanding	
Due from other banks and bankers	1,833.27		
Real estate, furniture, and fixtures	14,640.83	Dividends unpaid	
Current expenses and taxes paid	1,377.45		
Premiums paid		Individual deposits	212,499.24
Checks and other cash items	2,473.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,800.00		
Fractional currency	64.01	Due to other national banks	330.23
Trade dollars		Due to State banks and bankers	2,110.81
Specie	35,961.00		
Legal-tender notes	17,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,215.00		
Due from U. S. Treasurer			
Total	381,179.41	Total	381,179.41

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Third National Bank, Urbana.

JOHN H. YOUNG, *President.* No. 2071. A. F. VANCE, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$204,681.64	Capital stock paid in	$100,000.00
Overdrafts	2,371.61		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	17,138.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,979.61	National-bank notes outstanding	45,000.00
Due from approved reserve agents	11,331.20	State-bank notes outstanding	
Due from other banks and bankers	8,144.33		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	
Current expenses and taxes paid	398.35		
Premiums paid	13,675.00	Individual deposits	154,198.37
Checks and other cash items	7,796.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,132.00		
Fractional currency	33.90	Due to other national banks	3,429.25
Trade dollars		Due to State banks and bankers	123.30
Specie	5,595.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	354,889.21	Total	354,889.21

Champaign National Bank, Urbana.

PHILANDER B. ROSS, *President.* No. 916. W. R. ROSS, *Cashier.*

Loans and discounts	$166,615.72	Capital stock paid in	$100,000.00
Overdrafts	806.72		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,838.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,312.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,518.31	State-bank notes outstanding	
Due from other banks and bankers	1,499.81		
Real estate, furniture, and fixtures	9,400.00	Dividends unpaid	
Current expenses and taxes paid	1,989.64		
Premiums paid	1,860.00	Individual deposits	111,728.44
Checks and other cash items	2,048.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,251.00		
Fractional currency	37.89	Due to other national banks	296.92
Trade dollars		Due to State banks and bankers	
Specie	1,900.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	264,364.26	Total	264,364.26

Citizens' National Bank, Urbana.

C. F. COLWELL, *President.* No. 863. WILLIAM W. WILSON, *Cashier.*

Loans and discounts	$242,170.05	Capital stock paid in	$100,000.00
Overdrafts	6,171.54		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	27,661.70
U. S. bonds on hand	150.00		
Other stocks, bonds, and mortgages	42,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	56,133.42	State-bank notes outstanding	
Due from other banks and bankers	6,606.02		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	1,160.82		
Premiums paid		Individual deposits	236,732.04
Checks and other cash items	5,131.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	535.00		
Fractional currency	25.70	Due to other national banks	5,357.33
Trade dollars		Due to State banks and bankers	1,533.04
Specie	3,850.00		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,350.00		
Due from U. S. Treasurer			
Total	481,284.11	Total	481,284.11

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First National Bank, Van Wert.

ALONZO CONANT, *President.* No. 422. JOHN A. CONN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$130,944.72	Capital stock paid in	$60,000.00
Overdrafts	1,289.95		
U. S. bonds to secure circulation	15,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	8,252.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,580.32	National-bank notes outstanding	13,500.00
Due from approved reserve agents	46,213.26	State-bank notes outstanding	
Due from other banks and bankers	20,740.94		
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	
Current expenses and taxes paid	1,440.24		
Premiums paid	3,247.50	Individual deposits	175,739.82
Checks and other cash items	131.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	168.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	385.49
Specie	11,353.05		
Legal tender notes	10,593.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	272,877.56	Total	272,877.56

Van Wert National Bank, Van Wert.

J. S. BRUMBACK, *President.* No. 2628. WM. H. PENNELL, *Cashier.*

Loans and discounts	$199,172.41	Capital stock paid in	$100,000.00
Overdrafts	1,255.71		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,863.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	21,351.55	State-bank notes outstanding	
Due from other banks and bankers	19,582.15		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,543.43		
Premiums paid	893.97	Individual deposits	155,846.67
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,278.00		
Fractional currency	382.48	Due to other national banks	9,724.92
Trade dollars		Due to State banks and bankers	
Specie	11,350.00		
Legal-tender notes	24,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	318,934.70	Total	318,934.70

First National Bank, Wapakoneta.

L. N. BLUME, *President.* No. 3157. CHAS. F. HERBST, *Cashier.*

Loans and discounts	$153,685.25	Capital stock paid in	$50,000.00
Overdrafts	1,477.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,587.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	11,240.00
Due from approved reserve agents	14,147.09	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,149.25	Dividends unpaid	
Current expenses and taxes paid	266.15		
Premiums paid	1,000.00	Individual deposits	122,399.98
Checks and other cash items	230.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	51.89	Due to other national banks	1,871.94
Trade dollars		Due to State banks and bankers	
Specie	4,030.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	204,099.14	Total	204,099.14

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People's National Bank, Wapakoneta.

FRANCIS FRITSCH, *President.* No. 3535. FRANCIS J. MCFARLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$283,092.83	Capital stock paid in	$100,000.00
Overdrafts	131.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,147.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,296.33	State-bank notes outstanding	
Due from other banks and bankers	723.84		
Real estate, furniture, and fixtures	1,657.50	Dividends unpaid	
Current expenses and taxes paid	966.58		
Premiums paid	2,033.15	Individual deposits	195,971.28
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	155.00		
Fractional currency	43.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,429.25		
Legal-tender notes	15,965.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	350,618.74	Total	350,618.74

First National Bank, Warren.

HENRY B. PERKINS, *President.* No. 74. WILLIAM R. STILES, *Cashier.*

Loans and discounts	$308,920.80	Capital stock paid in	$150,000.00
Overdrafts	3,200.29		
U. S. bonds to secure circulation	40,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	12,514.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,800.00	National-bank notes outstanding	33,950.00
Due from approved reserve agents	10,483.48	State-bank notes outstanding	
Due from other banks and bankers	33,071.15		
Real estate, furniture, and fixtures	59,506.02	Dividends unpaid	
Current expenses and taxes paid	6,857.91		
Premiums paid	11,200.00	Individual deposits	305,525.05
Checks and other cash items	182.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,329.00		
Fractional currency	255.85	Due to other national banks	5,018.95
Trade dollars		Due to State banks and bankers	197.94
Specie	25,600.00		
Legal-tender notes	27,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	552,206.58	Total	552,206.58

Second National Bank, Warren.

HENRY C. CHRISTY, *President.* No. 2479. C. A. HARRINGTON, *Cashier.*

Loans and discounts	$208,927.72	Capital stock paid in	$100,000.00
Overdrafts	2,115.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,948.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,572.41	State-bank notes outstanding	
Due from other banks and bankers	8,978.52		
Real estate, furniture, and fixtures	23,860.00	Dividends unpaid	
Current expenses and taxes paid	4,084.92		
Premiums paid		Individual deposits	204,756.74
Checks and other cash items	7,735.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,613.00		
Fractional currency	226.48	Due to other national banks	5,328.91
Trade dollars		Due to State banks and bankers	
Specie	10,965.00		
Legal-tender notes	19,705.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	386,033.87	Total	386,033.87

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Western Reserve National Bank, Warren.

ALBERT WHEELER, *President.* No. 3362. O. L. WOLCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$271,658.06	Capital stock paid in	$100,000.00
Overdrafts	2,439.19		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	10,197.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,128.44	State-bank notes outstanding	
Due from other banks and bankers	15,762.47		
Real estate, furniture, and fixtures	16,600.00	Dividends unpaid	
Current expenses and taxes paid	2,986.15		
Premiums paid		Individual deposits	238,190.05
Checks and other cash items	823.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,666.00		
Fractional currency	214.27	Due to other national banks	5,023.95
Trade dollars		Due to State banks and bankers	1,800.73
Specie	3,083.60		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	225.00		
Total	380,711.89	Total	380,711.89

Waynesville National Bank, Waynesville.

SETH S. HAINES, *President.* No. 2220. WM. H. ALLEN, *Cashier.*

Loans and discounts	$87,082.83	Capital stock paid in	$50,000.00
Overdrafts	204.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	3,624.54
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	150.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,950.17	State-bank notes outstanding	
Due from other banks and bankers	7,008.97		
Real estate, furniture, and fixtures	900.60	Dividends unpaid	100.00
Current expenses and taxes paid	530.24		
Premiums paid	3,202.76	Individual deposits	56,066.53
Checks and other cash items	34.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,515.00		
Fractional currency	58.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,480.40		
Legal-tender notes	1,661.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	133,541.07	Total	133,541.07

First National Bank, Wellington.

SIDNEY S. WARNER, *President.* No. 2866. ROLLIN A. HORR, *Cashier.*

Loans and discounts	$148,809.58	Capital stock paid in	$100,000.00
Overdrafts	2,499.02		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,082.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,291.12	State-bank notes outstanding	
Due from other banks and bankers	707.47		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	687.31		
Premiums paid	2,500.00	Individual deposits	75,982.41
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,105.00		
Fractional currency	10.23	Due to other national banks	108.65
Trade dollars		Due to State banks and bankers	
Specie	987.85		
Legal-tender notes	6,951.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	206,673.58	Total	206,673.58

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First National Bank, Wellston.

H. S. WILLARD, *President.* No. 3565. J. H. SELLERS, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$79,233.13	Capital stock paid in	$50,000.00
Overdrafts	4,625.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,800.00
U. S. bonds to secure deposits		Other undivided profits	2,034.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,237.01	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,542.32		
Real estate, furniture, and fixtures	8,790.96	Dividends unpaid	
Current expenses and taxes paid	2.10		
Premiums paid	3,406.25	Individual deposits	60,377.93
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,660.00		
Fractional currency	31.45	Due to other national banks	2,632.84
Trade dollars		Due to State banks and bankers	1,330.73
Specie	2,235.45		
Legal-tender notes	8,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	129,426.42	Total	129,426.42

First National Bank, Wellsville.

JAMES W. REILLY, *President.* No. 1044. JAMES HENDERSON, *Cashier.*

Loans and discounts	$152,615.69	Capital stock paid in	$50,000.00
Overdrafts	346.30		
U. S. bonds to secure circulation	40,000.00	Surplus fund	15,701.26
U. S. bonds to secure deposits		Other undivided profits	10,784.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	57,446.32	State-bank notes outstanding	
Due from other banks and bankers	18,110.89		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	1,518.00
Current expenses and taxes paid	2,588.86		
Premiums paid		Individual deposits	204,278.37
Checks and other cash items	6,221.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,223.00		
Fractional currency	164.00	Due to other national banks	1,397.26
Trade dollars		Due to State banks and bankers	412.00
Specie	2,725.00		
Legal-tender notes	18,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	320,091.11	Total	320,091.11

First National Bank, Wilmington.

CHARLES M. BOSWORTH, *President.* No. 365. CLINTON C. NICHOLS, *Cashier.*

Loans and discounts	$176,969.81	Capital stock paid in	$100,000.00
Overdrafts	4,210.02		
U. S. bonds to secure circulation	100,000.00	Surplus fund	33,500.00
U. S. bonds to secure deposits		Other undivided profits	6,697.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,180.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	52,857.88	State-bank notes outstanding	
Due from other banks and bankers	20,963.91		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	2,246.30		
Premiums paid	13,500.00	Individual deposits	211,450.69
Checks and other cash items	3,576.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,198.00		
Fractional currency	48.00	Due to other national banks	854.16
Trade dollars		Due to State banks and bankers	864.05
Specie	24,815.50		
Legal-tender notes	18,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	443,365.90	Total	443,365.90

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Clinton County National Bank, Wilmington.

FRANCIS M. MOORE, *President.* No. 1997. MADISON BETTS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$165,024.52	Capital stock paid in	$100,000.00
Overdrafts	7,516.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,626.70
U. S. bonds on hand	7,100.00		
Other stocks, bonds, and mortgages	13,150.00	National-bank notes outstanding	21,350.00
Due from approved reserve agents	25,802.66	State-bank notes outstanding	
Due from other banks and bankers	30,676.65		
Real estate, furniture, and fixtures	21,282.45	Dividends unpaid	383.00
Current expenses and taxes paid	388.76		
Premiums paid	3,338.75	Individual deposits	198,930.44
Checks and other cash items	5,989.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,964.00		
Fractional currency	72.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,843.57
Specie	25,702.52		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	357,133.71	Total	357,133.71

National Bank, Wooster.

JOHN ZIMMERMAN, *President.* No. 1912. CURTIS V. HARD, *Cashier.*

Loans and discounts	$123,018.79	Capital stock paid in	$53,900.00
Overdrafts	913.27		
U. S. bonds to secure circulation	53,900.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	2,515.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	43,690.00
Due from approved reserve agents	22,422.77	State-bank notes outstanding	
Due from other banks and bankers	21,002.16		
Real estate, furniture, and fixtures	16,053.20	Dividends unpaid	
Current expenses and taxes paid	900.96		
Premiums paid		Individual deposits	150,277.88
Checks and other cash items	2,580.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,365.00		
Fractional currency	95.20	Due to other national banks	3,013.40
Trade dollars		Due to State banks and bankers	
Specie	13,030.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	615.50		
Due from U. S. Treasurer			
Total	278,397.16	Total	278,397.16

Wayne County National Bank, Wooster.

JACOB FRICK, *President.* No. 828. C. S. FROST, *Cashier.*

Loans and discounts	$140,079.28	Capital stock paid in	$75,000.00
Overdrafts	494.74		
U. S. bonds to secure circulation	18,750.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,794.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	16,875.00
Due from approved reserve agents	62,793.85	State-bank notes outstanding	
Due from other banks and bankers	13,652.34		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	1,975.98		
Premiums paid	1,700.00	Individual deposits	154,566.14
Checks and other cash items	2,128.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,013.00		
Fractional currency	75.10	Due to other national banks	1,071.65
Trade dollars		Due to State banks and bankers	
Specie	7,300.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	285,306.86	Total	285,306.86

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Second National Bank, Xenia.

ELI MILLEN, *President.* No. 277. ROBERT LYTLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$388,646.72	Capital stock paid in	$150,000.00
Overdrafts	18,882.50		
U. S. bonds to secure circulation	37,500.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	5,576.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,037.58	National-bank notes outstanding	33,750.00
Due from approved reserve agents	1,188.87	State-bank notes outstanding	
Due from other banks and bankers	20,527.29		
Real estate, furniture, and fixtures	33,335.07	Dividends unpaid	
Current expenses and taxes paid	1,368.96		
Premiums paid	2,973.98	Individual deposits	350,894.74
Checks and other cash items	12,754.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,263.00		
Fractional currency	289.83	Due to other national banks	23,268.73
Trade dollars		Due to State banks and bankers	251.19
Specie	33,010.10		
Legal-tender notes	14,275.00	Notes and bills re-discounted	11,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	588,740.76	Total	588,740.76

Citizens' National Bank, Xenia.

J. D. EDWARDS, *President.* No. 2575. W. R. MCGERVEY, *Cashier.*

Loans and discounts	$294,131.52	Capital stock paid in	$100,000.00
Overdrafts	2,926.42		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,894.79
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	14,227.26	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,958.85	State-bank notes outstanding	
Due from other banks and bankers	1,664.46		
Real estate, furniture, and fixtures	2,600.00	Dividends unpaid	1,899.00
Current expenses and taxes paid	1,690.16		
Premiums paid	5,973.35	Individual deposits	242,877.78
Checks and other cash items	2,315.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	291.45	Due to other national banks	8,243.00
Trade dollars		Due to State banks and bankers	49.51
Specie	19,382.50		
Legal-tender notes	19,412.00	Notes and bills re-discounted	7,234.23
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	402,698.31	Total	402,698.31

Xenia National Bank, Xenia.

JOHN B. ALLEN, *President.* No. 2932. A. S. FRAZER, *Cashier.*

Loans and discounts	$248,722.84	Capital stock paid in	$120,000.00
Overdrafts	5,776.17		
U. S. bonds to secure circulation	30,000.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	4,705.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	4,102.47	State-bank notes outstanding	
Due from other banks and bankers	4,971.74		
Real estate, furniture, and fixtures	30,956.50	Dividends unpaid	841.00
Current expenses and taxes paid	1,250.64		
Premiums paid	3,450.00	Individual deposits	198,737.38
Checks and other cash items	3,143.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	50.00	Due to other national banks	7,384.15
Trade dollars		Due to State banks and bankers	1,691.91
Specie	14,563.00		
Legal-tender notes	15,338.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	363,959.50	Total	363,959.50

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First National Bank, Youngstown.

ROBERT MCCURDY, *President.* No. 2693. WM. H. BALDWIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,284,030.46	Capital stock paid in	$500,000.00
Overdrafts	9,817.98		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	83,299.31
U. S. bonds on hand	26,000.00		
Other stocks, bonds, and mortgages	41,000.00	National-bank notes outstanding	45,000,00
Due from approved reserve agents	45,082.65	State-bank notes outstanding	
Due from other banks and bankers	13,559.62		
Real estate, furniture, and fixtures	18,925.00	Dividends unpaid	
Current expenses and taxes paid	4,560.67		
Premiums paid		Individual deposits	894,254.75
Checks and other cash items	6,297.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,940.00		
Fractional currency	176.02	Due to other national banks	33,378.05
Trade dollars		Due to State banks and bankers	
Specie	101,609.00		
Legal-tender notes	26,683.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,655,932.11	Total	1,655,932.11

Second National Bank, Youngstown.

HENRY TOD, *President.* No. 2217. HENRY M. GARLICK, *Cashier.*

Loans and discounts	$565,000.99	Capital stock paid in	$200,000.00
Overdrafts	11,026.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	28,813.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,673.66	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,115.14	State-bank notes outstanding	
Due from other banks and bankers	91.48		
Real estate, furniture, and fixtures	34,204.45	Dividends unpaid	1,683.00
Current expenses and taxes paid	4,084.51		
Premiums paid		Individual deposits	423,911.15
Checks and other cash items	4,450.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,205.00		
Fractional currency	253.35	Due to other national banks	34,103.51
Trade dollars		Due to State banks and bankers	18,959.97
Specie	40,121.55		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	792,476.29	Total	792,476.29

Commercial National Bank, Youngstown.

CHAUNCEY H. ANDREWS, *President.* No. 2482. MASON EVANS, *Cashier.*

Loans and discounts	$293,004.85	Capital stock paid in	$200,000.00
Overdrafts	4,229.93		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	11,193.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	5,846.33	State-bank notes outstanding	
Due from other banks and bankers	5,576.90		
Real estate, furniture, and fixtures	1,876.04	Dividends unpaid	
Current expenses and taxes paid	1,344.50		
Premiums paid	5,375.00	Individual deposits	111,040.31
Checks and other cash items	2,009.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,868.00		
Fractional currency	376.35	Due to other national banks	6,641.72
Trade dollars		Due to State banks and bankers	271.96
Specie	5,279.50		
Legal-tender notes	23,936.00	Notes and bills re-discounted	7,425.15
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	406,573.09	Total	406,573.09

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Mahoning National Bank, Youngstown.

HENRY O. BONNELL, *President.* No. 2350. JAMES H. MCEWEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$540,397.26	Capital stock paid in	$229,000.00
Overdrafts	3,750.12		
U. S. bonds to secure circulation	113,550.00	Surplus fund	45,800.00
U. S. bonds to secure deposits		Other undivided profits	16,986.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	100,935.00
Due from approved reserve agents	24,053.33	State-bank notes outstanding	
Due from other banks and bankers	8,819.57		
Real estate, furniture, and fixtures	15,371.00	Dividends unpaid	76.00
Current expenses and taxes paid	2,085.31		
Premiums paid		Individual deposits	372,220.33
Checks and other cash items	2,516.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,865.00		
Fractional currency	361.21	Due to other national banks	6,792.48
Trade dollars		Due to State banks and bankers	427.11
Specie	22,262.00		
Legal-tender notes	27,096.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,109.75		
Due from U. S. Treasurer			
Total	772,237.18	Total	772,237.18

First National Bank, Zanesville.

WILLIAM A. GRAHAM, *President.* No. 164. GEORGE H. STEWART, *Cashier.*

Loans and discounts	$508,248.17	Capital stock paid in	$200,000.00
Overdrafts	2,183.45		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	10,841.49
U. S. bonds on hand	9,400.00		
Other stocks, bonds, and mortgages	11,000.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	49,898.97	State-bank notes outstanding	
Due from other banks and bankers	61,943.50		
Real estate, furniture, and fixtures	17,200.00	Dividends unpaid	
Current expenses and taxes paid	2,395.55		
Premiums paid	2,326.85	Individual deposits	514,037.90
Checks and other cash items	16,669.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,713.00		
Fractional currency	151.19	Due to other national banks	13,252.65
Trade dollars		Due to State banks and bankers	223.96
Specie	28,138.50		
Legal-tender notes	27,087.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	968,356.00	Total	968,356.00

Citizens' National Bank, Zanesville.

H. C. VAN VOORHIS, *President.* No. 2529. A. V. SMITH, *Cashier.*

Loans and discounts	$311,537.65	Capital stock paid in	$200,000.00
Overdrafts	5,282.12		
U. S. bonds to secure circulation	200,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,797.41
U. S. bonds on hand	10,150.00		
Other stocks, bonds, and mortgages	64,100.00	National-bank notes outstanding	177,320.00
Due from approved reserve agents	13,097.10	State-bank notes outstanding	
Due from other banks and bankers	46,337.71		
Real estate, furniture, and fixtures	22,000.00	Dividends unpaid	
Current expenses and taxes paid	2,166.25		
Premiums paid	17,462.62	Individual deposits	353,088.79
Checks and other cash items	16,946.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,206.00		
Fractional currency	214.14	Due to other national banks	20,897.62
Trade dollars		Due to State banks and bankers	3,314.05
Specie	22,417.50		
Legal-tender notes	29,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	785,417.87	Total	785,417.87

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Citizens' National Bank, Attica.

ZIMRI DWIGGINS, *President.* No. 3755. JOHN W. PARIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$135,690.41	Capital stock paid in	$50,000.00
Overdrafts	7,593.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,050.00
U. S. bonds to secure deposits		Other undivided profits	2,183.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,387.68	State-bank notes outstanding	
Due from other banks and bankers	17,379.67		
Real estate, furniture, and fixtures	10,175.45	Dividends unpaid	
Current expenses and taxes paid	1,244.45		
Premiums paid	3,687.50	Individual deposits	122,774.07
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,025.00		
Fractional currency	20.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	17,964.85
Specie	4,446.05		
Legal-tender notes	3,510.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	206,222.27	Total	206,222.27

First National Bank, Auburn.

C. A. O. MCCLELLAN, *President.* No. 2238. W. H. MCINTYRE, *Cashier.*

Loans and discounts	$86,113.54	Capital stock paid in	$50,000.00
Overdrafts	445.42		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,560.00
U. S. bonds to secure deposits		Other undivided profits	1,758.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	86.30	State-bank notes outstanding	
Due from other banks and bankers	15.72		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	544.40		
Premiums paid	2,532.36	Individual deposits	45,927.28
Checks and other cash items	255.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	41.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,957.71
Specie	1,678.50		
Legal-tender notes	2,677.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	2,000.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	118,453.28	Total	118,453.28

First National Bank, Aurora.

HENRY W. SMITH, *President.* No. 699. ELAM H. DAVIS, *Cashier.*

Loans and discounts	$297,521.76	Capital stock paid in	$200,000.00
Overdrafts	585.47		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	2,969.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	180,000.00
Due from approved reserve agents	5,902.23	State-bank notes outstanding	
Due from other banks and bankers	2,930.51		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	370.56		
Premiums paid		Individual deposits	143,316.20
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	648.00		
Fractional currency	141.27	Due to other national banks	1,210.26
Trade dollars		Due to State banks and bankers	
Specie	11,946.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer	11,450.00		
Total	567,495.80	Total	567,495.80

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Aurora National Bank, Aurora.

WILL F. STEVENS, *President.* No. 2963. ALEX. B. PATTISON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$119,097.91	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	3,687.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,370.63	State-bank notes outstanding	
Due from other banks and bankers	3,350.07		
Real estate, furniture, and fixtures	6,299.19	Dividends unpaid	
Current expenses and taxes paid	1,125.17		
Premiums paid	4,000.00	Individual deposits	85,216.86
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,854.00		
Fractional currency	23.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,859.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	215,404.67	Total	215,404.67

First National Bank, Bloomington.

JOHN WALDRON, *President.* No. 1888. WALTER E. WOODBURN, *Cashier.*

Loans and discounts	$205,928.04	Capital stock paid in	$120,000.00
Overdrafts	11,619.37		
U. S. bonds to secure circulation	30,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	8,347.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	54,900.04	State-bank notes outstanding	
Due from other banks and bankers	21,969.71		
Real estate, furniture, and fixtures	4,082.31	Dividends unpaid	
Current expenses and taxes paid	1,509.73		
Premiums paid		Individual deposits	176,666.88
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,408.00		
Fractional currency	63.05	Due to other national banks	26.41
Trade dollars		Due to State banks and bankers	
Specie	22,411.60		
Legal-tender notes	1,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	359,041.25	Total	359,041.25

Boonville National Bank, Boonville.

LEWIS J. MILLER, *President.* No. 2207. ENOS W. BETHELL, *Cashier.*

Loans and discounts	$83,028.38	Capital stock paid in	$50,000.00
Overdrafts	43.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	13,500.00
U. S. bonds to secure deposits		Other undivided profits	4,060.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,500.00	National-bank notes outstanding	44,500.00
Due from approved reserve agents	35,111.86	State-bank notes outstanding	
Due from other banks and bankers	18,302.29		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	991.31		
Premiums paid		Individual deposits	115,010.65
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,330.00		
Fractional currency	8.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,005.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	227,070.95	Total	227,070.95

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First National Bank, Brazil.

EDWD. F. LAWRENCE, *President.* No. 3583. CHARLES S. ANDREWS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$139,513.97	Capital stock paid in	$50,000.00
Overdrafts	531.75		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,349.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	37,768.44	State-bank notes outstanding	
Due from other banks and bankers	20,327.53		
Real estate, furniture, and fixtures	900.00	Dividends unpaid	
Current expenses and taxes paid	1.77		
Premiums paid	2,500.00	Individual deposits	184,146.21
Checks and other cash items	448.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,115.00		
Fractional currency	223.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,652.65		
Legal-tender notes	11,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	247,746.18	Total	247,746.18

First National Bank, Cambridge City.

LINVILLE FERGUSON, *President.* No. 2734. JOHN JACKSON, *Cashier.*

Loans and discounts	$226,389.79	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	37,000.00
U. S. bonds to secure deposits		Other undivided profits	5,094.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	43,604.60	State-bank notes outstanding	
Due from other banks and bankers	120.94		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	1,705.97		
Premiums paid	6,000.00	Individual deposits	161,609.86
Checks and other cash items	1,110.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	42.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,305.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	326,204.84	Total	326,204.84

First National Bank, Columbus.

WILLIAM J. LUCAS, *President.* No. 1066. LEWIS K. ONG, *Cashier.*

Loans and discounts	$216,776.79	Capital stock paid in	$100,000.00
Overdrafts	32.93		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,977.27
U. S. bonds on hand	1,500.00		
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	44,450.00
Due from approved reserve agents	52,134.30	State-bank notes outstanding	
Due from other banks and bankers	9,721.80		
Real estate, furniture, and fixtures	14,302.00	Dividends unpaid	
Current expenses and taxes paid	1,498.27		
Premiums paid	4,112.50	Individual deposits	228,040.15
Checks and other cash items	539.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	670.00		
Fractional currency	136.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,725.50		
Legal-tender notes	20,067.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	399,467.42	Total	399,467.42

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First National Bank, Connersville.

FRANCIS M. ROOTS, *President.* No. 1034. CHARLES MOUNT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$206,690.81	Capital stock paid in	$100,000.00
Overdrafts	2,000.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	3,569.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,047.31	State-bank notes outstanding	
Due from other banks and bankers	93.00		
Real estate, furniture, and fixtures	19,573.89	Dividends unpaid	
Current expenses and taxes paid	1,404.73		
Premiums paid	2,718.75	Individual deposits	126,770.63
Checks and other cash items	1,000.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	258.15	Due to other national banks	466.42
Trade dollars		Due to State banks and bankers	
Specie	2,400.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,120.00		
Due from U. S. Treasurer			
Total	283,306.64	Total	283,306.64

First National Bank, Crawfordsville.

WILLIAM H. DURHAM, *President.* No. 571. SAMUEL W. AUSTIN, *Cashier.*

Loans and discounts	$401,604.38	Capital stock paid in	$100,000.00
Overdrafts	13,974.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	71,313.00
U. S. bonds to secure deposits		Other undivided profits	19,432.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	66,225.43	State-bank notes outstanding	
Due from other banks and bankers	80,848.75		
Real estate, furniture, and fixtures	29,152.23	Dividends unpaid	
Current expenses and taxes paid	1,971.77		
Premiums paid		Individual deposits	488,706.87
Checks and other cash items	2,613.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,300.00		
Fractional currency	220.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	10,082.84
Specie	20,500.00		
Legal-tender notes	36,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	17,500.00		
Total	712,035.40	Total	712,035.40

Citizens' National Bank, Crawfordsville.

ALEX. F. RAMSEY, *President.* No. 2533. BENJAMIN WASSON, *Cashier.*

Loans and discounts	$200,705.69	Capital stock paid in	$100,000.00
Overdrafts	4,500.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	11,142.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,838.63	State-bank notes outstanding	
Due from other banks and bankers	80,473.05		
Real estate, furniture, and fixtures	2,400.00	Dividends unpaid	
Current expenses and taxes paid	1,297.15		
Premiums paid	5,000.00	Individual deposits	283,258.47
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,300.00		
Fractional currency	136.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,000.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	471,401.15	Total	471,401.15

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First National Bank, Crown Point.

JOHN BROWN, *President.* No. 2183. WILLIAM C. MURPHY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$182,170.09	Capital stock paid in	$50,000.00
Overdrafts	2,414.00		
U. S. bonds to secure circulation	20,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,231.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	34,951.94	State-bank notes outstanding	
Due from other banks and bankers	28,152.31		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	182,597.98
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,445.00		
Fractional currency	131.54	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,065.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	298,829.88	Total	298,829.88

First National Bank, Danville.

JOHN V. HADLEY, *President.* No. 152. BENJAMIN F. THOMAS, *Cashier.*

Loans and discounts	$185,465.80	Capital stock paid in	$82,500.00
Overdrafts	7,612.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	17,500.00
U. S. bonds to secure deposits		Other undivided profits	10,563.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,274.81	State-bank notes outstanding	
Due from other banks and bankers	32,394.67		
Real estate, furniture, and fixtures	3,424.61	Dividends unpaid	378.00
Current expenses and taxes paid	1,178.23		
Premiums paid		Individual deposits	160,036.71
Checks and other cash items	866.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,270.00		
Fractional currency	22.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,345.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	293,478.56	Total	293,478.56

Decatur National Bank, Decatur.

T. T. DORWIN, *President.* No. 3028. HENRY OBERWEGNER, *Cashier.*

Loans and discounts	$82,813.47	Capital stock paid in	$50,000.00
Overdrafts	504.38		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	1,456.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	2,952.79	State-bank notes outstanding	
Due from other banks and bankers	3,742.71		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	1,243.69		
Premiums paid	2,406.25	Individual deposits	52,305.56
Checks and other cash items	307.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	530.00		
Fractional currency	34.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,904.75		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	120,501.99	Total	120,501.99

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First National Bank, Elkhart.

C. H. WINCHESTER, *President.* No. 206. W. H. KNICKERBOCKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$264,381.74	Capital stock paid in	$100,000.00
Overdrafts	2,788.03		
U. S. bonds to secure circulation	47,000.00	Surplus fund	35,700.00
U. S. bonds to secure deposits		Other undivided profits	10,529.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,461.40	National-bank notes outstanding	42,300.00
Due from approved reserve agents	37,934.88	State-bank notes outstanding	
Due from other banks and bankers	3,616.25		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	420.00
Current expenses and taxes paid	2,143.04		
Premiums paid		Individual deposits	208,450.84
Checks and other cash items	1,650.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,423.00		
Fractional currency	36.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,850.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,115.00		
Due from U. S. Treasurer			
Total	397,400.16	Total	397,400.16

Elkhart National Bank, Elkhart.

ABRUM UPP, *President.* No. 2502. EDMUND R. KERSTETTER, *Cashier.*

Loans and discounts	$79,301.96	Capital stock paid in	$50,000.00
Overdrafts	978.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,544.94
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	150.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	74.77	State-bank notes outstanding	
Due from other banks and bankers	464.75		
Real estate, furniture, and fixtures	10,200.00	Dividends unpaid	
Current expenses and taxes paid	136.87		
Premiums paid		Individual deposits	38,359.30
Checks and other cash items	205.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	312.00		
Fractional currency	3.34	Due to other national banks	2,322.37
Trade dollars		Due to State banks and bankers	
Specie	4,685.90		
Legal-tender notes	3,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	113,476.61	Total	113,476.61

First National Bank, Evansville.

CHARLES VIELE, *President.* No. 2692. JAMES H. CUTLER, *Cashier.*

Loans and discounts	$1,440,936.48	Capital stock paid in	$500,000.00
Overdrafts	3,662.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	60,318.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,520.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	54,335.49	State-bank notes outstanding	
Due from other banks and bankers	88,900.84		
Real estate, furniture, and fixtures	69,458.00	Dividends unpaid	
Current expenses and taxes paid	15,207.97		
Premiums paid	13,000.00	Individual deposits	911,797.60
Checks and other cash items	7,412.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,003.00		
Fractional currency	50.93	Due to other national banks	61,836.01
Trade dollars		Due to State banks and bankers	76,136.96
Specie	76,351.75		
Legal-tender notes	45,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,905,089.37	Total	1,905,089.37

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First National Bank, Frankfort.

T. B. COX, *President.* No. 1854. DAVID P. BARNER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$222,142.02	Capital stock paid in	$200,000.00
Overdrafts	1,576.20		
U. S. bonds to secure circulation	200,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	13,473.12
U. S. bonds on hand	125,000.00		
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	3,921.87	State-bank notes outstanding	
Due from other banks and bankers	36,297.03		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,504.77		
Premiums paid	33,097.07	Individual deposits	247,776.83
Checks and other cash items	6,664.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,712.00		
Fractional currency	379.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,955.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	681,249.95	Total	681,249.95

Franklin National Bank, Franklin.

JOHN T. VAWTER, *President.* No. 3338. E. C. MILLER, *Cashier.*

Loans and discounts	$152,137.62	Capital stock paid in	$50,000.00
Overdrafts	2,040.70		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	1,754.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,512.78	State-bank notes outstanding	
Due from other banks and bankers	35,389.33		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,005.79		
Premiums paid	500.00	Individual deposits	184,175.30
Checks and other cash items	1,176.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	84.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,875.00		
Legal-tender notes	3,683.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	283,430.19	Total	283,430.19

National Bank, Franklin.

JOHN CLARKE, *President.* No. 2769. J. C. SMITH, *Cashier.*

Loans and discounts	$146,620.92	Capital stock paid in	$50,000.00
Overdrafts	2,012.60		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,844.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,308.05	State-bank notes outstanding	
Due from other banks and bankers	27,968.71		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	676.98		
Premiums paid	586.54	Individual deposits	134,730.27
Checks and other cash items	547.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	16.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,325.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	224,825.05	Total	224,825.05

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City National Bank, Goshen.

A. L. HUBBELL, *President.* No. 2067. THOMAS H. DAILY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$128,233.49	Capital stock paid in	$77,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	2,292.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	579.85	State-bank notes outstanding	
Due from other banks and bankers	14,534.50		
Real estate, furniture, and fixtures	14,543.00	Dividends unpaid	
Current expenses and taxes paid	187.61		
Premiums paid	4,843.75	Individual deposits	85,027.35
Checks and other cash items	1,833.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,785.00		
Fractional currency	150.22	Due to other national banks	1,040.61
Trade dollars		Due to State banks and bankers	
Specie	7,770.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	202,360.58	Total	202,360.58

First National Bank, Green Castle.

THOMAS C. HAMMOND, *President.* No. 219. JEROME ALLEN, *Cashier.*

Loans and discounts	$240,965.33	Capital stock paid in	$125,000.00
Overdrafts	4,460.00		
U. S. bonds to secure circulation	31,500.00	Surplus fund	62,000.00
U. S. bonds to secure deposits		Other undivided profits	5,868.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,350.00
Due from approved reserve agents	67,094.74	State-bank notes outstanding	
Due from other banks and bankers	83,546.28		
Real estate, furniture, and fixtures	26,571.18	Dividends unpaid	426.00
Current expenses and taxes paid	3,363.95		
Premiums paid	3,238.59	Individual deposits	287,849.57
Checks and other cash items	5,695.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,300.00		
Fractional currency	179.10	Due to other national banks	1,637.85
Trade dollars		Due to State banks and bankers	
Specie	21,800.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,417.50		
Due from U. S. Treasurer	.50		
Total	511,132.17	Total	511,132.17

Central National Bank, Green Castle.

ALFRED HIRT, *President.* No. 2836. R. L. O'HAIR, *Cashier.*

Loans and discounts	$181,671.45	Capital stock paid in	$100,000.00
Overdrafts	1,533.55		
U. S. bonds to secure circulation	30,000.00	Surplus fund	3,666.00
U. S. bonds to secure deposits		Other undivided profits	6,914.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	39,958.66	State-bank notes outstanding	
Due from other banks and bankers	25,525.22		
Real estate, furniture, and fixtures	22,159.35	Dividends unpaid	
Current expenses and taxes paid	2,244.10		
Premiums paid	6,400.00	Individual deposits	202,522.15
Checks and other cash items	154.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,177.00		
Fractional currency	129.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,300.00		
Legal-tender notes	12,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	340,102.35	Total	340,102.35

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First National Bank, Greensburgh.

ANTRIM R. FORSYTH, *President.* No. 356. ELIAS R. FORSYTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$219,060.18	Capital stock paid in	$120,000.00
Overdrafts	1,961.42		
U. S. bonds to secure circulation	70,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	4,831.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,750.60	National-bank notes outstanding	63,000.00
Due from approved reserve agents	5,929.28	State-bank notes outstanding	
Due from other banks and bankers	1,947.73		
Real estate, furniture, and fixtures	30,335.31	Dividends unpaid	
Current expenses and taxes paid	2,745.25		
Premiums paid		Individual deposits	146,142.54
Checks and other cash items	6,755.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	39.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,000.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,150.00		
Due from U. S. Treasurer			
Total	357,974.04	Total	357,974.04

Third National Bank, Greensburgh.

JOHN E. ROBBINS, *President.* No. 2844. WALTER W. BONNER, *Cashier.*

Loans and discounts	$177,532.32	Capital stock paid in	$75,000.00
Overdrafts	2,739.02		
U. S. bonds to secure circulation	20,000.00	Surplus fund	2,550.00
U. S. bonds to secure deposits		Other undivided profits	1,541.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	18,021.94	State-bank notes outstanding	
Due from other banks and bankers	11,930.31		
Real estate, furniture, and fixtures	2,356.00	Dividends unpaid	
Current expenses and taxes paid	1,537.58		
Premiums paid	2,500.00	Individual deposits	151,983.92
Checks and other cash items	45.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,036.00		
Fractional currency	48.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,868.70		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer	60.00		
Total	249,075.15	Total	249,075.15

Citizens' National Bank, Greensburgh.

DAVID LOVETT, *President.* No. 1890. SAMUEL CHRISTY, *Cashier.*

Loans and discounts	$137,973.25	Capital stock paid in	$100,000.00
Overdrafts	1,056.47		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,512.72
U. S. bonds on hand	4,000.00		
Other stocks, bonds, and mortgages	2,200.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	30,253.09	State-bank notes outstanding	
Due from other banks and bankers	10,219.24		
Real estate, furniture, and fixtures	3,877.00	Dividends unpaid	
Current expenses and taxes paid	3,125.21		
Premiums paid	28,623.13	Individual deposits	133,493.24
Checks and other cash items	1,938.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	165.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,075.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	349,005.96	Total	349,005.96

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First National Bank, Hammond.

M. M. TOWLE, *President.* No. 3478. FRANK H. TUTHILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$77,251.06	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	13,000.00	Surplus fund	1,119.03
U. S. bonds to secure deposits		Other undivided profits	2,726.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	426.88	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	593.85		
Premiums paid	1,200.00	Individual deposits	21,080.70
Checks and other cash items	133.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,504.05		
Legal-tender notes	379.00	Notes and bills re-discounted	9,446.55
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	96,072.84	Total	96,072.84

First National Bank, Huntington.

WILLIAM MCGREW, *President.* No. 2538. SARAH F. DICK, *Cashier.*

Loans and discounts	$179,744.22	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,100 00
U. S. bonds to secure deposits		Other undivided profits	4,371.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,490.00
Due from approved reserve agents	10,811.53	State-bank notes outstanding	
Due from other banks and bankers	48,070.70		
Real estate, furniture, and fixtures	21,851.05	Dividends unpaid	5,000.00
Current expenses and taxes paid	817.45		
Premiums paid	5,000.00	Individual deposits	240,445.71
Checks and other cash items	1,042.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,524 00		
Fractional currency	193.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	20,900.00		
Legal-tender notes	47,327.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	386,407.67	Total	386,407.67

Indiana National Bank, Indianapolis.

VOLNEY T. MALOTT, *President.* No. 981. EDWARD B. PORTER, *Cashier.*

Loans and discounts	$1,570,661.00	Capital stock paid in	$300,000.00
Overdrafts	353 07		
U. S. bonds to secure circulation	50,000 00	Surplus fund	100,000.00
U. S. bonds to secure deposits	350,000 00	Other undivided profits	55,280.00
U. S. bonds on hand	250,000.00		
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	179,410.87	State-bank notes outstanding	
Due from other banks and bankers	109,459.98		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,738,738.50
Checks and other cash items	4,641.73	United States deposits	211,088.31
Exchanges for clearing-house	17,040.20	Deposits of U.S. disbursing officers	82,353.25
Bills of other banks	151,850.00		
Fractional currency	1,555.01	Due to other national banks	314,936.67
Trade dollars		Due to State banks and bankers	371,865.16
Specie	449,070 00		
Legal-tender notes	80,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,219,261.89	Total	3,219,261.89

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Indianapolis National Bank, Indianapolis.

THEODORE P. HAUGHEY, *President.* No. 581. HENRY LATHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$907,814.31	Capital stock paid in	$300,000.00
Overdrafts	1,204.93		
U. S. bonds to secure circulation	50,000 00	Surplus fund	60,000.00
U. S. bonds to secure deposits	350,000.00	Other undivided profits	17,036.35
U. S bonds on hand	3,250.00		
Other stocks, bonds, and mortgages	57,955.57	National-bank notes outstanding	45,000.00
Due from approved reserve agents	241,232.45	State-bank notes outstanding	.....
Due from other banks and bankers	18,866.26		
Real estate, furniture, and fixtures	41,738.98	Dividends unpaid	826.00
Current expenses and taxes paid	5,669.98		
Premiums paid	33,016.62	Individual deposits	748,014.27
Checks and other cash items	8,483.04	United States deposits	149,068.21
Exchanges for clearing-house	38,550.51	Deposits of U.S. disbursing officers	172,973.80
Bills of other banks	32,275.00		
Fractional currency	221.78	Due to other national banks	403,918.11
Trade dollars	.....	Due to State banks and bankers	130,045.70
Specie	109,352.91		
Legal-tender notes	125,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	.....		
Total	2,026,882.44	Total	2,026,882.44

Merchants' National Bank, Indianapolis.

JOHN P. FRENZEL, *President.* No. 869. O. N. FRENZEL, *Cashier.*

Loans and discounts	$365,768.61	Capital stock paid in	$100,000.00
Overdrafts	85.62		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	15,474.30
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	22,000.00
Due from approved reserve agents	21,171.50	State-bank notes outstanding	.....
Due from other banks and bankers	18,524.18		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	.....
Current expenses and taxes paid	3,860.95		
Premiums paid	17,500.00	Individual deposits	435,609.59
Checks and other cash items	3,187.60	United States deposits	190,000.00
Exchanges for clearing-house	26,511.85	Deposits of U.S. disbursing officers	.....
Bills of other banks	23,570.00		
Fractional currency	50.31	Due to other national banks	40,164.15
Trade dollars	.....	Due to State banks and bankers	1,865.33
Specie	67,757.75		
Legal-tender notes	55,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	625.00		
Due from U. S. Treasurer	.....		
Total	830,113.37	Total	830,113.37

Meridian National Bank, Indianapolis.

WILLIAM P. GALLUP, *President.* No. 1878. A. F. KOPP, *Cashier.*

Loans and discounts	$765,407.52	Capital stock paid in	$200,000.00
Overdrafts	838.43		
U. S. bonds to secure circulation	100,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	23,478.13
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	28,785.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	78,868.88	State-bank notes outstanding	.....
Due from other banks and bankers	48,395.90		
Real estate, furniture, and fixtures	26,088.80	Dividends unpaid	.....
Current expenses and taxes paid	3,712.57		
Premiums paid	.....	Individual deposits	752,483.86
Checks and other cash items	693.75	United States deposits	.....
Exchanges for clearing-house	74,940.70	Deposits of U.S. disbursing officers	.....
Bills of other banks	40,790.00		
Fractional currency	306.19	Due to other national banks	148,115.94
Trade dollars	.....	Due to State banks and bankers	138,905.81
Specie	64,656.00		
Legal-tender notes	180,000.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	.....		
Total	1,417,983.74	Total	1,417,983.74

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First National Bank, Jeffersonville.

JAMES H. MCCAMPBELL, *President.* No. 956. H. E. HEATON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$294,808.66	Capital stock paid in	$150,000.00
Overdrafts	11,646.75		
U. S. bonds to secure circulation	52,300.00	Surplus fund	33,100.00
U. S. bonds to secure deposits		Other undivided profits	46,625.24
U. S. bonds on hand	600.00		
Other stocks, bonds, and mortgages	18,528.21	National-bank notes outstanding	47,070.00
Due from approved reserve agents	16,248.62	State-bank notes outstanding	
Due from other banks and bankers	32,398.36		
Real estate, furniture, and fixtures	28,500.00	Dividends unpaid	1,159.00
Current expenses and taxes paid	1,611.06		
Premiums paid	148.25	Individual deposits	189,108.98
Checks and other cash items	578.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	19.34	Due to other national banks	4,085.53
Trade dollars		Due to State banks and bankers	4,165.38
Specie	12,080.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,353.50		
Due from U. S. Treasurer	3.00		
Total	475,314.13	Total	475,314.13

Citizens' National Bank, Jeffersonville.

JOHN F. READ, *President.* No. 1466. JOHN ADAMS, *Cashier.*

Loans and discounts	$324,290.70	Capital stock paid in	$150,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	32,186.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	22,347.87	State-bank notes outstanding	
Due from other banks and bankers	19,102.56		
Real estate, furniture, and fixtures	12,900.00	Dividends unpaid	884.00
Current expenses and taxes paid	1,540.82		
Premiums paid		Individual deposits	194,431.75
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,450.00		
Fractional currency	7.78	Due to other national banks	4,142.57
Trade dollars		Due to State banks and bankers	1,194.47
Specie	12,860.00		
Legal-tender notes	10,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	450,839.73	Total	450,839.73

First National Bank, Kendallville.

JOHN MITCHELL, *President.* No. 2687. HENRY C. BOWER, *Cashier.*

Loans and discounts	$104,831.14	Capital stock paid in	$50,000.00
Overdrafts	3,621.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,950.00
U. S. bonds to secure deposits		Other undivided profits	5,013.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,613.60	State-bank notes outstanding	
Due from other banks and bankers	25,933.78		
Real estate, furniture, and fixtures	550.00	Dividends unpaid	
Current expenses and taxes paid	1,597.14		
Premiums paid		Individual deposits	122,109.84
Checks and other cash items	5,730.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,717.00		
Fractional currency	97.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,131.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	225,073.02	Total	225,073.02

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First National Bank, Knightstown.

ROBERT WOODS, *President.* No. 872. CHARLES D. MORGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,579.08	Capital stock paid in	$50,000.00
Overdrafts	8,205.50		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	28,496.42
U. S. bonds on hand	3,000.00		
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	48,186.13	State-bank notes outstanding	
Due from other banks and bankers	58,687.30		
Real estate, furniture, and fixtures	4,610.00	Dividends unpaid	1,975.00
Current expenses and taxes paid	31.50		
Premiums paid		Individual deposits	158,787.25
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,500.00		
Fractional currency	131.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	34,015.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	300,508.67	Total	300,508.67

Howard National Bank, Kokomo.

NATHAN PICKETT, *President.* No. 2375. JOHN A. JAY, *Cashier.*

Loans and discounts	$181,372.98	Capital stock paid in	$100,000.00
Overdrafts	1,960.41		
U. S. bonds to secure circulation	50,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	5,941.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,687.28	National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,696.33	State-bank notes outstanding	
Due from other banks and bankers	67,846.60		
Real estate, furniture, and fixtures	12,563.00	Dividends unpaid	
Current expenses and taxes paid	1,625.86		
Premiums paid		Individual deposits	269,267.92
Checks and other cash items	514.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,064.00		
Fractional currency	161.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	25,466.23		
Legal-tender notes	26,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	441,199.16	Total	441,199.16

First National Bank, La Fayette.

MARTIN L. PIERCE, *President.* No. 2717. HIRAM W. MOORE, *Cashier.*

Loans and discounts	$380,202.40	Capital stock paid in	$250,000.00
Overdrafts	137.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,500.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	25,097.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,857.07	State-bank notes outstanding	
Due from other banks and bankers	111,360.81		
Real estate, furniture, and fixtures	52,750.00	Dividends unpaid	291.00
Current expenses and taxes paid	3,552.03		
Premiums paid	2,000.00	Individual deposits	377,874.57
Checks and other cash items	5,059.15	United States deposits	45,000.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,335.00		
Fractional currency	244.50	Due to other national banks	26,743.73
Trade dollars		Due to State banks and bankers	4,281.38
Specie	36,800.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,240.00		
Total	791,788.68	Total	791,788.68

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Fowler National Bank, La Fayette.

MOSES FOWLER, *President.* No. 3280. BROWN BROCKENBROUGH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$363,712.38	Capital stock paid in	$100,000.00
Overdrafts	189.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	87,713.10
U. S. bonds on hand	40,600.00		
Other stocks, bonds, and mortgages	251,840.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	163,281.19	State-bank notes outstanding	
Due from other banks and bankers	83,703.03		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	
Current expenses and taxes paid	3,315.35		
Premiums paid	11,760.62	Individual deposits	832,527.72
Checks and other cash items	19,220.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,522.00		
Fractional currency	175.35	Due to other national banks	48,198.78
Trade dollars		Due to State banks and bankers	49,223.29
Specie	83,679.65		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	1,140,162.89	Total	1,140,162.89

Indiana National Bank, La Fayette.

JAMES J. PERRIN, *President.* No. 1967. JNO. C. BROCKENBROUGH, *Cashier.*

Loans and discounts	$187,556.70	Capital stock paid in	$100,000.00
Overdrafts	178.03		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,301.90
U. S. bonds on hand	40,200.00		
Other stocks, bonds, and mortgages	27,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	32,499.03	State-bank notes outstanding	
Due from other banks and bankers	13,626.00		
Real estate, furniture, and fixtures	22,218.70	Dividends unpaid	
Current expenses and taxes paid	3,841.85		
Premiums paid	12,958.13	Individual deposits	237,251.64
Checks and other cash items	1,072.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,307.00		
Fractional currency	69.45	Due to other national banks	8,809.23
Trade dollars		Due to State banks and bankers	4,294.75
Specie	15,671.09		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	467,657.52	Total	467,657.52

La Fayette National Bank, La Fayette.

JOHN W. HEATH, *President.* No. 2213. CURTIS E. WELLS, *Cashier.*

Loans and discounts	$361,921.45	Capital stock paid in	$300,000.00
Overdrafts	2,696.70		
U. S. bonds to secure circulation	150,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,127.75
U. S. bonds on hand	16,800.00		
Other stocks, bonds, and mortgages	18,295.59	National-bank notes outstanding	135,000.00
Due from approved reserve agents	17,910.55	State-bank notes outstanding	
Due from other banks and bankers	14,236.40		
Real estate, furniture, and fixtures	15,976.54	Dividends unpaid	
Current expenses and taxes paid	1,363.69		
Premiums paid	38,160.16	Individual deposits	208,700.37
Checks and other cash items	1,322.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,989.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	553.59
Specie	2,988.85		
Legal-tender notes	31,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	6,750.00		
Due from U. S. Treasurer			
Total	698,411.71	Total	698,411.71

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First National Bank, Lagrange.

SOLOMON ROSE, *President.* No. 2184. JOHN M. PRESTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,665.01	Capital stock paid in	$65,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,500.00
U. S. bonds to secure deposits		Other undivided profits	9,837.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	20,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,165.07		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	224.29		
Premiums paid		Individual deposits	54,678.66
Checks and other cash items	300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	5.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,619.25		
Legal-tender notes	312.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	160,516.34	Total	160,516.34

First National Bank, La Porte.

WILLIAM NILES, *President.* No. 377. L. G. ERB, *Cashier.*

Loans and discounts	$158,753.98	Capital stock paid in	$100,000.00
Overdrafts	196.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	2,730.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	21,860.00
Due from approved reserve agents	29,827.61	State-bank notes outstanding	
Due from other banks and bankers	5,580.39		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	814.00
Current expenses and taxes paid	739.30		
Premiums paid		Individual deposits	110,740.26
Checks and other cash items	186.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,632.00		
Fractional currency	47.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,861.55		
Legal-tender notes	6,195.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	261,144.29	Total	261,144.29

People's National Bank, Lawrenceburgh.

WILLIAM PROBASCO, *President.* No. 2612. PETER BRAUN, *Cashier.*

Loans and discounts	$130,509.59	Capital stock paid in	$110,000.00
Overdrafts	153.52		
U. S. bonds to secure circulation	27,500.00	Surplus fund	5,954.06
U. S. bonds to secure deposits		Other undivided profits	5,716.20
U. S. bonds on hand	700.00		
Other stocks, bonds, and mortgages	32,300.00	National-bank notes outstanding	24,750.00
Due from approved reserve agents	75,343.65	State bank notes outstanding	
Due from other banks and bankers	12,004.97		
Real estate, furniture, and fixtures	4,587.47	Dividends unpaid	
Current expenses and taxes paid	29.78		
Premiums paid	3,500.00	Individual deposits	186,718.97
Checks and other cash items	540.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,924.00		
Fractional currency	14.60	Due to other national banks	56.25
Trade dollars		Due to State banks and bankers	
Specie	37,350.00		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,237.50		
Due from U. S. Treasurer			
Total	333,195.48	Total	333,195.48

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First National Bank, Lebanon.

G. W. BAIRD, *President.* No. 2057. WES. LANE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$99,249.50	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	75,000.00	Surplus fund	15,968.00
U. S. bonds to secure deposits		Other undivided profits	5,465.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	761.46	National-bank notes outstanding	67,500.00
Due from approved reserve agents	19,035.56	State-bank notes outstanding	
Due from other banks and bankers	15,813.27		
Real estate, furniture, and fixtures	14,496.90	Dividends unpaid	
Current expenses and taxes paid	128.46		
Premiums paid		Individual deposits	104,981.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	55.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,000.00		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,375.00		
Due from U. S. Treasurer			
Total	268,915.32	Total	268,915.32

Lebanon National Bank, Lebanon.

AMERICUS C. DAILY, *President.* No. 2660. SAMUEL S. DAILY, *Cashier.*

Loans and discounts	$119,096.18	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	30,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	3,518.10
U. S. bonds on hand	5,000.00		
Other stocks, bonds, and mortgages	15,168.48	National-bank notes outstanding	27,000.00
Due from approved reserve agents	26,462.29	State-bank notes outstanding	
Due from other banks and bankers	73,430.52		
Real estate, furniture, and fixtures		Dividends unpaid	100.00
Current expenses and taxes paid	439.11		
Premiums paid	3,500.00	Individual deposits	215,714.48
Checks and other cash items	1,500.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,293.00		
Fractional currency	21.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,071.75		
Legal-tender notes	22,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	312,332.58	Total	312,332.58

Union County National Bank, Liberty.

JAMES E. MORRIS, *President.* No. 2007. HENRY HUSTED, *Cashier.*

Loans and discounts	$159,321.75	Capital stock paid in	$50,000.00
Overdrafts	73.54		
U. S. bonds to secure circulation	20,000.00	Surplus fund	23,500.00
U. S. bonds to secure deposits		Other undivided profits	3,614.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	48,631.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	1,001.73		
Premiums paid		Individual deposits	166,722.86
Checks and other cash items	118.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,487.00		
Fractional currency	16.41	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,286.15		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	261,837.16	Total	261,837.16

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First National Bank, Logansport.

ANDREW J. MURDOCK, *President.* No. 3084. WM. W. ROSS, *Cashier*

Resources.		Liabilities.	
Loans and discounts	$333,636.94	Capital stock paid in	$230,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,632.00
U. S. bonds to secure deposits		Other undivided profits	5,933.49
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	14,505.22	National-bank notes outstanding	45,000.00
Due from approved reserve agents	47,516.79	State-bank notes outstanding	
Due from other banks and bankers	19,780.13		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,163.97		
Premiums paid	12,288.20	Individual deposits	269,083.57
Checks and other cash items	481.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,280.00		
Fractional currency	88.19	Due to other national banks	565.32
Trade dollars		Due to State banks and bankers	
Specie	26,690.00		
Legal-tender notes	10,433.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	557,214.38	Total	557,214.38

State National Bank, Logansport.

WILLIAM H. JOHNSON, *President.* No. 2596. JOHN F. JOHNSON, *Cashier.*

Loans and discounts	$401,381.64	Capital stock paid in	$100,000.00
Overdrafts	5,579.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	13,957.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,442.29	National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,663.73	State-bank notes outstanding	
Due from other banks and bankers	1,382.67		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	2,683.44		
Premiums paid	3,686.25	Individual deposits	363,873.86
Checks and other cash items	3,043.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,812.00		
Fractional currency	808.00	Due to other national banks	9,811.34
Trade dollars		Due to State banks and bankers	548.75
Specie	27,805.50		
Legal-tender notes	39,053.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	573,191.82	Total	573,191.82

First National Bank, Madison.

ROBERT MCKIM, *President.* No. 111. THOMAS A. POGUE, *Cashier.*

Loans and discounts	$220,273.15	Capital stock paid in	$100,000.00
Overdrafts	518.33		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,057.77
U. S. bonds on hand	34,400.00		
Other stocks, bonds, and mortgages	15,250.00	National-bank notes outstanding	89,980.00
Due from approved reserve agents	21,882.34	State-bank notes outstanding	
Due from other banks and bankers	9,577.34		
Real estate, furniture, and fixtures	9,728.30	Dividends unpaid	
Current expenses and taxes paid	2,928.47		
Premiums paid	18,638.25	Individual deposits	277,238.52
Checks and other cash items	2,451.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,117.00		
Fractional currency	248.14	Due to other national banks	554.32
Trade dollars		Due to State banks and bankers	
Specie	39,070.29		
Legal-tender notes	16,248.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	1,000.00		
Total	498,830.61	Total	498,830.61

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National Branch Bank, Madison.

FRANK L. POWELL, *President.* No. 1457. DAVID G. PHILLIPS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$376,122.14	Capital stock paid in	$150,000.00
Overdrafts	584.18		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	15,763.99
U. S. bonds on hand	3,950.00		
Other stocks, bonds, and mortgages	12,380.00	National bank notes outstanding	90,000.00
Due from approved reserve agents	68,493.81	State-bank notes outstanding	
Due from other banks and bankers	8,069.05		
Real estate, furniture, and fixtures	19,407.53	Dividends unpaid	
Current expenses and taxes paid	2,856.96		
Premiums paid	9,625.00	Individual deposits	320,136.57
Checks and other cash items	17.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,737.00		
Fractional currency	138.20	Due to other national banks	1,571.55
Trade dollars		Due to State banks and bankers	24.00
Specie	39,856.25		
Legal-tender notes	9,758.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	657,496.11	Total	657,496.11

First National Bank, Martinsville.

HARVEY SATTERWHITE, *President.* No. 794. C. A. MCCRACKEN, *Cashier.*

Loans and discounts	$86,897.28	Capital stock paid in	$70,000.00
Overdrafts	366.43		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,300.00
U. S. bonds to secure deposits		Other undivided profits	5,945.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,200.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	9,414.17	State-bank notes outstanding	
Due from other banks and bankers	16,627.45		
Real estate, furniture, and fixtures	23,300.00	Dividends unpaid	
Current expenses and taxes paid	258.03		
Premiums paid		Individual deposits	73,595.94
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,785.00		
Fractional currency	85.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,537.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	196,840.96	Total	196,840.96

First National Bank, Michigan City.

GEORGE AMES, *President.* No. 2747. WALTER VAIL, *Cashier.*

Loans and discounts	$543,417.17	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	11,739.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,117.89	State-bank notes outstanding	
Due from other banks and bankers	2,669.74		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	2,593.12		
Premiums paid	2,500.00	Individual deposits	297,973.90
Checks and other cash items	55.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	80.00		
Fractional currency	21.33	Due to other national banks	5,481.02
Trade dollars		Due to State banks and bankers	
Specie	29,012.35		
Legal-tender notes	4,077.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	301.02		
Total	660,194.62	Total	660,194.62

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First National Bank, Mount Vernon.

A. C. WILLIAMS, *President.* No. 366. E. W. ROSENKRANS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$157,295.23	Capital stock paid in	$100,000.00
Overdrafts	3,750.66		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,506.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,800.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	5,983.19	State-bank notes outstanding	
Due from other banks and bankers	41,132.74		
Real estate, furniture, and fixtures	16,954.78	Dividends unpaid	
Current expenses and taxes paid	1,041.85		
Premiums paid		Individual deposits	132,447.88
Checks and other cash items	200.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,628.00		
Fractional currency	69.53	Due to other national banks	555.19
Trade dollars		Due to State banks and bankers	
Specie	11,897.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	755.92		
Due from U. S. Treasurer			
Total	350,509.40	Total	350,509.40

Citizens' National Bank, Muncie.

A. L. KERWOOD, *President.* No. 2234. W. M. MARSH, *Cashier.*

Loans and discounts	$333,366.22	Capital stock paid in	$100,000.00
Overdrafts	2,163.19		
U. S. bonds to secure circulation	34,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	11,544.11
U. S. bonds on hand	1,150.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	30,600.00
Due from approved reserve agents	9,165.64	State-bank notes outstanding	
Due from other banks and bankers	10,708.42		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	298,750.99
Checks and other cash items	5,813.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,200.00		
Fractional currency	347.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	24,450.00		
Legal-tender notes	22,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,530.00		
Due from U. S. Treasurer			
Total	464,895.01	Total	464,895.01

First National Bank, New Albany.

W. S. CULBERTSON, *President.* No. 701. SAMUEL A. CULBERTSON, *Cashier.*

Loans and discounts	$492,116.75	Capital stock paid in	$300,000.00
Overdrafts	4,583.17		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	22,306.99
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	1,638.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,157.19	State-bank notes outstanding	
Due from other banks and bankers	9,165.74		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	75.71
Current expenses and taxes paid	2,330.86		
Premiums paid		Individual deposits	192,803.93
Checks and other cash items	130.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	7.61	Due to other national banks	9,933.44
Trade dollars		Due to State banks and bankers	
Specie	12,580.00		
Legal-tender notes	3,520.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	630,180.07	Total	630,180.07

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Second National Bank, New Albany.

LAWRENCE BRADLEY, *President.* No. 2166. E. B. LAPPING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,340.36	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,182.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,950.80	State-bank notes outstanding	
Due from other banks and bankers	1,166.32		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	95.00
Current expenses and taxes paid	628.60		
Premiums paid	2,593.75	Individual deposits	79,667.86
Checks and other cash items	40.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,385.00		
Fractional currency	101.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	902.00		
Legal-tender notes	8,812.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	235,445.06	Total	235,445.06

Merchants' National Bank, New Albany.

N. T. DEPAUW, *President.* No. 965. EDWARD C. HANGARY, *Cashier.*

Loans and discounts	$285,706.40	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	40,795.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,607.18	State-bank notes outstanding	
Due from other banks and bankers	15,430.55		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	155,638.24
Checks and other cash items	113.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,135.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	520.53
Specie	5,811.25		
Legal-tender notes	5,525.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	369,453.77	Total	369,453.77

New Albany National Bank, New Albany.

JAMES M. HAINS, *President.* No. 775. M. A. WEIR, *Cashier.*

Loans and discounts	$355,404.28	Capital stock paid in	$200,000.00
Overdrafts	30.77		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	26,332.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	18,968.93	State-bank notes outstanding	
Due from other banks and bankers	27,373.77		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	240.00
Current expenses and taxes paid	1,254.48		
Premiums paid		Individual deposits	202,466.52
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,225.00		
Fractional currency	65.72	Due to other national banks	12,137.65
Trade dollars		Due to State banks and bankers	783.58
Specie	15,025.00		
Legal-tender notes	39,112.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,560.00		
Due from U. S. Treasurer			
Total	611,959.95	Total	611,959.95

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First National Bank, New Castle.

W. F. BOOR, *President.* No. 804. E. B. PHILLIPS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$185,314.48	Capital stock paid in	$100,000.00
Overdrafts	466.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	25,144.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,601.40	State-bank notes outstanding	
Due from other banks and bankers	56,736.55		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	9,300.00		
Premiums paid		Individual deposits	130,193.01
Checks and other cash items	516.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,381.00		
Fractional currency	134.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,262.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	302,837.30	Total	302,837.30

First National Bank, North Manchester.

JESSE ARNOLD, *President.* No. 2903. THOMSON ARNOLD, *Cashier.*

Loans and discounts	$91,685.69	Capital stock paid in	$50,000.00
Overdrafts	6,367.91		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,826.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,320.11	State-bank notes outstanding	
Due from other banks and bankers	4,854.75		
Real estate, furniture, and fixtures	9,737.00	Dividends unpaid	
Current expenses and taxes paid	893.89		
Premiums paid	691.36	Individual deposits	69,272.07
Checks and other cash items	1,789.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	418.00		
Fractional currency	98.21	Due to other national banks	325.23
Trade dollars		Due to State banks and bankers	
Specie	1,755.60		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	143,673.68	Total	143,673.68

Lawrence National Bank, North Manchester.

G. W. LAWRENCE, *President.* No. 3474. D. C. HARTER, *Cashier.*

Loans and discounts	$105,622.69	Capital stock paid in	$55,000.00
Overdrafts	11,722.95		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,358.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,421.22	State-bank notes outstanding	
Due from other banks and bankers	12,444.90		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	11.96		
Premiums paid	1,500.00	Individual deposits	90,433.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,175.00		
Fractional currency	374.17	Due to other national banks	194.28
Trade dollars		Due to State banks and bankers	
Specie	2,115.00		
Legal-tender notes	2,401.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer	1,022.00		
Total	171,485.89	Total	171,485.89

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First National Bank, Peru.

MILTON SHIRK, *President.* No. 363. R. A. EDWARDS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$759,814.83	Capital stock paid in	$100,000.00
Overdrafts	10,569.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	150,151.13
U. S. bonds to secure deposits		Other undivided profits	32,411.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,959.02	National-bank notes outstanding	22,500.00
Due from approved reserve agents	117,128.52	State-bank notes outstanding	
Due from other banks and bankers	76,316.36		
Real estate, furniture, and fixtures	19,183.05	Dividends unpaid	
Current expenses and taxes paid	1,376.98		
Premiums paid		Individual deposits	825,480.25
Checks and other cash items	28,204.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,678.00		
Fractional currency	493.45	Due to other national banks	9,503.55
Trade dollars		Due to State banks and bankers	30,466.02
Specie	58,261.54		
Legal-tender notes	40,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	1,171,512.15	Total	1,171,512.15

Citizens' National Bank, Peru.

C. H. BROWNELL, *President.* No. 1879. M. S. ROBINSON, *Cashier.*

Loans and discounts	$184,767.37	Capital stock paid in	$100,000.00
Overdrafts	5,079.67		
U. S. bonds to secure circulation	60,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	7,115.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	4,194.15	State-bank notes outstanding	
Due from other banks and bankers	6,664.61		
Real estate, furniture, and fixtures	18,126.47	Dividends unpaid	482.50
Current expenses and taxes paid	1,729.78		
Premiums paid	5,500.00	Individual deposits	161,135.11
Checks and other cash items	1,734.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,856.00		
Fractional currency	400.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,480.00		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	339,733.25	Total	339,733.25

First National Bank of Marshall County, Plymouth.

MARCUS A. O. PACKARD, *President.* No. 2119. JAMES A. GILMORE, *Cashier.*

Loans and discounts	$92,975.87	Capital stock paid in	$50,000.00
Overdrafts	1,160.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,462.97
U. S. bonds on hand	20,000.00		
Other stocks, bonds, and mortgages	29,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	12,842.93	State-bank notes outstanding	
Due from other banks and bankers	1,124.08		
Real estate, furniture, and fixtures	900.00	Dividends unpaid	1,895.00
Current expenses and taxes paid	1,152.78		
Premiums paid	4,637.50	Individual deposits	126,653.22
Checks and other cash items	3,857.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,061.00		
Fractional currency	119.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,930.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	242,011.19	Total	242,011.19

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People's National Bank, Princeton.

WILLIAM L. EVANS, *President.* No. 2180. A. E. LEWIS, *Acting Cashier.*

Resources.		Liabilities.	
Loans and discounts	$164,565.76	Capital stock paid in	$50,000.00
Overdrafts	11:27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,843.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	38,844.20	State-bank notes outstanding	
Due from other banks and bankers	22,032.98		
Real estate, furniture, and fixtures	2,575.69	Dividends unpaid	2,025.00
Current expenses and taxes paid	19.62		
Premiums paid		Individual deposits	196,777.66
Checks and other cash items	320.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,811.00		
Fractional currency	160.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,182.00		
Legal-tender notes	5,360.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	293,895.83	Total	293,895.83

First National Bank, Richmond.

JAMES E. REEVES, *President.* No. 2680. J. F. REEVES, *Cashier.*

Loans and discounts	$542,415.63	Capital stock paid in	$200,000.00
Overdrafts	3,482.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	15,793.55
U. S. bonds on hand	2,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	5,841.79	State-bank notes outstanding	
Due from other banks and bankers	9,992.08		
Real estate, furniture, and fixtures	26,500.00	Dividends unpaid	
Current expenses and taxes paid	6,267.40		
Premiums paid	14,621.36	Individual deposits	458,840.82
Checks and other cash items	6,855.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,000.00		
Fractional currency	52.21	Due to other national banks	3,729.22
Trade dollars		Due to State banks and bankers	315.03
Specie	15,500.00		
Legal-tender notes	122,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	823,678.62	Total	823,678.62

Second National Bank, Richmond.

ANDREW F. SCOTT, *President.* No. 1988. JOHN B. DOUGAN, *Cashier.*

Loans and discounts	$438,363.19	Capital stock paid in	$150,000.00
Overdrafts	8,755.87		
U. S. bonds to secure circulation	37,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,634.05
U. S. bonds on hand	18,000.00		
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	22,150.07	State-bank notes outstanding	
Due from other banks and bankers	22,788.70		
Real estate, furniture, and fixtures	30,492.00	Dividends unpaid	
Current expenses and taxes paid	2,999.91		
Premiums paid	8,592.19	Individual deposits	538,111.76
Checks and other cash items	707.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,350.00		
Fractional currency	213.37	Due to other national banks	4,504.59
Trade dollars		Due to State banks and bankers	
Specie	42,900.00		
Legal-tender notes	127,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	794,000.40	Total	794,000.40

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Union National Bank, Richmond.

JESSE CATES, *President.* No. 3413. J. K. JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$181,312.05	Capital stock paid in	$100,000.00
Overdrafts	544.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	4,993.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,224.50	State-bank notes outstanding	
Due from other banks and bankers	7,140.49		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	592.60		
Premiums paid	2,617.63	Individual deposits	145,772.50
Checks and other cash items	2,848.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,200.00		
Fractional currency	38.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,882.00		
Legal-tender notes	16,650.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	274,175.95	Total	274,175.95

National Bank, Rising Sun.

S. BEYMER, *President.* No. 1959. JAMES N. PERKINS, *Cashier.*

Loans and discounts	$124,799.38	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,056.80
U. S. bonds on hand	3,200.00		
Other stocks, bonds, and mortgages	55,600.00	National-bank notes outstanding	88,540.00
Due from approved reserve agents	3,878.19	State-bank notes outstanding	
Due from other banks and bankers	3,186.48		
Real estate, furniture, and fixtures	7,400.00	Dividends unpaid	
Current expenses and taxes paid	1,082.18		
Premiums paid	906.00	Individual deposits	105,235.58
Checks and other cash items	21.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	654.00		
Fractional currency	3.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,348.00		
Legal-tender notes	6,974.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,480.00		
Due from U. S. Treasurer			
Total	317,832.38	Total	317,832.38

National Bank, Rockville.

JONATHAN M. NICHOLS, *President.* No. 2361. SAMUEL L. MCCUNE, *Cashier.*

Loans and discounts	$152,224.62	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,500.00
U. S. bonds to secure deposits		Other undivided profits	5,023.25
U. S. bonds on hand	850.00		
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	44,300.00
Due from approved reserve agents	27,679.83	State-bank notes outstanding	
Due from other banks and bankers	30,183.08		
Real estate, furniture, and fixtures	18,915.00	Dividends unpaid	
Current expenses and taxes paid	1,742.55		
Premiums paid	8,000.00	Individual deposits	191,971.58
Checks and other cash items	2,474.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,176.00		
Fractional currency	265.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	35,876.10		
Legal-tender notes	14,658.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	351,794.83	Total	351,794.83

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Rush County National Bank, Rushville.

L. LINK, *President.* No. 1869. E. D. PUGH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$164,944.83	Capital stock paid in	$100,000.00
Overdrafts	4,109.40		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,105.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,782.51	State-bank notes outstanding	
Due from other banks and bankers	2,835.22		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,024.76		
Premiums paid	7,000.00	Individual deposits	120,223.40
Checks and other cash items	3,416.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,880.00		
Fractional currency	89.61	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,365.86
Specie	10,986.20		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	268,194.28	Total	268,194.28

Rushville National Bank, Rushville.

GEORGE C. CLARK, *President.* No. 1456. EDWIN PAYNE, *Cashier.*

Loans and discounts	$213,518.42	Capital stock paid in	$100,000.00
Overdrafts	1,119.48		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,794.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	81,175.04	State-bank notes outstanding	
Due from other banks and bankers	906.35		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	199,598.86
Current expenses and taxes paid	1,509.20		
Premiums paid		Individual deposits	
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,391.00		
Fractional currency	41.29	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,107.95		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	362,893.73	Total	362,893.73

First National Bank, Seymour.

JAMES L. GARDINER, *President.* No. 1032. GEORGE H. MURPHY, *Cashier.*

Loans and discounts	$150,464.16	Capital stock paid in	$100,000.00
Overdrafts	350.41		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	14,179.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	41,080.00	National-bank notes outstanding	89,100.00
Due from approved reserve agents	109,068.83	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,700.00	Dividends unpaid	
Current expenses and taxes paid	1,701.86		
Premiums paid		Individual deposits	233,284.49
Checks and other cash items	300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,940.00		
Fractional currency	101.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,398.17		
Legal-tender notes	12,949.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	456,563.90	Total	456,563.90

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First National Bank, Shelbyville.

JOHN MESSICK, *President.* No. 1263. JOHN A. YOUNG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$304,328.36	Capital stock paid in	$100,000.00
Overdrafts	6,106.65		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	14,196.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,000.00
Due from approved reserve agents	33,439.36	State-bank notes outstanding	
Due from other banks and bankers	76,703.13		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,337.65		
Premiums paid	6,500.00	Individual deposits	346,645.12
Checks and other cash items	164.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,000.00		
Fractional currency	187.06	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	30,950.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	502,841.98	Total	502,841.98

First National Bank, South Bend.

LUCIUS HUBBARD, *President.* No. 123. CALEB A. KIMBALL, *Cashier.*

Loans and discounts	$218,761.29	Capital stock paid in	$105,000.00
Overdrafts	113.96		
U. S. bonds to secure circulation	40,000.00	Surplus fund	52,000.00
U. S. bonds to secure deposits		Other undivided profits	12,765.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	84,284.31	State-bank notes outstanding	
Due from other banks and bankers	14,634.95		
Real estate, furniture, and fixtures	11,293.94	Dividends unpaid	
Current expenses and taxes paid	2,418.77		
Premiums paid		Individual deposits	234,494.80
Checks and other cash items	4,348.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	34,800.00		
Fractional currency	227.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,388.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer	100.00		
Total	440,260.30	Total	440,260.30

South Bend National Bank, South Bend.

JOHN BROWNFIELD, *President.* No. 1739. W. MILLER, *Cashier.*

Loans and discounts	$166,336.78	Capital stock paid in	$100,000.00
Overdrafts	1,117.20		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	40,443.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,200.00	National-bank notes outstanding	80,000.00
Due from approved reserve agents	1,449.74	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	21,716.04	Dividends unpaid	115,588.38
Current expenses and taxes paid	2,864.46		
Premiums paid	24,500.00	Individual deposits	
Checks and other cash items	8,350.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,671.00		
Fractional currency	368.02	Due to other national banks	2,466.36
Trade dollars		Due to State banks and bankers	
Specie	12,455.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,999.00		
Due from U. S. Treasurer			
Total	358,498.66	Total	358,498.66

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First National Bank, Terre Haute.

DEMAS DEMING, *President.* No. 2742. HENRY S. DEMING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$893,957.53	Capital stock paid in	$200,000.00
Overdrafts	3,149.85		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	127,472.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	87,952.93	State-bank notes outstanding	
Due from other banks and bankers	24,382.58		
Real estate, furniture, and fixtures	36,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	4,030.10		
Premiums paid		Individual deposits	727,713.64
Checks and other cash items	3,615.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,580.00		
Fractional currency	104.81	Due to other national banks	19,212.83
Trade dollars		Due to State banks and bankers	4,556.27
Specie	62,982.50		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,224,005.34	Total	1,224,005.34

National State Bank, Terre Haute.

PRESTON HUSSEY, *President.* No. 1103. CHARLES M. WARREN, *Cashier.*

Loans and discounts	$393,216.25	Capital stock paid in	$200,000.00
Overdrafts	499.21		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	22,959.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	164,440.00
Due from approved reserve agents	13,251.12	State-bank notes outstanding	
Due from other banks and bankers	8,302.90		
Real estate, furniture, and fixtures	31,500.00	Dividends unpaid	2,762.50
Current expenses and taxes paid	2,204.61		
Premiums paid		Individual deposits	242,334.06
Checks and other cash items	7,800.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,572.00		
Fractional currency	107.46	Due to other national banks	16,973.71
Trade dollars		Due to State banks and bankers	18.24
Specie	36,036.55		
Legal-tender notes	28,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer	1,447.54		
Total	749,487.90	Total	749,487.90

First National Bank of Porter County, Valparaiso.

DE FOREST F. SKINNER, *President.* No. 2704. E. BALL, *Cashier.*

Loans and discounts	$166,954.04	Capital stock paid in	$100,000.00
Overdrafts	2,402.45		
U. S. bonds to secure circulation	80,000.00	Surplus fund	14,500.00
U. S bonds to secure deposits		Other undivided profits	3,648.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	72,000.00
Due from approved reserve agents	47,044.93	State-bank notes outstanding	
Due from other banks and bankers	123.09		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	557.10		
Premiums paid	993.75	Individual deposits	158,697.26
Checks and other cash items	832.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	926.00		
Fractional currency	43.25	Due to other national banks	857.14
Trade dollars		Due to State banks and bankers	
Specie	19,375.00		
Legal-tender notes	11,750.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer			
Total	349,702.83	Total	349,702.83

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Farmers' National Bank, Valparaiso.

JOSEPH GARDINER, *President.* No. 2403. GEORGE F. BARTHOLOMEW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$103,396.41	Capital stock paid in	$50,000.00
Overdrafts	796.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000 00
U. S. bonds to secure deposits		Other undivided profits	5,846.92
U. S. bonds on hand	150.00		
Other stocks, bonds, and mortgages	105,900.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	16,819.95	State-bank notes outstanding	
Due from other banks and bankers	5,104.16		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	888.51		
Premiums paid	1,500.00	Individual deposits	191,368.09
Checks and other cash items	1,412.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	526.00		
Fractional currency	23.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	696.28
Specie	15,582.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	279,161.29	Total	279,161.29

First National Bank, Vevay.

C. S. TANDY, *President.* No. 346. WILLIAM HALL, *Cashier.*

Loans and discounts	$55,717.32	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	20,892.77
U. S. bonds on hand	121,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	19,126.88	State-bank notes outstanding	
Due from other banks and bankers	22,390.64		
Real estate, furniture, and fixtures	16,946.02	Dividends unpaid	15.00
Current expenses and taxes paid	904.74		
Premiums paid	4,346.25	Individual deposits	172,804.56
Checks and other cash items	61.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	390.00		
Fractional currency	33.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,995.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	550.00		
Total	308,712.33	Total	308,712.33

First National Bank, Vincennes.

JOHN H. RABB, *President.* No. 1873. JOSEPH L. BAYARD, *Cashier.*

Loans and discounts	$380,946.41	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	25,826.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,100.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	40,000.43	State-bank notes outstanding	
Due from other banks and bankers	150,015.30		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	350.00
Current expenses and taxes paid	50.95		
Premiums paid	26,000.00	Individual deposits	556,263.29
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,200.00		
Fractional currency	366.27	Due to other national banks	14,587.79
Trade dollars		Due to State banks and bankers	1,056.45
Specie	28,000.00		
Legal-tender notes	59,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	384.75		
Total	808,564.11	Total	808,564.11

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Vincennes National Bank, Vincennes.

WILSON M. TYLER, *President.* No. 1454. HIRAM A. FOULKS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$548, 8.0. 06	Capital stock paid in	$100, 000. 00
Overdrafts			
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	50, 000. 00
U. S. bonds to secure deposits		Other undivided profits	7, 394. 93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2, 909. 19	National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	19, 865. 04	State-bank notes outstanding	
Due from other banks and bankers	15, 915. 76		
Real estate, furniture, and fixtures	12, 000. 00	Dividends unpaid	75. 00
Current expenses and taxes paid	250. 92		
Premiums paid		Individual deposits	282, 209. 94
Checks and other cash items	3, 358. 39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4, 000. 00		
Fractional currency	87. 01	Due to other national banks	15, 556. 50
Trade dollars		Due to State banks and bankers	
Specie	12, 800. 00		
Legal-tender notes	28, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2, 250. 00		
Due from U. S. Treasurer			
Total	560, 236. 37	Total	500, 236. 37

First National Bank, Wabash.

JOSIAH S. DAUGHERTY, *President.* No. 129. FRANCIS W. MORSE, *Cashier.*

Loans and discounts	$245, 306. 77	Capital stock paid in	$75, 000. 00
Overdrafts	4, 216. 89		
U. S. bonds to secure circulation	21, 000. 00	Surplus fund	37, 500. 00
U. S. bonds to secure deposits		Other undivided profits	4, 719. 74
U. S. bonds on hand	2, 100 00		
Other stocks, bonds, and mortgages	3, 800. 00	National-bank notes outstanding	18, 700. 00
Due from approved reserve agents	6, 547. 70	State-bank notes outstanding	
Due from other banks and bankers	7, 449. 79		
Real estate, furniture, and fixtures	12, 000. 00	Dividends unpaid	311. 50
Current expenses and taxes paid	2, 524. 84		
Premiums paid	2, 600. 00	Individual deposits	198, 334. 63
Checks and other cash items	771. 40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3, 691. 00		
Fractional currency	510. 76	Due to other national banks	2, 662. 78
Trade dollars		Due to State banks and bankers	
Specie	17, 152. 50		
Legal-tender notes	10, 112. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	3, 000. 00
Redemption fund with U. S. Treas.	945. 00		
Due from U. S. Treasurer			
Total	340, 728. 65	Total	340, 728. 65

Washington National Bank, Washington.

E. W. THOMPSON, *President.* No. 2043. RICHARD N. READ, *Cashier.*

Loans and discounts	$69, 619 76	Capital stock paid in	$50, 000. 00
Overdrafts	27. 52		
U. S. bonds to secure circulation	30, 000. 00	Surplus fund	10, 000. 00
U. S. bonds to secure deposits		Other undivided profits	5, 825. 00
U. S. bonds on hand	70, 000. 00		
Other stocks, bonds, and mortgages	16, 000. 00	National-bank notes outstanding	27, 000. 00
Due from approved reserve agents	45, 143. 25	State-bank notes outstanding	
Due from other banks and bankers	58, 527. 31		
Real estate, furniture, and fixtures	7, 000. 00	Dividends unpaid	
Current expenses and taxes paid	1, 158. 49		
Premiums paid	18, 375. 00	Individual deposits	300, 209. 22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21, 185. 00		
Fractional currency	72. 80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19. 575 00		
Legal-tender notes	35. 0 .0. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1, 350. 00		
Due from U. S. Treasurer			
Total	393, 034. 22	Total	393, 034. 22

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First National Bank, Abingdon.

M. C. KIMBALL, *President.* No. 3377. W. A. LATIMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,848.85	Capital stock paid in	$50,000.00
Overdrafts	1,758.62		
U. S. bonds to secure circulation	12,500.00	Surplus fund	625.00
U. S. bonds to secure deposits		Other undivided profits	6,510.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,250.05	State-bank notes outstanding	
Due from other banks and bankers	681.17		
Real estate, furniture, and fixtures	4,454.91	Dividends unpaid	
Current expenses and taxes paid	1,991.56		
Premiums paid	1,250.00	Individual deposits	72,550.06
Checks and other cash items	1,743.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	24.59	Due to other national banks	16.81
Trade dollars		Due to State banks and bankers	
Specie	6,623.70		
Legal-tender notes	1,120.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	140,952.22	Total	140,952.22

Alton National Bank, Alton.

C. A. CALDWELL, *President.* No. 1428. EDWARD P. WADE, *Cashier.*

Loans and discounts	$293,322.21	Capital stock paid in	$100,000.00
Overdrafts	1,601.96		
U. S. bonds to secure circulation	52,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	15,660.89
U. S. bonds on hand	7,500.00		
Other stocks, bonds, and mortgages	62,950.00	National-bank notes outstanding	44,600.00
Due from approved reserve agents	92,723.40	State-bank notes outstanding	
Due from other banks and bankers	293,153.15		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	667,495.62
Checks and other cash items	32,603.10	United States deposits	40,441.41
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,055.00		
Fractional currency	356.00	Due to other national banks	8,937.22
Trade dollars		Due to State banks and bankers	67,840.84
Specie	81,334.50		
Legal-tender notes	18,071.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,340.00		
Due from U. S. Treasurer	1,965.66		
Total	1,004,975.98	Total	1,004,975.98

First National Bank, Arcola.

JAMES BEGGS, *President.* No. 2204. GEORGE L. WICKS, *Cashier.*

Loans and discounts	$112,342.27	Capital stock paid in	$50,000.00
Overdrafts	133.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,148.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	65,264.86	State-bank notes outstanding	
Due from other banks and bankers	36,102.26		
Real estate, furniture, and fixtures	6,300.00	Dividends unpaid	
Current expenses and taxes paid	873.96		
Premiums paid	1,000.00	Individual deposits	196,980.25
Checks and other cash items	815.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,100.00		
Fractional currency	213.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,170.50		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	271,378.73	Total	271,378.73

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Atlanta National Bank, Atlanta.

SAMUEL H. FIELDS, *President.* No. 3711. JOHN P. HIERONYMUS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,845.08	Capital stock paid in	$50,000.00
Overdrafts	9.30		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,426.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	29,709.68	State-bank notes outstanding	
Due from other banks and bankers	25,548.02		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	1,247.48		
Premiums paid	3,640.62	Individual deposits	150,378.70
Checks and other cash items	26.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,490.00		
Fractional currency	142.14	Due to other national banks	2,186.41
Trade dollars		Due to State banks and bankers	
Specie	4,020.25		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	216,232.07	Total	216,232.07

First National Bank, Aurora.

JOHN VAN NORTWICK, *President.* No. 38. EUGENE B. MIX, *Cashier.*

Loans and discounts	$479,341.87	Capital stock paid in	$100,000.00
Overdrafts	5,504.46		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	116,287.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	39,795.78	State-bank notes outstanding	
Due from other banks and bankers	1,775.71		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	381,890.03
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,342.00		
Fractional currency	297.07	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,496.00		
Legal-tender notes	33,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	640,677.89	Total	640,677.89

Second National Bank, Aurora.

ALONZO GEORGE, *President.* No. 1909. WILLIAM C. ESTEE, *Cashier.*

Loans and discounts	$345,286.99	Capital stock paid in	$100,000.00
Overdrafts	5,817.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	97,863.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	74,102.95	State-bank notes outstanding	
Due from other banks and bankers	17,358.70		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	1,695.00
Current expenses and taxes paid	658.70		
Premiums paid		Individual deposits	291,525.24
Checks and other cash items	991.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,861.00		
Fractional currency	270.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	35,112.00		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	534,583.92	Total	534,583.92

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Aurora National Bank, Aurora.

O. D. POWELL, *President.* No. 2945. WILLIAM S. BEAUPRE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$245,733.31	Capital stock paid in	$100,000.00
Overdrafts	468.57		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	7,028.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,700.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	71,709.83	State-bank notes outstanding	
Due from other banks and bankers	14.21		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,428.74		
Premiums paid	3,500.00	Individual deposits	256,527.14
Checks and other cash items	8,495.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	39.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	24,541.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	398,055.63	Total	398,055.63

First National Bank, Beardstown.

JOHN H. HARRIS, *President.* No. 3640. THOMAS K. CONDIT, *Cashier.*

Loans and discounts	$139,298.06	Capital stock paid in	$50,000.00
Overdrafts	2,023.46		
U. S. bonds to secure circulation	17,000.00	Surplus fund	500.00
U. S. bonds to secure deposits		Other undivided profits	3,249.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,500.00	National-bank notes outstanding	15,300.00
Due from approved reserve agents	4,432.75	State-bank notes outstanding	
Due from other banks and bankers	954.44		
Real estate, furniture, and fixtures	10,800.00	Dividends unpaid	
Current expenses and taxes paid	1,094.94		
Premiums paid	4,800.00	Individual deposits	146,818.10
Checks and other cash items	4,153.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	332.00		
Fractional currency	64.99	Due to other national banks	200.66
Trade dollars		Due to State banks and bankers	
Specie	11,000.00		
Legal-tender notes	850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	4,000.00
Redemption fund with U. S. Treas.	765.00		
Due from U. S. Treasurer			
Total	220,068.72	Total	220,068.72

First National Bank, Belleville.

JOSEPH FUESS, *President.* No. 2154. CASIMIR ANDEL, *Cashier.*

Loans and discounts	$224,472.39	Capital stock paid in	$100,000.00
Overdrafts	657.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,259.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	37,900.00	National-bank notes outstanding	43,950.00
Due from approved reserve agents	106,366.94	State-bank notes outstanding	
Due from other banks and bankers	2,397.60		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	177.00
Current expenses and taxes paid	1,422.16		
Premiums paid		Individual deposits	299,871.18
Checks and other cash items	229.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,025.00		
Fractional currency	625.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,850.81		
Legal-tender notes	51,500.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	560.00		
Total	502,257.27	Total	502,257.27

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First National Bank, Belvidere.

MARK RAMSEY, *President.* No. 1097. J. S. TERWILLIGER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$86,814.39	Capital stock paid in	$75,000.00
Overdrafts	20.60		
U. S. bonds to secure circulation	75,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	5,413.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,951.00	National-bank notes outstanding	67,000.00
Due from approved reserve agents	8,801.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,622.46	Dividends unpaid	
Current expenses and taxes paid	34.66		
Premiums paid		Individual deposits	98,342.56
Checks and other cash items	405.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	685.00		
Fractional currency	268.65	Due to other national banks	176.17
Trade dollars		Due to State banks and bankers	
Specie	8,597.70		
Legal-tender notes	9,356.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	261,932.33	Total	261,932.33

Second National Bank, Belvidere.

ALLEN C. FULLER, *President.* No. 3190. IRVING TERWILLIGER, *Cashier.*

Loans and discounts	$91,170.94	Capital stock paid in	$75,000.00
Overdrafts	704.80		
U. S. bonds to secure circulation	75,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	8,907.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	75,778.25	National-bank notes outstanding	66,800.00
Due from approved reserve agents	16,944.97	State-bank notes outstanding	
Due from other banks and bankers	270.34		
Real estate, furniture, and fixtures	6,951.87	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	15,073.25	Individual deposits	152,130.74
Checks and other cash items	401.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	975.00		
Fractional currency	45.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,831.50		
Legal-tender notes	12,315.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,375.00		
Due from U. S. Treasurer			
Total	307,837.86	Total	307,837.86

First National Bank, Biggsville.

H. M. WHITEMAN, *President.* No. 3063. J. E. BARNES, *Cashier.*

Loans and discounts	$78,133.59	Capital stock paid in	$50,000.00
Overdrafts	3,131.99		
U. S. bonds to secure circulation	16,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	10,643.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	14,400.00
Due from approved reserve agents	15,006.87	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,817.65	Dividends unpaid	
Current expenses and taxes paid	571.31		
Premiums paid	1,400.00	Individual deposits	53,001.00
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	770.00		
Fractional currency	93.94	Due to other national banks	170.15
Trade dollars		Due to State banks and bankers	
Specie	9,910.00		
Legal-tender notes	660.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	720.00		
Due from U. S. Treasurer			
Total	133,214.45	Total	133,214.45

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First National Bank, Bloomington.

DUNCAN M. FUNK, *President.* No. 819. C. W. ROBINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$504,899.61	Capital stock paid in	$150,000.00
Overdrafts	855.80		
U. S. bonds to secure circulation	37,500.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	20,567.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	128,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	58,925.03	State-bank notes outstanding	
Due from other banks and bankers	3,080.02		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	
Current expenses and taxes paid	1,134.81		
Premiums paid		Individual deposits	557,522.08
Checks and other cash items	2,125.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,011.00		
Fractional currency	1,038.37	Due to other national banks	14,884.20
Trade dollars		Due to State banks and bankers	1,829.88
Specie	95,525.05		
Legal-tender notes	65,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer	1,000.00		
Total	928,553.85	Total	928,553.85

Third National Bank, Bloomington.

J. M. DOOLEY, *President.* No. 2676. A. S. EDDY, *Cashier.*

Loans and discounts	$226,623.19	Capital stock paid in	$125,000.00
Overdrafts	3,196.09		
U. S. bonds to secure circulation	31,250.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	7,721.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	28,125.00
Due from approved reserve agents	19,950.08	State-bank notes outstanding	
Due from other banks and bankers	5,333.69		
Real estate, furniture, and fixtures	4,249.19	Dividends unpaid	
Current expenses and taxes paid	22.25		
Premiums paid	3,016.88	Individual deposits	147,242.42
Checks and other cash items	1,920.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,755.00		
Fractional currency	18.11	Due to other national banks	3,347.20
Trade dollars		Due to State banks and bankers	1,483.91
Specie	2,148.75		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,406.25		
Due from U. S. Treasurer			
Total	327,920.34	Total	327,920.34

National State Bank, Bloomington.

JACOB FUNK, *President.* No. 2386. ALVIN B. HOBLIT, *Cashier.*

Loans and discounts	$323,294.74	Capital stock paid in	$150,000.00
Overdrafts	3,258.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	13,950.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	46,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	54,142.34	State-bank notes outstanding	
Due from other banks and bankers	24,524.67		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	1,224.00
Current expenses and taxes paid	4,415.41		
Premiums paid	5,000.00	Individual deposits	371,404.14
Checks and other cash items	2,879.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,536.00		
Fractional currency		Due to other national banks	6,825.52
Trade dollars		Due to State banks and bankers	940.79
Specie	41,553.05		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	604,344.45	Total	604,344.45

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Alexander County National Bank, Cairo.

FREDOLIN BROSS, *President.* No. 3735. HENRY WELLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$101,619.30	Capital stock paid in	$80,000.00
Overdrafts	476.55		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,395.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	59,323.08	State-bank notes outstanding	
Due from other banks and bankers	11,612.32		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	2,642.33		
Premiums paid	7,185.00	Individual deposits	153,539.54
Checks and other cash items	638.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20,402.00		
Fractional currency	151.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	19,618.81
Specie	15,879.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	279,054.25	Total	279,054.25

City National Bank, Cairo.

WILLIAM P. HALLIDAY, *President.* No. 785. THOMAS W. HALLIDAY, *Cashier.*

Loans and discounts	$536,355.34	Capital stock paid in	$100,000.00
Overdrafts	1,611.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	12,733.09
U. S. bonds on hand	1,800.00		
Other stocks, bonds, and mortgages	111,154.27	National-bank notes outstanding	22,500.00
Due from approved reserve agents	59,829.41	State-bank notes outstanding	
Due from other banks and bankers	45,993.30		
Real estate, furniture, and fixtures	24,674.25	Dividends unpaid	
Current expenses and taxes paid	3,758.26		
Premiums paid	4,918.26	Individual deposits	509,061.64
Checks and other cash items	1,538.92	United States deposits	49,166.05
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,134.80
Bills of other banks	25,254.00		
Fractional currency	452.07	Due to other national banks	9,089.42
Trade dollars		Due to State banks and bankers	71,963.17
Specie	49,583.50		
Legal-tender notes	32,000.00	Notes and bills re-discounted	50,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	600.00		
Total	975,648.17	Total	975,648.17

First National Bank, Cambridge.

NATHANIEL B. GOULD, *President.* No. 2510. HENRY WHITE, *Cashier.*

Loans and discounts	$90,954.88	Capital stock paid in	$50,000.00
Overdrafts	2,940.90		
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,160.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	3,400.09	State-bank notes outstanding	
Due from other banks and bankers	1,025.68		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	140.00
Current expenses and taxes paid	565.54		
Premiums paid	6,000.00	Individual deposits	53,053.84
Checks and other cash items	47.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,001.60		
Fractional currency	101.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,667.15		
Legal-tender notes	1,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	145,354.82	Total	145,354.82

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Farmers' National Bank, Cambridge.

RICHARD MASCALL, *President.* No. 2572. E. D. RICHARDSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$74,426.46	Capital stock paid in	$50,000.00
Overdrafts	173.90		
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	2,112.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	9,296.96	State-bank notes outstanding	
Due from other banks and bankers	124.09		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	45.00
Current expenses and taxes paid	856.42		
Premiums paid	5,000.00	Individual deposits	50,177.33
Checks and other cash items	214.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,788.00		
Fractional currency	28.34	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,675.90		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	153,334.66	Total	153,334.66

First National Bank, Canton.

G. BARRERE, *President.* No. 415. F. W. HULIT, *Cashier.*

Loans and discounts	$135,362.31	Capital stock paid in	$50,000.00
Overdrafts	1,798.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,927.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,212.65	State-bank notes outstanding	
Due from other banks and bankers	4,133.19		
Real estate, furniture, and fixtures	7,439.82	Dividends unpaid	196.00
Current expenses and taxes paid	978.61		
Premiums paid		Individual deposits	121,795.37
Checks and other cash items	507.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,059.00		
Fractional currency	103.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,011.50		
Legal-tender notes	19,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	216,169.32	Total	216,169.32

Canton National Bank, Canton.

DAVID BEESON, *President.* No. 3593. CHARLES T. HEALD, *Cashier.*

Loans and discounts	$142,173.83	Capital stock paid in	$50,000.00
Overdrafts	897.70		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,166.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,158.32	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,401.22	State-bank notes outstanding	
Due from other banks and bankers	1,103.49		
Real estate, furniture, and fixtures	1,898.90	Dividends unpaid	184.00
Current expenses and taxes paid	1,214.33		
Premiums paid	3,250.00	Individual deposits	158,733.65
Checks and other cash items	282.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,566.00		
Fractional currency	113.02	Due to other national banks	46.56
Trade dollars		Due to State banks and bankers	
Specie	8,258.40		
Legal-tender notes	26,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	1,000.00		
Total	224,380.32	Total	224,380.32

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Greene County National Bank, Carrollton.

JOHN I. THOMAS, *President.* No. 2390. ORNAN PIERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$263,017.97	Capital stock paid in	$100,000.00
Overdrafts	4,252.22		
U. S. bonds to secure circulation	100,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	19,039.21
U. S. bonds on hand	1,500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	90,000.00
Due from approved reserve agents	106,001.03	State-bank notes outstanding	
Due from other banks and bankers	5,131.02		
Real estate, furniture, and fixtures	1,674.00	Dividends unpaid	
Current expenses and taxes paid	1,628.88		
Premiums paid		Individual deposits	323,871.51
Checks and other cash items	50.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,800.00		
Fractional currency	75.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	905.99
Specie	32,186.20		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	548,816.71	Total	548,816.71

Hancock County National Bank, Carthage.

HIRAM G. FERRIS, *President.* No. 1167. WILLIE H. GRIFFITH, *Cashier.*

Loans and discounts	$89,124.77	Capital stock paid in	$50,000.00
Overdrafts	857.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,657.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,600.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,571.27	State-bank notes outstanding	
Due from other banks and bankers	37,811.74		
Real estate, furniture, and fixtures	16,587.95	Dividends unpaid	
Current expenses and taxes paid	1,326.73		
Premiums paid	2,610.11	Individual deposits	131,494.00
Checks and other cash items	2,205.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,438.00		
Fractional currency	270.02	Due to other national banks	139.54
Trade dollars		Due to State banks and bankers	2,278.92
Specie	15,854.30		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	207,819.94	Total	207,819.94

Old National Bank, Centralia.

EDWIN S. CONDIT, *President.* No. 3303. FERDINAND KOHL, *Cashier.*

Loans and discounts	$109,586.05	Capital stock paid in	$80,000.00
Overdrafts	6,994.17		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits	75,000.00	Other undivided profits	5,161.44
U. S. bonds on hand	50,100.00		
Other stocks, bonds, and mortgages	58,700.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	12,038.68	State-bank notes outstanding	
Due from other banks and bankers	12,950.44		
Real estate, furniture, and fixtures	6,046.00	Dividends unpaid	
Current expenses and taxes paid	1,509.90		
Premiums paid	8,648.35	Individual deposits	218,963.54
Checks and other cash items	323.17	United States deposits	67,768.36
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,495.00		
Fractional currency	13.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,998.50		
Legal-tender notes	21,140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	418,893.34	Total	418,893.34

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First National Bank, Champaign.

BENJAMIN F. HARRIS, *President.* No. 913. HENRY H. HARRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,649.53	Capital stock paid in	$65,000.00
Overdrafts	2,221.06		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,800.00
U. S. bonds to secure deposits		Other undivided profits	12,052.60
U. S. bonds on hand	10,950.00		
Other stocks, bonds, and mortgages	11,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	19,198.15	State-bank notes outstanding	
Due from other banks and bankers	78,107.68		
Real estate, furniture, and fixtures	29,082.93	Dividends unpaid	
Current expenses and taxes paid	2,978.90		
Premiums paid	1,335.05	Individual deposits	298,187.46
Checks and other cash items	1,138.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	54,445.00		
Fractional currency	92.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	41,390.65		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	491,040.06	Total	491,040.06

Champaign National Bank, Champaign.

EDWARD BAILEY, *President.* No. 2829. W. S. MAXWELL, *Cashier.*

Loans and discounts	$132,371.54	Capital stock paid in	$50,000.00
Overdrafts	949.66		
U. S. bonds to secure circulation	12,500.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	2,722.34
U. S. bonds on hand	1,100.00		
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	26,417.86	State-bank notes outstanding	
Due from other banks and bankers	4,331.42		
Real estate, furniture, and fixtures	1,515.99	Dividends unpaid	
Current expenses and taxes paid	1,476.81		
Premiums paid	2,759.98	Individual deposits	131,166.51
Checks and other cash items	813.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,272.00		
Fractional currency	175.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,891.35		
Legal-tender notes	15,000.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	223,138.85	Total	223,138.85

First National Bank, Charleston.

LEWIS MONROE, *President.* No. 763. WILLIAM E. MCCRORY, *Cashier.*

Loans and discounts	$252,938.90	Capital stock paid in	$100,000.00
Overdrafts	1,913.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	23,819.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,003.74	State-bank notes outstanding	
Due from other banks and bankers	5,898.93		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,116.53		
Premiums paid		Individual deposits	165,937.12
Checks and other cash items	3,807.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,229.00		
Fractional currency	137.79	Due to other national banks	1,122.84
Trade dollars		Due to State banks and bankers	838.00
Specie	11,145.35		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	354,216.98	Total	354,216.98

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Second National Bank, Charleston.

I. H. JOHNSTON, *President.* No. 1851. FELIX JOHNSTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$227,687.18	Capital stock paid in	$100,000.00
Overdrafts	696.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	20,123.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,905.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	20,822.14	State-bank notes outstanding	
Due from other banks and bankers	15,593.05		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	1,196.57		
Premiums paid		Individual deposits	168,355.35
Checks and other cash items	802.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,390.00		
Fractional currency	43.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,217.20		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	350,978.40	Total	350,978.40

First National Bank, Chicago.

SAMUEL M. NICKERSON, *President.* No. 2670. HENRY R. SYMONDS, *Cashier.*

Loans and discounts	$14,283,173.60	Capital stock paid in	$3,000,000.00
Overdrafts	9,471.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	415,307.09
U. S. bonds on hand	22,350.00		
Other stocks, bonds, and mortgages	763,734.40	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,510,284.36		
Real estate, furniture, and fixtures	500,000.00	Dividends unpaid	10,606.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	10,599,172.75
Checks and other cash items	971.11	United States deposits	
Exchanges for clearing-house	864,787.68	Deposits of U.S. disbursing officers	
Bills of other banks	225,900.00		
Fractional currency	4,218.87	Due to other national banks	6,613,490.97
Trade dollars		Due to State banks and bankers	4,203,667.41
Specie	4,106,102.50		
Legal-tender notes	1,486,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	13,000.00		
Total	25,842,244.22	Total	25,842,244.22

American Exchange National Bank, Chicago.

D. W. IRWIN, *President.* No. 3500. A. L. DEWAR, *Cashier.*

Loans and discounts	$1,749,798.30	Capital stock paid in	$1,000,000.00
Overdrafts	9,603.63		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	112,659.76
U. S. bonds on hand	105,700.00		
Other stocks, bonds, and mortgages	65,052.12	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	192,602.13		
Real estate, furniture, and fixtures	15,165.00	Dividends unpaid	
Current expenses and taxes paid	17,617.88		
Premiums paid	37,500.00	Individual deposits	1,167,327.96
Checks and other cash items		United States deposits	
Exchanges for clearing-house	180,368.46	Deposits of U.S. disbursing officers	
Bills of other banks	84,960.00		
Fractional currency	399.71	Due to other national banks	363,400.85
Trade dollars		Due to State banks and bankers	141,168.66
Specie	193,950.00		
Legal-tender notes	124,590.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,829,557.23	Total	2,829,557.23

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Atlas National Bank, Chicago.

W. C. D. GRANNIS, *President.* No. 3503. F. P. WILSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,017,239.45	Capital stock paid in	$700,000.00
Overdrafts	3,876.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	62,958.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,803.21	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	211,255.71		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	11,900.00	Individual deposits	1,732,350.03
Checks and other cash items	156.25	United States deposits	
Exchanges for clearing-house	277,492.65	Deposits of U.S. disbursing officers	
Bills of other banks	30,000.00		
Fractional currency	562.33	Due to other national banks	214,677.51
Trade dollars		Due to State banks and bankers	150,789.69
Specie	210,240.00		
Legal-tender notes	96,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,925,775.87	Total	2,925,775.87

Chicago National Bank, Chicago.

JOHN R. WALSH, *President.* No. 2601. HENRY H. NASH, *Cashier.*

Loans and discounts	$2,511,340.97	Capital stock paid in	$500,000.00
Overdrafts	1,144.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	41,047.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	325,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	335,737.20		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	3,215,279.01
Checks and other cash items		United States deposits	
Exchanges for clearing-house	179,794.71	Deposits of U.S. disbursing officers	
Bills of other banks	68,200.00		
Fractional currency	74.54	Due to other national banks	154,850.72
Trade dollars		Due to State banks and bankers	66,364.60
Specie	330,000.00		
Legal-tender notes	450,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	19,000.00		
Total	4,272,541.47	Total	4,272,541.47

Commercial National Bank, Chicago.

HENRY F. EAMES, *President.* No. 713. JOHN B. MEYER, *Cashier.*

Loans and discounts	$5,107,788.06	Capital stock paid in	$1,000,000.00
Overdrafts	3,496.11		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	159,441.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	99,581.25	National-bank notes outstanding	10,650.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,183,531.32		
Real estate, furniture, and fixtures	3,450.00	Dividends unpaid	
Current expenses and taxes paid	7,758.76		
Premiums paid		Individual deposits	4,329,669.35
Checks and other cash items	2,437.35	United States deposits	
Exchanges for clearing-house	494,573.85	Deposits of U.S. disbursing officers	
Bills of other banks	46,286.00		
Fractional currency	569.25	Due to other national banks	1,368,290.53
Trade dollars		Due to State banks and bankers	1,354,985.09
Specie	870,814.50		
Legal-tender notes	550,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	8,423,036.45	Total	8,423,036.45

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Continental National Bank, Chicago.

CALVIN T. WHEELER, *President.* No. 2894. DOUGLASS HOYT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$5,124,721.23	Capital stock paid in	$2,000,000.00
Overdrafts	3,373.29		
U. S. bonds to secure circulation	50,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	96,003.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,475.62	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	768,495.13		
Real estate, furniture, and fixtures	14,890.22	Dividends unpaid	480.00
Current expenses and taxes paid	22,152.84		
Premiums paid	10,800.00	Individual deposits	2,355,049.42
Checks and other cash items	1,518.43	United States deposits	
Exchanges for clearing-house	376,726.37	Deposits of U.S. disbursing officers	
Bills of other banks	27,517.00		
Fractional currency	3,721.54	Due to other national banks	1,696,213.54
Trade dollars		Due to State banks and bankers	878,088.11
Specie	346,804.95		
Legal-tender notes	425,388.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	7,210,834.62	Total	7,210,834.62

Fort Dearborn National Bank, Chicago.

HOMER N. HIBBARD, *President.* No. 3698. SEYMOUR WALTON, *Cashier.*

Loans and discounts	$792,319.54	Capital stock paid in	$500,000.00
Overdrafts	708.49		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	24,189.89
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	107,147.85		
Real estate, furniture, and fixtures	5,674.00	Dividends unpaid	
Current expenses and taxes paid	13,513.17		
Premiums paid	13,865.00	Individual deposits	453,464.11
Checks and other cash items	330.28	United States deposits	
Exchanges for clearing-house	49,405.93	Deposits of U.S. disbursing officers	
Bills of other banks	9,880.00		
Fractional currency	1,272.77	Due to other national banks	52,879.74
Trade dollars		Due to State banks and bankers	103,024.49
Specie	43,751.20		
Legal-tender notes	82,942.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,178,558.23	Total	1,178,558.23

Hide and Leather National Bank, Chicago.

CHARLES F. GREY, *President.* No. 2450. T. L. FORREST, *Assistant cashier.*

Loans and discounts	$994,873.44	Capital stock paid in	$300,000.00
Overdrafts	1,152.51		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	36,833.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,102.80	National-bank notes outstanding	35,080.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	259,046.61		
Real estate, furniture, and fixtures	9,871.43	Dividends unpaid	2,162.00
Current expenses and taxes paid	555.96		
Premiums paid	2,355.62	Individual deposits	1,385,993.66
Checks and other cash items	2,670.85	United States deposits	
Exchanges for clearing-house	83,370.34	Deposits of U.S. disbursing officers	
Bills of other banks	51,601.00		
Fractional currency	43.01	Due to other national banks	141,380.30
Trade dollars		Due to State banks and bankers	184,154.38
Specie	522,690.00		
Legal-tender notes	79,020.00	Notes and bills re-discounted	
U. S. certificates of deposit	100,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,165,603.57	Total	2,165,603.57

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Home National Bank, Chicago.

ALBERT M. BILLINGS, *President.* No. 2048. H. H. BLAKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$541,117.09	Capital stock paid in	$250,000.00
Overdrafts	21,647.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	81,540.10
U. S. bonds on hand	150,000.00		
Other stocks, bonds, and mortgages	3,200.00	National-bank notes outstanding	21,550.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	272,257.06		
Real estate, furniture, and fixtures	2,250.00	Dividends unpaid	
Current expenses and taxes paid	5,007.03		
Premiums paid		Individual deposits	865,575.42
Checks and other cash items	2,038.07	United States deposits	
Exchanges for clearing-house	13,273.66	Deposits of U.S. disbursing officers	
Bills of other banks	25,782.00		
Fractional currency	46.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	114,219.00		
Legal-tender notes	115,577.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,318,665.52	Total	1,318,665.52

Lincoln National Bank, Chicago.

JOHN L. BEVERIDGE, *President.* No. 3647. RICHARD L. DAKIN, *Cashier.*

Loans and discounts	$220,247.67	Capital stock paid in	$200,000.00
Overdrafts	481.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	10,823.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	63,899.82		
Real estate, furniture, and fixtures	2,242.07	Dividends unpaid	
Current expenses and taxes paid	8,930.84		
Premiums paid	4,703.12	Individual deposits	155,673.76
Checks and other cash items	185.17	United States deposits	
Exchanges for clearing-house	10,196.40	Deposits of U.S. disbursing officers	
Bills of other banks	3,124.00		
Fractional currency	39.71	Due to other national banks	4,776.19
Trade dollars		Due to State banks and bankers	1,967.54
Specie	32,940.50		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	418,240.84	Total	418,240.84

Merchants' National Bank, Chicago.

CHAUNCEY B. BLAIR, *President.* No. 642. JOHN C. NEELY, *Cashier.*

Loans and discounts	$5,644,075.48	Capital stock paid in	$500,000.00
Overdrafts	19.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	1,000,000.00
U. S. bonds to secure deposits		Other undivided profits	323,953.43
U. S. bonds on hand	71,250.00		
Other stocks, bonds, and mortgages	255,200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,832,626.83		
Real estate, furniture, and fixtures	135,743.95	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	3,793,183.20
Checks and other cash items		United States deposits	
Exchanges for clearing-house	300,828.59	Deposits of U.S. disbursing officers	
Bills of other banks	105,099.00		
Fractional currency	117.27	Due to other national banks	3,691,220.88
Trade dollars		Due to State banks and bankers	2,464,894.21
Specie	2,924,041.40		
Legal-tender notes	494,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	3,000.00		
Total	11,818,251.72	Total	11,818,251.72

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Metropolitan National Bank, Chicago.

E. G. KEITH, *President.* No. 3179. W. D. PRESTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$4,133,464.36	Capital stock paid in	$500,000.00
Overdrafts	3,051.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	135,000.00
U. S. bonds to secure deposits		Other undivided profits	42,238.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	183,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	631,353.41		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	3,933,544.61
Checks and other cash items	10,355.57	United States deposits	
Exchanges for clearing-house	208,226.61	Deposits of U.S. disbursing officers	
Bills of other banks	132,893.00		
Fractional currency	696.87	Due to other national banks	745,652.10
Trade dollars		Due to State banks and bankers	1,232,567.52
Specie	804,668.00		
Legal-tender notes	463,944.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	6,634,002.94	Total	6,634,002.94

National Bank of America, Chicago.

ISAAC G. LOMBARD, *President.* No. 2826. EDWARD B. LATHROP, *Cashier.*

Loans and discounts	$3,134,373.84	Capital stock paid in	$1,000,000.00
Overdrafts	780.79		
U. S. bonds to secure circulation	50,000.00	Surplus fund	160,000.00
U. S. bonds to secure deposits		Other undivided profits	41,002.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	557,039.62		
Real estate, furniture, and fixtures		Dividends unpaid	330.00
Current expenses and taxes paid			
Premiums paid	10,000.00	Individual deposits	1,837,976.77
Checks and other cash items	4,150.11	United States deposits	
Exchanges for clearing-house	173,781.46	Deposits of U.S. disbursing officers	
Bills of other banks	32,917.00		
Fractional currency	568.40	Due to other national banks	1,281,648.48
Trade dollars		Due to State banks and bankers	855,512.12
Specie	718,649.55		
Legal-tender notes	321,459.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	5,000.00		
Total	5,221,469.77	Total	5,221,469.77

National Bank of Illinois, Chicago.

GEORGE SCHNEIDER, *President.* No. 1867. WILLIAM A. HAMMOND, *Cashier.*

Loans and discounts	$5,324,239.42	Capital stock paid in	$1,000,000.00
Overdrafts	10,551.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	450,000.00
U. S. bonds to secure deposits		Other undivided profits	120,858.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	128,320.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	839,155.05		
Real estate, furniture, and fixtures		Dividends unpaid	232.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	5,210,526.43
Checks and other cash items		United States deposits	
Exchanges for clearing-house	581,146.58	Deposits of U.S. disbursing officers	
Bills of other banks	42,006.00		
Fractional currency	7,237.46	Due to other national banks	1,072,333.56
Trade dollars		Due to State banks and bankers	532,861.64
Specie	686,907.00		
Legal-tender notes	760,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	8,431,812.51	Total	8,431,812.51

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North Western National Bank, Chicago.

GEORGE STURGES, *President.* No. 508. FREDERICK W. GOOKIN, *Asst. cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,495,886.43	Capital stock paid in	$200,000.00
Overdrafts	4,536.03		
U. S. bonds to secure circulation	200,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	340,000.00	Other undivided profits	66,040.94
U. S. bonds on hand	12,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	176,370.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	295,401.49		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,371,129.55
Checks and other cash items	835.65	United States deposits	297,045.85
Exchanges for clearing-house	111,790.84	Deposits of U.S. disbursing officers	
Bills of other banks	33,804.00		
Fractional currency	106.21	Due to other national banks	561,959.00
Trade dollars		Due to State banks and bankers	363,457.95
Specie	332,642.64		
Legal-tender notes	250,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	9,000.00		
Due from U. S. Treasurer			
Total	3,086,003.29	Total	3,086,003.29

Park National Bank, Chicago.

CHARLES P. PACKER, *President.* No. 3502. JOHN J. AKIN, *Cashier.*

Loans and discounts	$356,987.11	Capital stock paid in	$200,000.00
Overdrafts	1,035.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	12,457.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	81,807.80		
Real estate, furniture, and fixtures	2,900.50	Dividends unpaid	
Current expenses and taxes paid	4,284.04		
Premiums paid	12,409.39	Individual deposits	293,703.68
Checks and other cash items		United States deposits	
Exchanges for clearing-house	32,879.35	Deposits of U.S. disbursing officers	
Bills of other banks	3,051.00		
Fractional currency	17.67	Due to other national banks	12,457.05
Trade dollars		Due to State banks and bankers	56,070.86
Specie	7,267.50		
Legal-tender notes	66,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	621,689.49	Total	621,689.49

Union National Bank, Chicago.

C. R. CUMMINGS, *President.* No. 3278. W. C. OAKLEY, *Cashier.*

Loans and discounts	$7,456,538.80	Capital stock paid in	$2,000,000.00
Overdrafts	1,551.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	400,000.00
U. S. bonds to secure deposits		Other undivided profits	98,970.62
U. S. bonds on hand	21,450.00		
Other stocks, bonds, and mortgages	419,000.00	National-bank notes outstanding	33,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,016,305.43		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	11,964.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	4,005,947.44
Checks and other cash items		United States deposits	
Exchanges for clearing-house	486,933.79	Deposits of U.S. disbursing officers	
Bills of other banks	41,073.00		
Fractional currency	1,383.87	Due to other national banks	2,540,995.13
Trade dollars		Due to State banks and bankers	1,960,396.26
Specie	709,787.00		
Legal-tender notes	817,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	16,500.00		
Total	11,051,773.45	Total	11,051,773.45

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ILLINOIS.

United States National Bank, Chicago.

ZIMRI DWIGGINS, *President.* No. 3677. JAMES M. STARBUCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$188,008.59	Capital stock paid in	$200,000.00
Overdrafts	3,614.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,816.68
U. S. bonds on hand	38,000.00		
Other stocks, bonds, and mortgages	18,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	55,189.50		
Real estate, furniture, and fixtures	1,287.29	Dividends unpaid	
Current expenses and taxes paid	3,401.78		
Premiums paid	16,482.50	Individual deposits	31,793.61
Checks and other cash items	8,295.92	United States deposits	
Exchanges for clearing-house	726.73	Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	5.43	Due to other national banks	12,892.35
Trade dollars		Due to State banks and bankers	116,201.69
Specie	2,942.00		
Legal-tender notes	21,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	414,704.33	Total	414,704.33

De Witt County National Bank, Clinton.

JAMES T. SNELL, *President.* No. 1926. WILLIAM METZGER, *Cashier.*

Loans and discounts	$144,809.96	Capital stock paid in	$50,000.00
Overdrafts	4,804.44		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,664.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	21,554.28	State-bank notes outstanding	
Due from other banks and bankers	1,994.32		
Real estate, furniture, and fixtures	13,584.25	Dividends unpaid	
Current expenses and taxes paid	707.86		
Premiums paid	1,284.73	Individual deposits	139,036.09
Checks and other cash items	1,673.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	69.00		
Fractional currency	5.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,400.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	211,950.55	Total	211,950.55

First National Bank, Danville.

JOSEPH G. ENGLISH, *President.* No. 113. C. L. ENGLISH, *Cashier.*

Loans and discounts	$580,232.67	Capital stock paid in	$150,000.00
Overdrafts	6,453.90		
U. S. bonds to secure circulation	37,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	54,823.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,380.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	29,844.55	State-bank notes outstanding	
Due from other banks and bankers	8,472.26		
Real estate, furniture, and fixtures	32,736.97	Dividends unpaid	
Current expenses and taxes paid	2,938.62		
Premiums paid	3,327.22	Individual deposits	524,367.86
Checks and other cash items	3,197.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,200.00		
Fractional currency	79.17	Due to other national banks	9,884.13
Trade dollars		Due to State banks and bankers	3,235.72
Specie	29,261.00		
Legal-tender notes	26,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	437.25		
Due from U. S Treasurer			
Total	816,061.16	Total	816,061.16

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Second National Bank, Danville.

WILLIAM P. CANNON, *President.* No. 2584. THOMAS S. PARKS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$223,604.42	Capital stock paid in	$100,000.00
Overdrafts	312.72		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	2,748.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	102,822.38	National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,065.78	State-bank notes outstanding	
Due from other banks and bankers	3,172.78		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	47.98		
Premiums paid	6,000.00	Individual deposits	279,542.37
Checks and other cash items	1,004.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,684.00		
Fractional currency	197.45	Due to other national banks	1,093.09
Trade dollars		Due to State banks and bankers	1,027.50
Specie	38,024.13		
Legal-tender notes	3,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	431,911.13	Total	431,911.13

Decatur National Bank, Decatur.

K. H. ROBY, *President.* No. 2124. B. O. MCREYNOLDS, *Cashier.*

Loans and discounts	$466,005.50	Capital stock paid in	$100,000.00
Overdrafts	10,151.61		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	8,191.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	43,324.35	State-bank notes outstanding	
Due from other banks and bankers	2,447.02		
Real estate, furniture, and fixtures	7,552.89	Dividends unpaid	
Current expenses and taxes paid	225.00		
Premiums paid		Individual deposits	377,397.07
Checks and other cash items	3,139.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,634.00		
Fractional currency	270.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,364.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,224.55		
Total	630,588.64	Total	630,588.64

De Kalb National Bank, De Kalb.

JAMES D. LOTT, *President.* No. 2702. THOMAS A. LUNEY, *Cashier.*

Loans and discounts	$83,107.02	Capital stock paid in	$50,000.00
Overdrafts	3,714.87		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,126.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,300.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	27,891.21	State-bank notes outstanding	
Due from other banks and bankers	15,336.19		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	140.00
Current expenses and taxes paid	137.83		
Premiums paid	1,018.50	Individual deposits	94,278.92
Checks and other cash items	239.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,077.00		
Fractional currency	93.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,817.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	167,795.14	Total	167,795.14

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Tazewell County National Bank, Delavan.

ERASTUS S. HOBART, *President.* No. 3781. RUDOLPH FREY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$38,016.48	Capital stock paid in	$50,000.00
Overdrafts	4,484.26		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	751.49
U. S. bonds on hand	3,100.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	7,000.00
Due from approved reserve agents	6,008.36	State-bank notes outstanding	
Due from other banks and bankers	12,845.30		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	870.55		
Premiums paid	4,219.25	Individual deposits	52,186.61
Checks and other cash items	97.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	605.00		
Fractional currency	68.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,323.00		
Legal-tender notes	8,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	109,938.10	Total	109,938.10

City National Bank, Dixon.

JOSEPH CRAWFORD, *President.* No. 3294. SAMUEL C. ELLS, *Cashier.*

Loans and discounts	$147,225.48	Capital stock paid in	$100,000.00
Overdrafts	2,297.66		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	3,623.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,600.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,420.57	State-bank notes outstanding	
Due from other banks and bankers	864.75		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	1,840.62		
Premiums paid	2,642.00	Individual deposits	92,686.01
Checks and other cash items	105.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,413.00		
Fractional currency	24.75	Due to other national banks	527.69
Trade dollars		Due to State banks and bankers	
Specie	10,277.55		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	220,836.81	Total	220,836.81

Dixon National Bank, Dixon.

JASON C. AYRES, *President.* No. 1881. JAMES A. HAWLEY, *Cashier.*

Loans and discounts	$166,745.26	Capital stock paid in	$100,000.00
Overdrafts	2,059.26		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,300.00
U. S. bonds to secure deposits		Other undivided profits	3,963.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,837.51	State-bank notes outstanding	
Due from other banks and bankers	457.36		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	63.00
Current expenses and taxes paid	1,782.91		
Premiums paid	2,000.00	Individual deposits	101,390.66
Checks and other cash items	372.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	602.00		
Fractional currency	132.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,802.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	243,217.55	Total	243,217.55

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First National Bank, Earlville.

WILLIAM R. HAIGHT, *President.* No. 3323. CHARLES HOSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$82,240.05	Capital stock paid in	$50,000.00
Overdrafts	3.44		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,250.00
U. S. bonds to secure deposits		Other undivided profits	2,422.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,536.35	State-bank notes outstanding	
Due from other banks and bankers	667.81		
Real estate, furniture, and fixtures	1,172.52	Dividends unpaid	
Current expenses and taxes paid	523.02		
Premiums paid	2,714.25	Individual deposits	63,666.19
Checks and other cash items	230.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,935.00		
Fractional currency	68.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,035.05		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	128,588.96	Total	128,588.96

First National Bank, Elgin.

INCREASE C. BOSWORTH, *President.* No. 1365. ALFRED BOSWORTH, *Cashier.*

Loans and discounts	$430,802.30	Capital stock paid in	$100,000.00
Overdrafts	2,715.43		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	48,048.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	188,219.05	State-bank notes outstanding	
Due from other banks and bankers	18,767.65		
Real estate, furniture, and fixtures	21,599.75	Dividends unpaid	
Current expenses and taxes paid	3,392.94		
Premiums paid		Individual deposits	572,227.12
Checks and other cash items	6,801.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,165.00		
Fractional currency	70.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	44,968.09		
Legal-tender notes	7,149.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	4,000.00		
Total	762,776.10	Total	762,776.10

Home National Bank, Elgin.

J. W. RANSTEAD, *President.* No. 2016. E. DUNBAR WALDRON, *Cashier.*

Loans and discounts	$275,471.68	Capital stock paid in	$100,000.00
Overdrafts	762.01		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,990.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	54,637.41	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,900.00	Dividends unpaid	
Current expenses and taxes paid	2,264.09		
Premiums paid	5,585.00	Individual deposits	295,358.11
Checks and other cash items	2,964.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,695.00		
Fractional currency	78.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,043.54		
Legal-tender notes	12,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	468,348.97	Total	468,348.97

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National Bank, El Paso.

ABRAHAM S. MCKINNEY, *President.* No. 2997. FRANK B. STITT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,564.98	Capital stock paid in	$50,000.00
Overdrafts	7.70		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,600.00
U. S. bonds to secure deposits		Other undivided profits	3,176.72
U. S. bonds on hand	20,000.00		
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	10,750.00
Due from approved reserve agents	6,864.25	State-bank notes outstanding	
Due from other banks and bankers	19,044.68		
Real estate, furniture, and fixtures	7,710.00	Dividends unpaid	
Current expenses and taxes paid	708.13		
Premiums paid	7,952.00	Individual deposits	126,483.00
Checks and other cash items	25.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	84.00		
Fractional currency	66.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,920.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	195,009.72	Total	195,009.72

First National Bank, Fairbury.

ISAAC P. MCDOWELL, *President.* No. 1987. THOS. S. O. MCDOWELL, *Cashier.*

Loans and discounts	$100,834.64	Capital stock paid in	$50,000.00
Overdrafts	99.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,966.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	28,880.03	State-bank notes outstanding	
Due from other banks and bankers	883.47		
Real estate, furniture, and fixtures	2,600.00	Dividends unpaid	
Current expenses and taxes paid	992.90		
Premiums paid		Individual deposits	83,112.53
Checks and other cash items	600.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,000.00		
Fractional currency	75.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,000.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	158,329.00	Total	158,329.00

First National Bank, Farmer City.

R. O. CRAWFORD, *President.* No. 2156. JAMES H. HARRISON, *Cashier.*

Loans and discounts	$81,615.14	Capital stock paid in	$50,000.00
Overdrafts	497.95		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,039.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,724.33	State-bank notes outstanding	
Due from other banks and bankers	1,408.23		
Real estate, furniture, and fixtures	7,291.51	Dividends unpaid	
Current expenses and taxes paid	526.58		
Premiums paid	3,482.28	Individual deposits	56,965.77
Checks and other cash items	636.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,370.00		
Fractional currency	21.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	618.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	130,255.14	Total	130,255.14

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John Weedman National Bank, Farmer City.

MATTHIAS CRUM, *President.* No. 3407. C. M. C. WEEDMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,141.65	Capital stock paid in	$50,000.00
Overdrafts	4,234.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	3,663.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,193.73	State-bank notes outstanding	
Due from other banks and bankers	6,240.80		
Real estate, furniture, and fixtures	4,604.00	Dividends unpaid	
Current expenses and taxes paid	1,089.97		
Premiums paid	2,984.38	Individual deposits	89,622.32
Checks and other cash items	1,793.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,345.00		
Fractional currency	69.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,295.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	159,055.90	Total	159,055.90

First National Bank, Flora.

OSMAN PIXLEY, *President.* No. 1961. RANDOLPH SMITH, *Cashier.*

Loans and discounts	$136,260.60	Capital stock paid in	$50,000.00
Overdrafts	9.75		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,686.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,498.77	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,737.68	State-bank notes outstanding	
Due from other banks and bankers	275.86		
Real estate, furniture, and fixtures	7,300.00	Dividends unpaid	
Current expenses and taxes paid	932.28		
Premiums paid	4,500.00	Individual deposits	147,091.20
Checks and other cash items	228.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	149.00		
Fractional currency	11.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,124.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	266,777.65	Total	266,777.65

First National Bank, Freeport.

O. B. BIDWELL, *President.* No. 2875. A. H. BARSHINGER, *Cashier.*

Loans and discounts	$401,703.62	Capital stock paid in	$150,000.00
Overdrafts	1,685.82		
U. S. bonds to secure circulation	40,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	12,050.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	18,548.71	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,300.00	Dividends unpaid	
Current expenses and taxes paid	2,159.89		
Premiums paid		Individual deposits	296,683.69
Checks and other cash items	2,416.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,355.00		
Fractional currency	101.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,663.49		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	504,733.73	Total	504,733.73

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Second National Bank, Freeport.

JACOB KROHN, *President.* No. 385. JOHN B. TAYLOR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$333,088.72	Capital stock paid in	$100,000.00
Overdrafts	256.04		
U. S. bonds to secure circulation	25,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	13,967.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,200.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,633.72	State-bank notes outstanding	
Due from other banks and bankers	166.74		
Real estate, furniture, and fixtures	1 383.46	Dividends unpaid	
Current expenses and taxes paid	1,981.99		
Premiums paid		Individual deposits	226,671.41
Checks and other cash items	1,139.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,286.00		
Fractional currency	167.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,211.00		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	423,139.38	Total	423,139.38

Galena National Bank, Galena.

ROBERT H. MCCLELLAN, *President.* No. 3279. ENOS C. RIPLEY, *Cashier.*

Loans and discounts	$353,548.69	Capital stock paid in	$100,000.00
Overdrafts	6,896.46		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	10,565.50
U. S. bonds on hand	1,900.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,466.25	State-bank notes outstanding	
Due from other banks and bankers	9,171.94		
Real estate, furniture, and fixtures		Dividends unpaid	300.00
Current expenses and taxes paid	832.64		
Premiums paid	5,854.25	Individual deposits	339,027.61
Checks and other cash items	1,798.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	351.00		
Fractional currency	51.90	Due to other national banks	11,710.05
Trade dollars		Due to State banks and bankers	1,034.68
Specie	53,841.70		
Legal-tender notes	4,300.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	495,137.84	Total	495,137.84

Merchants' National Bank, Galena.

THOMAS FOSTER, *President.* No. 979. WILLIAM H. SNYDER, *Cashier.*

Loans and discounts	$218,211.91	Capital stock paid in	$125,000.00
Overdrafts	7,299.69		
U. S. bonds to secure circulation	31,250.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	3,125.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	28,125.00
Due from approved reserve agents	28,523.73	State-bank notes outstanding	
Due from other banks and bankers	15,791.86		
Real estate, furniture, and fixtures	5,100.00	Dividends unpaid	80.00
Current expenses and taxes paid	2,074.06		
Premiums paid	8,750.00	Individual deposits	169,072.51
Checks and other cash items	8,131.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,885.00		
Fractional currency	6.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	4,088.16
Specie	27,060.15		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,406.25		
Due from U. S. Treasurer			
Total	371,490.80	Total	371,490.80

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First National Bank, Galesburgh.

FRANCIS FULLER, *President.* No. 241. JOSEPH HOOVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$283,703.10	Capital stock paid in	$150,000.00
Overdrafts	1,413.89		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	10,529.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	14,663.46	State-bank notes outstanding	
Due from other banks and bankers	575.54		
Real estate, furniture, and fixtures	29,821.48	Dividends unpaid	112.00
Current expenses and taxes paid	3,864.93		
Premiums paid	3,495.18	Individual deposits	168,570.50
Checks and other cash items	1,717.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,814.00		
Fractional currency	176.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,728.75		
Legal-tender notes	1,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	392,961.63	Total	392,961.63

Second National Bank, Galesburgh.

M. W. GAY, *President.* No. 491. J. G. VIVION, *Cashier.*

Loans and discounts	$168,630.86	Capital stock paid in	$100,000.00
Overdrafts	564.32		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,686.69
U. S. bonds on hand	300.00		
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,049.55	State-bank notes outstanding	
Due from other banks and bankers	126.98		
Real estate, furniture, and fixtures	14,500.00	Dividends unpaid	16.00
Current expenses and taxes paid	1,969.00		
Premiums paid	1,621.98	Individual deposits	99,974.28
Checks and other cash items	2,088.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,736.00		
Fractional currency	29.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,384.50		
Legal-tender notes	9,051.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	261,176.97	Total	261,176.97

Galesburg National Bank, Galesburgh.

W. W. WASHBURN, *President.* No. 3138. J. H. LOSEY, *Cashier.*

Loans and discounts	$225,830.46	Capital stock paid in	$100,000.00
Overdrafts	565.27		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	6,069.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	128,534.58	State-bank notes outstanding	
Due from other banks and bankers	1,393.90		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	208.00
Current expenses and taxes paid	1,713.94		
Premiums paid	2,500.00	Individual deposits	335,557.32
Checks and other cash items	7,195.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,385.00		
Fractional currency	40.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,050.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	469,334.92	Total	469,334.92

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Farmers and Merchants' National Bank, Galva.

ADAM DEEM, *President.* No. 2793. OLIVER P. STODDARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$111,771.40	Capital stock paid in	$50,000.00
Overdrafts	2,430.03		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,915.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	13,475.66	State-bank notes outstanding	
Due from other banks and bankers	130.50		
Real estate, furniture, and fixtures	8,336.94	Dividends unpaid	
Current expenses and taxes paid	784.72		
Premiums paid	1,145.82	Individual deposits	84,343.36
Checks and other cash items	333.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	57.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,898.00		
Legal-tender notes	1,420.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	163,758.76	Total	163,758.76

First National Bank, Geneseo.

JAMES MCBROOM, *President.* No. 534. HIRAM WILSON, *Cashier.*

Loans and discounts	$221,355.40	Capital stock paid in	$100,000.00
Overdrafts	4,786.86		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	20,822.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,857.86	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,106.61		
Premiums paid		Individual deposits	77,608.78
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,578.00		
Fractional currency	112.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	42,766.71
Specie	12,725.60		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	50.00		
Total	313,697.49	Total	313,697.49

Farmers' National Bank, Geneseo.

LEVI WATERMAN, *President.* No. 2332. JOHN P. STEWART, *Cashier.*

Loans and discounts	$195,328.87	Capital stock paid in	$50,000.00
Overdrafts	1,229.32		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,940.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	30,727.33	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,173.96		
Premiums paid	5,000.00	Individual deposits	186,674.78
Checks and other cash items	100.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,815.00		
Fractional currency	204.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,386.50		
Legal-tender notes	6,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer	1,000.00		
Total	290,615.08	Total	290,615.08

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Griggsville National Bank, Griggsville.

BENJAMIN NEWMAN, *President.* No. 2116. ISAAC A. HATCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$90,998.80	Capital stock paid in	$50,000.00
Overdrafts	2,044.38		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	35,704.91
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	25,800.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	59,883.19	State-bank notes outstanding	
Due from other banks and bankers	14,465.28		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	130.00
Current expenses and taxes paid	603.60		
Premiums paid	2,150.84	Individual deposits	131,544.83
Checks and other cash items	145.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,697.00		
Fractional currency	25.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,278.10		
Legal-tender notes	3,975.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	238,629.74	Total	238,629.74

Havana National Bank, Havana.

FRANCIS LOW, *President.* No. 2242. NEWTON C. KING, *Cashier.*

Loans and discounts	$95,290.30	Capital stock paid in	$50,000.00
Overdrafts	3,290.78		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,607.50
U. S. bonds to secure deposits		Other undivided profits	2,428.70
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	17,313.60	National-bank notes outstanding	45,000.00
Due from approved reserve agents	50,112.35	State-bank notes outstanding	
Due from other banks and bankers	878.50		
Real estate, furniture, and fixtures	15,988.82	Dividends unpaid	
Current expenses and taxes paid	316.80		
Premiums paid	1,780.46	Individual deposits	154,999.12
Checks and other cash items	2,196.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,857.00		
Fractional currency	16.15	Due to other national banks	987.50
Trade dollars		Due to State banks and bankers	
Specie	15,381.90		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,599.40		
Due from U. S. Treasurer			
Total	262,022.82	Total	262,022.82

First National Bank, Henry.

WILLIAM T. LAW, *President.* No. 1482. CHARLES R. JONES, *Cashier.*

Loans and discounts	$93,172.34	Capital stock paid in	$50,000.00
Overdrafts	1,533.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,835.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	33,369.61	State-bank notes outstanding	
Due from other banks and bankers	3,514.30		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	949.25		
Premiums paid		Individual deposits	116,039.56
Checks and other cash items	263.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,747.00		
Fractional currency	80.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,994.60		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	229,874.96	Total	229,874.96

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Hillsboro' National Bank, Hillsborough.

CHARLES A. RAMSEY, *President.* No. 2789. LUTHER M. BECK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,114.40	Capital stock paid in	$50,000.00
Overdrafts	5,021.36		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	1,650.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,303.77	State-bank notes outstanding	
Due from other banks and bankers	9,185.37		
Real estate, furniture, and fixtures	4,678.13	Dividends unpaid	400.00
Current expenses and taxes paid	688.57		
Premiums paid	1,214.30	Individual deposits	78,735.76
Checks and other cash items	2,407.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,110.00		
Fractional currency	105.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,944.80		
Legal-tender notes	15,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	149,035.83	Total	149,035.83

First National Bank, Hoopeston.

JACOB S. MCFERREN, *President.* No. 2808. E. C. GRIFFITH, *Cashier.*

Loans and discounts	$139,160.73	Capital stock paid in	$50,000.00
Overdrafts	4,366.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,656.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,879.58	State-bank notes outstanding	
Due from other banks and bankers	9,746.09		
Real estate, furniture, and fixtures	8,665.00	Dividends unpaid	
Current expenses and taxes paid	1,408.39		
Premiums paid	950.00	Individual deposits	107,753.32
Checks and other cash items	407.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,203.00		
Fractional currency	110.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,700.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	8,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	200,659.61	Total	200,659.61

First National Bank, Jacksonville.

EDWARD SCOTT, *President.* No. 511. FELIX G. FARRELL, *Cashier.*

Loans and discounts	$197,772.04	Capital stock paid in	$100,000.00
Overdrafts	6,398.95		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	2,404.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	28,888.74	State-bank notes outstanding	
Due from other banks and bankers	24,391.63		
Real estate, furniture, and fixtures	24,086.35	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	113,796.39
Checks and other cash items	545.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,705.00		
Fractional currency	10.99	Due to other national banks	
Trade dollars		Due to State banks and bankers	379.74
Specie	13,156.00		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	339,080.41	Total	339,080.41

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Jacksonville National Bank, Jacksonville.

OSCAR D. FITZSIMMONS, *President.* No. 1719. BENJAMIN F. BEESLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$559,191.18	Capital stock paid in	$200,000.00
Overdrafts	24,658.85		
U. S. bonds to secure circulation	100,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	6,840.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,375.79	National-bank notes outstanding	90,000.00
Due from approved reserve agents	80,188.22	State-bank notes outstanding	
Due from other banks and bankers	22,620.81		
Real estate, furniture, and fixtures	28,594.00	Dividends unpaid	
Current expenses and taxes paid	2,123.16		
Premiums paid	10,000.00	Individual deposits	570,692.96
Checks and other cash items	2,513.41	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	3,638.00		
Fractional currency	123.40	Due to other national banks	450.57
Trade dollars		Due to State banks and bankers	8,237.90
Specie	18,695.00		
Legal-tender notes	28,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer			
Total	936,221.82	Total	936,221.82

First National Bank, Jerseyville.

ANDREW M. CROSS, *President.* No. 2328. EDWARD CROSS, *Cashier.*

Loans and discounts	$103,091.27	Capital stock paid in	$50,000.00
Overdrafts	1,895.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	9,534.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,603.74	National-bank notes outstanding	11,250.00
Due from approved reserve agents	25,993.14	State-bank notes outstanding	
Due from other banks and bankers	4,685.43		
Real estate, furniture, and fixtures	3,211.32	Dividends unpaid	
Current expenses and taxes paid	288.55		
Premiums paid		Individual deposits	96,541.16
Checks and other cash items	1,112.80	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,286.00		
Fractional currency	75.00	Due to other national banks	1,290.84
Trade dollars		Due to State banks and bankers	
Specie	4,811.40		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	179,616.62	Total	179,616.62

First National Bank, Joliet.

FREDERICK W. WOODRUFF, *President.* No. 512. WILLIAM G. WILCOX, *Cashier.*

Loans and discounts	$333,085.96	Capital stock paid in	$100,000.00
Overdrafts	2,654.08		
U. S. bonds to secure circulation	80,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	14,052.75
U. S. bonds on hand	9,850.00		
Other stocks, bonds, and mortgages	145,000.00	National-bank notes outstanding	50,800.00
Due from approved reserve agents	86,745.71	State-bank notes outstanding	
Due from other banks and bankers	2,237.13		
Real estate, furniture, and fixtures	13,990.00	Dividends unpaid	
Current expenses and taxes paid	2,202.34		
Premiums paid	11,152.50	Individual deposits	567,864.77
Checks and other cash items	1,503.56	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	16,673.00		
Fractional currency	67.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	80,467.50		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,600.00		
Due from U. S. Treasurer	488.60		
Total	807,717.52	Total	807,717.52

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Will County National Bank, Joliet.

W. S. BROOKS, *President.* No. 1882. C. H. TALCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$165,344.91	Capital stock paid in	$100,000.00
Overdrafts	694.03		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,417.97
U. S. bonds to secure deposits		Other undivided profits	5,331.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	46,350.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	46,112.67	State-bank notes outstanding	
Due from other banks and bankers	5,210.64		
Real estate, furniture, and fixtures	28,552.44	Dividends unpaid	
Current expenses and taxes paid	3,193.46		
Premiums paid	5,000.00	Individual deposits	221,493.52
Checks and other cash items	1,373.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,140.00		
Fractional currency	242.33	Due to other national banks	180.93
Trade dollars		Due to State banks and bankers	
Specie	18,585.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	356,924.41	Total	356,924.41

First National Bank, Kankakee.

EMORY COBB, *President.* No. 1793. HASWELL C. CLARKE, *Cashier.*

Loans and discounts	$151,206.34	Capital stock paid in	$50,000.00
Overdrafts	297.91		
U. S. bonds to secure circulation	30,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	3,470.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	90,600.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	98,241.08	State-bank notes outstanding	
Due from other banks and bankers	7,257.78		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	1,330.10		
Premiums paid		Individual deposits	318,346.89
Checks and other cash items	2,538.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,045.00		
Fractional currency	259.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,218.65		
Legal-tender notes	7,972.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	416,817.15	Total	416,817.15

First National Bank, Kansas.

WILLIAM F. BOYER, *President.* No. 2011. W. C. PINNELL, *Cashier.*

Loans and discounts	$95,324.63	Capital stock paid in	$50,000.00
Overdrafts	5,131.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	5,874.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	21,369.33	State-bank notes outstanding	
Due from other banks and bankers	2,731.06		
Real estate, furniture, and fixtures	5,108.21	Dividends unpaid	
Current expenses and taxes paid	593.88		
Premiums paid		Individual deposits	80,169.90
Checks and other cash items	14.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	31.28	Due to other national banks	759.61
Trade dollars		Due to State banks and bankers	
Specie	4,805.00		
Legal-tender notes	1,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	198,804.26	Total	198,804.26

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First National Bank, Kewanee.

CHARLES C. BLISH, *President.* No. 1785. C. E. MCCULLOUGH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$248,704.73	Capital stock paid in	$100,000.00
Overdrafts	1,502.84		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	18,689.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,498.00
Due from approved reserve agents	18,094.32	State-bank notes outstanding	
Due from other banks and bankers	772.78		
Real estate, furniture, and fixtures	2,190.00	Dividends unpaid	120.00
Current expenses and taxes paid	1,080.18		
Premiums paid	7,093.75	Individual deposits	148,398.33
Checks and other cash items	161.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	305.00		
Fractional currency	51.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,687.30		
Legal-tender notes	8,937.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	324,705.68	Total	324,705.68

Union National Bank, Kewanee.

THOMAS P. PIERCE, *President.* No. 2501. HOSMER L. KELLOGG, *Cashier.*

Loans and discounts	$156,043.13	Capital stock paid in	$75,000.00
Overdrafts	7,598.59		
U. S. bonds to secure circulation	30,000.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	5,136.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	37,551.75	State-bank notes outstanding	
Due from other banks and bankers	4,999.60		
Real estate, furniture, and fixtures	2,003.93	Dividends unpaid	252.00
Current expenses and taxes paid	1,063.43		
Premiums paid	6,000.00	Individual deposits	142,362.01
Checks and other cash items	6,915.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	664.00		
Fractional currency	358.54	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,701.25		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	266,750.10	Total	266,750.10

First National Bank, Kirkwood.

HENRY TUBBS, *President.* No. 2313. WILLARD C. TUBBS, *Cashier.*

Loans and discounts	$201,267.29	Capital stock paid in	$50,000.00
Overdrafts	161.80		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,862.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,448.39	State-bank notes outstanding	
Due from other banks and bankers	1,285.60		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	120.00
Current expenses and taxes paid	890.77		
Premiums paid	2,687.50	Individual deposits	120,662.38
Checks and other cash items	659.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,230.00		
Fractional currency		Due to other national banks	148.52
Trade dollars		Due to State banks and bankers	
Specie	17,850.38		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	252,043.65	Total	252,043.65

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Farmers' National Bank, Knoxville.

F. G. SANBURN, *President.* No. 3287. J. Z. CARNS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$144,836.90	Capital stock paid in	$60,000.00
Overdrafts	359.88		
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	1,841.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	64,400.17	State-bank notes outstanding	
Due from other banks and bankers	6,425.85		
Real estate, furniture, and fixtures	6,400.00	Dividends unpaid	
Current expenses and taxes paid	862.67		
Premiums paid	2,500.00	Individual deposits	184,362.85
Checks and other cash items	116.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	690.00		
Fractional currency	164.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	18,272.50		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	262,204.76	Total	262,204.76

First National Bank, Lacon.

J. S. THOMPSON, *President.* No. 347. WILLIS H. FORD, *Cashier.*

Loans and discounts	$91,345.31	Capital stock paid in	$50,000.00
Overdrafts	1,119.92		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	3,813.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	38,550.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	38,122.70	State-bank notes outstanding	
Due from other banks and bankers	6,212.10		
Real estate, furniture, and fixtures	11,309.45	Dividends unpaid	
Current expenses and taxes paid	733.30		
Premiums paid	700.00	Individual deposits	145,773.19
Checks and other cash items	376.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,454.00		
Fractional currency	46.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,402.35		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	40.00		
Total	225,087.10	Total	225,087.10

Drovers' National Bank of Union Stock Yards, Lake.

SOLVA BRINTNALL, *President.* No. 2858. W. H. BRINTNALL, *Cashier.*

Loans and discounts	$476,662.33	Capital stock paid in	$250,000.00
Overdrafts	1,416.61		
U. S. bonds to secure circulation	50,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	13,496.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	109,506.29	State-bank notes outstanding	
Due from other banks and bankers	26,971.31		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	
Current expenses and taxes paid	5,453.65		
Premiums paid	8,000.00	Individual deposits	310,552.22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,835.00		
Fractional currency	189.56	Due to other national banks	63,402.53
Trade dollars		Due to State banks and bankers	4,681.50
Specie	4,847.50		
Legal-tender notes	18,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	721,132.25	Total	721,132.25

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Union Stock Yard National Bank of Chicago, Lake.

ELMER WASHBURN, *President.* No. 1678. GEORGE E. CONRAD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,173,259.47	Capital stock paid in	$500,000.00
Overdrafts	8,324.65		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	103,486.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	42,760.00
Due from approved reserve agents	591,984.08	State-bank notes outstanding	
Due from other banks and bankers	465,012.24		
Real estate, furniture, and fixtures		Dividends unpaid	1,413.00
Current expenses and taxes paid			
Premiums paid		Individual deposits	1,469,392.65
Checks and other cash items	9,014.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	41,922.00		
Fractional currency	404.43	Due to other national banks	222,818.88
Trade dollars		Due to State banks and bankers	16,597.58
Specie	44,297.70		
Legal-tender notes	70,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,456,468.57	Total	2,456,468.57

First National Bank, Lanark.

CHARLES W. FRANCK, *President.* No. 1755. JOHN PALEY, *Cashier.*

Loans and discounts	$104,268.51	Capital stock paid in	$62,500.00
Overdrafts	2,111.94		
U. S. bonds to secure circulation	20,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	6,889.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	16,760.52	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,700.00	Dividends unpaid	
Current expenses and taxes paid	511.54		
Premiums paid	875.00	Individual deposits	71,534.92
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,530.00		
Fractional currency	154.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,612.40		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	171,424.63	Total	171,424.63

La Salle National Bank, La Salle.

ISAAC H. NORRIS, *President.* No. 2503. G. M. MURPHEY, *Cashier.*

Loans and discounts	$198,664.30	Capital stock paid in	$100,000.00
Overdrafts	2,943.73		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	5,885.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	42,837.99	State-bank notes outstanding	
Due from other banks and bankers	485.20		
Real estate, furniture, and fixtures	9,139.00	Dividends unpaid	25.00
Current expenses and taxes paid	1,232.71		
Premiums paid	5,125.00	Individual deposits	183,731.60
Checks and other cash items	324.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,660.00		
Fractional currency	192.69	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,368.45		
Legal-tender notes	25,044.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	323,142.36	Total	323,142.36

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First National Bank, Lexington.

SANFORD R. CLAGGETT, *President.* No. 2824. B. J. CLAGGETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,026.40	Capital stock paid in	$50,000.00
Overdrafts	6,413.94		
U. S. bonds to secure circulation	30,000.00	Surplus fund	47,322.67
U. S. bonds to secure deposits		Other undivided profits	4,389.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	13,970.20	State-bank notes outstanding	
Due from other banks and bankers	5,632.48		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	475.24		
Premiums paid	3,000.00	Individual deposits	29,586.98
Checks and other cash items	859.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	542.55		
Legal-tender notes	2,028.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	158,298.87	Total	158,298.87

First National Bank, Lincoln.

JOHN D. GILLETT, *President.* No. 2126. FRANK HOBLIT, *Cashier.*

Loans and discounts	$273,044.20	Capital stock paid in	$50,000.00
Overdrafts	7,952.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	11,286.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	38,681.57	State-bank notes outstanding	
Due from other banks and bankers	18,619.58		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	517.66		
Premiums paid		Individual deposits	297,769.81
Checks and other cash items	1,119.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,551.00		
Fractional currency	100.58	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,184.30
Specie	14,831.65		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	10.00		
Total	406,490.28	Total	406,490.28

German American National Bank, Lincoln.

ADOLPH RIMERMAN, *President.* No. 3613. L. C. SCHWERDTFEGER, *Cashier.*

Loans and discounts	$66,023.16	Capital stock paid in	$50,000.00
Overdrafts	182.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,403.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	21,078.02	State-bank notes outstanding	
Due from other banks and bankers	1,231.10		
Real estate, furniture, and fixtures	12,925.62	Dividends unpaid	
Current expenses and taxes paid	1,462.03		
Premiums paid	3,000.00	Individual deposits	61,860.19
Checks and other cash items	436.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	920.00		
Fractional currency	159.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,523.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	125,503.63	Total	125,503.63

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Lincoln National Bank, Lincoln.

STEPHEN A. FOLEY, *President.* No. 3369. F. C. ORTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$232,213.75	Capital stock paid in	$60,000.00
Overdrafts	6,093.10		
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	5,803.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	16,541.33	State-bank notes outstanding	
Due from other banks and bankers	7,809.64		
Real estate, furniture, and fixtures	14,740.24	Dividends unpaid	40.00
Current expenses and taxes paid	1,482.52		
Premiums paid	1,434.37	Individual deposits	235,546.92
Checks and other cash items	1,292.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	938.00		
Fractional currency	71.40	Due to other national banks	3,961.53
Trade dollars		Due to State banks and bankers	
Specie	10,460.00		
Legal-tender notes	11,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	320,852.28	**Total**	320,852.28

Union National Bank, Macomb.

WILLIAM S. BAILEY, *President.* No. 1872. ALBERT EADS, *Cashier.*

Loans and discounts	$222,376.69	Capital stock paid in	$50,000.00
Overdrafts	1,180.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,190.84
U. S. bonds to secure deposits		Other undivided profits	879.88
U. S. bonds on hand	6,250.00		
Other stocks, bonds, and mortgages	37,400.25	National-bank notes outstanding	44,190.00
Due from approved reserve agents	39,730.77	State-bank notes outstanding	
Due from other banks and bankers	1,656.15		
Real estate, furniture, and fixtures	1,258.00	Dividends unpaid	
Current expenses and taxes paid	17.74		
Premiums paid	375.02	Individual deposits	270,282.34
Checks and other cash items	5,932.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,460.00		
Fractional currency	204.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	357.09
Specie	16,908.00		
Legal-tender notes	18,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	405,900.15	**Total**	405,900.15

First National Bank, Marengo.

RICHARD M. PATRICK, *President.* No. 1870. N. V. WOLEBEN, *Cashier.*

Loans and discounts	$139,292.22	Capital stock paid in	$50,000.00
Overdrafts	1,653.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,958.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,880.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,823.04	State-bank notes outstanding	
Due from other banks and bankers	2,182.89		
Real estate, furniture, and fixtures	3,049.90	Dividends unpaid	50.00
Current expenses and taxes paid	1,031.67		
Premiums paid	500.00	Individual deposits	139,360.50
Checks and other cash items	75.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,054.00		
Fractional currency	21.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,492.50		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	223,619.21	**Total**	223,619.21

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First National Bank, Marseilles.

W. A. MORAY, *President.* No. 1852. F. T. NEFF, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$80,545.89	Capital stock paid in	$50,000.00
Overdrafts	455.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,650.00
U. S. bonds to secure deposits		Other undivided profits	2,557.04
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	32,285.55	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,786.95	Dividends unpaid	
Current expenses and taxes paid	986.12		
Premiums paid	1,250.00	Individual deposits	97,881.94
Checks and other cash items	1,210.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,020.00		
Fractional currency	89.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,795.00		
Legal-tender notes	5,852.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	168,338.98	Total	168,338.98

First National Bank, Mason City.

A. A. BLUNT, *President.* No. 1850. OTHO S. KING, *Cashier.*

Loans and discounts	$83,239.41	Capital stock paid in	$50,000.00
Overdrafts	4,543.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	1,176.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,300.00	National-bank notes outstanding	11,245.00
Due from approved reserve agents	1,430.74	State-bank notes outstanding	
Due from other banks and bankers	5,036.18		
Real estate, furniture, and fixtures	16,954.09	Dividends unpaid	879.00
Current expenses and taxes paid	200.20		
Premiums paid	3,376.56	Individual deposits	93,082.46
Checks and other cash items	643.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	880.00		
Fractional currency	20.53	Due to other national banks	172.50
Trade dollars		Due to State banks and bankers	723.97
Specie	14,093.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	169,279.92	Total	169,279.92

First National Bank, Mattoon.

WILLIAM B. DUNLAP, *President.* No. 1024. P. F. MCNAIR, *Cashier.*

Loans and discounts	$212,323.14	Capital stock paid in	$50,000.00
Overdrafts	2,201.34		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	42,078.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	68,482.35	State-bank notes outstanding	
Due from other banks and bankers	8,210.96		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	450.00
Current expenses and taxes paid	2,126.42		
Premiums paid		Individual deposits	229,664.64
Checks and other cash items	3,199.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,714.00		
Fractional currency	13.12	Due to other national banks	6,995.79
Trade dollars		Due to State banks and bankers	883.99
Specie	15,389.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	356,322.80	Total	356,322.80

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Mattoon National Bank, Mattoon.

C. E. WILSON, *President.* No. 2147. THOMAS W. GAW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$144,026.55	Capital stock paid in	$60,000.00
Overdrafts	1,717.32		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	8,362.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	19,640.56	State-bank notes outstanding	
Due from other banks and bankers	7,210.98		
Real estate, furniture, and fixtures	20,444.43	Dividends unpaid	
Current expenses and taxes paid	1,298.48		
Premiums paid	1,425.00	Individual deposits	145,978.90
Checks and other cash items	6,966.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,300.00		
Fractional currency	166.87	Due to other national banks	2,563.59
Trade dollars		Due to State banks and bankers	5,026.96
Specie	13,300.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	247,371.71	Total	247,371.71

First National Bank, Mendota.

EDWIN A. BOWEN, *President.* No. 1177. FULTON GIFFORD, *Cashier.*

Loans and discounts	$202,180.29	Capital stock paid in	$100,000.00
Overdrafts	363.21		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	13,884.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	65,791.02	State-bank notes outstanding	
Due from other banks and bankers	12,052.08		
Real estate, furniture, and fixtures	10,881.00	Dividends unpaid	
Current expenses and taxes paid	1,417.78		
Premiums paid		Individual deposits	214,163.20
Checks and other cash items	477.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,380.00		
Fractional currency	190.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,037.13		
Legal-tender notes	23,653.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	375,548.10	Total	375,548.10

First National Bank, Metropolis.

JOHN F. MCCARTNEY, *President.* No. 3156. JAMES M. CHOAT, *Cashier.*

Loans and discounts	$83,441.23	Capital stock paid in	$50,000.00
Overdrafts	1.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,623.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,825.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,433.33	State-bank notes outstanding	
Due from other banks and bankers	1,698.08		
Real estate, furniture, and fixtures	1,992.20	Dividends unpaid	100.00
Current expenses and taxes paid	704.12		
Premiums paid	824.34	Individual deposits	70,022.88
Checks and other cash items	172.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,168.70		
Legal-tender notes	10,352.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	141,996.25	Total	141,996.25

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First National Bank, Moline.

JOHN M. GOULD, *President.* No. 160. JOHN S. GILLMORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$120,653.16	Capital stock paid in	$150,000.00
Overdrafts	5,242.53		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	11,136.84
U. S. bonds on hand	550.00		
Other stocks, bonds, and mortgages	14,500.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	106,947.87	State-bank notes outstanding	
Due from other banks and bankers	2,727.41		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	1,089.00
Current expenses and taxes paid	2,017.48		
Premiums paid	3,100.00	Individual deposits	380,985.98
Checks and other cash items	2,756.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,943.00		
Fractional currency	907.57	Due to other national banks	6,685.33
Trade dollars		Due to State banks and bankers	2,892.27
Specie	14,091.55		
Legal-tender notes	14,505.00	Notes and bills re-discounted	21,590.57
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer	1,000.00		
Total	638,129.99	Total	638,129.99

Moline National Bank, Moline.

STILLMAN W. WHEELOCK, *President.* No. 1941. CHARLES F. HEMENWAY, *Cashier.*

Loans and discounts	$143,073.86	Capital stock paid in	$100,000.00
Overdrafts	4,337.66		
U. S. bonds to secure circulation	25,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	3,800.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	32,548.38	State-bank notes outstanding	
Due from other banks and bankers	2,851.32		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	467.55		
Premiums paid		Individual deposits	90,586.52
Checks and other cash items	4,843.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,494.00		
Fractional currency	263.07	Due to other national banks	2,576.80
Trade dollars		Due to State banks and bankers	
Specie	18,459.60		
Legal-tender notes	4,000.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	255,463.48	Total	255,463.48

Second National Bank, Monmouth.

CHANCY HARDIN, *President.* No. 2205. FREDERICK E. HARDING, *Cashier.*

Loans and discounts	$263,666.89	Capital stock paid in	$75,000.00
Overdrafts	4,122.12		
U. S. bonds to secure circulation	20,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	81,103.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	102,677.19	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	21,500.00	Dividends unpaid	
Current expenses and taxes paid	1,990.27		
Premiums paid	1,800.00	Individual deposits	295,720.79
Checks and other cash items	3,689.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,122.00		
Fractional currency	155.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	58,701.60		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	489,824.69	Total	489,824.69

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Monmouth National Bank, Monmouth.

HENRY TUBBS, *President.* No. 1706. WILLIAM B. YOUNG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$257,714.52	Capital stock paid in	$100,000.00
Overdrafts	3,023.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	37,000.00
U. S. bonds to secure deposits		Other undivided profits	51,438.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	58,465.02	State-bank notes outstanding	
Due from other banks and bankers	5,337.51		
Real estate, furniture, and fixtures	29,250.00	Dividends unpaid	
Current expenses and taxes paid	1,363.29		
Premiums paid	2,625.00	Individual deposits	236,044.21
Checks and other cash items	8,618.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,335.00		
Fractional currency	81.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	52,044.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	446,982.74	Total	446,982.74

First National Bank, Morris.

JOHN CUNNEA, *President.* No. 1773. G. A. CUNNEA, *Cashier.*

Loans and discounts	$121,798.99	Capital stock paid in	$50,000.00
Overdrafts	3,978.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	13,429.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	93,493.27	State-bank notes outstanding	
Due from other banks and bankers	1,830.67		
Real estate, furniture, and fixtures	4,216.00	Dividends unpaid	
Current expenses and taxes paid	281.00		
Premiums paid		Individual deposits	158,971.72
Checks and other cash items	2,762.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,203.00		
Fractional currency	4.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,020.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	283,650.72	Total	283,650.72

Grundy County National Bank, Morris.

CHARLES H. GOOLD, *President.* No. 531. JOSEPH C. CARR, *Cashier.*

Loans and discounts	$146,239.31	Capital stock paid in	$75,000.00
Overdrafts	4,417.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,392.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,550.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	98,859.23	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,380.50		
Premiums paid	1,200.00	Individual deposits	201,628.15
Checks and other cash items	73.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,620.00		
Fractional currency	77.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	36,275.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	78.05		
Total	355,020.42	Total	355,020.42

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First National Bank, Morrison.

LEANDER SMITH, *President.* No. 1033. ALBERT J. JACKSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$162,760.84	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	14,274.61
U. S. bonds on hand	51,000.00		
Other stocks, bonds, and mortgages	19,020.93	National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,404.76	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	1,065.00
Current expenses and taxes paid	1,209.01		
Premiums paid	4,975.00	Individual deposits	175,743.37
Checks and other cash items	3,491.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,971.00		
Fractional currency	528.93	Due to other national banks	527.52
Trade dollars		Due to State banks and bankers	
Specie	6,715.00		
Legal-tender notes	27,409.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	344,110.50	Total	344,110.50

First National Bank, Mount Carroll.

DUNCAN MACKAY, *President.* No. 409. OWEN P. MILES, *Cashier.*

Loans and discounts	$191,116.91	Capital stock paid in	$100,000.00
Overdrafts	772.00		
U. S. bonds to secure circulation	70,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	7,510.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	63,000.00
Due from approved reserve agents	31,273.86	State-bank notes outstanding	
Due from other banks and bankers	17,454.67		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	
Current expenses and taxes paid	1,933.76		
Premiums paid		Individual deposits	143,752.29
Checks and other cash items	96.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,930.00		
Fractional currency	64.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,193.95		
Legal-tender notes	8,277.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,150.00		
Due from U. S. Treasurer			
Total	349,262.65	Total	349,262.65

First National Bank, Mount Sterling.

ELIAS F. CRANE, *President.* No. 2402. FREDERICK D. CRANE, *Cashier.*

Loans and discounts	$106,415.96	Capital stock paid in	$50,000.00
Overdrafts	3,663.08		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,412.23
U. S. bonds to secure deposits		Other undivided profits	4,838.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	7,351.89	State-bank notes outstanding	
Due from other banks and bankers	16,922.30		
Real estate, furniture, and fixtures	3,433.48	Dividends unpaid	
Current expenses and taxes paid	763.05		
Premiums paid		Individual deposits	96,230.41
Checks and other cash items	2.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	351.00		
Fractional currency	132.36	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,195.65		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	203,481.47	Total	203,481.47

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Nokomis National Bank, Nokomis.

HORACE F. ROOD, *President.* No. 1934. A. J. WILLIFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,236.86	Capital stock paid in	$50,000.00
Overdrafts	26.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,330.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,852.34	State-bank notes outstanding	
Due from other banks and bankers	9,168.67		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	71.50
Current expenses and taxes paid	741.58		
Premiums paid		Individual deposits	74,382.89
Checks and other cash items	1,142.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,500.00		
Fractional currency	13.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,800.00		
Legal-tender notes	5,153.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	182,785.03	Total	182,785.03

Oakland National Bank, Oakland.

LAFAYETTE S. CASH, *President.* No. 2212. JOHN RUTHERFORD, *Cashier.*

Loans and discounts	$91,352.38	Capital stock paid in	$53,000.00
Overdrafts	335.75		
U. S. bonds to secure circulation	13,250.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	1,552.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,925.00
Due from approved reserve agents	18,184.54	State-bank notes outstanding	
Due from other banks and bankers	18,400.45		
Real estate, furniture, and fixtures	1,650.00	Dividends unpaid	
Current expenses and taxes paid	145.46		
Premiums paid		Individual deposits	60,773.68
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,715.00		
Fractional currency	195.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,426.25		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	596.25		
Due from U. S. Treasurer			
Total	157,251.36	Total	157,251.36

First National Bank, Olney.

ADEN KNOPH, *President.* No. 1641. R. N. STOTLER, *Cashier.*

Loans and discounts	$144,011.53	Capital stock paid in	$50,000.00
Overdrafts	5,710.96		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,340.48
U. S. bonds to secure deposits		Other undivided profits	3,095.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,666.85	National-bank notes outstanding	44,250.00
Due from approved reserve agents	20,838.79	State-bank notes outstanding	
Due from other banks and bankers	1,990.71		
Real estate, furniture, and fixtures	16,466.90	Dividends unpaid	908.00
Current expenses and taxes paid	1,171.45		
Premiums paid		Individual deposits	134,709.22
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,333.00		
Fractional currency	111.10	Due to other national banks	35.58
Trade dollars		Due to State banks and bankers	
Specie	5,903.50		
Legal-tender notes	9,354.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	780.30		
Due from U. S. Treasurer			
Total	263,339.09	Total	263,339.09

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First National Bank, Oregon.

ISAAC RICE, *President.* No. 1969. CHARLES SCHNEIDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$80,697.09	Capital stock paid in	$50,000.00
Overdrafts	1,811.84		
U. S. bonds to secure circulation	40,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,434.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	36,000.00
Due from approved reserve agents	3,704.75	State-bank notes outstanding	
Due from other banks and bankers	857.02		
Real estate, furniture, and fixtures	20,204.00	Dividends unpaid	196.00
Current expenses and taxes paid	554.92		
Premiums paid	1,345.00	Individual deposits	70,391.29
Checks and other cash items	400.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,441.00		
Fractional currency	35.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,169.95		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	169,021.74	Total	169,021.74

First National Bank, Ottawa.

HUGH M. HAMILTON, *President.* No. 1154. JOHN F. NASH, *Cashier.*

Loans and discounts	$219,047.64	Capital stock paid in	$100,000.00
Overdrafts	3,227.51		
U. S. bonds to secure circulation	25,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	29,298.16
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	55,750.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	118,389.74	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	21,000.00	Dividends unpaid	
Current expenses and taxes paid	2,281.02		
Premiums paid	2,190.00	Individual deposits	294,698.84
Checks and other cash items	4,788.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,255.00		
Fractional currency	222.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	29,220.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	506,497.00	Total	506,497.00

National City Bank, Ottawa.

EDWIN C. ALLEN, *President.* No. 1465. E. C. ALLEN, JR., *Cashier.*

Loans and discounts	$343,051.72	Capital stock paid in	$100,000.00
Overdrafts	2,863.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	32,000.00
U. S. bonds to secure deposits		Other undivided profits	48,647.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	263,225.72	State-bank notes outstanding	
Due from other banks and bankers	357.56		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,730.70		
Premiums paid		Individual deposits	514,117.27
Checks and other cash items	8,464.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	24,173.00		
Fractional currency	510.41	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,263.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	717,265.14	Total	717,265.14

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First National Bank, Paris.

ASA J. BABER, *President.* No. 3376. WILLIAM SIEBERT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$482,849.91	Capital stock paid in	$108,000.00
Overdrafts	5,141.53		
U. S. bonds to secure circulation	27,000.00	Surplus fund	44,000.00
U. S. bonds to secure deposits		Other undivided profits	8,645.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	24,300.00
Due from approved reserve agents	32,643.73	State-bank notes outstanding	
Due from other banks and bankers	64,711.07		
Real estate, furniture, and fixtures	8,400.00	Dividends unpaid	
Current expenses and taxes paid	659.40		
Premiums paid		Individual deposits	508,234.85
Checks and other cash items	4,670.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,669.00		
Fractional currency	309.00	Due to other national banks	3,770.06
Trade dollars	2.00	Due to State banks and bankers	595.73
Specie	26,275.00		
Legal-tender notes	32,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,215.00		
Due from U. S. Treasurer			
Total	697,546.16	Total	697,546.16

Edgar County National Bank, Paris.

ROBERT N. PARRISH, *President.* No. 2100. JAMES E. PARRISH, *Cashier.*

Loans and discounts	$219,707.20	Capital stock paid in	$100,000.00
Overdrafts	2,193.37		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,214.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	55,790.36	State-bank notes outstanding	
Due from other banks and bankers	10,353.37		
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	
Current expenses and taxes paid	1,465.47		
Premiums paid		Individual deposits	226,058.15
Checks and other cash items	439.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,778.00		
Fractional currency	205.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,543.03
Specie	28,758.85		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	409,316.11	Total	409,316.11

First National Bank, Paxton.

SHERRILL P. BUSHNELL, *President.* No. 2926. JOHN B. SHAW, *Cashier.*

Loans and discounts	$104,693.64	Capital stock paid in	$50,000.00
Overdrafts	3,416.94		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,478.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,810.29	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	733.74		
Premiums paid	2,500.00	Individual deposits	83,747.66
Checks and other cash items	903.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,145.00		
Fractional currency	83.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,126.95		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	157,476.22	Total	157,476.22

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Farmers' National Bank, Pekin.

F. E. RUPERT, *President.* No. 2287. ....., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$168,927.70	Capital stock paid in	$100,000.00
Overdrafts	187.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,975.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,800.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	29,809.79	State-bank notes outstanding	
Due from other banks and bankers	9,129.03		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	250.00
Current expenses and taxes paid	1,348.03		
Premiums paid	4,700.00	Individual deposits	162,072.12
Checks and other cash items	7,682.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,939.00		
Fractional currency	2.96	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,646.40		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	315,797.22	Total	315,797.22

German American National Bank, Pekin.

HENRY FELTMAN, *President.* No. 3770. A. H. PURDIE, *Cashier.*

Loans and discounts	$54,836.37	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	997.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,956.57	State-bank notes outstanding	
Due from other banks and bankers	4,772.54		
Real estate, furniture, and fixtures	4,826.50	Dividends unpaid	
Current expenses and taxes paid	1,446.74		
Premiums paid	6,968.75	Individual deposits	23,507.87
Checks and other cash items	28,911.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,586.00		
Fractional currency	52.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,223.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	147,004.87	Total	147,004.87

First National Bank, Peoria.

JOHN C. PROCTOR, *President.* No. 176. WILLIAM E. STONE, *Cashier.*

Loans and discounts	$852,523.11	Capital stock paid in	$150,000.00
Overdrafts	7,510.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	62,433.47
U. S. bonds on hand	3,000.00		
Other stocks, bonds, and mortgages	52,415.90	National-bank notes outstanding	45,000.00
Due from approved reserve agents	136,016.77	State-bank notes outstanding	
Due from other banks and bankers	2,916.82		
Real estate, furniture, and fixtures	12,336.77	Dividends unpaid	
Current expenses and taxes paid	6,149.87		
Premiums paid	4,500.00	Individual deposits	727,844.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house	29,751.01	Deposits of U.S. disbursing officers	
Bills of other banks	11,849.00		
Fractional currency	32.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	24,026.00		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,235,278.28	Total	1,235,278.28

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Central National Bank, Peoria.

MARTIN KINGMAN, *President.* No. 3214. BENJAMIN F. BLOSSOM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$346,694.10	Capital stock paid in	$200,000.00
Overdrafts	6,701.32		
U. S. bonds to secure circulation	50,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	14,559.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,539.33	State-bank notes outstanding	
Due from other banks and bankers	20,718.77		
Real estate, furniture, and fixtures	10,829.32	Dividends unpaid	120.00
Current expenses and taxes paid	2,112.26		
Premiums paid	9,812.50	Individual deposits	204,104.22
Checks and other cash items	78.50	United States deposits	
Exchanges for clearing-house	1,973.47	Deposits of U.S. disbursing officers	
Bills of other banks	3,771.00		
Fractional currency	29.36	Due to other national banks	818.04
Trade dollars		Due to State banks and bankers	24,393.18
Specie	5,890.40		
Legal-tender notes	15,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	494,995.33	Total	494,995.33

Commercial National Bank, Peoria.

G. T. BARKER, *President.* No. 3296. H. B. FOX, *Cashier.*

Loans and discounts	$456,463.20	Capital stock paid in	$200,000.00
Overdrafts	29,449.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,500.00
U. S. bonds to secure deposits	125,000.00	Other undivided profits	13,229.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,450.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,251.83	State-bank notes outstanding	
Due from other banks and bankers	22,199.39		
Real estate, furniture, and fixtures	17,770.35	Dividends unpaid	
Current expenses and taxes paid	2,304.21		
Premiums paid	39,789.05	Individual deposits	397,641.90
Checks and other cash items	57,579.63	United States deposits	115,000.00
Exchanges for clearing-house	13,697.15	Deposits of U.S. disbursing officers	
Bills of other banks	3,962.00		
Fractional currency	401.14	Due to other national banks	79,066.21
Trade dollars		Due to State banks and bankers	19,490.08
Specie	24,830.50		
Legal-tender notes	13,530.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	889,927.52	Total	889,927.52

German American National Bank, Peoria.

VALENTINE ULRICH, *President.* No. 3070. WESTON ARNOLD, *Cashier.*

Loans and discounts	$425,993.82	Capital stock paid in	$150,000.00
Overdrafts	2,682.81		
U. S bonds to secure circulation	50,000.00	Surplus fund	21,000.00
U. S. bonds to secure deposits		Other undivided profits	9,580.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	61,269.19	State-bank notes outstanding	
Due from other banks and bankers	73,734.57		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	2,972.16		
Premiums paid	14,000.00	Individual deposits	476,011.08
Checks and other cash items	116.26	United States deposits	
Exchanges for clearing-house	20,467.52	Deposits of U.S. disbursing officers	
Bills of other banks	8,934.00		
Fractional currency	20.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,650.50		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	701,591.27	Total	701,591.27

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Merchants' National Bank, Peoria.

E. A. PROCTOR, *President.* No. 3254. JOHN B. SMITH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$329,189.38	Capital stock paid in	$200,000.00
Overdrafts	6,047.34		
U. S. bonds to secure circulation	50,000.00	Surplus fund	3,500.00
U. S. bonds to secure deposits	125,000.00	Other undivided profits	11,703.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,250.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	47,593.26	State-bank notes outstanding	
Due from other banks and bankers	11,789.05		
Real estate, furniture, and fixtures	17,367.41	Dividends unpaid	462.00
Current expenses and taxes paid	2,202.95		
Premiums paid	15,100.00	Individual deposits	255,185.13
Checks and other cash items	375.98	United States deposits	110,102.72
Exchanges for clearing-house	4,718.59	Deposits of U.S. disbursing officers	
Bills of other banks	5,719.00		
Fractional currency	34.39	Due to other national banks	8,801.98
Trade dollars		Due to State banks and bankers	28,519.90
Specie	12,637.50		
Legal-tender notes	27,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	663,274.85	Total	663,274.85

Peoria National Bank, Peoria.

CHARLES P. KING, *President.* No. 2878. GEORGE H. MCILVAINE, *Cashier.*

Loans and discounts	$483,595.39	Capital stock paid in	$200,000.00
Overdrafts	12,567.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits	170,000.00	Other undivided profits	17,211.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,668.35	State-bank notes outstanding	
Due from other banks and bankers	13,982.99		
Real estate, furniture, and fixtures	34,125.00	Dividends unpaid	
Current expenses and taxes paid	5,177.18		
Premiums paid	38,500.00	Individual deposits	357,706.97
Checks and other cash items	451.29	United States deposits	170,701.79
Exchanges for clearing-house	24,077.73	Deposits of U.S. disbursing officers	7,718.94
Bills of other banks	5,334.00		
Fractional currency	17.03	Due to other national banks	25,330.64
Trade dollars		Due to State banks and bankers	64,047.25
Specie	2,471.05		
Legal-tender notes	43,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	920,717.37	Total	920,717.37

Peru National Bank, Peru.

JOEL W. HOPKINS, *President.* No. 2951. HENRY REAM, *Cashier.*

Loans and discounts	$148,589.52	Capital stock paid in	$50,000.00
Overdrafts	2,846.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	5,387.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,440.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,673.21	State-bank notes outstanding	
Due from other banks and bankers	5,749.43		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	2,111.54		
Premiums paid	2,421.88	Individual deposits	170,110.87
Checks and other cash items	1,573.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	643.00		
Fractional currency	118.02	Due to other national banks	489.69
Trade dollars		Due to State banks and bankers	
Specie	24,051.60		
Legal-tender notes	15,007.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	246,287.58	Total	246,287.58

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ILLINOIS.

First National Bank, Petersburgh.

C. B. LANNING, *President.* No. 3043. JAMES M. ROBBINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$140,602.39	Capital stock paid in	$50,000.00
Overdrafts	2,389.45		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	367.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,737.80	National-bank notes outstanding	11,250.00
Due from approved reserve agents	59,820.96	State-bank notes outstanding	
Due from other banks and bankers	2,419.09		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	52.53		
Premiums paid	1,000.00	Individual deposits	194,636.91
Checks and other cash items	278.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,350.00		
Fractional currency	37.93	Due to other national banks	714.46
Trade dollars		Due to State banks and bankers	
Specie	9,768.15		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	277,018.80	Total	277,018.80

First National Bank, Pittsfield.

C. P. CHAPMAN, *President.* No. 1042. DANIEL D. HICKS, *Cashier.*

Loans and discounts	$169,860.84	Capital stock paid in	$100,000.00
Overdrafts	3,209.74		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	7,164.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	99,497.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,690.00	Dividends unpaid	
Current expenses and taxes paid	970.44		
Premiums paid		Individual deposits	208,798.29
Checks and other cash items	642.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,465.00		
Fractional currency	112.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,479.00		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	363,462.48	Total	363,462.48

Exchange National Bank, Polo.

R. G. SHUMWAY, *President.* No. 1806. WILLIAM T. SCHELL, *Cashier.*

Loans and discounts	$137,230.02	Capital stock paid in	$80,000.00
Overdrafts	673.62		
U. S. bonds to secure circulation	20,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	5,264.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	30,663.30	State-bank notes outstanding	
Due from other banks and bankers	139.16		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	2,028.38		
Premiums paid	1,650.00	Individual deposits	110,073.04
Checks and other cash items	438.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,428.00		
Fractional currency	25.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,161.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	229,337.23	Total	229,337.23

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Livingston County National Bank, Pontiac.

JOSEPH M. GREENEBAUM, *President.* No. 1837. D. C. EYLAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$176,911.90	Capital stock paid in	$75,000.00
Overdrafts	2,653.59		
U. S. bonds to secure circulation	18,750.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	3,777.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	19,054.51	State-bank notes outstanding	
Due from other banks and bankers	576.52		
Real estate, furniture, and fixtures	9,931.83	Dividends unpaid	18.75
Current expenses and taxes paid	168.99		
Premiums paid	2,064.05	Individual deposits	109,186.13
Checks and other cash items	1,809.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,344.00		
Fractional currency	51.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,197.50		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.50		
Due from U. S. Treasurer			
Total	244,857.57	Total	244,857.57

National Bank, Pontiac.

JAMES E. MORROW, *President.* No. 2141. OGDEN P. BOURLAND, *Cashier.*

Loans and discounts	$154,632.80	Capital stock paid in	$50,000.00
Overdrafts	1,342.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,803.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	33,172.37	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	2,627.27	Dividends unpaid	
Current expenses and taxes paid	375.00		
Premiums paid	1,421.87	Individual deposits	142,386.01
Checks and other cash items	3,771.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,989.00		
Fractional currency	192.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,852.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	226,439.29	Total	226,439.29

First National Bank, Princeton.

D. H. SMITH, *President.* No. 903. HARRY C. ROBERTS, *Cashier.*

Loans and discounts	$245,063.25	Capital stock paid in	$105,000.00
Overdrafts	220.70		
U. S. bonds to secure circulation	30,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	7,269.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	26,400.00
Due from approved reserve agents	32,702.94	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	2,385.00
Current expenses and taxes paid	67.87		
Premiums paid	2,100.00	Individual deposits	167,608.18
Checks and other cash items	3,068.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	819.00		
Fractional currency	114.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,464.00		
Legal-tender notes	19,691.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	363,662.51	Total	363,662.51

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Citizens' National Bank, Princeton.

TRACY REEVE, *President.* No. 2413. AUSTIN B. REEVE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$187,045.53	Capital stock paid in	$100,000.00
Overdrafts	302.19		
U. S. bonds to secure circulation	25,000.00	Surplus fund	27,000.00
U. S. bonds to secure deposits		Other undivided profits	2,811.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,363.79	State-bank notes outstanding	
Due from other banks and bankers	4,329.86		
Real estate, furniture, and fixtures	7,352.40	Dividends unpaid	1,160.00
Current expenses and taxes paid	325.49		
Premiums paid	2,000.00	Individual deposits	141,035.52
Checks and other cash items	3,930.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,500.00		
Fractional currency	65.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	557.32
Specie	18,506.95		
Legal-tender notes	11,217.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	295,063.88	Total	295,063.88

Farmers' National Bank, Princeton.

EDWARD R. VIRDEN, *President.* No. 2165. WATSON W. FERRIS, *Cashier.*

Loans and discounts	$200,226.35	Capital stock paid in	$110,000.00
Overdrafts	2,559.26		
U. S. bonds to secure circulation	27,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,257.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	24,750.00
Due from approved reserve agents	22,698.71	State-bank notes outstanding	
Due from other banks and bankers	233.10		
Real estate, furniture, and fixtures	7,913.84	Dividends unpaid	25.00
Current expenses and taxes paid	1,496.99		
Premiums paid	869.97	Individual deposits	120,714.93
Checks and other cash items	4,761.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	928.00		
Fractional currency	90.47	Due to other national banks	242.45
Trade dollars		Due to State banks and bankers	
Specie	28,223.79		
Legal-tender notes	5,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,237.50		
Due from U. S. Treasurer			
Total	303,989.83	Total	303,989.83

First National Bank, Quincy.

W. S. WARFIELD, *President.* No. 424. F. W. MEYER, *Cashier.*

Loans and discounts	$418,387.66	Capital stock paid in	$100,000.00
Overdrafts	10,943.95		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	66,685.27
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	25,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	114,359.19	State-bank notes outstanding	
Due from other banks and bankers	22,688.39		
Real estate, furniture, and fixtures	25,515.50	Dividends unpaid	1,102.50
Current expenses and taxes paid	2,273.98		
Premiums paid	9,935.00	Individual deposits	391,473.83
Checks and other cash items	2,887.00	United States deposits	88,076.23
Exchanges for clearing-house		Deposits of U.S. disbursing officers	3,858.86
Bills of other banks	1,000.00		
Fractional currency	78.54	Due to other national banks	1,834.46
Trade dollars		Due to State banks and bankers	98,057.77
Specie	7,134.00		
Legal-tender notes	22,416.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	719.71		
Total	816,088.92	Total	816,088.92

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Ricker National Bank, Quincy.

EDWARD SOHM, *President.* No. 2519. HENRY F. J. RICKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$597,866.97	Capital stock paid in	$200,000.00
Overdrafts	8,264.14		
U. S. bonds to secure circulation	100,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	26,121.16
U. S. bonds on hand	175,050.00		
Other stocks, bonds, and mortgages	99,370.00	National-bank notes outstanding	48,660.00
Due from approved reserve agents	114,755.44	State-bank notes outstanding	
Due from other banks and bankers	14,555.27		
Real estate, furniture, and fixtures	1,093.45	Dividends unpaid	216.00
Current expenses and taxes paid	4,102.83		
Premiums paid	48,487.77	Individual deposits	912,945.51
Checks and other cash items	18,619.89	United States deposits	91,438.15
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	29,540.00		
Fractional currency	310.25	Due to other national banks	14,223.11
Trade dollars		Due to State banks and bankers	79,862.08
Specie	71,450.00		
Legal-tender notes	24,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	1,000.00		
Total	1,413,466.01	Total	1,413,466.01

Quincy National Bank, Quincy.

JULIUS KESPOHL, *President.* No. 3752. JOSEPH BOEHMER, *Cashier.*

Loans and discounts	$65,494.97	Capital stock paid in	$60,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,064.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,451.54	State-bank notes outstanding	
Due from other banks and bankers	14,933.65		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	770.38		
Premiums paid	2,281.25	Individual deposits	70,573.05
Checks and other cash items	8,465.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,585.00		
Fractional currency	32.06	Due to other national banks	
Trade dollars		Due to State banks and bankers	416.67
Specie	3,375.60		
Legal-tender notes	3,539.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	155,553.90	Total	155,553.90

Rochelle National Bank, Rochelle.

MORTIMER D. HATHAWAY, *President.* No. 1907. JOHN C. CRAFT, *Cashier.*

Loans and discounts	$168,192.21	Capital stock paid in	$50,000.00
Overdrafts	571.93		
U. S. bonds to secure circulation	20,000.00	Surplus fund	24,500.00
U. S. bonds to secure deposits		Other undivided profits	3,404.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	32,752.81	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	657.45		
Premiums paid		Individual deposits	147,773.77
Checks and other cash items	242.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,503.00		
Fractional currency	35.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,822.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	909.00		
Due from U. S. Treasurer			
Total	243,678.06	Total	243,678.06

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Second National Bank, Rockford.

GODYEAR A. SANFORD, *President.* No. 482. GEORGE E. KING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$485,581.76	Capital stock paid in	$200,000.00
Overdrafts	1,198.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	52,009.00
U. S. bonds to secure deposits		Other undivided profits	38,735.75
U. S. bonds on hand	450.00		
Other stocks, bonds, and mortgages	111,145.64	National-bank notes outstanding	44,980.00
Due from approved reserve agents	50,458.04	State-bank notes outstanding	
Due from other banks and bankers	5,775.23		
Real estate, furniture, and fixtures	29,892.85	Dividends unpaid	780.00
Current expenses and taxes paid	3,227.44		
Premiums paid	4,787.93	Individual deposits	499,764.15
Checks and other cash items	5,139.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,666.00		
Fractional currency	227.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	22,628.16		
Legal-tender notes	47,831.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	836,259.90	Total	836,259.90

Third National Bank, Rockford.

AMOS C. SPAFFORD, *President.* No. 479. L. A. TROWBRIDGE, *Cashier.*

Loans and discounts	$311,652.81	Capital stock paid in	$70,000.00
Overdrafts	328.36		
U. S. bonds to secure circulation	20,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	21,306.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,500.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	41,713.67	State-bank notes outstanding	
Due from other banks and bankers	6,542.68		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,809.90		
Premiums paid		Individual deposits	326,694.43
Checks and other cash items	3,658.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	350.00		
Fractional currency	288.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,056.95		
Legal-tender notes	10,200.00	Notes and bills re-discounted	
U. S. certificates of deposit	10,000.00	Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	450,000.89	Total	450,000.89

Rockford National Bank, Rockford.

GILBERT WOODRUFF, *President.* No. 1816. WILLIAM F. WOODRUFF, *Cashier.*

Loans and discounts	$311,639.82	Capital stock paid in	$100,000.00
Overdrafts	924.61		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	10,831.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,102.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,282.10	State-bank notes outstanding	
Due from other banks and bankers	1,626.65		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	40.00
Current expenses and taxes paid	1,926.12		
Premiums paid	2,500.00	Individual deposits	263,759.98
Checks and other cash items	4,809.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,592.00		
Fractional currency	224.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,378.45		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	432,131.96	Total	432,131.96

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Winnebago National Bank, Rockford.

THOMAS D. ROBERTSON, *President.* No. 883. CHANDLER STARR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$437,614.99	Capital stock paid in	$100,000.00
Overdrafts	338.95		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	59,830.97
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	70,000.00	National-bank notes outstanding	21,950.00
Due from approved reserve agents	86,153.31	State-bank notes outstanding	
Due from other banks and bankers	8,340.70		
Real estate, furniture, and fixtures	17,204.69	Dividends unpaid	1,980.00
Current expenses and taxes paid	70.32		
Premiums paid		Individual deposits	495,579.18
Checks and other cash items	4,662.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,067.00		
Fractional currency	111.86	Due to other national banks	
Trade dollars	13.00	Due to State banks and bankers	79.33
Specie	34,392.96		
Legal-tender notes	21,224.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	709,419.48	Total	709,419.48

First National Bank, Rock Island.

PHILEMON L. MITCHELL, *President.* No. 108. GEORGE M. LOOSLEY, *Cashier.*

Loans and discounts	$191,107.78	Capital stock paid in	$100,000.00
Overdrafts	493.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	8,138.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	51,451.06	State-bank notes outstanding	
Due from other banks and bankers	2,493.30		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,789.51		
Premiums paid	5,000.00	Individual deposits	156,780.33
Checks and other cash items		United States deposits	25,653.57
Exchanges for clearing-house		Deposits of U.S. disbursing officers	16,582.79
Bills of other banks	12,000.00		
Fractional currency	5.27	Due to other national banks	1,510.61
Trade dollars		Due to State banks and bankers	
Specie	25,550.00		
Legal-tender notes	10,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	381,165.36	Total	381,165.36

People's National Bank, Rock Island.

BAILEY DAVENPORT, *President.* No. 2155. JOHN PEETZ, *Cashier.*

Loans and discounts	$281,121.10	Capital stock paid in	$100,000.00
Overdrafts	834.37		
U. S. bonds to secure circulation	30,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	9,996.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	84,718.32	State-bank notes outstanding	
Due from other banks and bankers	4,650.27		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	160.00
Current expenses and taxes paid	1,492.63		
Premiums paid		Individual deposits	238,074.15
Checks and other cash items	13.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,319.00		
Fractional currency	111.66	Due to other national banks	6.09
Trade dollars		Due to State banks and bankers	2,187.36
Specie	13,813.55		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	432,424.30	Total	432,424.30

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Rock Island National Bank, Rock Island.

THOMAS J. ROBINSON, *President.* No. 1889. J. FRANK ROBINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$269,511.36	Capital stock paid in	$100,000.00
Overdrafts	1,064.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	52,135.77
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,969.24	State-bank notes outstanding	
Due from other banks and bankers	13,053.41		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,808.64		
Premiums paid		Individual deposits	145,800.38
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,276.00		
Fractional currency	235.47	Due to other national banks	2,112.44
Trade dollars		Due to State banks and bankers	
Specie	12,280.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	395,048.59	Total	395,048.59

Salem National Bank, Salem.

JAMES S. MARTIN, *President.* No. 1715. BENJAMIN F. MARSHALL, *Cashier.*

Loans and discounts	$180,027.67	Capital stock paid in	$50,000.00
Overdrafts	359.20		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	6,286.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	22,605.87	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	15,039.00	Dividends unpaid	
Current expenses and taxes paid	1,008.14		
Premiums paid	1,222.00	Individual deposits	129,990.54
Checks and other cash items	12.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,760.00		
Fractional currency	196.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	73.07
Specie	3,976.85		
Legal-tender notes	6,330.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	247,600.49	Total	247,600.49

First National Bank, Shawneetown.

THOMAS S. RIDGWAY, *President.* No. 915. WILLIAM D. PHILE, *Cashier.*

Loans and discounts	$185,459.50	Capital stock paid in	$50,000.00
Overdrafts	672.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,614.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	27,244.69	State-bank notes outstanding	
Due from other banks and bankers	13,805.24		
Real estate, furniture, and fixtures	5,293.54	Dividends unpaid	
Current expenses and taxes paid	212.62		
Premiums paid	1,200.00	Individual deposits	190,758.88
Checks and other cash items	1,559.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,095.00		
Fractional currency	78.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,840.10		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	282,623.70	Total	282,623.70

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First National Bank, Shelbyville.

ABRA'M MIDDLESWORTH, *President.* No. 2128. JOHN W. POWERS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$70,230.55	Capital stock paid in	$75,000.00
Overdrafts	1,757.08		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,800.00
U. S. bonds to secure deposits		Other undivided profits	4,360.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,505.79	State-bank notes outstanding	
Due from other banks and bankers	15,118.11		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	138.54		
Premiums paid	1,500.00	Individual deposits	97,730.33
Checks and other cash items	3,557.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21,768.00		
Fractional currency	105.86	Due to other national banks	211.18
Trade dollars		Due to State banks and bankers	
Specie	9,795.50		
Legal-tender notes	17,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	210,602.04	Total	210,602.04

Calumet National Bank, South Chicago.

HORACE P. TAYLOR, *President.* No. 3102. A. G. INGRAHAM, *Cashier.*

Loans and discounts	$222,635.51	Capital stock paid in	$50,000.00
Overdrafts	129.02		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	8,860.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	10,750.00
Due from approved reserve agents	31,435.98	State-bank notes outstanding	
Due from other banks and bankers	2,573.30		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	787.88		
Premiums paid	1,218.25	Individual deposits	230,400.19
Checks and other cash items	300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,156.00		
Fractional currency	88.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,624.05		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	302,010.64	Total	302,010.64

First National Bank, Springfield.

FRANK W. TRACY, *President.* No. 205. W. W. TRACY, *Cashier.*

Loans and discounts	$815,958.74	Capital stock paid in	$250,000.00
Overdrafts	4,909.72		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	20,142.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,800.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,566.72	State-bank notes outstanding	
Due from other banks and bankers	535.28		
Real estate, furniture, and fixtures	36,000.00	Dividends unpaid	1,636.00
Current expenses and taxes paid	3,022.65		
Premiums paid	37,000.00	Individual deposits	496,302.66
Checks and other cash items	1,409.64	United States deposits	85,892.02
Exchanges for clearing-house		Deposits of U.S. disbursing officers	4,437.98
Bills of other banks	920.00		
Fractional currency		Due to other national banks	3,919.05
Trade dollars		Due to State banks and bankers	63,547.39
Specie	30,735.23		
Legal-tender notes	12,770.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,170,877.98	Total	1,170,877.98

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Farmers' National Bank, Springfield.

BEN F. CALDWELL, *President.* No. 2688. EDWARD D. KEYS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$379,055.98	Capital stock paid in	$150,000.00
Overdrafts	2,194.22		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	13,182.48
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	41,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	127,472.42	State-bank notes outstanding	
Due from other banks and bankers	19,959.89		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	3,125.14		
Premiums paid	5,000.00	Individual deposits	424,362.61
Checks and other cash items	4,999.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,483.00		
Fractional currency	348.97	Due to other national banks	662.22
Trade dollars		Due to State banks and bankers	27,437.63
Specie	15,468.75		
Legal-tender notes	21,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	679,394.94	Total	679,394.94

Illinois National Bank, Springfield.

DE WITT W. SMITH, *President.* No. 3548. BENJ. R. HIERONYMUS, *Cashier.*

Loans and discounts	$106,131.42	Capital stock paid in	$300,000.00
Overdrafts	1,418.48		
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	10,543.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,790.67	State-bank notes outstanding	
Due from other banks and bankers	9,881.12		
Real estate, furniture, and fixtures	2,350.00	Dividends unpaid	
Current expenses and taxes paid	2,866.21		
Premiums paid	19,318.75	Individual deposits	129,280.60
Checks and other cash items	1,154.01	United States deposits	133,789.05
Exchanges for clearing-house		Deposits of U.S. disbursing officers	6,173.70
Bills of other banks	4,200.00		
Fractional currency	242.65	Due to other national banks	29,095.95
Trade dollars		Due to State banks and bankers	51,557.97
Specie	16,337.25		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	709,940.56	Total	709,940.56

Ridgely National Bank, Springfield.

NICHOLAS H. RIDGELY, *President.* No. 1662. WILLIAM RIDGELY, *Cashier.*

Loans and discounts	$410,030.53	Capital stock paid in	$100,000.00
Overdrafts	3,996.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	1,717.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	46,479.43	National-bank notes outstanding	45,000.00
Due from approved reserve agents	199,232.94	State-bank notes outstanding	
Due from other banks and bankers	8,563.74		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	20,000.00	Individual deposits	602,437.78
Checks and other cash items	9,955.43	United States deposits	2,912.16
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,157.00		
Fractional currency		Due to other national banks	8,482.76
Trade dollars		Due to State banks and bankers	79,075.09
Specie	56,701.81		
Legal-tender notes	19,258.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	939,625.13	Total	939,625.13

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State National Bank, Springfield.

SAMUEL H. JONES, *President.* No. 1733. FLOYD K. WHITTEMORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$556,152.58	Capital stock paid in	$200,000.00
Overdrafts	4,303.19		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	10,628.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,634.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	63,913.21	State-bank notes outstanding	
Due from other banks and bankers	26,345.26		
Real estate, furniture, and fixtures	29,512.82	Dividends unpaid	
Current expenses and taxes paid	2,839.19		
Premiums paid	725.00	Individual deposits	466,054.73
Checks and other cash items	3,909.35	United States deposits	93,027.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	24,069.00		
Fractional currency		Due to other national banks	5,663.55
Trade dollars		Due to State banks and bankers	45,933.63
Specie	10,603.65		
Legal-tender notes	40,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	916,307.25	Total	916,307.25

Spring Valley National Bank, Spring Valley.

CHARLES J. DEVLIN, *President.* No. 3465. MICHAEL BARTON, *Cashier.*

Loans and discounts	$76,932.65	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	1,668.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	92.22	State-bank notes outstanding	
Due from other banks and bankers	152.68		
Real estate, furniture, and fixtures	473.10	Dividends unpaid	
Current expenses and taxes paid	1,386.87		
Premiums paid	1,165.00	Individual deposits	29,572.34
Checks and other cash items	228.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	79.53	Due to other national banks	3,887.01
Trade dollars		Due to State banks and bankers	
Specie	5,653.20		
Legal-tender notes	102.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	99,378.10	Total	99,378.10

First National Bank, Sterling.

JOHN S. MILLER, *President.* No. 1717. WILLIAM A. SANBORN, *Cashier.*

Loans and discounts	$293,100.36	Capital stock paid in	$100,000.00
Overdrafts	3,803.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	11,014.56
U. S. bonds on hand	1,300.00		
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	65,308.16	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	17,700.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	370.00	Individual deposits	291,138.57
Checks and other cash items	141.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,527.00		
Fractional currency	157.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,446.37		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	549.40		
Total	472,153.13	Total	472,153.13

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Sterling National Bank, Sterling.

JAMES R. BELL, *President.* No. 2709. JOHN H. LAWRENCE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,625.54	Capital stock paid in	$75,000.00
Overdrafts	830.62		
U. S. bonds to secure circulation	18,750.00	Surplus fund	8,516.36
U. S. bonds to secure deposits		Other undivided profits	2,669.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,050.00	National-bank notes outstanding	16,135.00
Due from approved reserve agents	31,227.33	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	875.01		
Premiums paid	5,000.00	Individual deposits	86,145.06
Checks and other cash items	276.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,660.00		
Fractional currency	67.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,221.25		
Legal-tender notes	4,039.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	188,466.04	Total	188,466.04

Streator National Bank, Streator.

M. J. LUTHER, *President.* No. 2681. E. H. BAILEY, *Cashier.*

Loans and discounts	$94,180.73	Capital stock paid in	$50,000.00
Overdrafts	55.20		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	4,143.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,313.64	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,657.90	Dividends unpaid	
Current expenses and taxes paid	1,554.00		
Premiums paid	2,143.75	Individual deposits	110,210.79
Checks and other cash items	2,527.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,090.00		
Fractional currency	192.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,110.50		
Legal-tender notes	14,216.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	180,194.69	Total	180,104.69

Union National Bank, Streator.

A. B. MOON, *President.* No. 2176. GEORGE L. RICHARDS, *Cashier.*

Loans and discounts	$190,291.64	Capital stock paid in	$50,000.00
Overdrafts	1,164.93		
U. S. bonds to secure circulation	15,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	16,968.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,480.00
Due from approved reserve agents	72,262.17	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,060.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	221,011.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,510.00		
Fractional currency	71.46	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,985.00		
Legal-tender notes	15,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	321,460.20	Total	321,460.20

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Sycamore National Bank, Sycamore.

E. F. DUTTON, *President.* No. 1896. PHILANDER M. ALDEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,930.96	Capital stock paid in	$50,000.00
Overdrafts	299.50		
U. S. bonds to secure circulation	20,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	18,985.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,600.00
Due from approved reserve agents	19,001.06	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	109,444.77
Checks and other cash items	90.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	168.00		
Fractional currency	48.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,491.90		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	216,430.42	Total	216,430.42

First National Bank, Taylorville.

WILLIAM W. ANDERSON, *President.* No. 3579. HIRAM R. ANDERSON, *Cashier.*

Loans and discounts	$128,211.97	Capital stock paid in	$75,000.00
Overdrafts	2,508.77		
U. S. bonds to secure circulation	18,750.00	Surplus fund	454.14
U. S. bonds to secure deposits		Other undivided profits	2,788.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	16,870.00
Due from approved reserve agents	35,602.49	State-bank notes outstanding	
Due from other banks and bankers	10,869.60		
Real estate, furniture, and fixtures	1,568.75	Dividends unpaid	
Current expenses and taxes paid	981.26		
Premiums paid	1,500.00	Individual deposits	128,620.89
Checks and other cash items	719.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,655.00		
Fractional currency	27.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	102.86
Specie	11,555.75		
Legal-tender notes	8,042.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.50		
Due from U. S. Treasurer			
Total	223,836.09	Total	223,836.09

First National Bank, Tuscola.

HENRY T. CARAWAY, *President.* No. 1723. WILLIAM H. LAMB, *Cashier.*

Loans and discounts	$238,862.74	Capital stock paid in	$113,000.00
Overdrafts	3,151.16		
U. S. bonds to secure circulation	30,000.00	Surplus fund	22,699.73
U. S. bonds to secure deposits		Other undivided profits	2,573.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	41,575.47	State-bank notes outstanding	
Due from other banks and bankers	4,027.86		
Real estate, furniture, and fixtures	10,877.46	Dividends unpaid	
Current expenses and taxes paid	4.00		
Premiums paid		Individual deposits	197,451.60
Checks and other cash items	906.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,754.00		
Fractional currency	65.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,150.80		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	362,724.97	Total	362,724.97

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First National Bank, Urbana.

P. RICHARDS, *President.* No. 2915. H. W. MAHAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$78,499.31	Capital stock paid in	$50,000.00
Overdrafts	1,191.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,965.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	10,710.00
Due from approved reserve agents	54,165.29	State-bank notes outstanding	
Due from other banks and bankers	1,422.00		
Real estate, furniture, and fixtures	2,700.00	Dividends unpaid	
Current expenses and taxes paid	1,403.61		
Premiums paid	2,429.69	Individual deposits	96,243.58
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,000.00		
Fractional currency	127.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	382.24
Specie	2,100.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	176,301.38	Total	176,301.38

Farmers and Merchants' National Bank, Vandalia.

RICHARD T. HIGGINS, *President.* No. 1779. EDWARD L. WAHL, *Cashier.*

Loans and discounts	$145,476.66	Capital stock paid in	$100,000.00
Overdrafts	1,398.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,946.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,682.40	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,065.37	State-bank notes outstanding	
Due from other banks and bankers	875.26		
Real estate, furniture, and fixtures	14,907.87	Dividends unpaid	
Current expenses and taxes paid	2,142.21		
Premiums paid	2,500.00	Individual deposits	82,226.27
Checks and other cash items	6,949.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,408.00		
Fractional currency	19.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,992.50		
Legal-tender notes	2,079.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	50.00		
Total	230,672.53	Total	230,672.53

Centennial National Bank, Virginia.

ADDISON G. ANGIER, *President.* No. 2330. JAMES B. BLACK, *Cashier.*

Loans and discounts	$62,588.03	Capital stock paid in	$50,000.00
Overdrafts	762.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,400.00
U. S. bonds to secure deposits		Other undivided profits	2,237.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	24,830.99	State-bank notes outstanding	
Due from other banks and bankers	2,735.33		
Real estate, furniture, and fixtures	11,082.43	Dividends unpaid	
Current expenses and taxes paid	630.07		
Premiums paid	1,250.00	Individual deposits	54,064.07
Checks and other cash items	940.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,950.00		
Fractional currency	3.21	Due to other national banks	149.94
Trade dollars		Due to State banks and bankers	2,229.96
Specie	1,996.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	123,331.55	Total	123,331.55

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Farmers' National Bank, Virginia.

GEORGE VIRGIN, *President.* No. 1471. JOHN T. ROBERTSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$205,500.54	Capital stock paid in	$50,000.00
Overdrafts	2,887.13		
U. S. bonds to secure circulation	15,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	20,555.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	277.04	National-bank notes outstanding	13,500.00
Due from approved reserve agents	20,062.67	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	19,900.00	Dividends unpaid	
Current expenses and taxes paid	17.47		
Premiums paid		Individual deposits	113,159.68
Checks and other cash items	7.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	490.00		
Fractional currency		Due to other national banks	54.54
Trade dollars		Due to State banks and bankers	
Specie	1,360.00		
Legal-tender notes	1,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	657.53		
Due from U. S. Treasurer			
Total	267,269.87	Total	267,269.87

First National Bank, Watseka.

SAMUEL WILLIAMS, *President.* No. 1721. GEORGE C. HARRINGTON, *Cashier.*

Loans and discounts	$147,222.43	Capital stock paid in	$50,000.00
Overdrafts	540.57		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	7,395.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,475.51	National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,291.66	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,189.32	Dividends unpaid	
Current expenses and taxes paid	3,155.26		
Premiums paid	1,000.00	Individual deposits	170,864.02
Checks and other cash items	3,126.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,334.00		
Fractional currency	62.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,612.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	288,259.94	Total	288,259.94

First National Bank, Waukegan.

CHARLES R. STEELE, *President.* No. 945. CHARLES F. WIARD, *Cashier.*

Loans and discounts	$201,959.04	Capital stock paid in	$50,000.00
Overdrafts	792.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	28,283.90
U. S. bonds on hand	300.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,000.00
Due from approved reserve agents	92,692.61	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,573.29		
Premiums paid		Individual deposits	232,817.44
Checks and other cash items	145.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,886.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,502.47		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	365,101.34	Total	365,101.34

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First National Bank, Wenona.

LEWIS J. HODGE, *President.* No. 3620. CHARLES H. FOWLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$52,754.36	Capital stock paid in	$50,000.00
Overdrafts	65.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,739.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,590.07	State-bank notes outstanding	
Due from other banks and bankers	385.27		
Real estate, furniture, and fixtures	4,506.12	Dividends unpaid	
Current expenses and taxes paid	1,272.15		
Premiums paid	1,296.87	Individual deposits	34,676.30
Checks and other cash items	59.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	155.00		
Fractional currency	1.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,847.05		
Legal-tender notes	5,670.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	99,666.27	Total	99,666.27

First National Bank, Wilmington.

JOHN W. STEWART, *President.* No. 177. JAMES WHITTEN, *Cashier.*

Loans and discounts	$85,799.81	Capital stock paid in	$100,000.00
Overdrafts	2,359.66		
U. S. bonds to secure circulation	25,000.00	Surplus fund	69,581.46
U. S. bonds to secure deposits		Other undivided profits	5,444.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,550.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	101,057.84	State-bank notes outstanding	
Due from other banks and bankers	70,712.03		
Real estate, furniture, and fixtures	11,395.36	Dividends unpaid	
Current expenses and taxes paid	254.58		
Premiums paid		Individual deposits	151,953.31
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	110.00		
Fractional currency	141.19	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	49,973.45		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	349,478.92	Total	349,478.92

Commercial National Bank, Wilmington.

DAVID U. COBB, *President.* No. 1964. WILLIAM H. ODELL, *Cashier.*

Loans and discounts	$116,873.75	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,090.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,550.00	National-bank notes outstanding	11,247.00
Due from approved reserve agents	55,892.97	State-bank notes outstanding	
Due from other banks and bankers	1,702.33		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	884.51		
Premiums paid		Individual deposits	137,943.55
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S disbursing officers	
Bills of other banks	6,872.00		
Fractional currency	60.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	31,382.80		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	237,281.08	Total	237,281.08

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First National Bank, Woodstock.

JOHN J. MURPHY, *President.* No. 2675. EDWARD C. QUINLAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$137,887.11	Capital stock paid in	$50,000.00
Overdrafts	162.66		
U. S. bonds to secure circulation	30,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	3,963.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	38,220.34	State-bank notes outstanding	
Due from other banks and bankers	14,279.92		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,001.16		
Premiums paid		Individual deposits	154,262.72
Checks and other cash items	299.48	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,150.00		
Fractional currency	130.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	31,193.00		
Legal-tender notes	8,552.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	265,226.49	Total	265,226.49

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First National Bank, Albion.

SAMUEL V. IRWIN, *President.* No. 3316. H. M. DEARING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,966.98	Capital stock paid in	$150,000.00
Overdrafts	5,878.23		
U. S. bonds to secure circulation	37,500.00	Surplus fund	3,200.00
U. S. bonds to secure deposits		Other undivided profits	7,924.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,587.40	National-bank notes outstanding	33,750.00
Due from approved reserve agents	9,537.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,020.72		
Premiums paid	3,000.00	Individual deposits	110,790.43
Checks and other cash items	918.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,345.00		
Fractional currency	82.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,140.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	18,000.00
Redemption fund with U. S. Treas	1,627.50		
Due from U. S. Treasurer			
Total	323,664.65	Total	323,664.65

First National Bank, Allegan.

BENJ. D. PRITCHARD, *President.* No. 1829. LEON CHICHESTER, *Cashier.*

Loans and discounts	$118,250.84	Capital stock paid in	$50,000.00
Overdrafts	917.79		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,771.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,673.69	National-bank notes outstanding	11,250.00
Due from approved reserve agents	30,670.77	State-bank notes outstanding	
Due from other banks and bankers	127.96		
Real estate, furniture, and fixtures	13,750.00	Dividends unpaid	885.00
Current expenses and taxes paid	431.07		
Premiums paid	2,750.00	Individual deposits	119,539.81
Checks and other cash items	622.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	670.00		
Fractional currency	40.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,446.55		
Legal-tender notes	2,817.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	200.00		
Total	197,446.22	Total	197,446.22

Alpena National Bank, Alpena.

GEORGE L. MALTZ, *President.* No. 2847. JOHN C. COMFORT, *Cashier.*

Loans and discounts	$356,605.10	Capital stock paid in	$50,000.00
Overdrafts	4,094.82		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	7,918.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,813.63	State-bank notes outstanding	
Due from other banks and bankers	4,072.82		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	3,121.55		
Premiums paid	4,500.00	Individual deposits	385,436.02
Checks and other cash items	1.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,072.00		
Fractional currency	50.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,190.50		
Legal-tender notes	14,482.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	495,854.34	Total	495,854.34

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First National Bank, Ann Arbor.

C. H. RICHMOND, *President.* No. 2714. SIDNEY W. CLARKSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$301,984.73	Capital stock paid in	$100,000.00
Overdrafts	5,695.57		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	19,084.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	31,877.08	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	13,950.00	Dividends unpaid	80.00
Current expenses and taxes paid	1,139.96		
Premiums paid	6,484.38	Individual deposits	263,767.73
Checks and other cash items	664.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,347.00		
Fractional currency	120.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,066.13
Specie	10,414.95		
Legal-tender notes	8,795.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	415,498.36	**Total**	415,498.36

National Bank, Battle Creek.

VICTORY P. COLLIER, *President.* No. 3314. SCOTT FIELD, *Cashier.*

Loans and discounts	$267,806.93	Capital stock paid in	$150,000.00
Overdrafts	2,306.62		
U. S. bonds to secure circulation	40,000.00	Surplus fund	4,200.00
U. S. bonds to secure deposits		Other undivided profits	9,231.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,400.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	17,437.47	State-bank notes outstanding	
Due from other banks and bankers	345.00		
Real estate, furniture, and fixtures	10,610.38	Dividends unpaid	
Current expenses and taxes paid	1,211.55		
Premiums paid	3,000.00	Individual deposits	180,206.59
Checks and other cash items	213.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,461.00		
Fractional currency	40.95	Due to other national banks	45.33
Trade dollars		Due to State banks and bankers	
Specie	19,050.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	379,683.74	**Total**	379,683.74

Second National Bank, Bay City.

WILLIAM WESTOVER, *President.* No. 2145. ORRIN BUMP, *Cashier.*

Loans and discounts	$902,152.75	Capital stock paid in	$250,000.00
Overdrafts	114.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	32,849.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,200.02	National-bank notes outstanding	45,000.00
Due from approved reserve agents	71,662.30	State bank notes outstanding	
Due from other banks and bankers	14,545.14		
Real estate, furniture, and fixtures	4,936.08	Dividends unpaid	10.00
Current expenses and taxes paid	10,385.45		
Premiums paid		Individual deposits	604,427.81
Checks and other cash items	7,369.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,315.00		
Fractional currency	359.31	Due to other national banks	37,639.52
Trade dollars	25.00	Due to State banks and bankers	21,545.00
Specie	48,565.69		
Legal-tender notes	5,000.00	Notes and bills re-discounted	41,409.22
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,132,880.58	**Total**	1,132,880.58

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Bay National Bank, Bay City.

BYRON E. WARREN, *President.* No. 2853. FREDERICK P. BROWNE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$659,731.90	Capital stock paid in	$200,000.00
Overdrafts	316.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	28,306.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,929.11	State-bank notes outstanding	
Due from other banks and bankers	17,396.75		
Real estate, furniture, and fixtures	35,490.00	Dividends unpaid	
Current expenses and taxes paid	4,043.31		
Premiums paid	8,000.00	Individual deposits	476,642.74
Checks and other cash items	7,742.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,783.00		
Fractional currency	199.96	Due to other national banks	23,571.36
Trade dollars		Due to State banks and bankers	
Specie	35,700.00		
Legal-tender notes	8,585.00	Notes and bills re-discounted	49,247.68
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,100.00		
Total	862,768.22	Total	862,768.22

Big Rapids National Bank, Big Rapids.

DANIEL F. COMSTOCK, *President.* No. 2944. CHESTER W. COMSTOCK, *Cashier.*

Loans and discounts	$130,497.97	Capital stock paid in	$100,000.00
Overdrafts	2,026.09		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	4,378.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,726.11	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,451.61	State-bank notes outstanding	
Due from other banks and bankers	675.63		
Real estate, furniture, and fixtures	2,600.00	Dividends unpaid	75.00
Current expenses and taxes paid	1,455.67		
Premiums paid	2,071.19	Individual deposits	37,059.39
Checks and other cash items	906.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,515.00		
Fractional currency	115.74	Due to other national banks	4,163.37
Trade dollars		Due to State banks and bankers	85.12
Specie	3,272.25		
Legal-tender notes	4,720.00	Notes and bills re-discounted	14,897.67
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	195,159.11	Total	195,159.11

Northern National Bank, Big Rapids.

GEORGE F. STEARNS, *President.* No. 1832. F. R. FOWLER, *Cashier.*

Loans and discounts	$494,622.06	Capital stock paid in	$150,000.00
Overdrafts	372.43		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	69,948.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	28,931.21	State-bank notes outstanding	
Due from other banks and bankers	14,926.79		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	1,266.00
Current expenses and taxes paid	3,180.31		
Premiums paid		Individual deposits	338,438.83
Checks and other cash items	1,401.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,383.00		
Fractional currency	135.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	7,446.79
Specie	18,749.40		
Legal-tender notes	6,961.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	630,850.38	Total	630,850.38

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First National Bank, Cassopolis.

J. K. RITTER, *President.* No. 1812. C. H. KINGSBURY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$106,498.41	Capital stock paid in	$50,000.00
Overdrafts	1,346.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,742.55
U. S. bonds on hand	25,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,416.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	840.26		
Premiums paid	1,480.00	Individual deposits	103,872.70
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,685.00		
Fractional currency	38.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,060.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	213,615.25	Total	213,615.25

First National Bank, Centreville.

LEVERETT A. CLAPP, *President.* No. 2095. LOYD B. HESS, *Cashier.*

Loans and discounts	$72,438.54	Capital stock paid in	$50,000.00
Overdrafts	8.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,764.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,021.02	National-bank notes outstanding	11,250.00
Due from approved reserve agents	410.35	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	570.69		
Premiums paid		Individual deposits	17,838.65
Checks and other cash items	850.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	406.00		
Fractional currency	141.50	Due to other national banks	2,306.35
Trade dollars		Due to State banks and bankers	
Specie	4,249.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	93,159.35	Total	93,159.35

First National Bank, Charlotte.

EDWARD S. LACEY, *President.* No. 1758. W. P. LACEY, *Cashier.*

Loans and discounts	$174,483.94	Capital stock paid in	$50,000.00
Overdrafts	683.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	22,159.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	750.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,405.50	State-bank notes outstanding	
Due from other banks and bankers	2,525.80		
Real estate, furniture, and fixtures	10,423.00	Dividends unpaid	
Current expenses and taxes paid	1,695.15		
Premiums paid	1,203.12	Individual deposits	131,586.90
Checks and other cash items	82.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	196.00		
Fractional currency	101.22	Due to other national banks	1,257.64
Trade dollars		Due to State banks and bankers	8.25
Specie	8,827.37		
Legal-tender notes	1,821.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	236,262.16	Total	236,262.16

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Merchants' National Bank, Charlotte.

E. T. CHURCH, *President.* No. 3034. GEORGE M. ELY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$94,209.56	Capital stock paid in	$50,000.00
Overdrafts	597.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,959.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,109.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,759.84	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,525.50	Dividends unpaid	
Current expenses and taxes paid	8.73		
Premiums paid	2,390.62	Individual deposits	71,753.99
Checks and other cash items	426.73	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4,214.00		
Fractional currency	80.22	Due to other national banks	213.80
Trade dollars		Due to State banks and bankers	177.12
Specie	7,979.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,354.60	Total	145,354.60

First National Bank, Cheboygan.

E. A. SMITH, *President.* No. 3235. GEORGE F. RAYNOLDS, *Cashier.*

Loans and discounts	$98,275.77	Capital stock paid in	$50,000.00
Overdrafts	204.33		
U. S. bonds to secure circulation	13,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	2,697.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	30,382.12	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	18,539.26	Dividends unpaid	
Current expenses and taxes paid	1,225.48		
Premiums paid	499.83	Individual deposits	103,359.67
Checks and other cash items	689.83	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	994.00		
Fractional currency	5.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,049.75		
Legal-tender notes	306.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	171,757.30	Total	171,757.30

Coldwater National Bank, Coldwater.

GEORGE STARR, *President.* No. 1235. L. A. JACKSON, *Asst. cashier.*

Loans and discounts	$268,681.18	Capital stock paid in	$100,000.00
Overdrafts	2,898.42		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	29,227.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	18,069.85	State-bank notes outstanding	
Due from other banks and bankers	1,949.40		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	1,864.75		
Premiums paid		Individual deposits	153,016.73
Checks and other cash items	1,625.02	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,108.00		
Fractional currency	29.90	Due to other national banks	3,244.36
Trade dollars	10.00	Due to State banks and bankers	
Specie	5,829.10		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	342,988.62	Total	342,988.62

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Southern Michigan National Bank, Coldwater.

CALEB D. RANDALL, *President.* No. 1924. LESTER E. ROSE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$303,884.26	Capital stock paid in	$165,000.00
Overdrafts	3,866.70		
U. S. bonds to secure circulation	50,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	25,786.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,541.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	6,887.48	State-bank notes outstanding	
Due from other banks and bankers	1,968.52		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	200.00
Current expenses and taxes paid	1,562.56		
Premiums paid		Individual deposits	152,069.31
Checks and other cash items	1,081.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,858.00		
Fractional currency	302.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,452.49		
Legal-tender notes	11,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	423,056.21	Total	423,056.21

First National Bank, Constantine.

GEORGE I. CROSSETT, *President.* No. 813. W. W. HARVEY, *Cashier.*

Loans and discounts	$86,685.15	Capital stock paid in	$50,000.00
Overdrafts	1,587.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	11,189.89
U. S. bonds on hand	10,000.00		
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,999.12	State-bank notes outstanding	
Due from other banks and bankers	11,073.26		
Real estate, furniture, and fixtures	5,003.75	Dividends unpaid	
Current expenses and taxes paid	560.68		
Premiums paid	1,275.00	Individual deposits	65,573.40
Checks and other cash items	198.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	52.36	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,200.00		
Legal-tender notes	1,315.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	148,013.29	Total	148,013.29

Farmers' National Bank, Constantine.

CHARLES H. BARRY, JR., *President.* No. 2211. W. B. PIERSON, *Cashier.*

Loans and discounts	$78,937.50	Capital stock paid in	$50,000.00
Overdrafts	14.67		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	21,555.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,620.62	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,901.34	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,285.00	Dividends unpaid	
Current expenses and taxes paid	403.38		
Premiums paid	1,250.00	Individual deposits	21,479.79
Checks and other cash items	78.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	111.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,335.10		
Legal-tender notes	6,285.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	124,285.33	Total	124,285.33

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First National Bank, Corunna.

WM. MCKELLOPS, *President.* No. 1256. ALBERT T. NICHOLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$275,558.11	Capital stock paid in	$50,000.00
Overdrafts	30.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	14,652.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	23,584.17	State-bank notes outstanding	
Due from other banks and bankers	10,000.00		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	936.01		
Premiums paid		Individual deposits	210,888.92
Checks and other cash items	1,199.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,872.00		
Fractional currency	69.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,900.00		
Legal-tender notes	4,750.00	Notes and bills re-discounted	47,858.82
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	250.00		
Total	380,400.02	Total	380,400.02

First National Bank, Decatur.

A. B. COPLEY, *President.* No. 1722. L. D. ROBERTS, *Cashier.*

Loans and discounts	$102,973.12	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,393.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,888.48	State-bank notes outstanding	
Due from other banks and bankers	1,283.84		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	519.64		
Premiums paid		Individual deposits	72,595.09
Checks and other cash items	673.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,273.00		
Fractional currency	67.01	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,197.15		
Legal-tender notes	2,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	153,238.19	Total	153,238.19

First National Bank, Detroit.

EMORY WENDELL, *President.* No. 2707. LORENZO E. CLARK, *Cashier.*

Loans and discounts	$2,707,498.16	Capital stock paid in	$500,000.00
Overdrafts	138.17		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	73,966.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,150.00
Due from approved reserve agents	524,330.88	State-bank notes outstanding	
Due from other banks and bankers	162,357.22		
Real estate, furniture, and fixtures	83,052.28	Dividends unpaid	
Current expenses and taxes paid	9,859.86		
Premiums paid	72,112.04	Individual deposits	2,571,956.15
Checks and other cash items	3,964.40	United States deposits	63,220.32
Exchanges for clearing-house	66,227.04	Deposits of U.S. disbursing officers	179,347.74
Bills of other banks	74,472.00		
Fractional currency	352.40	Due to other national banks	164,473.96
Trade dollars		Due to State banks and bankers	820,390.49
Specie	377,122.11		
Legal-tender notes	45,694.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	12,074.20		
Total	4,491,504.76	Total	4,491,504.76

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Third National Bank, Detroit.

W. H. STEVENS, *President.* No. 3514. FREDK. MARVIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,240,477.75	Capital stock paid in	$300,000.00
Overdrafts	1,536.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	36,510.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	186,347.21	State-bank notes outstanding	
Due from other banks and bankers	50,300.16		
Real estate, furniture, and fixtures	3,855.57	Dividends unpaid	
Current expenses and taxes paid	2,110.01		
Premiums paid	14,250.00	Individual deposits	612,926.45
Checks and other cash items	816.21	United States deposits	
Exchanges for clearing-house	20,149.03	Deposits of U.S. disbursing officers	
Bills of other banks	7,587.00		
Fractional currency	441.89	Due to other national banks	282,576.50
Trade dollars		Due to State banks and bankers	280,736.40
Specie	11,725.00		
Legal-tender notes	64,000.00	Notes and bills re-discounted	99,096.63
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	1,656,846.36	Total	1,656,846.36

American Exchange National Bank, Detroit.

ALEXANDER H. DEY, *President.* No. 3357. GEORGE B. SARTWELL, *Cashier.*

Loans and discounts	$2,033,207.49	Capital stock paid in	$400,000.00
Overdrafts	7,336.40		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	59,731.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,630.00
Due from approved reserve agents	190,601.08	State-bank notes outstanding	
Due from other banks and bankers	395,462.10		
Real estate, furniture, and fixtures	2,200.00	Dividends unpaid	
Current expenses and taxes paid	10,787.48		
Premiums paid	4,000.00	Individual deposits	2,099,671.35
Checks and other cash items	1,590.53	United States deposits	
Exchanges for clearing-house	41,512.57	Deposits of U.S. disbursing officers	
Bills of other banks	14,311.00		
Fractional currency	2,490.44	Due to other national banks	246,971.33
Trade dollars		Due to State banks and bankers	206,136.75
Specie	153,256.50		
Legal-tender notes	230,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	635.06		
Total	3,140,140.65	Total	3,140,140.65

Commercial National Bank, Detroit.

HUGH MCMILLAN, *President.* No. 2591. MORRIS L. WILLIAMS, *Cashier.*

Loans and discounts	$1,880,256.41	Capital stock paid in	$500,000.00
Overdrafts	8,736.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	31,576.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,900.00
Due from approved reserve agents	167,675.10	State-bank notes outstanding	
Due from other banks and bankers	163,527.33		
Real estate, furniture, and fixtures	3,800.00	Dividends unpaid	150.00
Current expenses and taxes paid			
Premiums paid	60,062.50	Individual deposits	1,447,604.39
Checks and other cash items	1,745.74	United States deposits	130,323.52
Exchanges for clearing-house	31,935.05	Deposits of U.S. disbursing officers	61,751.44
Bills of other banks	3,442.00		
Fractional currency	157.22	Due to other national banks	266,042.51
Trade dollars		Due to State banks and bankers	396,273.82
Specie	67,034.50		
Legal-tender notes	327,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,967,622.62	Total	2,967,622.62

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Detroit National Bank, Detroit.

C. H. BUHL, *President.* No. 2870. C. M. DAVISON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,056,610.53	Capital stock paid in	$1,000,000.00
Overdrafts	9,706.76		
U. S. bonds to secure circulation	50,000.00	Surplus fund	72,000.00
U. S. bonds to secure deposits		Other undivided profits	97,529.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,070.00
Due from approved reserve agents	319,027.22	State-bank notes outstanding	
Due from other banks and bankers	83,746.17		
Real estate, furniture, and fixtures	18,000.00	Dividends unpaid	5,585.00
Current expenses and taxes paid	307.53		
Premiums paid		Individual deposits	1,363,652.92
Checks and other cash items	17,235.43	United States deposits	
Exchanges for clearing-house	48,463.02	Deposits of U.S. disbursing officers	
Bills of other banks	21,771.00		
Fractional currency	275.00	Due to other national banks	271,626.49
Trade dollars		Due to State banks and bankers	88,059.48
Specie	286,542.00		
Legal-tender notes	18,589.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,942,523.66	Total	2,942,523.66

Merchants and Manufacturers' National Bank, Detroit.

THEO. H. HINCHMAN, *President.* No. 2365. H. L. O'BRIEN, *Cashier.*

Loans and discounts	$1,514,091.38	Capital stock paid in	$500,000.00
Overdrafts	210.74		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	51,303.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,673.49	National-bank notes outstanding	45,000.00
Due from approved reserve agents	189,336.29	State-bank notes outstanding	
Due from other banks and bankers	176,151.85		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	1,589.34		
Premiums paid	14,000.00	Individual deposits	655,324.80
Checks and other cash items	2,710.17	United States deposits	
Exchanges for clearing-house	18,066.30	Deposits of U.S. disbursing officers	
Bills of other banks	4,592.00		
Fractional currency	1,230.74	Due to other national banks	292,117.66
Trade dollars		Due to State banks and bankers	558,723.36
Specie	136,148.00		
Legal-tender notes	70,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	8,000.00		
Total	2,202,469.80	Total	2,202,469.80

Preston National Bank, Detroit.

RUFUS W. GILLETT, *President.* No. 3730. JULIUS P. GILMORE, *Cashier.*

Loans and discounts	$944,700.94	Capital stock paid in	$483,540.00
Overdrafts	195.33		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	9,071.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	173,694.80	State-bank notes outstanding	
Due from other banks and bankers	66,350.51		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	14,326.43	Individual deposits	664,963.55
Checks and other cash items		United States deposits	
Exchanges for clearing-house	53,538.58	Deposits of U.S. disbursing officers	
Bills of other banks	11,839.00		
Fractional currency	528.60	Due to other national banks	73,545.34
Trade dollars		Due to State banks and bankers	116,069.99
Specie	18,665.70		
Legal-tender notes	52,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,392,189.89	Total	1,392,189.89

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Union National Bank, Detroit.

JOHN P. FISKE, *President.* No. 3487. JOHN B. PADBERG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$400,193.36	Capital stock paid in	$200,000.00
Overdrafts	920.57		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	14,319.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	28,588.20	State-bank notes outstanding	
Due from other banks and bankers	20,637.55		
Real estate, furniture, and fixtures	4,163.28	Dividends unpaid	
Current expenses and taxes paid	5,054.46		
Premiums paid	13,125.00	Individual deposits	268,004.12
Checks and other cash items	1,883.10	United States deposits	
Exchanges for clearing-house	6,034.55	Deposits of U.S. disbursing officers	
Bills of other banks	3,115.00		
Fractional currency	8.31	Due to other national banks	15,523.16
Trade dollars		Due to State banks and bankers	3,932.86
Specie	14,173.20		
Legal-tender notes	23,633.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	573,779.58	Total	573,779.58

First National Bank, East Saginaw.

ERASTUS T. JUDD, *President.* No. 637. CLARENCE L. JUDD, *Cashier.*

Loans and discounts	$372,783.74	Capital stock paid in	$100,000.00
Overdrafts	3,295.93		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,486.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	21,586.84	State-bank notes outstanding	
Due from other banks and bankers	3,495.12		
Real estate, furniture, and fixtures	20,068.00	Dividends unpaid	50.00
Current expenses and taxes paid	2,614.99		
Premiums paid	1,170.89	Individual deposits	230,841.42
Checks and other cash items	2,223.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,937.00		
Fractional currency	40.30	Due to other national banks	4,386.83
Trade dollars		Due to State banks and bankers	35,568.20
Specie	4,285.75		
Legal-tender notes	24,488.00	Notes and bills re-discounted	30,282.33
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	486,115.01	Total	486,115.01

Second National Bank, East Saginaw.

GEORGE W. MORLEY, *President.* No. 1918. GEORGE B. MORLEY, *Cashier.*

Loans and discounts	$555,685.02	Capital stock paid in	$150,000.00
Overdrafts	3,652.87		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	25,044.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	44,003.89	State-bank notes outstanding	
Due from other banks and bankers	5,209.96		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	333.97
Current expenses and taxes paid	4,226.75		
Premiums paid		Individual deposits	386,513.06
Checks and other cash items	1,701.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,120.00		
Fractional currency	44.63	Due to other national banks	20,345.96
Trade dollars		Due to State banks and bankers	17,174.95
Specie	22,294.20		
Legal-tender notes	25,098.00	Notes and bills re-discounted	50,551.57
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer	490.00		
Total	713,714.13	Total	713,714.13

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East Saginaw National Bank, East Saginaw.

JOHN G. OWEN, *President.* No. 3123. SIDNEY S. WILHELM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$298,724.01	Capital stock paid in	$100,000.00
Overdrafts	3,128.10		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,259.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,783.89	State-bank notes outstanding	
Due from other banks and bankers	11,134.80		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,914.83		
Premiums paid	5,700.00	Individual deposits	197,049.51
Checks and other cash items	3,510.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,855.00		
Fractional currency		Due to other national banks	3,651.39
Trade dollars		Due to State banks and bankers	
Specie	8,616.77		
Legal-tender notes	11,105.00	Notes and bills re-discounted	49,137.78
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	392,597.77	Total	392,597.77

Home National Bank, East Saginaw.

WELLINGTON R. BURT, *President.* No. 2761. JAMES H. BOOTH, *Cashier.*

Loans and discounts	$1,027,055.44	Capital stock paid in	$300,000.00
Overdrafts	21,117.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	54,000.00
U. S. bonds to secure deposits		Other undivided profits	17,554.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	58,862.86	State-bank notes outstanding	
Due from other banks and bankers	4,390.13		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	16.00
Current expenses and taxes paid	5,671.65		
Premiums paid		Individual deposits	587,762.55
Checks and other cash items	512.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,977.00		
Fractional currency	520.63	Due to other national banks	11,652.58
Trade dollars		Due to State banks and bankers	60,711.04
Specie	16,489.60		
Legal-tender notes	21,102.00	Notes and bills re-discounted	187,752.37
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	1,264,449.34	Total	1,264,449.34

First National Bank, Eaton Rapids.

ANDREW J. BOWNE, *President.* No. 2367. FRANK H. DE GOLIA, *Cashier.*

Loans and discounts	$122,006.74	Capital stock paid in	$50,000.00
Overdrafts	3,379.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,599.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,029.93	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,226.00	Dividends unpaid	
Current expenses and taxes paid	1,419.99		
Premiums paid	3,000.00	Individual deposits	70,220.53
Checks and other cash items	291.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15.00		
Fractional currency	188.07	Due to other national banks	56.97
Trade dollars		Due to State banks and bankers	
Specie	2,302.75		
Legal-tender notes	5,630.00	Notes and bills re-discounted	12,425.42
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	161,552.18	Total	161,552.18

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First National Bank, Escanaba.

COVELL C. ROYCE, *President.* No. 3761. FRANK C. BUCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts		Capital stock paid in	$25,000.00
Overdrafts			
U. S. bonds to secure circulation	$15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	206.76		
Premiums paid	4,181.25	Individual deposits	
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	.99	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,536.00		
Legal-tender notes	400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	25,000.00	Total	25,000.00

Citizens' National Bank, Flint.

R. J. WHALEY, *President.* No. 1780. H. C. VAN DEUSEN, *Cashier.*

Loans and discounts	$227,420.27	Capital stock paid in	$125,000.00
Overdrafts	3,430.03		
U. S. bonds to secure circulation	35,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	19,071.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32,259.75	National-bank notes outstanding	31,500.00
Due from approved reserve agents	34,139.68	State-bank notes outstanding	
Due from other banks and bankers	4,274.08		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,515.74		
Premiums paid		Individual deposits	152,563.27
Checks and other cash items	1,319.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,280.00		
Fractional currency	154.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,129.33		
Legal-tender notes	4,188.00	Notes and bills re-discounted	1,550.10
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer			
Total	360,685.20	Total	360,685.20

Flint National Bank, Flint.

DAVID S. FOX, *President.* No. 3361. C. S. BROWN, *Cashier.*

Loans and discounts	$358,300.41	Capital stock paid in	$200,000.00
Overdrafts	3,111.13		
U. S. bonds to secure circulation	50,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	8,749.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	29,991.46	National-bank notes outstanding	45,000.00
Due from approved reserve agents	39,433.07	State-bank notes outstanding	
Due from other banks and bankers	2,434.48		
Real estate, furniture, and fixtures	22,500.00	Dividends unpaid	450.00
Current expenses and taxes paid	4,597.87		
Premiums paid	10,000.00	Individual deposits	290,939.79
Checks and other cash items	13,713.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,882.00		
Fractional currency	212.04	Due to other national banks	1,902.11
Trade dollars		Due to State banks and bankers	96.34
Specie	3,671.00		
Legal-tender notes	9,041.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	551,138.17	Total	551,138.17

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First National Bank, Flushing.

OSCAR F. CLARKE, *President.* No. 2708. GEORGE PACKARD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,352.69	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	40,000.00	Surplus fund	2,580.00
U. S. bonds to secure deposits		Other undivided profits	2,619.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,334.00	National-bank notes outstanding	36,000.00
Due from approved reserve agents	1,390.22	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,950.00	Dividends unpaid	
Current expenses and taxes paid	275.68		
Premiums paid	1,200.00	Individual deposits	56,529.27
Checks and other cash items	10.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	305.00		
Fractional currency	10.53	Due to other national banks	305.92
Trade dollars		Due to State banks and bankers	
Specie	3,608.80		
Legal-tender notes	2,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	148,034.92	Total	148,034.92

First National Bank, Grand Haven.

DWIGHT CUTLER, *President.* No. 1849. GEORGE STICKNEY, *Cashier.*

Loans and discounts	$417,999.43	Capital stock paid in	$200,000.00
Overdrafts	1,370.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	73,696.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	86,823.09	State-bank notes outstanding	
Due from other banks and bankers	21,810.25		
Real estate, furniture, and fixtures	87,392.61	Dividends unpaid	
Current expenses and taxes paid	2,783.23		
Premiums paid		Individual deposits	340,856.69
Checks and other cash items	1,256.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,340.00		
Fractional currency	155.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,371.30		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	699,553.16	Total	699,553.16

Fourth National Bank, Grand Rapids.

A. J. BOWNE, *President.* No. 2611. H. P. BAKER, *Cashier.*

Loans and discounts	$974,420.00	Capital stock paid in	$300,000.00
Overdrafts	6,597.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	24,681.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	77,484.83	State-bank notes outstanding	
Due from other banks and bankers	11,969.23		
Real estate, furniture, and fixtures	69,345.36	Dividends unpaid	100.00
Current expenses and taxes paid	3,632.12		
Premiums paid	7,500.00	Individual deposits	734,288.44
Checks and other cash items	10,727.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,329.00		
Fractional currency	1,420.68	Due to other national banks	7,339.26
Trade dollars		Due to State banks and bankers	140,303.00
Specie	30,635.35		
Legal-tender notes	28,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,279,412.08	Total	1,279,412.08

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Fifth National Bank, Grand Rapids.

WILLIAM DUNHAM, *President.* No. 3488. W. H. FOWLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$227,054.99	Capital stock paid in	$100,000.00
Overdrafts	1,058.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,432.78
U. S bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,825.29	State-bank notes outstanding	
Due from other banks and bankers	12,881.95		
Real estate, furniture, and fixtures	2,158.05	Dividends unpaid	88.09
Current expenses and taxes paid	1,146.32		
Premiums paid	2,439.00	Individual deposits	184,472.81
Checks and other cash items	5,592.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,033.00		
Fractional currency	91.56	Due to other national banks	737.29
Trade dollars		Due to State banks and bankers	
Specie	10,124.60		
Legal-tender notes	3,700.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	318,230.97	Total	318,230.97

Grand Rapids National Bank, Grand Rapids.

EDWIN F. UHL, *President.* No. 2460. WILLIAM WIDDICOMB, *Cashier.*

Loans and discounts	$1,453,887.61	Capital stock paid in	$500,000.00
Overdrafts	2,318.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	60,115.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,948.33	National-bank notes outstanding	45,000.00
Due from approved reserve agents	108,111.94	State-bank notes outstanding	
Due from other banks and bankers	25,030.26		
Real estate, furniture, and fixtures	3,940.00	Dividends unpaid	1,637.00
Current expenses and taxes paid	4,554.57		
Premiums paid	2,500.00	Individual deposits	1,037,211.00
Checks and other cash items	10,804.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,844.00		
Fractional currency	202.72	Due to other national banks	16,248.39
Trade dollars		Due to State banks and bankers	9,762.28
Specie	49,582.01		
Legal-tender notes	38,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,769,974.35	Total	1,769,974.35

National City Bank, Grand Rapids.

THOMAS D. GILBERT, *President.* No. 3293. J. FREDERICK BAARS, *Cashier.*

Loans and discounts	$1,207,868.26	Capital stock paid in	$500,000.00
Overdrafts	1,797.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	24,847.96
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	211,470.49	State-bank notes outstanding	
Due from other banks and bankers	43,932.20		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	261.66
Current expenses and taxes paid	4,016.96		
Premiums paid	27,000.00	Individual deposits	1,211,780.14
Checks and other cash items	45,263.19	United States deposits	38,410.48
Exchanges for clearing-house		Deposits of U.S. disbursing officers	5,720.17
Bills of other banks	22,291.00		
Fractional currency	650.00	Due to other national banks	3,289.68
Trade dollars		Due to State banks and bankers	18,110.14
Specie	124,781.01		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,872,420.23	Total	1,872,420.23

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Old National Bank, Grand Rapids.

MARTIN L. SWEET, *President.* No. 2890. HARVEY J. HOLLISTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,132,495.39	Capital stock paid in	$800,000.00
Overdrafts	11,965.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	67,000.00
U. S. bonds to secure deposits		Other undivided profits	66,528.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,900.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	279,677.95	State-bank notes outstanding	
Due from other banks and bankers	75,795.48		
Real estate, furniture, and fixtures	26,818.28	Dividends unpaid	676.00
Current expenses and taxes paid	5,329.35		
Premiums paid	10,000.00	Individual deposits	1,793,297.95
Checks and other cash items	16,903.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	46,524.60		
Fractional currency	465.00	Due to other national banks	69,007.18
Trade dollars		Due to State banks and bankers	12,291.38
Specie	149,056.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	5,620.00		
Total	2,853,800.59	Total	2,853,800.59

First National Bank, Greenville.

E. MIDDLETON, *President.* No. 2054. HENRY HILL, *Cashier.*

Loans and discounts	$160,732.10	Capital stock paid in	$50,000.00
Overdrafts	123.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,354.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	19,021.90	State-bank notes outstanding	
Due from other banks and bankers	14,241.49		
Real estate, furniture, and fixtures	800.00	Dividends unpaid	
Current expenses and taxes paid	2,032.82		
Premiums paid	800.00	Individual deposits	157,123.21
Checks and other cash items	1,467.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,985.00		
Fractional currency	51.11	Due to other national banks	594.32
Trade dollars		Due to State banks and bankers	
Specie	10,724.51		
Legal-tender notes	5,280.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	237,322.31	Total	237,322.31

City National Bank, Greenville.

WILLIAM D. JOHNSON, *President.* No. 8243 LEROY MOORE, *Cashier.*

Loans and discounts	$149,235.68	Capital stock paid in	$50,000.00
Overdrafts	2,994.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,885.39
U. S. bonds to secure deposits		Other undivided profits	2,360.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	34,718.32	State-bank notes outstanding	
Due from other banks and bankers	2,676.78		
Real estate, furniture, and fixtures	1,700.00	Dividends unpaid	70.00
Current expenses and taxes paid	957.98		
Premiums paid	2,546.88	Individual deposits	143,683.02
Checks and other cash items	1,117.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	637.00		
Fractional currency	14.12	Due to other national banks	1,279.72
Trade dollars		Due to State banks and bankers	442.80
Specie	5,662.50		
Legal-tender notes	7,500.00	Notes and bills re-discounted	11,851.59
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	222,823.27	Total	222,823.27

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First National Bank, Hancock.

SETH D. NORTH, *President.* No. 2143. EDGAR H. TOWAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$394, 896. 22	Capital stock paid in	$100, 000. 00
Overdrafts	1, 250. 90		
U. S. bonds to secure circulation	50, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	9, 640. 11
U. S. bonds on hand	900. 00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45, 000. 00
Due from approved reserve agents	80, 084. 19	State-bank notes outstanding	
Due from other banks and bankers	28, 932. 50		
Real estate, furniture, and fixtures	1, 928. 39	Dividends unpaid	90, 444. 00
Current expenses and taxes paid			
Premiums paid		Individual deposits	359, 732. 83
Checks and other cash items	4, 635. 31	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	5, 577. 00		
Fractional currency	401. 54	Due to other national banks	4, 531. 03
Trade dollars		Due to State banks and bankers	4, 937. 47
Specie	27, 759. 99		
Legal-tender notes	34, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2, 250. 00		
Due from U. S. Treasurer	1, 669. 40		
Total	634, 285. 44	Total	634, 285. 44

Hastings National Bank, Hastings.

ANDREW J. BOWNE, *President.* No. 1745. W. D. HAYES, *Cashier.*

Loans and discounts	$230, 811. 07	Capital stock paid in	$100, 000. 00
Overdrafts	1, 280. 15		
U. S. bonds to secure circulation	25, 000. 00	Surplus fund	20, 000. 00
U. S. bonds to secure deposits		Other undivided profits	18, 029. 53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22, 500. 00
Due from approved reserve agents	17, 403. 67	State-bank notes outstanding	
Due from other banks and bankers	419. 50		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	20, 238. 76		
Premiums paid	1, 159. 41	Individual deposits	140, 355. 70
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	546. 00		
Fractional currency	66. 17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2, 998. 50		
Legal-tender notes	11, 537. 00	Notes and bills re-discounted	11, 500. 00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1, 125. 00		
Due from U. S. Treasurer			
Total	312, 385. 23	Total	312, 385. 23

First National Bank, Hillsdale.

FRANK M. STEWART, *President.* No. 168. CHARLES F. STEWART, *Cashier.*

Loans and discounts	$251, 467. 05	Capital stock paid in	$55, 000. 00
Overdrafts	1, 649. 06		
U. S. bonds to secure circulation	13, 750. 00	Surplus fund	30, 000. 00
U. S. bonds to secure deposits		Other undivided profits	17, 190. 31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12, 370. 00
Due from approved reserve agents	58, 432. 17	State-bank notes outstanding	
Due from other banks and bankers	4, 628. 39		
Real estate, furniture, and fixtures	5, 000. 00	Dividends unpaid	
Current expenses and taxes paid	968. 81		
Premiums paid		Individual deposits	255, 260. 64
Checks and other cash items	1, 203. 68	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	5, 720. 00		
Fractional currency	5. 54	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	23, 037. 75		
Legal-tender notes	3, 340. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	618. 50		
Due from U. S. Treasurer			
Total	369, 820. 95	Total	369, 820. 95

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First National Bank, Holly.

JAMES C. SIMONSON, *President.* No. 1752. EMERSON M. NEWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$116,110.65	Capital stock paid in	$60,000.00
Overdrafts	859.79		
U. S. bonds to secure circulation	30,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	5,709.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	10,890.01	State-bank notes outstanding	
Due from other banks and bankers	4,527.05		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	112.50
Current expenses and taxes paid	281.09		
Premiums paid	2,500.00	Individual deposits	78,176.15
Checks and other cash items	89.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,811.00		
Fractional currency	36.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,542.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	182,997.66	Total	182,997.66

National Bank, Houghton.

Z. W. WRIGHT, *President.* No. 3334. JAMES B. STURGIS, *Cashier.*

Loans and discounts	$414,015.99	Capital stock paid in	$150,000.00
Overdrafts	2,963.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	10,544.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,420.00
Due from approved reserve agents	55,058.83	State-bank notes outstanding	
Due from other banks and bankers	11,438.56		
Real estate, furniture, and fixtures	4,743.39	Dividends unpaid	1,176.00
Current expenses and taxes paid	3,486.45		
Premiums paid	10,812.50	Individual deposits	402,604.46
Checks and other cash items	6,161.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,883.00		
Fractional currency	82.72	Due to other national banks	3,471.00
Trade dollars		Due to State banks and bankers	1,784.13
Specie	40,253.17		
Legal-tender notes	24,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	629,000.29	Total	629,000.29

First National Bank, Ionia.

S. A. YEOMANS, *President.* No. 275. FRANK A. SESSIONS, *Cashier.*

Loans and discounts	$267,513.29	Capital stock paid in	$100,000.00
Overdrafts	1,061.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits		Other undivided profits	4,557.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,631.40	National-bank notes outstanding	45,000.00
Due from approved reserve agents	2,348.64	State-bank notes outstanding	
Due from other banks and bankers	3,868.38		
Real estate, furniture, and fixtures	20,183.56	Dividends unpaid	36.00
Current expenses and taxes paid	1,937.34		
Premiums paid	4,930.99	Individual deposits	220,098.89
Checks and other cash items	2,478.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,560.00		
Fractional currency	73.15	Due to other national banks	1,037.26
Trade dollars		Due to State banks and bankers	806.76
Specie	35,396.70		
Legal-tender notes	3,204.00	Notes and bills re-discounted	4,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	402,436.81	Total	402,436.81

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Second National Bank, Ionia.

GEORGE W. WEBBER, *President.* No. 2008. HERBERT B. WEBBER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$155,382.46	Capital stock paid in	$50,000.00
Overdrafts	3,520.70		
U. S. bonds to secure circulation	12,500 00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	25,004.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	359.42	State-bank notes outstanding	
Due from other banks and bankers	622.11		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	
Current expenses and taxes paid	908.70		
Premiums paid	728.10	Individual deposits	125,501.01
Checks and other cash items	17,599.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,721.00		
Fractional currency	196.28	Due to other national banks	168.08
Trade dollars		Due to State banks and bankers	1,131.84
Specie	10,452.80		
Legal-tender notes	2.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	223,055.66	Total	223,055.66

Ishpeming National Bank, Ishpeming.

CHARLES H. HALL, *President.* No. 3095. A. B. MINER, *Cashier.*

Loans and discounts	$347,935.05	Capital stock paid in	$50,000.00
Overdrafts	1,024.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	13,736.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,500.00	National-bank notes outstanding	11,190.00
Due from approved reserve agents	14,714.19	State-bank notes outstanding	
Due from other banks and bankers	721.74		
Real estate, furniture, and fixtures	10,546.51	Dividends unpaid	
Current expenses and taxes paid	28.97		
Premiums paid	1,665.00	Individual deposits	335,437.48
Checks and other cash items	461.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,606.00		
Fractional currency	78.64	Due to other national banks	791.71
Trade dollars		Due to State banks and bankers	1,688.02
Specie	43,500.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	447,844.02	Total	447,844.02

First National Bank, Ithaca.

ROBERT M. STEEL, *President.* No. 3217. M. FOSTER CHAFEY, *Cashier.*

Loans and discounts	$89,096.63	Capital stock paid in	$50,000.00
Overdrafts	1,096.60		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,312.73
U. S. bonds to secure deposits		Other undivided profits	3,204.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,951.82	State-bank notes outstanding	
Due from other banks and bankers	15,137.22		
Real estate, furniture, and fixtures	900.00	Dividends unpaid	
Current expenses and taxes paid	677.89		
Premiums paid	2,334.37	Individual deposits	65,594.27
Checks and other cash items	516.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,305.00		
Fractional currency	116.55	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,414.75		
Legal-tender notes	3,752.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	134,361.98	Total	134,361.98

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People's National Bank, Jackson.

JOHN M. ROOT, *President.* No. 1533. WILLARD C. LEWIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$179,418.83	Capital stock paid in	$100,000.00
Overdrafts	4,186.81		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,188.20
U. S. bonds to secure deposits		Other undivided profits	7,527.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	52,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	198.88	State-bank notes outstanding	
Due from other banks and bankers	16,449.29		
Real estate, furniture, and fixtures	7,855.44	Dividends unpaid	
Current expenses and taxes paid	1,512.34		
Premiums paid	2,625.00	Individual deposits	177,104.11
Checks and other cash items	878.94	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	7,806.00		
Fractional currency	70.87	Due to other national banks	1,876.79
Trade dollars		Due to State banks and bankers	
Specie	26,069.65		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	329,197.05	Total	329,197.05

First National Bank, Kalamazoo.

LATHAM HULL, *President.* No. 191. F. A. SMITH, *Cashier.*

Loans and discounts	$378,571.55	Capital stock paid in	$100,000.00
Overdrafts	2,615.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	55,017.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,950.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,410.07	State-bank notes outstanding	
Due from other banks and bankers	383.40		
Real estate, furniture, and fixtures		Dividends unpaid	260.00
Current expenses and taxes paid	2,770.61		
Premiums paid		Individual deposits	216,337.89
Checks and other cash items	536.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,800.00		
Fractional currency	493.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	17,809.50
Specie	12,207.43		
Legal-tender notes	25,437.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	534,424.57	Total	534,424.57

City National Bank, Kalamazoo.

CHARLES S. DAYTON, *President.* No. 3210. CHARLES A. PECK, *Cashier.*

Loans and discounts	$390,403.05	Capital stock paid in	$125,000.00
Overdrafts	2,364.87		
U. S. bonds to secure circulation	32,000.00	Surplus fund	41,500.00
U. S. bonds to secure deposits		Other undivided profits	6,201.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,000.00	National-bank notes outstanding	28,800.00
Due from approved reserve agents	41,960.71	State-bank notes outstanding	
Due from other banks and bankers	894.06		
Real estate, furniture, and fixtures	4,504.83	Dividends unpaid	
Current expenses and taxes paid	2,148.20		
Premiums paid	8,227.00	Individual deposits	324,839.55
Checks and other cash items	5,347.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,657.00		
Fractional currency	58.61	Due to other national banks	516.88
Trade dollars		Due to State banks and bankers	4,464.35
Specie	4,910.25		
Legal-tender notes	19,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,440.00		
Due from U. S. Treasurer			
Total	531,322.26	Total	531,322.26

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Kalamazoo National Bank, Kalamazoo.

EDWIN J. PHELPS, *President.* No. 3211. THOS. S. COBB, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$312,819.95	Capital stock paid in	$150,000.00
Overdrafts	915.51		
U. S. bonds to secure circulation	38,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	7,612.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,950.00	National-bank notes outstanding	34,200.00
Due from approved reserve agents	30,251.30	State-bank notes outstanding	
Due from other banks and bankers	792.13		
Real estate, furniture, and fixtures	5,100.00	Dividends unpaid	
Current expenses and taxes paid	2,295.63		
Premiums paid	5,400.00	Individual deposits	221,527.24
Checks and other cash items	541.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,082.00		
Fractional currency	437.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,045.00		
Legal-tender notes	29,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,710.00		
Due from U. S. Treasurer			
Total	437,340.01	Total	437,340.01

Michigan National Bank, Kalamazoo.

JOHN W. TAYLOR, *President.* No. 1359. ALBERT HENRY, *Cashier.*

Loans and discounts	$423,789.32	Capital stock paid in	$100,000.00
Overdrafts	3,098.23		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	41,824.99
U. S. bonds on hand	3,350.00		
Other stocks, bonds, and mortgages	7,600.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,778.29	State-bank notes outstanding	
Due from other banks and bankers	4,124.27		
Real estate, furniture, and fixtures	16,700.00	Dividends unpaid	1,050.00
Current expenses and taxes paid	3,838.49		
Premiums paid		Individual deposits	301,636.22
Checks and other cash items	2,119.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,997.00		
Fractional currency	134.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,020.13
Specie	29,270.25		
Legal-tender notes	14,482.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	590,531.34	Total	590,531.34

City National Bank, Lansing.

EDWARD W. SPARROW, *President.* No. 3513. BENJAMIN F. DAVIS, *Cashier.*

Loans and discounts	$214,063.73	Capital stock paid in	$100,000.00
Overdrafts	157.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,707.19
U. S. bonds to secure deposits		Other undivided profits	4,346.66
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,867.29	State-bank notes outstanding	
Due from other banks and bankers	3,530.21		
Real estate, furniture, and fixtures	312.78	Dividends unpaid	
Current expenses and taxes paid	1,287.73		
Premiums paid	6,748.75	Individual deposits	157,934.89
Checks and other cash items	498.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,769.00		
Fractional currency	360.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,762.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	293,482.74	Total	293,482.74

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Lansing National Bank, Lansing.

ORLANDO M. BARNES, *President.* No. 1953. MERRITT L. COLEMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$295,514.74	Capital stock paid in	$185,600.00
Overdrafts	11,692.63		
U. S. bonds to secure circulation	55,000.00	Surplus fund	37,120.00
U. S. bonds to secure deposits		Other undivided profits	13,891.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	49,000.00
Due from approved reserve agents	14,615.63	State-bank notes outstanding	
Due from other banks and bankers	12,509.56		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	5.00
Current expenses and taxes paid	1,320.69		
Premiums paid		Individual deposits	158,633.80
Checks and other cash items	4,808.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,379.00		
Fractional currency	75.85	Due to other national banks	114.12
Trade dollars		Due to State banks and bankers	
Specie	22,553.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,475.00		
Due from U. S. Treasurer	920.00		
Total	444,364.56	Total	444,364.56

First National Bank, Lapeer.

HENRY K. WHITE, *President.* No. 1731. CHESTER G. WHITE, *Cashier.*

Loans and discounts	$251,440.51	Capital stock paid in	$75,000.00
Overdrafts	3,608.78		
U. S. bonds to secure circulation	25,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	95,953.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,004.80	National-bank notes outstanding	15,715.00
Due from approved reserve agents	31,185.26	State-bank notes outstanding	
Due from other banks and bankers	2,058.39		
Real estate, furniture, and fixtures	16,517.21	Dividends unpaid	
Current expenses and taxes paid	475.94		
Premiums paid		Individual deposits	154,419.96
Checks and other cash items	623.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,725.00		
Fractional currency	801.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,900.00		
Legal-tender notes	123.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	366,088.46	Total	366,088.46

Lowell National Bank, Lowell.

MARTIN N. HINE, *President.* No. 1280. EUGENE A. SUNDERLIN, *Cashier.*

Loans and discounts	$125,360.75	Capital stock paid in	$50,000.00
Overdrafts	5,592.94		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,921.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,903.75	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,358.77	State-bank notes outstanding	
Due from other banks and bankers	9,314.69		
Real estate, furniture, and fixtures	25,519.77	Dividends unpaid	130.00
Current expenses and taxes paid	1,400.84		
Premiums paid	3,000.00	Individual deposits	113,934.74
Checks and other cash items	588.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	484.00		
Fractional currency	45.87	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,213.95		
Legal-tender notes		Notes and bills re-discounted	13,610.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	204,845.88	Total	204,845.88

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First National Bank, Ludington.

GEORGE W. ROBY, *President.* No. 2773. GEORGE N. STRAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$235,316.49	Capital stock paid in	$50,000.00
Overdrafts	1,503.84		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,837.11
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	6,700.00	National-bank notes outstanding	44,350.00
Due from approved reserve agents	55,967.82	State-bank notes outstanding	
Due from other banks and bankers	161.95		
Real estate, furniture, and fixtures	10,861.89	Dividends unpaid	
Current expenses and taxes paid	1,646.46		
Premiums paid	4,675.00	Individual deposits	241,466.64
Checks and other cash items	128.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,234.00		
Fractional currency	28.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,738.00		
Legal-tender notes	4,200.00	Notes and bills re-discountod	25,118.94
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,200.00		
Total	392,772.69	Total	392,772.69

First National Bank, Manistee.

THOMAS J. RAMSDELL, *President.* No. 2539. GEORGE A. DUNHAM, *Cashier.*

Loans and discounts	$436,716.49	Capital stock paid in	$100,000.00
Overdrafts	2,385.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	5,481.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50,400.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	62,542.26	State-bank notes outstanding	
Due from other banks and bankers	48,593.13		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	24.65		
Premiums paid	4,000.00	Individual deposits	510,158.77
Checks and other cash items	541.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,511.00		
Fractional currency	168.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	124.67
Specie	24,651.75		
Legal-tender notes	26,605.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	688,265.15	Total	688,265.15

Manistee National Bank, Manistee.

RICHARD G. PETERS, *President.* No. 2606. GEORGE M. BURR, *Cashier.*

Loans and discounts	$318,174.37	Capital stock paid in	$100,000.00
Overdrafts	4,241.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	10,732.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,800.00	National-bank notes outstanding	21,950.00
Due from approved reserve agents	15,404.69	State-bank notes outstanding	
Due from other banks and bankers	3,196.89		
Real estate, furniture, and fixtures	1,750.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,750.00	Individual deposits	220,918.35
Checks and other cash items	1,485.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,552.00		
Fractional currency	3.05	Due to other national banks	4,745.75
Trade dollars		Due to State banks and bankers	2,048.09
Specie	17,911.95		
Legal-tender notes	12,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	405,394.59	Total	405,394.59

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First National Bank, Marquette.

PETER WHITE, *President.* No. 590. M. L. MARTIN, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$409,240.02	Capital stock paid in	$100,000.00
Overdrafts	2,910.98		
U. S. bonds to secure circulation	35,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,682.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	31,000.00
Due from approved reserve agents	102,419.27	State-bank notes outstanding	
Due from other banks and bankers	24,734.64		
Real estate, furniture, and fixtures	28,000.00	Dividends unpaid	
Current expenses and taxes paid	70.06		
Premiums paid		Individual deposits	512,009.39
Checks and other cash items	497.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,931.00		
Fractional currency	353.72	Due to other national banks	266.38
Trade dollars		Due to State banks and bankers	
Specie	54,226.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,575.00		
Due from U. S. Treasurer			
Total	671,958.42	Total	671,958.42

First National Bank, Marshall.

CHARLES T. GORHAM, *President.* No. 1515. NORRIS J. FRINK, *Cashier.*

Loans and discounts	$218,445.80	Capital stock paid in	$100,000.00
Overdrafts	6,486.91		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	40,790.18
U. S. bonds on hand	650.00		
Other stocks, bonds, and mortgages	119,721.96	National-bank notes outstanding	45,000.00
Due from approved reserve agents	4,344.86	State-bank notes outstanding	
Due from other banks and bankers	23,648.73		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	2,331.86		
Premiums paid		Individual deposits	219,952.30
Checks and other cash items	212.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,484.00		
Fractional currency	120.19	Due to other national banks	30.96
Trade dollars		Due to State banks and bankers	
Specie	12,057.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,020.00		
Total	460,773.44	Total	460,773.44

National City Bank, Marshall.

GEORGE W. BENTLEY, *President.* No. 2023. JOHN R. BENTLEY, *Cashier.*

Loans and discounts	$163,497.73	Capital stock paid in	$100,000.00
Overdrafts	8,001.17		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	12,792.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	328.45	National-bank notes outstanding	44,450.00
Due from approved reserve agents	16,372.84	State-bank notes outstanding	
Due from other banks and bankers	9,835.55		
Real estate, furniture, and fixtures	8,040.00	Dividends unpaid	
Current expenses and taxes paid	688.41		
Premiums paid		Individual deposits	102,085.35
Checks and other cash items	1,303.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,860.00		
Fractional currency	57.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,592.60		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	279,328.00	Total	279,328.00

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First National Bank, Mason.

THADDEUS DENSMORE, *President.* No. 1764. HENRY L. HENDERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$73,102.88	Capital stock paid in	$50,000.00
Overdrafts	1,121.70		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,481.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	4,068.46		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	54.00
Current expenses and taxes paid	843.56		
Premiums paid		Individual deposits	26,853.00
Checks and other cash items	507.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	325.00		
Fractional currency	18.70	Due to other national banks	164.90
Trade dollars		Due to State banks and bankers	
Specie	3,228.90		
Legal-tender notes	2,646.00	Notes and bills re-discounted	1,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	15.00		
Total	104,053.15	Total	104,053.15

First National Bank, Menominee.

S. M. STEPHENSON, *President.* No. 3256. G. A. BLESCH, *Cashier.*

Loans and discounts	$272,288.08	Capital stock paid in	$50,000.00
Overdrafts	237.04		
U. S. bonds to secure circulation	15,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	7,713.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,550.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	56,286.40	State-bank notes outstanding	
Due from other banks and bankers	1,843.96		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,176.14		
Premiums paid		Individual deposits	296,346.69
Checks and other cash items	281.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,623.00		
Fractional currency	402.16	Due to other national banks	483.09
Trade dollars		Due to State banks and bankers	2,710.17
Specie	16,390.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	395,753.33	Total	395,753.33

First National Bank, Monroe.

FREDERICK WALLDORF, *President.* No. 1587. GEORGE SPALDING, *Cashier.*

Loans and discounts	$131,952.40	Capital stock paid in	$50,000.00
Overdrafts	1,137.87		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	4,812.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,642.02	National-bank notes outstanding	11,250.00
Due from approved reserve agents	19,062.90	State-bank notes outstanding	
Due from other banks and bankers	1,820.83		
Real estate, furniture, and fixtures	5,563.29	Dividends unpaid	
Current expenses and taxes paid	862.03		
Premiums paid	1,031.25	Individual deposits	133,188.86
Checks and other cash items	721.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	420.00		
Fractional currency	2.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	20,910.25		
Legal-tender notes	3,062.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	204,251.11	Total	204,251.11

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First National Bank, Mount Pleasant.

ROBERT M. STEEL, *President.* No. 3215. D. SCOTT PARTRIDGE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$130,222.51	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,022.64
U. S. bonds to secure deposits		Other undivided profits	6,163.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,525.48	State-bank notes outstanding	
Due from other banks and bankers	2,386.49		
Real estate, furniture, and fixtures	10,664.91	Dividends unpaid	
Current expenses and taxes paid	1,203.48		
Premiums paid	2,226.75	Individual deposits	79,816.85
Checks and other cash items	746.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,254.00		
Fractional currency	49.07	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,311.30		
Legal-tender notes	2,000.00	Notes and bills re-discounted	22,900.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer	500.00		
Total	179,153.27	Total	179,153.27

Lumberman's National Bank, Muskegon.

CHAUNCEY DAVIS, *President.* No. 2081. C. C. BILLINGHURST, *Cashier.*

Loans and discounts	$683,433.51	Capital stock paid in	$100,000.00
Overdrafts	5,295.50		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	41,145.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,855.61	National-bank notes outstanding	22,500.00
Due from approved reserve agents	81,303.09	State-bank notes outstanding	
Due from other banks and bankers	13,027.58		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	460.00
Current expenses and taxes paid	2,140.20		
Premiums paid		Individual deposits	691,349.01
Checks and other cash items	4,509.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,021.00		
Fractional currency	83.48	Due to other national banks	24,365.82
Trade dollars		Due to State banks and bankers	
Specie	27,526.27		
Legal-tender notes	24,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	899,820.54	Total	899,820.54

Merchants' National Bank, Muskegon.

JOHN TORRENT, *President.* No. 3088. WILLIAM B. MCLAUGHLIN, *Cashier.*

Loans and discounts	$386,025.48	Capital stock paid in	$100,000.00
Overdrafts	9,590.49		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	9,669.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	21,800.00
Due from approved reserve agents	24,721.32	State-bank notes outstanding	
Due from other banks and bankers	3,840.87		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	315.00
Current expenses and taxes paid	1,571.85		
Premiums paid	2,000.00	Individual deposits	269,665.39
Checks and other cash items	2,881.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,557.00		
Fractional currency	366.61	Due to other national banks	24,046.82
Trade dollars		Due to State banks and bankers	257.35
Specie	28,728.05		
Legal-tender notes	5,850.00	Notes and bills re-discounted	48,503.74
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	499,258.26	Total	499,258.26

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Muskegon National Bank, Muskegon.

C. H. HACKLEY, *President.* No. 1730. FRANK WOOD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$746,188.80	Capital stock paid in	$100,000.00
Overdrafts	2,439.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	66,603.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	470.17	National-bank notes outstanding	22,500.00
Due from approved reserve agents	45,951.74	State-bank notes outstanding	
Due from other banks and bankers	509.31		
Real estate, furniture, and fixtures	35,635.01	Dividends unpaid	47.50
Current expenses and taxes paid	2,247.20		
Premiums paid		Individual deposits	680,309.79
Checks and other cash items	2,006.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,934.00		
Fractional currency	136.25	Due to other national banks	4,771.63
Trade dollars		Due to State banks and bankers	
Specie	39,588.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	914,231.95	Total	914,231.95

First National Bank, Negaunee.

ALEX. MAITLAND, *President.* No. 3717. THOMAS C. YATES, *Cashier.*

Loans and discounts	$144,989.49	Capital stock paid in	$50,000.00
Overdrafts	228.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,273.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,240.00
Due from approved reserve agents	10,087.65	State-bank notes outstanding	
Due from other banks and bankers	37.82		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	21.66		
Premiums paid	3,578.13	Individual deposits	140,753.18
Checks and other cash items	270.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,803.00		
Fractional currency	131.39	Due to other national banks	817.97
Trade dollars		Due to State banks and bankers	1,505.34
Specie	25,780.00		
Legal-tender notes	2,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	206,590.23	Total	206,590.23

First National Bank, Niles.

THOMAS L. STEVENS, *President.* No. 1761. CHARLES A. JOHNSON, *Cashier.*

Loans and discounts	$184,470.18	Capital stock paid in	$100,000.00
Overdrafts	3,861.14		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,351.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,700.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,438.99	State-bank notes outstanding	
Due from other banks and bankers	1,762.36		
Real estate, furniture, and fixtures	10,804.59	Dividends unpaid	1,085.00
Current expenses and taxes paid	1,888.37		
Premiums paid	5,954.38	Individual deposits	127,867.36
Checks and other cash items	727.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,123.00		
Fractional currency	18.36	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,530.40		
Legal-tender notes	5,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	284,804.28	Total	284,804.28

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MICHIGAN.

Citizens' National Bank, Niles.

J. B. MILLARD, *President.* No. 1886. E. F. WOODCOCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$95,261.68	Capital stock paid in	$50,000.00
Overdrafts	3,140.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,076.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,050.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	819.49	State-bank notes outstanding	
Due from other banks and bankers	689.23		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	120.00
Current expenses and taxes paid			
Premiums paid	1,507.82	Individual deposits	70,565.57
Checks and other cash items	5,763.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	359.00		
Fractional currency	28.74	Due to other national banks	870.72
Trade dollars		Due to State banks and bankers	
Specie	3,200.20		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,883.11	Total	145,883.11

First National Bank, Ovid.

R. M. STEEL, *President.* No. 3264. HORACE N. KEYES, *Cashier.*

Loans and discounts	$105,890.40	Capital stock paid in	$50,000.00
Overdrafts	3,560.09		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,536.00
U. S. bonds to secure deposits		Other undivided profits	3,404.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,173.11	State-bank notes outstanding	
Due from other banks and bankers	1,498.20		
Real estate, furniture, and fixtures	7,358.00	Dividends unpaid	
Current expenses and taxes paid	951.86		
Premiums paid	2,334.37	Individual deposits	82,323.10
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,367.00		
Fractional currency	23.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,495.00		
Legal-tender notes	6,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	149,513.69	Total	149,513.69

Second National Bank, Owosso.

A. T. NICHOLS, *President.* No. 3410. E. M. MILLER, *Cashier.*

Loans and discounts	$174,346.18	Capital stock paid in	$60,000.00
Overdrafts	38.42		
U. S. bonds to secure circulation	15,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	3,117.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	17,781.48	State-bank notes outstanding	
Due from other banks and bankers	74.74		
Real estate, furniture, and fixtures	200.00	Dividends unpaid	
Current expenses and taxes paid	914.62		
Premiums paid	1,350.00	Individual deposits	128,889.54
Checks and other cash items	1,592.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,601.00		
Fractional currency	15.06	Due to other national banks	10,000.00
Trade dollars		Due to State banks and bankers	
Specie	6,398.50		
Legal-tender notes	6,500.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	20.00		
Total	227,507.36	Total	227,507.36

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First National Bank, Paw Paw.

E. SMITH, *President.* No. 1521. E. F. PARK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,298.84	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,904.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,102.42	State-bank notes outstanding	
Due from other banks and bankers	61.74		
Real estate, furniture, and fixtures	17,135.99	Dividends unpaid	
Current expenses and taxes paid	804.88		
Premiums paid	6,000.00	Individual deposits	63,131.24
Checks and other cash items	628.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	658.00		
Fractional currency	27.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,192.90		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	211,535.91	Total	211,535.91

First National Bank, Plymouth.

GEO. A. STARKWEATHER, *President.* No. 1916. OSCAR A. FRASER, *Cashier.*

Loans and discounts	$87,748.88	Capital stock paid in	$50,000.00
Overdrafts	1,653.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	8,019.45
U. S. bonds on hand	350.00		
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	41,480.00
Due from approved reserve agents	28,996.45	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,123.68	Dividends unpaid	850.00
Current expenses and taxes paid	592.40		
Premiums paid		Individual deposits	74,117.37
Checks and other cash items	129.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,291.00		
Fractional currency	52.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,429.55		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,100.00		
Due from U. S. Treasurer			
Total	188,466.82	Total	188,466.82

Plymouth National Bank, Plymouth.

THEODORE C. SHERWOOD, *President.* No. 3109. L. D. SHEARER, *Acting cashier.*

Loans and discounts	$120,179.08	Capital stock paid in	$50,000.00
Overdrafts	1,891.08		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,059.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,720.44	State-bank notes outstanding	
Due from other banks and bankers	12.68		
Real estate, furniture, and fixtures	4,298.86	Dividends unpaid	120.00
Current expenses and taxes paid	222.53		
Premiums paid	1,000.00	Individual deposits	65,162.80
Checks and other cash items	60.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	408.00		
Fractional currency	1.31	Due to other national banks	782.82
Trade dollars		Due to State banks and bankers	
Specie	3,553.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	19,042.81
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	7.85		
Total	150,417.65	Total	150,417.65

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First National Bank, Pontiac.

JOHN D. NORTON, *President.* No. 2607. B. S. TREGENT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$286,546.30	Capital stock paid in	$100,000.00
Overdrafts	3,014.85		
U. S. bonds to secure circulation	25,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	15,997.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,650.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,736.29	State-bank notes outstanding	
Due from other banks and bankers	814.81		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	366.00
Current expenses and taxes paid	1,390.32		
Premiums paid	1,750.00	Individual deposits	213,681.99
Checks and other cash items	239.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,350.00		
Fractional currency	425.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,583.00		
Legal-tender notes	12,673.00	Notes and bills re-discounted	11,753.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	382,298.40	Total	382,298.40

Pontiac National Bank, Pontiac.

ALBA A. LULL, *President.* No. 3388. HENRY J. GERLS, *Cashier.*

Loans and discounts	$248,338.35	Capital stock paid in	$100,000.00
Overdrafts	2,225.76		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	7,483.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,990.06	State-bank notes outstanding	
Due from other banks and bankers	1,536.18		
Real estate, furniture, and fixtures	10,514.41	Dividends unpaid	250.00
Current expenses and taxes paid	1,032.09		
Premiums paid	5,718.75	Individual deposits	161,200.50
Checks and other cash items	2,397.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	204.00		
Fractional currency	92.66	Due to other national banks	14,191.64
Trade dollars		Due to State banks and bankers	
Specie	5,771.48		
Legal-tender notes	9,750.00	Notes and bills re-discounted	13,981.19
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	322,696.34	Total	322,696.34

First National Bank, Port Huron.

HENRY HOWARD, *President.* No. 1857. HARTSON G. BARNUM, *Cashier.*

Loans and discounts	$346,524.19	Capital stock paid in	$135,000.00
Overdrafts	140.32		
U. S. bonds to secure circulation	135,000.00	Surplus fund	33,750.00
U. S. bonds to secure deposits		Other undivided profits	19,618.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,519.61	National-bank notes outstanding	121,500.00
Due from approved reserve agents	31,569.22	State-bank notes outstanding	
Due from other banks and bankers	20,131.64		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	1,814.39		
Premiums paid		Individual deposits	326,411.14
Checks and other cash items	40,745.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,626.00		
Fractional currency	12.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,713.95		
Legal-tender notes	7,608.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	6,075.00		
Due from U. S. Treasurer			
Total	636,279.65	Total	636,279.65

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First National Bank, Quincy.

C. H. WINCHESTER, *President.* No. 2550. C. L. TRUESDELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$76,201.45	Capital stock paid in	$50,000.00
Overdrafts	4,225.03		
U. S. bonds to secure circulation	12,500,00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,140.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,442.42	State-bank notes outstanding	
Due from other banks and bankers	750.00		
Real estate, furniture, and fixtures	2,869.95	Dividends unpaid	
Current expenses and taxes paid	710.92		
Premiums paid	1,000.00	Individual deposits	40,128.11
Checks and other cash items	100.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,015.00		
Fractional currency	44.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,536.30		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	111,518.19	Total	111,518.19

First National Bank of Calumet, Red Jacket.

EDWARD RYAN, *President.* No. 3457. WILLIAM B. ANDERSON, *Cashier.*

Loans and discounts	$175,533.83	Capital stock paid in	$100,000.00
Overdrafts	225.91		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	11,589.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	57,627.58	State-bank notes outstanding	
Due from other banks and bankers	19,937.98		
Real estate, furniture, and fixtures	18,196.38	Dividends unpaid	
Current expenses and taxes paid	381.18		
Premiums paid	3,921.88	Individual deposits	200,793.84
Checks and other cash items	620.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,169.00		
Fractional currency	175.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	196.85
Specie	13,942.25		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	224.00		
Total	335,080.40	Total	335,080.40

First National Bank, Romeo.

JOHN H. BRABB, *President.* No. 354. C. M. TACKELS, *Cashier.*

Loans and discounts	$129,238.55	Capital stock paid in	$100,000.00
Overdrafts	67.67		
U. S. bonds to secure circulation	78,000.00	Surplus fund	39,000.00
U. S. bonds to secure deposits		Other undivided profits	4,673.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	67,850.00
Due from approved reserve agents	34,029.85	State-bank notes outstanding	
Due from other banks and bankers	70.18		
Real estate, furniture, and fixtures	20,204.90	Dividends unpaid	105.00
Current expenses and taxes paid	847.44		
Premiums paid		Individual deposits	71,690.32
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	359.00		
Fractional currency	147.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,337.60		
Legal-tender notes	4,506.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	3,510.00		
Due from U. S. Treasurer	1,000.00		
Total	274,318.89	Total	274,318.89

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Citizens' National Bank, Romeo.

EDWIN W. GIDDINGS, *President.* No. 2186. SAMUEL A. READE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,217.18	Capital stock paid in	$100,000.00
Overdrafts	286.15		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,469.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	19,790.00
Due from approved reserve agents	15,986.60	State-bank notes outstanding	
Due from other banks and bankers	13,364.69		
Real estate, furniture, and fixtures	10,354.36	Dividends unpaid	868.00
Current expenses and taxes paid	430.16		
Premiums paid		Individual deposits	87,252.61
Checks and other cash items	998.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,041.00		
Fractional currency	11.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,565.60		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	226,380.59	Total	226,380.59

First National Bank, Saginaw.

AMMI W. WRIGHT, *President.* No. 1768. SMITH PALMER, *Cashier.*

Loans and discounts	$655,124.88	Capital stock paid in	$200,000.00
Overdrafts	3,801.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	16,027.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,180.00
Due from approved reserve agents	72,217.20	State-bank notes outstanding	
Due from other banks and bankers	15,114.65		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	2,332.54		
Premiums paid	3,500.00	Individual deposits	491,445.72
Checks and other cash items	442.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,812.00		
Fractional currency	171.77	Due to other national banks	1,710.74
Trade dollars		Due to State banks and bankers	17,160.24
Specie	45,682.80		
Legal-tender notes	7,075.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	870,524.32	Total	870,524.32

Citizens' National Bank, Saginaw.

DANIEL HARDIN, *President.* No. 2492. DANIEL W. BRIGGS, *Cashier.*

Loans and discounts	$484,585.07	Capital stock paid in	$100,000.00
Overdrafts	5,981.10		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	34,292.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	771.69	National-bank notes outstanding	43,750.00
Due from approved reserve agents	40,092.22	State-bank notes outstanding	
Due from other banks and bankers	14,406.56		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	400.00
Current expenses and taxes paid	3,125.47		
Premiums paid	4,500.00	Individual deposits	384,893.56
Checks and other cash items	3,303.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,411.00		
Fractional currency	128.61	Due to other national banks	964.98
Trade dollars		Due to State banks and bankers	23,221.30
Specie	17,903.70		
Legal-tender notes	17,000.00	Notes and bills re-discounted	43,147.60
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,211.18		
Total	655,669.96	Total	655,669.96

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St. John's National Bank, Saint John's.

JOHN HICKS, *President.* No. 3378. P. E. WALSWORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$212,743.58	Capital stock paid in	$100,000.00
Overdrafts	3,052.57		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,400.00
U. S. bonds to secure deposits		Other undivided profits	5,287.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25,193.51	National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,155.61	State-bank notes outstanding	
Due from other banks and bankers	15,806.20		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	1,552.23		
Premiums paid	5,090.63	Individual deposits	151,997.19
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,535.00		
Fractional currency	91.90	Due to other national banks	15,789.37
Trade dollars		Due to State banks and bankers	
Specie	11,760.00		
Legal-tender notes	5,368.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	22,000.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	318,974.23	Total	318,974.23

First National Bank, Saint Louis.

JOHN A. ELWELL, *President.* No. 3239. ARCHIBALD B. DARRAGH, *Cashier.*

Loans and discounts	$84,005.97	Capital stock paid in	$50,000.00
Overdrafts	989.45		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,347.73
U. S. bonds to secure deposits		Other undivided profits	2,313.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	133.10	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,862.89	State-bank notes outstanding	
Due from other banks and bankers	6,536.73		
Real estate, furniture, and fixtures	1,700.00	Dividends unpaid	
Current expenses and taxes paid	1,691.51		
Premiums paid	2,593.75	Individual deposits	73,751.48
Checks and other cash items	200.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,505.00		
Fractional currency	165.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,716.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	138,662.27	Total	138,662.27

First National Bank, Sault Ste. Marie.

OTTO FOWLE, *President.* No. 3547. EDWARD H. MEAD, *Cashier.*

Loans and discounts	$112,447.06	Capital stock paid in	$50,000.00
Overdrafts	556.36		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	1,383.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	16,593.70	State-bank notes outstanding	
Due from other banks and bankers	711.23		
Real estate, furniture, and fixtures	27,528.16	Dividends unpaid	
Current expenses and taxes paid	557.31		
Premiums paid	3,375.00	Individual deposits	134,372.72
Checks and other cash items	3,936.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,512.00		
Fractional currency	54.93	Due to other national banks	10,000.00
Trade dollars		Due to State banks and bankers	
Specie	9,371.20		
Legal-tender notes	15,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	210,005.93	Total	210,005.93

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Sault Ste. Marie National Bank, Sault Ste. Marie.

JAMES H. EASTON, *President.* No. 3747. THEADORE W. BURDICK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,286.32	Capital stock paid in	$60,000.00
Overdrafts	.47		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,191.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,061.19	State-bank notes outstanding	
Due from other banks and bankers	578.55		
Real estate, furniture, and fixtures	18,457.53	Dividends unpaid	
Current expenses and taxes paid	2,189.70		
Premiums paid	2,468.75	Individual deposits	74,442.19
Checks and other cash items	65.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,121.00		
Fractional currency	16.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,953.50		
Legal-tender notes	2,809.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	159,133.70	Total	159,133.70

First National Bank, South Haven.

C. J. MONROE, *President.* No. 1823. LYMAN S. MONROE, *Cashier.*

Loans and discounts	$117,008.49	Capital stock paid in	$50,000.00
Overdrafts	26.21		
U. S. bonds to secure circulation	12,500.00	Surplus fund	21,500.00
U. S. bonds to secure deposits		Other undivided profits	3,200.72
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	45,156.16	State-bank notes outstanding	
Due from other banks and bankers	5,396.49		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,006.97		
Premiums paid		Individual deposits	116,891.52
Checks and other cash items	325.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,179.00		
Fractional currency	138.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,442.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	202,842.24	Total	202,842.24

First National Bank, Stanton.

H. R. WAGAR, *President.* No. 2914. A. D. F. GARDNER, *Cashier.*

Loans and discounts	$104,520.73	Capital stock paid in	$50,000.00
Overdrafts	3,398.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,846.92
U. S. bonds to secure deposits		Other undivided profits	2,645.94
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,384.95	State-bank notes outstanding	
Due from other banks and bankers	5,526.95		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	739.44		
Premiums paid	3,436.87	Individual deposits	93,452.77
Checks and other cash items	4,355.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	180.00		
Fractional currency	56.06	Due to other national banks	1,552.85
Trade dollars		Due to State banks and bankers	1,081.26
Specie	7,923.95		
Legal-tender notes	1,745.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	161,829.74	Total	161,829.74

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MICHIGAN.

National Bank, Sturgis.

NELSON I. PACKARD, *President.* No. 3276. WILLIAM ALLMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,656.71	Capital stock paid in	$65,000.00
Overdrafts	1,961.02		
U. S. bonds to secure circulation	16,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	2,533.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,150.00	National-bank notes outstanding	13,010.00
Due from approved reserve agents	18,790.04	State-bank notes outstanding	
Due from other banks and bankers	2,767.97		
Real estate, furniture, and fixtures	16,447.98	Dividends unpaid	
Current expenses and taxes paid	2.00		
Premiums paid	3,000.00	Individual deposits	118,053.88
Checks and other cash items	2,076.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,314.00		
Fractional currency	82.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,107.15		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	742.50		
Due from U. S. Treasurer			
Total	201,097.48	Total	201,097.48

First National Bank, Three Rivers.

CHAS. L. BLOOD, *President.* No. 600. J. P. MCKEY, *Cashier.*

Loans and discounts	$157,029.56	Capital stock paid in	$100,000.00
Overdrafts	2,350.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,338.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,079.55	State-bank notes outstanding	
Due from other banks and bankers	686.36		
Real estate, furniture, and fixtures	8,479.60	Dividends unpaid	
Current expenses and taxes paid	1,759.62		
Premiums paid	4,000.00	Individual deposits	135,466.75
Checks and other cash items	163.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,698.00		
Fractional currency	88.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	23,739.45		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	8,980.00		
Total	306,805.26	Total	306,805.26

Three Rivers National Bank, Three Rivers.

JOHN COX, *President.* No. 3133. LUTHER T. WILCOX, *Cashier.*

Loans and discounts	$108,002.46	Capital stock paid in	$64,000.00
Overdrafts	7,386.36		
U. S. bonds to secure circulation	16,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	5,301.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	14,400.00
Due from approved reserve agents	8,097.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	696.90		
Premiums paid	4,000.00	Individual deposits	68,779.10
Checks and other cash items	839.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	904.00		
Fractional currency	232.82	Due to other national banks	3,645.14
Trade dollars		Due to State banks and bankers	
Specie	9,646.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	720.00		
Due from U. S. Treasurer			
Total	163,125.93	Total	163,125.93

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First National Bank, Traverse City.

JOHN C. LEWIS, *President.* No. 3325. C. A. HAMMOND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$84,118.53	Capital stock paid in	$50,000.00
Overdrafts	509.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,683.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,690.00
Due from approved reserve agents	4,518.74	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,364.74	Dividends unpaid	
Current expenses and taxes paid	1,015.88		
Premiums paid	2,656.25	Individual deposits	50,247.78
Checks and other cash items	589.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,715.00		
Fractional currency	84.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,922.55		
Legal-tender notes	6,883.00	Notes and bills re-discounted	4,810.45
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	121,431.75	Total	121,431.75

Farmers' National Bank, Union City.

THOMAS B. BUELL, *President.* No. 2372. HENRY T. CARPENTER, *Cashier.*

Loans and discounts	$81,269.33	Capital stock paid in	$50,000.00
Overdrafts	703.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	5,914.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	3,640.87	State-bank notes outstanding	
Due from other banks and bankers	5,085.78		
Real estate, furniture, and fixtures	10,075.00	Dividends unpaid	
Current expenses and taxes paid	1,096.52		
Premiums paid	767.50	Individual deposits	56,378.92
Checks and other cash items	590.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,359.00		
Fractional currency	3.01	Due to other national banks	492.88
Trade dollars		Due to State banks and bankers	
Specie	1,245.10		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	165,786.70	Total	165,786.70

Union City National Bank, Union City.

EZRA BOSTWICK, *President.* No. 1826. J. W. MCCAUSEY, *Cashier.*

Loans and discounts	$115,237.78	Capital stock paid in	$50,000.00
Overdrafts	5,484.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,877.82
U. S. bonds on hand	3,000.00		
Other stocks, bonds, and mortgages	2,470.80	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,665.49	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	615.60		
Premiums paid	2,500.00	Individual deposits	93,332.75
Checks and other cash items	1,715.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	425.00		
Fractional currency	16.00	Due to other national banks	984.40
Trade dollars		Due to State banks and bankers	
Specie	7,696.60		
Legal-tender notes	2,755.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	171,444.97	Total	171,444.97

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First National Bank, Vassar.

TOWNSEND NORTH, *President.* No. 2987. FRANK NORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$75,318.01	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	2,361.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,844.95	State-bank notes outstanding	
Due from other banks and bankers	229.08		
Real estate, furniture, and fixtures	5,192.68	Dividends unpaid	175.00
Current expenses and taxes paid	857.66		
Premiums paid	2,390.62	Individual deposits	52,022.02
Checks and other cash items	190.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	9.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,426.40		
Legal-tender notes	6,301.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	119,108.40	Total	119,108.40

First National Bank, Whitehall.

ISAAC M. WESTON, *President.* No. 2429. S. H. LASLEY, *Cashier.*

Loans and discounts	$179,430.01	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,980.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,115.62	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,718.61	State-bank notes outstanding	
Due from other banks and bankers	134.37		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	914.72		
Premiums paid		Individual deposits	146,361.03
Checks and other cash items	2,013.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	90.52	Due to other national banks	503.57
Trade dollars		Due to State banks and bankers	
Specie	6,819.55		
Legal-tender notes	12,295.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	228,094.69	Total	228,094.69

First National Bank, Ypsilanti.

DANIEL L. QUIRK, *President.* No. 155. WALTER L. PACK, *Cashier.*

Loans and discounts	$251,533.64	Capital stock paid in	$75,000.00
Overdrafts	175.53		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	16,511.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,924.25	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,198.30	State-bank notes outstanding	
Due from other banks and bankers	5,449.97		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	2,707.43		
Premiums paid		Individual deposits	229,845.01
Checks and other cash items	23,390.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,708.00		
Fractional currency	58.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,897.45		
Legal-tender notes	12,688.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	368,856.45	Total	368,856.45

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WISCONSIN.

First National Bank, Appleton.

AUG. LEDYARD SMITH, *President.* No. 1749. HERMAN ERB, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$602,005.05	Capital stock paid in	$100,000.00
Overdrafts	5,539.44		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	11,281.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	52,967.64	State-bank notes outstanding	
Due from other banks and bankers	5,156.53		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,000.00	Individual deposits	562,836.95
Checks and other cash items	586.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,093.00		
Fractional currency	707.36	Due to other national banks	6,799.41
Trade dollars		Due to State banks and bankers	
Specie	70,237.84		
Legal-tender notes	18,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	803,418.08	Total	803,418.08

Commercial National Bank, Appleton.

EPHRAIM C. GOFF, *President.* No. 2565. H. G. FREEMAN, *Cashier.*

Loans and discounts	$392,414.67	Capital stock paid in	$150,000.00
Overdrafts	8,131.75		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	6,643.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	22,028.23	State-bank notes outstanding	
Due from other banks and bankers	14,051.61		
Real estate, furniture, and fixtures	11,562.33	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	299,963.31
Checks and other cash items	692.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,437.00		
Fractional currency	206.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,533.44
Specie	21,678.00		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	522,889.85	Total	522,889.85

First National Bank, Ashland.

EDWIN ELLIS, *President.* No. 3590. WALTER R. SUTHERLAND, *Cashier.*

Loans and discounts	$60,318.27	Capital stock paid in	$50,000.00
Overdrafts	712.37		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,218.95
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on band			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	3,458.46	State-bank notes outstanding	
Due from other banks and bankers	7,710.39		
Real estate, furniture, and fixtures	10,362.58	Dividends unpaid	
Current expenses and taxes paid	2.30		
Premiums paid	1,343.75	Individual deposits	44,338.27
Checks and other cash items	883.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,942.00		
Fractional currency	5.20	Due to other national banks	3,207.28
Trade dollars		Due to State banks and bankers	
Specie	7,703.85		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	110,004.50	Total	110,004.50

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WISCONSIN.

Ashland National Bank, Ashland.

ALLEN C. FULLER, *President.* No. 3196. N. I. WILLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$275,585.10	Capital stock paid in	$50,000.00
Overdrafts	4,838.36		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	7,848.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,768.42	State-bank notes outstanding	
Due from other banks and bankers	3,798.05		
Real estate, furniture, and fixtures	2,162.93	Dividends unpaid	
Current expenses and taxes paid	31.30		
Premiums paid	14,640.62	Individual deposits	352,612.93
Checks and other cash items	2,900.10	United States deposits	32,740.96
Exchanges for clearing-house		Deposits of U.S. disbursing officers	33.16
Bills of other banks	9,005.00		
Fractional currency	554.36	Due to other national banks	766.12
Trade dollars		Due to State banks and bankers	
Specie	56,730.50		
Legal-tender notes	11,737.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	499,001.74	Total	499,001.74

Northern National Bank, Ashland.

EUGENE A. SHORES, *President.* No. 3607. CHARLES F. LATIMER, *Cashier.*

Loans and discounts	$195,218.47	Capital stock paid in	$100,000.00
Overdrafts	414.43		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	5,921.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	74,031.70	State-bank notes outstanding	
Due from other banks and bankers	9,224.08		
Real estate, furniture, and fixtures	2,650.00	Dividends unpaid	
Current expenses and taxes paid	1,645.63		
Premiums paid	6,896.87	Individual deposits	193,834.01
Checks and other cash items	325.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	507.00		
Fractional currency	.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,070.94
Specie	6,287.10		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	325,326.12	Total	325,326.12

First National Bank, Baraboo.

T. M. WARREN, *President.* No. 3609. CHARLES L. SPROAT, *Cashier.*

Loans and discounts	$63,001.85	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,958.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,960.34	State-bank notes outstanding	
Due from other banks and bankers	3,147.97		
Real estate, furniture, and fixtures	7,152.44	Dividends unpaid	
Current expenses and taxes paid	577.79		
Premiums paid	3,468.75	Individual deposits	30,193.38
Checks and other cash items	165.97	United States deposits	
Exchanges for clearing-house	50.00	Deposits of U.S. disbursing officers	
Bills of other banks	58.85		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,793.30		
Legal-tender notes	1,013.00	Notes and bills re-discounted	4,051.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	97,452.76	Total	97,452.76

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First National Bank, Beaver Dam.

JOHN J. WILLIAMS, *President.* No. 3270. J. H. BARRETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$78,622.25	Capital stock paid in	$50,000.00
Overdrafts	2,980.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	4,205.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	85,147.98	State-bank notes outstanding	
Due from other banks and bankers	12,544.11		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	607.34		
Premiums paid		Individual deposits	153,993.01
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,390.00		
Fractional currency	181.53	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,912.30		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	225,448.42	Total	225,448.42

Second National Bank, Beloit.

CHARLES H. PARKER, *President.* No. 2725. FRANK H. STARKWEATHER, *Cashier.*

Loans and discounts	$100,296.15	Capital stock paid in	$50,000.00
Overdrafts	696.95		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	9,572.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,262.50	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,578.96	State-bank notes outstanding	
Due from other banks and bankers	2,415.73		
Real estate, furniture, and fixtures	21,600.00	Dividends unpaid	
Current expenses and taxes paid	1,317.79		
Premiums paid	2,237.62	Individual deposits	101,774.14
Checks and other cash items	251.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,905.00		
Fractional currency	66.57	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,405.00		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	179,596.27	Total	179,596.27

First National Bank, Burlington.

JEROME I. CASE, *President.* No. 1933. CHAUNCY HALL, *Cashier.*

Loans and discounts	$134,656.90	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	9,753.30
U. S. bonds on hand	1,300.00		
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,528.24	State-bank notes outstanding	
Due from other banks and bankers	12.55		
Real estate, furniture, and fixtures	2,921.32	Dividends unpaid	
Current expenses and taxes paid	1,121.69		
Premiums paid		Individual deposits	93,209.41
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,600.00		
Fractional currency	25.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,015.81
Specie	5,000.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	180,228.52	Total	180,228.52

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First National Bank, Chippewa Falls.

L. C. STANLEY, *President.* No. 2125. LORENZO M. NEWMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$219,995.56	Capital stock paid in	$100,000.00
Overdrafts	18,446.67		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	5,930.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,500.00	National-bank notes outstanding	22,495.00
Due from approved reserve agents	43,665.06	State-bank notes outstanding	
Due from other banks and bankers	22,553.32		
Real estate, furniture, and fixtures	12,200.00	Dividends unpaid	
Current expenses and taxes paid	1,497.54		
Premiums paid	2,201.78	Individual deposits	280,496.21
Checks and other cash items	5,400.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	462.00		
Fractional currency	236.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	58.65
Specie	16,356.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	375.00		
Due from U. S. Treasurer			
Total	428,889.96	Total	428,889.96

First National Bank, Columbus.

REUBEN W. CHADBOURN, *President.* No. 178. SMITH W. CHADBOURN, *Cashier.*

Loans and discounts	$107,225.83	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,236.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,713.54	State-bank notes outstanding	
Due from other banks and bankers	7,309.65		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	734.59		
Premiums paid	2,671.88	Individual deposits	102,134.51
Checks and other cash items	14.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,340.00		
Fractional currency	58.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,463.95		
Legal-tender notes	5,827.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	178,620.98	Total	178,620.98

First National Bank, Darlington.

PHILO A. ORTON, *President.* No. 3161. GEORGE S. ANTHONY, *Cashier.*

Loans and discounts	$123,178.28	Capital stock paid in	$50,000.00
Overdrafts	7,942.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	2,749.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,448.97	State-bank notes outstanding	
Due from other banks and bankers	300.00		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	1,072.74		
Premiums paid	999.47	Individual deposits	128,686.26
Checks and other cash tems	421.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,785.00		
Fractional currency	77.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,300.55		
Legal-tender notes	7,646.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	200,235.55	Total	200,235.55

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Citizens' National Bank, Darlington.

JAMES JUDGE, *President.* No. 3308. GEORGE F. WEST, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$113,983.84	Capital stock paid in	$50,000.00
Overdrafts	298.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	1,793.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,089.05	State-bank notes outstanding	
Due from other banks and bankers	1,527.72		
Real estate, furniture, and fixtures	3,290.30	Dividends unpaid	
Current expenses and taxes paid	195.68		
Premiums paid	2,750.00	Individual deposits	83,209.00
Checks and other cash items	270.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	34.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,885.00		
Legal-tender notes	3,464.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	149,852.15	Total	149,852.15

Eau Claire National Bank, Eau Claire.

ORRIN H. INGRAM, *President.* No. 2759. WILLIAM K. COFFIN, *Cashier.*

Loans and discounts	$371,475.67	Capital stock paid in	$100,000.00
Overdrafts	2,380.16		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	21,507.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	33,204.98	State-bank notes outstanding	
Due from other banks and bankers	7,720.70		
Real estate, furniture, and fixtures	1,313.50	Dividends unpaid	
Current expenses and taxes paid	2,082.32		
Premiums paid	2,000.00	Individual deposits	319,068.68
Checks and other cash items	6,517.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,934.00		
Fractional currency	420.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	9,004.15
Specie	12,905.35		
Legal-tender notes	15,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	485,080.16	Total	485,080.16

First National Bank, Elk Horn.

J. L. EDWARDS, *President.* No. 873. WILLIAM H. CONGER, *Cashier.*

Loans and discounts	$140,286.72	Capital stock paid in	$50,000.00
Overdrafts	371.69		
U. S. bonds to secure circulation	45,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	6,021.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	40,463.00
Due from approved reserve agents	4,407.25	State-bank notes outstanding	
Due from other banks and bankers	688.31		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	602.14		
Premiums paid		Individual deposits	101,882.76
Checks and other cash items	3,672.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,450.00		
Fractional currency	14.58	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,849.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,025.00		
Due from U. S. Treasurer			
Total	209,367.15	Total	209,367.15

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First National Bank, Fond du Lac.

E. A. CAREY, *President.* No. 555. JAMES B. PERRY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$379,713.30	Capital stock paid in	$125,000.00
Overdrafts	25.41		
U. S. bonds to secure circulation	31,250.00	Surplus fund	76,914.02
U. S. bonds to secure deposits		Other undivided profits	8,456.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	26,930.00
Due from approved reserve agents	15,368.15	State-bank notes outstanding	
Due from other banks and bankers	3,314.07		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	2,010.78		
Premiums paid		Individual deposits	295,029.99
Checks and other cash items	1,781.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,065.00		
Fractional currency	47.20	Due to other national banks	360.32
Trade dollars		Due to State banks and bankers	
Specie	34,910.85		
Legal-tender notes	33,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,405.00		
Due from U. S. Treasurer			
Total	532,690.90	Total	532,690.90

Fond du Lac National Bank, Fond du Lac.

CHARLES A. GALLOWAY, *President.* No. 3685. GAINES A. KNAPP, *Cashier.*

Loans and discounts	$239,067.87	Capital stock paid in	$100,000.00
Overdrafts	14.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,249.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	89,507.02	State-bank notes outstanding	
Due from other banks and bankers	3,121.52		
Real estate, furniture, and fixtures	10,981.62	Dividends unpaid	
Current expenses and taxes paid	1,981.44		
Premiums paid	7,406.25	Individual deposits	280,076.74
Checks and other cash items	322.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,935.00		
Fractional currency	41.19	Due to other national banks	509.36
Trade dollars		Due to State banks and bankers	11,007.84
Specie	19,839.50		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	428,343.25	Total	428,343.25

First National Bank, Fort Atkinson.

JOSEPH D. CLAPP, *President.* No. 157. LUCIEN B. CASWELL, *Cashier.*

Loans and discounts	$99,577.83	Capital stock paid in	$60,000.00
Overdrafts	665.50		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,095.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	5,417.27	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,300.00	Dividends unpaid	
Current expenses and taxes paid	788.59		
Premiums paid		Individual deposits	56,538.25
Checks and other cash items	904.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,334.00		
Fractional currency	7.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,462.80		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	148,133.66	Total	148,133.66

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First National Bank, Fox Lake.

J. T. SMITH, *President.* No. 426. J. F. TUTTLE, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$74,470.98	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,107.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,420.00
Due from approved reserve agents	23,503.08	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,850.00	Dividends unpaid	
Current expenses and taxes paid	676.77		
Premiums paid	3,323.23	Individual deposits	74,609.01
Checks and other cash items	254.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,775.00		
Fractional currency	58.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,974.75		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	180,136.89	Total	180,136.89

First National Bank, Grand Rapids.

J. D. WITTER, *President.* No. 1998. F. J. WOOD, *Cashier.*

Loans and discounts	$204,261.56	Capital stock paid in	$50,000.00
Overdrafts	2,052.70		
U. S. bonds to secure circulation	15,000.00	Surplus fund	27,616.45
U. S. bonds to secure deposits		Other undivided profits	3,948.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,141.50	National-bank notes outstanding	13,500.00
Due from approved reserve agents	22,958.23	State-bank notes outstanding	
Due from other banks and bankers	17,798.03		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	918.50		
Premiums paid		Individual deposits	187,249.38
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	910.00		
Fractional currency	46.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,552.50		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	282,314.17	Total	282,314.17

Kellogg National Bank, Green Bay.

RUFUS B. KELLOGG, *President.* No. 2132. HENRY B. BAKER, *Cashier.*

Loans and discounts	$407,076.60	Capital stock paid in	$60,000.00
Overdrafts	67.50		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	24,328.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	185,702.14	State-bank notes outstanding	
Due from other banks and bankers	16,522.09		
Real estate, furniture, and fixtures	3,338.75	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	564,352.61
Checks and other cash items	978.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,206.00		
Fractional currency	210.89	Due to other national banks	1,977.70
Trade dollars		Due to State banks and bankers	19,769.10
Specie	35,150.50		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	695,928.37	Total	695,928.37

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First National Bank, Hudson.

JOHN COMSTOCK, *President.* No. 95. A. E. JEFFERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$167,969.03	Capital stock paid in	$50,000.00
Overdrafts	1,630.13		
U. S. bonds to secure circulation	20,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	31,386.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	17,180.02	State-bank notes outstanding	
Due from other banks and bankers	14,885.26		
Real estate, furniture, and fixtures	12,357.99	Dividends unpaid	
Current expenses and taxes paid	1,544.63		
Premiums paid	2,400.00	Individual deposits	133,597.36
Checks and other cash items	4,268.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,543.00		
Fractional currency		Due to other national banks	3,794.25
Trade dollars		Due to State banks and bankers	
Specie	8,100.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	261,778.10	Total	261,778.10

First National Bank, Janesville.

J. D. REXFORD, *President.* No. 2748. J. B. DOE, *Cashier.*

Loans and discounts	$232,403.87	Capital stock paid in	$125,000.00
Overdrafts	572.34		
U. S. bonds to secure circulation	31,500.00	Surplus fund	13,500.00
U. S. bonds to secure deposits		Other undivided profits	12,657.48
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,350.00
Due from approved reserve agents	56,080.93	State-bank notes outstanding	
Due from other banks and bankers	1,354.15		
Real estate, furniture, and fixtures	9,200.00	Dividends unpaid	
Current expenses and taxes paid	5,029.51		
Premiums paid	2,000.00	Individual deposits	200,055.80
Checks and other cash items	2,077.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,435.00		
Fractional currency	109.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	31,283.10		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,417.50		
Due from U. S. Treasurer			
Total	379,563.28	Total	379,563.28

Rock County National Bank, Janesville.

C. S. JACKMAN, *President.* No. 749. S. B. SMITH, *Cashier.*

Loans and discounts	$241,278.85	Capital stock paid in	$100,000.00
Overdrafts	938.60		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,176.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	30,283.07	State-bank notes outstanding	
Due from other banks and bankers	1,383.79		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,904.20		
Premiums paid	1,500.00	Individual deposits	212,010.18
Checks and other cash items	3,803.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,376.00		
Fractional currency	198.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	914.83
Specie	28,810.16		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,124.40		
Due from U. S. Treasurer			
Total	372,601.92	Total	372,601.92

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WISCONSIN.

First National Bank, Kaukauna.

H. A. FRAMBACH, *President.* No. 3641. H. KUCHENSTED, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$79,969.13	Capital stock paid in	$50,000.00
Overdrafts	296.31		
U. S. bonds to secure circulation	12,500.00	Surplus fund	500.00
U. S. bonds to secure deposits		Other undivided profits	1,357.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,785.98	State-bank notes outstanding	
Due from other banks and bankers	395.65		
Real estate, furniture, and fixtures	1,994.93	Dividends unpaid	
Current expenses and taxes paid	832.39		
Premiums paid	1,156.25	Individual deposits	47,669.05
Checks and other cash items	15.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,007.00		
Fractional currency	195.08	Due to other national banks	72.69
Trade dollars		Due to State banks and bankers	
Specie	2,130.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	110,839.72	Total	110,839.72

First National Bank, Kenosha.

Z. G. SIMMONS, *President.* No. 212. G. M. SIMMONS, *Cashier.*

Loans and discounts	$195,989.11	Capital stock paid in	$50,000.00
Overdrafts	2,058.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	27,519.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	136,896.51	National-bank notes outstanding	11,250.00
Due from approved reserve agents	33,517.68	State-bank notes outstanding	
Due from other banks and bankers	6,825.21		
Real estate, furniture, and fixtures	9,100.86	Dividends unpaid	
Current expenses and taxes paid	1,372.83		
Premiums paid		Individual deposits	308,392.33
Checks and other cash items	1,329.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,083.00		
Fractional currency	100.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,476.83		
Legal-tender notes	9,349.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	1,001.00		
Total	422,161.79	Total	422,161.79

La Crosse National Bank, La Crosse.

GIDEON C. HIXON, *President.* No. 2344. SAMUEL S. BURTON, *Cashier.*

Loans and discounts	$460,578.06	Capital stock paid in	$200,000.00
Overdrafts	340.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	8,337.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	35,014.09	State-bank notes outstanding	
Due from other banks and bankers	4,922.01		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	313,785.43
Checks and other cash items	5,638.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,525.00		
Fractional currency	171.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	35,625.73
Specie	31,822.80		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,236.31		
Due from U. S. Treasurer			
Total	642,748.62	Total	642,748.62

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WISCONSIN.

Union National Bank, La Crosse.

ANGUS CAMERON, *President.* No. 3412. I. N. PERRY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$246,746.22	Capital stock paid in	$100,000.00
Overdrafts	242.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,299.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	20,647.99	State-bank notes outstanding	
Due from other banks and bankers	4,819.43		
Real estate, furniture, and fixtures	4,900.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	6,000.00	Individual deposits	206,658.83
Checks and other cash items	6,023.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,487.00		
Fractional currency	210.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,757.00		
Legal-tender notes	24,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	347,457.98	Total	347,457.98

First National Bank, Lake Geneva.

ALVAN E. TYLER, *President.* No. 3125. JOSIAH BARFIELD, *Cashier.*

Loans and discounts	$72,457.91	Capital stock paid in	$50,000.00
Overdrafts	2,338.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,450.00
U. S. bonds to secure deposits		Other undivided profits	2,237.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,170.04	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	658.04		
Premiums paid		Individual deposits	48,490.48
Checks and other cash items	5,579.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,118.00		
Fractional currency	49.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,993.52		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	113,427.94	Total	113,427.94

First National Bank, Madison.

N. B. VAN SLYKE, *President.* No. 144. WAYNE RAMSAY, *Cashier.*

Loans and discounts	$572,031.29	Capital stock paid in	$100,000.00
Overdrafts	3,540.73		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	30,088.11
U. S. bonds on hand	3,550.00		
Other stocks, bonds, and mortgages	29,049.08	National-bank notes outstanding	22,500.00
Due from approved reserve agents	148,577.07	State-bank notes outstanding	
Due from other banks and bankers	15,348.54		
Real estate, furniture, and fixtures	17,039.45	Dividends unpaid	
Current expenses and taxes paid	3,011.03		
Premiums paid		Individual deposits	680,822.58
Checks and other cash items	817.32	United States deposits	39,537.59
Exchanges for clearing-house		Deposits of U.S. disbursing officers	6,588.13
Bills of other banks	3,285.00		
Fractional currency	425.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	26,145.14		
Legal-tender notes	30,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	929,536.41	Total	929,536.41

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First National Bank, Manitowoc.

CALVIN C. BARNES, *President.* No. 852. CHARLES LULING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$220,453.98	Capital stock paid in	$50,000.00
Overdrafts	1,258.70		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,393.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	40,454.83	State-bank notes outstanding	
Due from other banks and bankers	8,841.96		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	620.69		
Premiums paid	1,140.62	Individual deposits	263,472.53
Checks and other cash items	435.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,860.00		
Fractional currency	36.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,450.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	339,115.65	Total	339,115.65

First National Bank, Menasha.

R. C. RUSSELL, *President.* No. 3724. ROBERT GRAHAM, *Cashier.*

Loans and discounts	$68,233.65	Capital stock paid in	$72,000.00
Overdrafts			
U. S. bonds to secure circulation	20,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	697.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	6,136.65	State-bank notes outstanding	
Due from other banks and bankers	6,924.11		
Real estate, furniture, and fixtures	5,754.84	Dividends unpaid	
Current expenses and taxes paid	822.83		
Premiums paid	1,975.00	Individual deposits	33,390.40
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,150.00		
Fractional currency	27.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,163.60		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	124,087.55	Total	124,087.55

First National Bank, Menomonee.

F. J. MCLEAN, *President.* No. 2851. W. C. MCLEAN, *Cashier.*

Loans and discounts	$136,105.16	Capital stock paid in	$50,000.00
Overdrafts	2,849.34		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	18,383.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	26,064.64	State-bank notes outstanding	
Due from other banks and bankers	42,165.35		
Real estate, furniture, and fixtures	9,300.97	Dividends unpaid	
Current expenses and taxes paid	952.07		
Premiums paid	1,500.00	Individual deposits	149,857.79
Checks and other cash items	84.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	188.00		
Fractional currency	85.99	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,770.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	241,741.47	Total	241,741.47

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First National Bank, Merrill.

LEANDER CHOATE, *President.* No. 3704. J. W. LADD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$111,913.66	Capital stock paid in	$50,000.00
Overdrafts	706.28		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,132.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages	427.69	National-bank notes outstanding	11,040.00
Due from approved reserve agents	27,547.84	State-bank notes outstanding	
Due from other banks and bankers	16,709.63		
Real estate, furniture, and fixtures	14.50	Dividends unpaid	
Current expenses and taxes paid	991.90		
Premiums paid	3,787.52	Individual deposits	129,825.19
Checks and other cash items	481.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,529.00		
Fractional currency	177.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,211.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	191,998.16	Total	191,998.16

First National Bank, Milwaukee.

HOEL H. CAMP, *President.* No. 2715. F. G. BIGELOW, *Cashier.*

Loans and discounts	$1,414,091.85	Capital stock paid in	$200,000.00
Overdrafts	5,793.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits	330,000.00	Other undivided profits	41,733.19
U. S. bonds on hand	4,500.00		
Other stocks, bonds, and mortgages	219,865.61	National-bank notes outstanding	45,000.00
Due from approved reserve agents	73,844.01	State-bank notes outstanding	
Due from other banks and bankers	45,923.41		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	23,691.60	Individual deposits	1,386,213.41
Checks and other cash items	1,850.69	United States deposits	213,868.93
Exchanges for clearing-house	57,656.61	Deposits of U.S. disbursing officers	83,703.38
Bills of other banks	4,345.00		
Fractional currency	1,698.31	Due to other national banks	509,827.31
Trade dollars		Due to State banks and bankers	178,064.75
Specie	312,940.00		
Legal-tender notes	150,050.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,698,410.97	Total	2,698,410.97

Milwaukee National Bank of Wisconsin, Milwaukee.

CHARLES T. BRADLEY, *President.* No. 1017. T. L. BAKER, *Cashier.*

Loans and discounts	$1,459,012.45	Capital stock paid in	$250,000.00
Overdrafts	2,280.78		
U. S. bonds to secure circulation	50,000.00	Surplus fund	250,000.00
U. S. bonds to secure deposits		Other undivided profits	37,522.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	296,932.38	State-bank notes outstanding	
Due from other banks and bankers	37,160.05		
Real estate, furniture, and fixtures	55,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	3,003.86	Individual deposits	1,071,937.62
Checks and other cash items		United States deposits	
Exchanges for clearing-house	35,992.29	Deposits of U.S. disbursing officers	
Bills of other banks	2,800.00		
Fractional currency	1,378.61	Due to other national banks	271,203.23
Trade dollars		Due to State banks and bankers	101,089.41
Specie	99,000.00		
Legal-tender notes	90,000.00	Notes and bills re-discounted	108,057.50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,134,810.42	Total	2,134,810.42

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National Exchange Bank, Milwaukee.

C. D. NASH, *President.* No. 1003. WILLIAM G. FITCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,449,496.78	Capital stock paid in	$200,000.00
Overdrafts	2,320.46		
U. S. bonds to secure circulation	200,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	250,000.00	Other undivided profits	95,479.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	149,725.00	National-bank notes outstanding	180,000.00
Due from approved reserve agents	306,188.75	State-bank notes outstanding	
Due from other banks and bankers	58,157.73		
Real estate, furniture, and fixtures	35,000.00	Dividends unpaid	
Current expenses and taxes paid	6,569.14		
Premiums paid		Individual deposits	1,834,621.93
Checks and other cash items		United States deposits	82,825.71
Exchanges for clearing-house	48,572.51	Deposits of U.S. disbursing officers	135,297.33
Bills of other banks	6,856.00		
Fractional currency	315.58	Due to other national banks	181,335.82
Trade dollars		Due to State banks and bankers	122,336.04
Specie	120,738.00		
Legal-tender notes	288,965.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	2,931,895.95	Total	2,931,895.95

First National Bank, Mineral Point.

JOHN H. VIVIAN, *President.* No. 3203. PHIL. ALLEN, JR., *Cashier.*

Loans and discounts	$93,588.47	Capital stock paid in	$50,000.00
Overdrafts	5,946.81		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,900.00
U. S. bonds to secure deposits		Other undivided profits	2,431.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,953.72	State-bank notes outstanding	
Due from other banks and bankers	257.43		
Real estate, furniture, and fixtures	2,093.45	Dividends unpaid	690.00
Current expenses and taxes paid	961.30		
Premiums paid	1,150.00	Individual deposits	69,233.40
Checks and other cash items	352.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,425.00		
Fractional currency	75.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,645.30		
Legal-tender notes	1,993.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	135,504.54	Total	135,504.54

First National Bank, Monroe.

ARABUT LUDLOW, *President.* No. 230. HENRY LUDLOW, *Cashier.*

Loans and discounts	$290,344.61	Capital stock paid in	$100,000.00
Overdrafts	339.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,841.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	106,648.62	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,479.13		
Premiums paid		Individual deposits	269,876.59
Checks and other cash items	62.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,023.00		
Fractional currency	148.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	1.88
Specie	22,143.05		
Legal-tender notes	5,282.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	482,719.65	Total	482,719.65

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Manufacturers' National Bank, Neenah.

HIRAM SMITH, *President.* No. 2603. S. B. MORGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$225,955.26	Capital stock paid in	$65,000.00
Overdrafts	1,125.55		
U. S. bonds to secure circulation	17,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	23,442.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,300.00
Due from approved reserve agents	6,743.99	State-bank notes outstanding	
Due from other banks and bankers	1,765.28		
Real estate, furniture, and fixtures	8,069.24	Dividends unpaid	
Current expenses and taxes paid	1,046.53		
Premiums paid	4,418.48	Individual deposits	154,043.37
Checks and other cash items	242.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,950.00		
Fractional currency	100.14	Due to other national banks	6,893.97
Trade dollars		Due to State banks and bankers	
Specie	3,498.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	765.00		
Due from U. S. Treasurer			
Total	279,679.98	Total	279,679.98

National Bank, Neenah.

ROBERT SHIELLS, *President.* No. 1602. ALEX. MCNAUGHTON, *Cashier.*

Loans and discounts	$325,770.06	Capital stock paid in	$75,000.00
Overdrafts	3,310.91		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	9,926.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,789.46	National-bank notes outstanding	17,520.00
Due from approved reserve agents	30,668.77	State-bank notes outstanding	
Due from other banks and bankers	3,261.51		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	4,426.96		
Premiums paid	3,000.00	Individual deposits	308,183.91
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,441.00		
Fractional currency	215.66	Due to other national banks	304.76
Trade dollars		Due to State banks and bankers	3,890.20
Specie	12,020.90		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer	20.00		
Total	429,825.23	Total	429,825.23

Oconto National Bank, Oconto.

GEORGE BEYER, *President.* No. 3541. WILLIAM K. SMITH, *Cashier.*

Loans and discounts	$154,433.53	Capital stock paid in	$50,000.00
Overdrafts	489.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	652.29
U. S. bonds to secure deposits		Other undivided profits	4,242.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,975.39	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	200.95		
Premiums paid	3,265.62	Individual deposits	163,332.26
Checks and other cash items	579.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,188.00		
Fractional currency	96.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,686.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	229,476.90	Total	229,476.90

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National Bank, Oshkosh.

SAMUEL M. HAY, *President.* No. 2377. CHARLES SCHREIBER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$979,340.84	Capital stock paid in	$200,000.00
Overdrafts	625.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	69,544.96
U. S. bonds to secure deposits	50,000.00	Other undivided profits	5,387.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	35,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	146,258.55	State-bank notes outstanding	
Due from other banks and bankers	77,101.06		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	12,498.32	Individual deposits	1,179,875.30
Checks and other cash items	6,523.30	United States deposits	46,358.85
Exchanges for clearing-house		Deposits of U.S. disbursing officers	745.00
Bills of other banks	5,000.00		
Fractional currency	200.89	Due to other national banks	12,464.06
Trade dollars		Due to State banks and bankers	
Specie	131,577.00		
Legal-tender notes	23,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,559,375.39	Total	1,559,375.39

Union National Bank, Oshkosh.

DANIEL L. LIBBEY, *President.* No. 1787. R. C. RUSSELL, *Cashier.*

Loans and discounts	$494,040.15	Capital stock paid in	$200,000.00
Overdrafts	30.15		
U. S. bonds to secure circulation	50,000.00	Surplus fund	34,000.00
U. S. bonds to secure deposits		Other undivided profits	13,186.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	12,924.09	State-bank notes outstanding	
Due from other banks and bankers	4,605.08		
Real estate, furniture, and fixtures	23,757.70	Dividends unpaid	610.00
Current expenses and taxes paid	2,369.76		
Premiums paid	4,501.27	Individual deposits	371,426.38
Checks and other cash items	3,165.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,210.00		
Fractional currency	160.90	Due to other national banks	4,865.47
Trade dollars		Due to State banks and bankers	
Specie	40,573.90		
Legal-tender notes	24,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	669,088.12	Total	669,088.12

First National Bank, Racine.

NICHOLAS D. FRATT, *President.* No. 457. H. B. MUNROE, *Cashier.*

Loans and discounts	$376,341.93	Capital stock paid in	$100,000.00
Overdrafts	260.95		
U. S. bonds to secure circulation	25,000.00	Surplus fund	95,000.00
U. S. bonds to secure deposits		Other undivided profits	14,866.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	41,703.15	State-bank notes outstanding	
Due from other banks and bankers	2,902.62		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,858.43		
Premiums paid		Individual deposits	285,268.18
Checks and other cash items	4,903.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,971.00		
Fractional currency	192.78	Due to other national banks	96.80
Trade dollars		Due to State banks and bankers	
Specie	25,122.00		
Legal-tender notes	15,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	517,731.63	Total	517,731.63

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Manufacturers' National Bank, Racine.

JEROME I. CASE, *President.* No. 1802. B. B. NORTHROP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$666,891.93	Capital stock paid in	$250,000.00
Overdrafts	5,262.94		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	20,795.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	88,100.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	62,460.26	State-bank notes outstanding	
Due from other banks and bankers	21,726.04		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	2,913.52		
Premiums paid		Individual deposits	600,271.43
Checks and other cash items	3,902.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	29,535.00		
Fractional currency	373.94	Due to other national banks	1,271.08
Trade dollars		Due to State banks and bankers	5,055.76
Specie	69,669.75		
Legal-tender notes	1,208.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	850.00		
Total	1,067,393.78	Total	1,067,393.78

Union National Bank, Racine.

O. R. JOHNSON, *President.* No. 2557. E. C. DEANE, *Cashier.*

Loans and discounts	$389,827.79	Capital stock paid in	$150,000.00
Overdrafts	1,731.35		
U. S. bonds to secure circulation	37,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	17,165.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	11,438.38	State-bank notes outstanding	
Due from other banks and bankers	7,645.87		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,428.70		
Premiums paid	3,070.32	Individual deposits	240,306.60
Checks and other cash items	2,760.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,045.00		
Fractional currency	567.24	Due to other national banks	3,326.87
Trade dollars		Due to State banks and bankers	514.95
Specie	16,735.90		
Legal-tender notes	9,125.00	Notes and bills re-discounted	26,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	491,563.54	Total	491,563.54

First National Bank, Ripon.

EDWARD P. BROCKWAY, *President.* No. 425. GEO. L. FIELD, *Cashier.*

Loans and discounts	$235,932.66	Capital stock paid in	$60,000.00
Overdrafts	521.37		
U. S. bonds to secure circulation	15,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	4,210.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,950.00
Due from approved reserve agents	25,475.68	State-bank notes outstanding	
Due from other banks and bankers	20,000.00		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	230,117.19
Checks and other cash items	88.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	196.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,976.60		
Legal-tender notes	10,411.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	329,277.49	Total	329,277.49

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First National Bank, Stevens' Point.

A. E. BOSWORTH, *President.* No. 3001. W. B. BUCKINGHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$170,327.41	Capital stock paid in	$50,000.00
Overdrafts	175.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,537.41
U. S. bonds on hand	50.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	42,712.70	State-bank notes outstanding	
Due from other banks and bankers	23,161.25		
Real estate, furniture, and fixtures	1,400.00	Dividends unpaid	200.00
Current expenses and taxes paid	1,267.47		
Premiums paid	800.00	Individual deposits	197,247.19
Checks and other cash items	193.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,549.00		
Fractional currency	211.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,523.75		
Legal-tender notes	12,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	277,234.60	Total	277,234.60

Wisconsin National Bank, Watertown.

DANIEL JONES, *President.* No. 1010. PETER V. BROWN, *Cashier.*

Loans and discounts	$167,216.80	Capital stock paid in	$50,000.00
Overdrafts	3,335.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	4,647.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	19,568.59	State-bank notes outstanding	
Due from other banks and bankers	1,829.28		
Real estate, furniture, and fixtures	8,573.39	Dividends unpaid	
Current expenses and taxes paid	1,283.54		
Premiums paid	2,187.50	Individual deposits	150,665.57
Checks and other cash items	565.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,835.00		
Fractional currency	86.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	102.02
Specie	11,120.70		
Legal-tender notes	5,000.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	255,664.75	Total	255,664.75

National Exchange Bank, Waukesha.

R. M. JAMESON, *President.* No. 2647. W. P. SAWYER, *Cashier.*

Loans and discounts	$102,041.01	Capital stock paid in	$50,000.00
Overdrafts	1,128.23		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	6,031.79
U. S. bonds on hand	6,100.00		
Other stocks, bonds, and mortgages	13,000.00	National-bank notes outstanding	4,250.00
Due from approved reserve agents	10,349.35	State-bank notes outstanding	
Due from other banks and bankers	9,060.00		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	946.44		
Premiums paid	2,457.90	Individual deposits	107,532.46
Checks and other cash items	622.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	195.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,190.65		
Legal-tender notes	810.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	168,814.25	Total	168,814.25

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Waukesha National Bank, Waukesha.

ANDREW J. FRAME, *President.* No. 1086. HENRY M. FRAME, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$485,697.55	Capital stock paid in	$100,000.00
Overdrafts	3,086.43		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	13,479.33
U. S. bonds on hand	850.00		
Other stocks, bonds, and mortgages	98,300.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	78,051.87	State-bank notes outstanding	
Due from other banks and bankers	52,990.28		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	2,303.31		
Premiums paid	13,000.00	Individual deposits	692,181.31
Checks and other cash items	5,054.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,793.00		
Fractional currency	175.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	30,109.11		
Legal-tender notes	27,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	900.00		
Total	915,660.64	Total	915,660.64

First National Bank, Waupun.

GEORGE W. MITCHELL, *President.* No. 3391. GEORGE F. WHEELER, *Cashier.*

Loans and discounts	$98,435.47	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	5,153.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,964.12	State-bank notes outstanding	
Due from other banks and bankers	2,472.36		
Real estate, furniture, and fixtures	7,996.50	Dividends unpaid	
Current expenses and taxes paid	781.57		
Premiums paid	1,196.88	Individual deposits	76,766.99
Checks and other cash items	74.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,419.00		
Fractional currency	77.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,190.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	148,670.02	Total	148,670.02

First National Bank, Wausau.

DANIEL L. PLUMER, *President.* No. 2820. A. H. GROUT, *Cashier.*

Loans and discounts	$327,208.20	Capital stock paid in	$100,000.00
Overdrafts	1,829.11		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	7,481.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	96,578.53	State-bank notes outstanding	
Due from other banks and bankers	3,529.20		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	1,438.59		
Premiums paid	1,687.50	Individual deposits	357,400.04
Checks and other cash items	1,559.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	550.00		
Fractional currency	150.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	51.73
Specie	21,616.40		
Legal-tender notes	6,161.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	494,433.66	Total	494,433.66

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First National Bank, Whitewater.

C. MORRIS BLACKMAN, *President.* No. 124. GEORGE S. MARSH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$341,242.42	Capital stock paid in	$125,000.00
Overdrafts	1,942.41		
U. S. bonds to secure circulation	32,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	8,960.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,800.00
Due from approved reserve agents	67,593.88	State-bank notes outstanding	
Due from other banks and bankers	59.41		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,003.46		
Premiums paid		Individual deposits	259,878.26
Checks and other cash items	69.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,635.00		
Fractional currency	129.05	Due to other national banks	3,100.00
Trade dollars		Due to State banks and bankers	
Specie	17,647.86		
Legal-tender notes	4,975.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,440.00		
Due from U. S. Treasurer			
Total	470,738.45	Total	470,738.45

Citizens' National Bank, Whitewater.

JOHN S. PARTRIDGE, *President.* No. 2925. E. M. JOHNSON, *Cashier.*

Loans and discounts	$227,332.93	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,750.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,772.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,106.14	National-bank notes outstanding	16,875.00
Due from approved reserve agents	26,268.88	State-bank notes outstanding	
Due from other banks and bankers	5,456.87		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	1,657.11		
Premiums paid	1,546.87	Individual deposits	222,996.76
Checks and other cash items	898.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,292.00		
Fractional currency	190.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,300.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	323,644.39	Total	323,644.39

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First National Bank, Albia.

JOHN H. DRAKE, *President.* No. 1799. TOM D. LOCKMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,372.17	Capital stock paid in	$50,000.00
Overdrafts	2,883.34		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,502.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,253.32	National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,320.39	State-bank notes outstanding	
Due from other banks and bankers	28,608.91		
Real estate, furniture, and fixtures	19,500.00	Dividends unpaid	
Current expenses and taxes paid	1,456.07		
Premiums paid	3,125.00	Individual deposits	147,304.00
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,678.00		
Fractional currency	47.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,750.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	222,056.70	Total	222,056.70

First National Bank, Algona.

AMBROSE A. CALL, *President.* No. 3197. J. C. BLACKFORD, *Cashier.*

Loans and discounts	$57,048.51	Capital stock paid in	$50,000.00
Overdrafts	1,684.60		
U. S. bonds to secure circulation	13,000.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	1,405.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,071.62	National-bank notes outstanding	11,700.00
Due from approved reserve agents	5,844.64	State-bank notes outstanding	
Due from other banks and bankers	422.72		
Real estate, furniture, and fixtures	6,990.00	Dividends unpaid	
Current expenses and taxes paid	573.64		
Premiums paid	2,795.00	Individual deposits	33,943.40
Checks and other cash items	636.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	144.00		
Fractional currency	116.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,635.30		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	98,548.43	Total	98,548.43

Union National Bank, Ames.

W. M. GREELEY, *President.* No. 3017. E. R. CHAMBERLAIN, *Cashier.*

Loans and discounts	$76,202.27	Capital stock paid in	$50,000.00
Overdrafts	759.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,445.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,875.74	State-bank notes outstanding	
Due from other banks and bankers	6,028.58		
Real estate, furniture, and fixtures	5,750.00	Dividends unpaid	
Current expenses and taxes paid	951.35		
Premiums paid	2,343.75	Individual deposits	44,545.24
Checks and other cash items	253.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	22.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	971.90		
Legal-tender notes	5,020.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	113,241.12	Total	113,241.12

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Atlantic National Bank, Atlantic.

JOHN MCDANIELS, *President.* No. 2762. H. M. BOORMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,148.53	Capital stock paid in	$50,000.00
Overdrafts	3,204.62		
U. S. bonds to secure circulation	12,500.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	7,145.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	27,687.61	State-bank notes outstanding	
Due from other banks and bankers	16,298.09		
Real estate, furniture, and fixtures	16,866.60	Dividends unpaid	
Current expenses and taxes paid	1,219.19		
Premiums paid	1,129.53	Individual deposits	219,963.70
Checks and other cash items	2,926.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,000.00		
Fractional currency	22.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	472.78
Specie	23,198.75		
Legal-tender notes	5,093.00	Notes and bills re-discounted	18,088.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	625.00		
Due from U. S. Treasurer			
Total	361,920.18	Total	361,920.18

First National Bank, Belle Plaine.

SIDNEY S. SWEET, *President.* No. 2012. LEWIS T. SWEET, *Cashier.*

Loans and discounts	$95,576.20	Capital stock paid in	$50,000.00
Overdrafts	3,400.37		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,656.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,684.48	State-bank notes outstanding	
Due from other banks and bankers	2,820.68		
Real estate, furniture, and fixtures	850.00	Dividends unpaid	
Current expenses and taxes paid	1,161.72		
Premiums paid	2,500.00	Individual deposits	45,218.25
Checks and other cash items	499.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,290.00		
Fractional currency	104.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,175.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	137,124.64	Total	137,124.64

National Bank, Boone.

SAMUEL L. MOORE, *President.* No. 3273. JAMES HAZLETT, *Cashier.*

Loans and discounts	$60,295.13	Capital stock paid in	$50,000.00
Overdrafts	186.28		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,474.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	37,402.27	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,706.29	Dividends unpaid	
Current expenses and taxes paid	1,049.86		
Premiums paid	2,750.00	Individual deposits	66,265.94
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	190.00		
Fractional currency	6.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,561.00		
Legal-tender notes	780.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	139,989.99	Total	139,989.99

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First National Bank, Brooklyn.

T. J. HOLMES, *President.* No. 3284. B. M. TALBOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$77,950.43	Capital stock paid in	$50,000.00
Overdrafts	4,179.86		
U. S. bonds to secure circulation	14,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	1,507.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,050.00
Due from approved reserve agents	10,096.87	State-bank notes outstanding	
Due from other banks and bankers	13,434.88		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,057.28		
Premiums paid	1,500.00	Individual deposits	67,603.16
Checks and other cash items	288.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	440.00		
Fractional currency	10.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,550.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	652.50		
Due from U. S. Treasurer			
Total	134,161.13	Total	134,161.13

First National Bank, Burlington.

LYMAN COOK, *President.* No. 351. WILLIAM P. FOSTER, *Cashier.*

Loans and discounts	$258,355.07	Capital stock paid in	$100,000.00
Overdrafts	1,644.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,155.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,977.42	National-bank notes outstanding	44,450.00
Due from approved reserve agents	70,622.74	State-bank notes outstanding	
Due from other banks and bankers	8,791.78		
Real estate, furniture, and fixtures	3,327.48	Dividends unpaid	
Current expenses and taxes paid	2,813.81		
Premiums paid		Individual deposits	299,552.37
Checks and other cash items	6,321.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,901.00		
Fractional currency	13.00	Due to other national banks	3,040.34
Trade dollars		Due to State banks and bankers	11,150.10
Specie	55,899.20		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,430.09		
Total	496,347.90	Total	496,347.90

Merchants' National Bank, Burlington.

T. W. BARHYDT, *President.* No. 1744. H. C. GARRETT, *Cashier.*

Loans and discounts	$287,837.19	Capital stock paid in	$100,000.00
Overdrafts	4,696.03		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	56,108.13
U. S. bonds on hand	400.00		
Other stocks, bonds, and mortgages	6,234.28	National-bank notes outstanding	22,500.00
Due from approved reserve agents	94,112.69	State-bank notes outstanding	
Due from other banks and bankers	12,003.50		
Real estate, furniture, and fixtures	21,623.00	Dividends unpaid	512.00
Current expenses and taxes paid	3,906.38		
Premiums paid	4,012.50	Individual deposits	334,908.60
Checks and other cash items	4,468.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	28,760.00		
Fractional currency	115.63	Due to other national banks	27,859.36
Trade dollars		Due to State banks and bankers	17,591.41
Specie	70,185.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	579,479.50	Total	579,479.50

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National State Bank, Burlington.

J. T. REMEY, *President.* No. 751. J. J. FLEMING, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$686,183.54	Capital stock paid in	$150,000.00
Overdrafts	916.87		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	63,685.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	182,250.28	State-bank notes outstanding	
Due from other banks and bankers	28,617.20		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	
Current expenses and taxes paid	3,426.39		
Premiums paid		Individual deposits	508,263.03
Checks and other cash items	15,412.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,068.00		
Fractional currency	5.50	Due to other national banks	79,510.83
Trade dollars		Due to State banks and bankers	103,427.48
Specie	14,956.95		
Legal-tender notes	26,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,049,886.86	Total	1,049,886.86

First National Bank, Cedar Falls.

WILLIAM M. FIELDS, *President.* No. 2177. CHARLES J. FIELDS, *Cashier.*

Loans and discounts	$90,565.49	Capital stock paid in	$50,000.00
Overdrafts	3,709.37		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	1,202.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	44,943.00
Due from approved reserve agents	6,915.37	State-bank notes outstanding	
Due from other banks and bankers	2,338.05		
Real estate, furniture, and fixtures	22,572.74	Dividends unpaid	
Current expenses and taxes paid	1,947.11		
Premiums paid	5,625.00	Individual deposits	72,030.11
Checks and other cash items	2,329.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	395.00		
Fractional currency	23.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,798.75		
Legal-tender notes	5,705.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	198,175.60	Total	198,175.60

Cedar Rapids National Bank, Cedar Rapids.

A. T. AVERILL, *President.* No. 3643. R. VAN VECHTEN, *Cashier.*

Loans and discounts	$188,178.65	Capital stock paid in	$100,000.00
Overdrafts	969.62		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,664.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	44,302.07	State-bank notes outstanding	
Due from other banks and bankers	22,217.61		
Real estate, furniture, and fixtures	471.00	Dividends unpaid	
Current expenses and taxes paid	1,406.43		
Premiums paid	6,000.00	Individual deposits	183,016.48
Checks and other cash items	2,935.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,653.00		
Fractional currency	281.73	Due to other national banks	3,029.63
Trade dollars		Due to State banks and bankers	11,845.51
Specie	20,515.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	325,055.71	Total	325,055.71

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City National Bank, Cedar Rapids.

SAMPSON C. BEVER, *President.* No. 483. JAMES L. BEVER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$311,561.30	Capital stock paid in	$100,000.00
Overdrafts	3,880.12		
U. S. bonds to secure circulation	30,000.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	12,063.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,827.07	National-bank notes outstanding	27,000.00
Due from approved reserve agents	66,651.69	State-bank notes outstanding	
Due from other banks and bankers	59,961.08		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	
Current expenses and taxes paid	4,777.87		
Premiums paid		Individual deposits	361,905.63
Checks and other cash items	7,727.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,769.00		
Fractional currency	347.00	Due to other national banks	3,429.06
Trade dollars		Due to State banks and bankers	29,710.94
Specie	22,755.85		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	579,108.87	Total	579,108.87

Merchants' National Bank, Cedar Rapids.

M. A. HIGLEY, *President.* No. 2511. C. E. PUTNAM, *Cashier.*

Loans and discounts	$276,593.30	Capital stock paid in	$100,000.00
Overdrafts	4,928.87		
U. S. bonds to secure circulation	25,000.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	7,203.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,864.07	State-bank notes outstanding	
Due from other banks and bankers	5,023.27		
Real estate, furniture, and fixtures	3,414.75	Dividends unpaid	
Current expenses and taxes paid	2,562.22		
Premiums paid	2,000.00	Individual deposits	178,733.64
Checks and other cash items	5,878.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,000.00		
Fractional currency	79.81	Due to other national banks	667.16
Trade dollars		Due to State banks and bankers	22,765.37
Specie	35,300.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	2,100.00		
Total	396,869.43	Total	396,869.43

First National Bank, Centerville.

WILLIAM BRADLEY, *President.* No. 337. J. R. HAYS, *Cashier.*

Loans and disconnts	$67,454.57	Capital stock paid in	$50,000.00
Overdrafts	173.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,270.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,475.23	State-bank notes outstanding	
Due from other banks and bankers	1,335.95		
Real estate, furniture, and fixtures	10,727.24	Dividends unpaid	
Current expenses and taxes paid	926.69		
Premiums paid	1,023.44	Individual deposits	48,685.17
Checks and other cash items	3,351.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,362.00		
Fractional currency	5.40	Due to other national banks	325.66
Trade dollars		Due to State banks and bankers	
Specie	3,632.50		
Legal-tender notes	13,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	121,530.88	Total	121,530.88

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Centerville National Bank, Centerville.

F. M. DRAKE, *President.* No. 2841. J. C. BEVINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$76,484.66	Capital stock paid in	$50,000.00
Overdrafts	1,160.34		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,547.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,754.61	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,768.24	State-bank notes outstanding	
Due from other banks and bankers	5,920.69		
Real estate, furniture, and fixtures	13,559.42	Dividends unpaid	
Current expenses and taxes paid	1,457.51		
Premiums paid	1,046.87	Individual deposits	64,782.71
Checks and other cash items	4,166.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,205.00		
Fractional currency	58.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,735.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	200.00		
Total	139,580.19	Total	139,580.19

First National Bank, Chariton.

SMITH H. MALLORY, *President.* No. 1724. FRANK R. CROCKER, *Cashier.*

Loans and discounts	$144,823.39	Capital stock paid in	$50,000.00
Overdrafts	3,988.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	23,000.00
U. S. bonds to secure deposits		Other undivided profits	9,017.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,068.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	24,177.18	State-bank notes outstanding	
Due from other banks and bankers	12,850.60		
Real estate, furniture, and fixtures	8,008.85	Dividends unpaid	
Current expenses and taxes paid	2,544.01		
Premiums paid	1,218.75	Individual deposits	156,227.76
Checks and other cash items	290.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,525.00		
Fractional currency	73.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,865.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	254,495.49	Total	254,495.49

First National Bank, Charles City.

ALMON G. CASE, *President.* No. 1810. H. C. BALDWIN, *Cashier.*

Loans and discounts	$246,619.13	Capital stock paid in	$50,000.00
Overdrafts	3,267.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,650.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	22,884.62	State-bank notes outstanding	
Due from other banks and bankers	100,552.11		
Real estate, furniture, and fixtures	1,177.63	Dividends unpaid	4,220.00
Current expenses and taxes paid	137.63		
Premiums paid		Individual deposits	328,469.90
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,676.00		
Fractional currency	22.13	Due to other national banks	3,132.52
Trade dollars		Due to State banks and bankers	
Specie	14,874.00		
Legal-tender notes	9,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	415,472.97	Total	415,472.97

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Charles City National Bank, Charles City.

J. P. TAYLOR, *President.* No. 2579. S. F. FARNHAM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$109,543.30	Capital stock paid in	$50,000.00
Overdrafts	5,666.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	2,656.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,375.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,372.49	State-bank notes outstanding	
Due from other banks and bankers	5,685.53		
Real estate, furniture, and fixtures	10,145.00	Dividends unpaid	
Current expenses and taxes paid	796.52		
Premiums paid	1,125.00	Individual deposits	124,561.18
Checks and other cash items	2,387.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	865.00		
Fractional currency	8.57	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,740.00		
Legal-tender notes	5,195.00	Notes and bills re-discountod	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	192,967.75	Total	192,967.75

First National Bank, Cherokee.

N. T. BURROUGHS, *President.* No. 3049. R. H. SCRIBNER, *Cashier.*

Loans and discounts	$138,699.90	Capital stock paid in	$50,000.00
Overdrafts	2,993.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,506.83
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,211.65	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,930.26	State-bank notes outstanding	
Due from other banks and bankers	4,211.77		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	
Current expenses and taxes paid	2,936.05		
Premiums paid	500.00	Individual deposits	136,407.44
Checks and other cash items	2,206.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,656.00		
Fractional currency	378.55	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,877.85		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	228,164.27	Total	228,164.27

Clarinda National Bank, Clarinda.

F. W. PARISH, *President.* No. 3112. W. W. NEWLON, *Cashier.*

Loans and discounts	$99,139.92	Capital stock paid in	$50,000.00
Overdrafts	1,579.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,377.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	10,250.00
Due from approved reserve agents	24,963.83	State-bank notes outstanding	
Due from other banks and bankers	274.21		
Real estate, furniture, and fixtures	15,345.40	Dividends unpaid	
Current expenses and taxes paid	1,059.01		
Premiums paid	1,125.00	Individual deposits	100,721.03
Checks and other cash items	1,134.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,667.00		
Fractional currency	14.65	Due to other national banks	
Trade dollars		Due to State banks and bankers	75.76
Specie	6,059.20		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	171,424.65	Total	171,424.65

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Wright County National Bank, Clarion.

DUANE YOUNG, *President.* No. 3788. CHARLES D. YOUNG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$37,153.85	Capital stock paid in	$50,000.00
Overdrafts	293.28		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	257.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	9,871.00		
Real estate, furniture, and fixtures	2,810.28	Dividends unpaid	
Current expenses and taxes paid	160.55		
Premiums paid	1,109.38	Individual deposits	18,228.80
Checks and other cash items	171.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	145.00		
Fractional currency	30.89	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,840.00		
Legal-tender notes	1,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	68,486.15	Total	68,486.15

City National Bank, Clinton.

A. L. STONE, *President.* No. 2469. A. G. SMITH, *Cashier.*

Loans and discounts	$300,430.29	Capital stock paid in	$100,000.00
Overdrafts	2,614.50		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	7,822.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	42,827.21	State-bank notes outstanding	
Due from other banks and bankers	4,618.84		
Real estate, furniture, and fixtures	13,283.00	Dividends unpaid	
Current expenses and taxes paid	3,318.63		
Premiums paid	4,562.50	Individual deposits	264,847.57
Checks and other cash items	2,949.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,135.00		
Fractional currency	672.31	Due to other national banks	5,244.87
Trade dollars		Due to State banks and bankers	13,629.95
Specie	26,509.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	434,045.28	Total	434,045.28

Clinton National Bank, Clinton.

J. C. WESTERN, *President.* No. 994. C. C. COAN, *Cashier.*

Loans and discounts	$237,541.00	Capital stock paid in	$60,000.00
Overdrafts	2,737.02		
U. S. bonds to secure circulation	60,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	11,503.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,097.00	National-bank notes outstanding	54,000.00
Due from approved reserve agents	95,586.46	State-bank notes outstanding	
Due from other banks and bankers	7,221.33		
Real estate, furniture, and fixtures	20,679.00	Dividends unpaid	
Current expenses and taxes paid	4,471.51		
Premiums paid	2,850.00	Individual deposits	359,122.71
Checks and other cash items	4,349.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,530.00		
Fractional currency	712.71	Due to other national banks	5,921.46
Trade dollars		Due to State banks and bankers	6,159.12
Specie	23,231.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	508,706.70	Total	508,706.70

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Merchants' National Bank, Clinton.

B. H. A. HENNINGSEN, *President.* No. 3736. R. C. VAN KURAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$93,414.78	Capital stock paid in	$80,000.00
Overdrafts	346.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,225.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,310.62	State-bank notes outstanding	
Due from other banks and bankers	7,172.26		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,879.82		
Premiums paid	2,484.37	Individual deposits	84,284.37
Checks and other cash items	620.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,001.00		
Fractional currency	56.37	Due to other national banks	199.31
Trade dollars		Due to State banks and bankers	
Specie	13,798.55		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	189,209.49	Total	189,209.49

Louisa County National Bank, Columbus Junction.

JARRAT W. GARNER, *President.* No. 2032. W. A. COLTON, *Cashier.*

Loans and discounts	$98,247.36	Capital stock paid in	$50,000.00
Overdrafts	1,437.64		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	12,490.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	22,906.33	State-bank notes outstanding	
Due from other banks and bankers	4,587.15		
Real estate, furniture, and fixtures	7,357.77	Dividends unpaid	
Current expenses and taxes paid	1,312.88		
Premiums paid		Individual deposits	78,182.48
Checks and other cash items	80.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,445.00		
Fractional currency	57.08	Due to other national banks	3,654.23
Trade dollars		Due to State banks and bankers	75.60
Specie	9,296.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	167,902.79	Total	167,902.79

First National Bank, Corning.

L. E. DARROW, *President.* No. 2936. CHARLES C. NORTON, *Cashier.*

Loans and discounts	$77,375.95	Capital stock paid in	$50,000.00
Overdrafts	4,957.67		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	13,486.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,321.92	State-bank notes outstanding	
Due from other banks and bankers	6,966.76		
Real estate, furniture, and fixtures	10,770.72	Dividends unpaid	
Current expenses and taxes paid	3,001.14		
Premiums paid	2,156.25	Individual deposits	74,300.86
Checks and other cash items	1,430.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	145.00		
Fractional currency	21.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	234.28
Specie	10,593.35		
Legal-tender notes	8,468.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	159,271.84	Total	159,271.84

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First National Bank, Council Bluffs.

JAMES F. EVANS, *President.* No. 1479. SHEPARD FARNSWORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$393,392.51	Capital stock paid in	$50,000.00
Overdrafts	4,726.06		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	40,431.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,036.10	National-bank notes outstanding	11,250.00
Due from approved reserve agents	132,162.75	State-bank notes outstanding	
Due from other banks and bankers	167.85		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,750.00	Individual deposits	491,366.37
Checks and other cash items	1,309.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,763.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,677.35		
Legal-tender notes	37,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	605,548.08	Total	605,548.08

First National Bank, Creston.

H. S. CLARK, *President.* No. 2586. E. J. BUSH, *Cashier.*

Loans and discounts	$107,715.00	Capital stock paid in	$50,000.00
Overdrafts	1,480.68		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	2,760.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	32,729.32	State-bank notes outstanding	
Due from other banks and bankers	26,769.38		
Real estate, furniture, and fixtures	17,261.75	Dividends unpaid	
Current expenses and taxes paid	1,081.12		
Premiums paid	1,370.31	Individual deposits	148,897.48
Checks and other cash items	1,055.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,721.00		
Fractional currency	52.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,493.74
Specie	8,903.00		
Legal-tender notes	9,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	224,401.83	Total	224,401.83

Creston National Bank, Creston.

J. B. HARSH, *President.* No. 2833. R. E. BOYER, *Cashier.*

Loans and discounts	$132,693.30	Capital stock paid in	$100,000.00
Overdrafts	573.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	4,885.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,033.34	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,149.31	State-bank notes outstanding	
Due from other banks and bankers	4,392.15		
Real estate, furniture, and fixtures	23,829.48	Dividends unpaid	
Current expenses and taxes paid	2,181.91		
Premiums paid	1,312.50	Individual deposits	96,916.24
Checks and other cash items	500.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,830.00		
Fractional currency	118.55	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,663.50		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	227,902.04	Total	227,902.04

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First National Bank, Davenport.

JAMES THOMPSON, *President.* No. 2695. JOHN B. FIDLAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$559,160.93	Capital stock paid in	$100,000.00
Overdrafts	5,841.98		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	66,502.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	46,368.94	State-bank notes outstanding	
Due from other banks and bankers	24,160.54		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	900.00
Current expenses and taxes paid	1,228.51		
Premiums paid	2,700.00	Individual deposits	318,311.43
Checks and other cash items	3,561.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,262.00		
Fractional currency	297.55	Due to other national banks	101,875.42
Trade dollars		Due to State banks and bankers	68,195.45
Specie	28,450.00		
Legal-tender notes		Notes and bills re-discounted	12,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	763,284.53	Total	763,284.53

Citizens' National Bank, Davenport.

FRANCIS H. GRIGGS, *President.* No. 1671. E. S. CARL, *Cashier.*

Loans and discounts	$693,353.33	Capital stock paid in	$100,000.00
Overdrafts	7,718.46		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	25,988.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	46,175.06	State-bank notes outstanding	
Due from other banks and bankers	71,204.87		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	168.56		
Premiums paid		Individual deposits	467,375.04
Checks and other cash items	5,901.03	United States deposits	27,101.83
Exchanges for clearing-house		Deposits of U.S. disbursing officers	7,250.42
Bills of other banks	4,860.00		
Fractional currency	384.50	Due to other national banks	62,507.94
Trade dollars		Due to State banks and bankers	177,533.05
Specie	47,491.05		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	1,000.00		
Total	1,057,756.86	Total	1,057,756.86

Davenport National Bank, Davenport.

E. S. BALLORD, *President.* No. 848. G. E. MAXWELL, *Cashier.*

Loans and discounts	$386,016.01	Capital stock paid in	$200,000.00
Overdrafts	3,745.59		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	6,472.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,700.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	19,546.67	State-bank notes outstanding	
Due from other banks and bankers	26,536.81		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	1,106.00
Current expenses and taxes paid	3,229.40		
Premiums paid	1,000.00	Individual deposits	216,920.84
Checks and other cash items	4,553.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,916.00		
Fractional currency	585.30	Due to other national banks	20,601.78
Trade dollars		Due to State banks and bankers	66,443.76
Specie	27,868.90		
Legal-tender notes	15,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	596,547.69	Total	596,547.69

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First National Bank, Decorah.

JAMES H. EASTON, *President.* No. 493. GEORGE Q. GARDNER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,242.50	Capital stock paid in	$75,000.00
Overdrafts	4,291.71		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,692.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,068.90	National-bank notes outstanding	18,000.00
Due from approved reserve agents	21,717.27	State-bank notes outstanding	
Due from other banks and bankers	6,916.78		
Real estate, furniture, and fixtures	21,217.58	Dividends unpaid	170.00
Current expenses and taxes paid	2,379.94		
Premiums paid	2,000.00	Individual deposits	291,194.62
Checks and other cash items	522.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,314.00		
Fractional currency	128.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,357.45		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	403,057.35	Total	403,057.35

Citizens' National Bank, Des Moines.

SAMUEL MERRILL, *President.* No. 1970. JOSEPH G. ROUNDS, *Cashier.*

Loans and discounts	$532,725.76	Capital stock paid in	$100,000.00
Overdrafts	6,611.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	150,000.00
U. S. bonds to secure deposits		Other undivided profits	38,822.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,177.25	National-bank notes outstanding	22,500.00
Due from approved reserve agents	51,423.35	State-bank notes outstanding	
Due from other banks and bankers	55,380.31		
Real estate, furniture, and fixtures	5,449.70	Dividends unpaid	
Current expenses and taxes paid	5,207.71		
Premiums paid		Individual deposits	294,579.52
Checks and other cash items	7,017.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	24,260.00		
Fractional currency	570.59	Due to other national banks	62,611.64
Trade dollars		Due to State banks and bankers	126,197.22
Specie	24,296.50		
Legal-tender notes	36,466.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	2,000.00		
Total	794,711.27	Total	794,711.27

Des Moines National Bank, Des Moines.

JOHN WYMAN, *President.* No. 2583. R. T. WELLSLAGER, *Cashier.*

Loans and discounts	$528,217.75	Capital stock paid in	$400,000.00
Overdrafts	3,727.20		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,300.00
U. S. bonds to secure deposits		Other undivided profits	23,325.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,900.38	State-bank notes outstanding	
Due from other banks and bankers	8,467.71		
Real estate, furniture, and fixtures	74,919.82	Dividends unpaid	
Current expenses and taxes paid	7,737.44		
Premiums paid	7,625.00	Individual deposits	178,262.67
Checks and other cash items	7,609.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,680.00		
Fractional currency	113.82	Due to other national banks	14,654.30
Trade dollars		Due to State banks and bankers	54,155.41
Specie	24,500.50		
Legal-tender notes	1,949.00	Notes and bills re-discounted	16,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	759,698.13	Total	759,698.13

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Iowa National Bank, Des Moines.

HENRY K. LOVE, *President.* No. 2307. GEORGE H. MAISH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$267,869.49	Capital stock paid in	$100,000.00
Overdrafts	9,478.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	9,811.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	75,131.77	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,415.58	State-bank notes outstanding	
Due from other banks and bankers	14,907.86		
Real estate, furniture, and fixtures	48,040.50	Dividends unpaid	25.00
Current expenses and taxes paid	6,743.07		
Premiums paid	2,000.00	Individual deposits	351,809.78
Checks and other cash items	8,509.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,324.00		
Fractional currency	56.84	Due to other national banks	16,315.98
Trade dollars		Due to State banks and bankers	21,169.08
Specie	13,601.95		
Legal-tender notes	38,427.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	554,631.02	Total	554,631.02

Merchants' National Bank, Des Moines.

A. HOWELL, *President.* No. 2631. H. J. RANSOM, *Cashier.*

Loans and discounts	$156,163.02	Capital stock paid in	$100,000.00
Overdrafts	1,722.82		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,004.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,626.85	State-bank notes outstanding	
Due from other banks and bankers	2,506.64		
Real estate, furniture, and fixtures	2,428.53	Dividends unpaid	
Current expenses and taxes paid	3,521.73		
Premiums paid	2,937.50	Individual deposits	66,091.34
Checks and other cash items	6,307.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,300.00		
Fractional currency	94.52	Due to other national banks	1,796.38
Trade dollars		Due to State banks and bankers	23.78
Specie	5,255.50		
Legal-tender notes	1,427.00	Notes and bills re-discounted	12,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	212,416.42	Total	212,416.42

Valley National Bank, Des Moines.

J. J. TOWN, *President.* No. 2886. W. D. LUCAS, *Cashier.*

Loans and discounts	$485,107.02	Capital stock paid in	$150,000.00
Overdrafts	2,352.30		
U. S. bonds to secure circulation	37,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	19,395.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,740.00
Due from approved reserve agents	90,002.38	State-bank notes outstanding	
Due from other banks and bankers	30,348.69		
Real estate, furniture, and fixtures	34,963.15	Dividends unpaid	480.00
Current expenses and taxes paid	5,448.96		
Premiums paid	3,500.00	Individual deposits	254,194.01
Checks and other cash items	10,144.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	125.70	Due to other national banks	64,866.89
Trade dollars		Due to State banks and bankers	174,234.57
Specie	17,174.00		
Legal-tender notes	13,557.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.00		
Due from U. S. Treasurer			
Total	736,910.65	Total	736,910.65

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First National Bank, De Witt.

N. A. MERRELL, *President.* No. 3182. J. H. PRICE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,895.97	Capital stock paid in	$50,000.00
Overdrafts	192.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	2,226.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,482.61	State-bank notes outstanding	
Due from other banks and bankers	9,770.00		
Real estate, furniture, and fixtures	2,052.00	Dividends unpaid	433.00
Current expenses and taxes paid	1,227.12		
Premiums paid	2,937.50	Individual deposits	87,313.78
Checks and other cash items	101.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,672.00		
Fractional currency	113.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	12,916.00		
Legal-tender notes	1,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	152,723.10	Total	152,723.10

First National Bank, Dubuque.

D. N. COOLEY, *President.* No. 317. O. E. GUERNSEY, *Cashier.*

Loans and discounts	$790,298.49	Capital stock paid in	$200,000.00
Overdrafts	11,321.47		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	18,208.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,100.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	45,284.90	State-bank notes outstanding	
Due from other banks and bankers	13,732.29		
Real estate, furniture, and fixtures	26,489.51	Dividends unpaid	50.00
Current expenses and taxes paid	5,666.68		
Premiums paid	6,727.11	Individual deposits	486,179.01
Checks and other cash items	5,515.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,869.00		
Fractional currency	103.42	Due to other national banks	123,386.70
Trade dollars		Due to State banks and bankers	103,349.97
Specie	31,815.70		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,036,174.46	Total	1,036,174.46

Second National Bank, Dubuque.

G. B. BURCH, *President.* No. 2327. J. K. DEMING, *Cashier.*

Loans and discounts	$374,609.80	Capital stock paid in	$200,000.00
Overdrafts	4,376.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	11,119.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	51,878.41	State-bank notes outstanding	
Due from other banks and bankers	47,133.70		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	828.00
Current expenses and taxes paid	2,323.73		
Premiums paid		Individual deposits	250,961.71
Checks and other cash items	3,109.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,159.00		
Fractional currency	37.29	Due to other national banks	13,397.11
Trade dollars		Due to State banks and bankers	9,311.79
Specie	14,240.85		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	558,618.28	Total	558,618.28

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Commercial National Bank, Dubuque.

RUFUS E. GRAVES, *President.* No. 1801. CLARENCE H. HARRIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$491,592.85	Capital stock paid in	$100,000.00
Overdrafts	5,344.60		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	13,021.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	48,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	49,323.35	State-bank notes outstanding	
Due from other banks and bankers	9,856.10		
Real estate, furniture, and fixtures	7,186.98	Dividends unpaid	
Current expenses and taxes paid	13,378.92		
Premiums paid	2,638.81	Individual deposits	312,780.48
Checks and other cash items	17,771.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,463.00		
Fractional currency		Due to other national banks	69,595.52
Trade dollars		Due to State banks and bankers	138,367.86
Specie	5,888.54		
Legal-tender notes	30,000.00	Notes and bills re-discounted	32,204.44
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	718,469.95	Total	718,469.95

Dubuque National Bank, Dubuque.

B. B. RICHARDS, *President.* No. 3140. JAMES HARRAGAN, *Cashier.*

Loans and discounts	$193,503.63	Capital stock paid in	$100,000.00
Overdrafts	546.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	3,042.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,400.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,949.83	State-bank notes outstanding	
Due from other banks and bankers	19,504.63		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,231.31		
Premiums paid	2,500.00	Individual deposits	168,758.85
Checks and other cash items	1,139.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,960.00		
Fractional currency	141.79	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,799.10		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	303,800.86	Total	303,800.86

First National Bank, Eagle Grove.

H. A. MILLER, *President.* No. 3439. A. N. ODENHEIMER, *Cashier.*

Loans and discounts	$84,808.28	Capital stock paid in	$50,000.00
Overdrafts	1,268.29		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,164.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,051.51	State-bank notes outstanding	
Due from other banks and bankers	877.47		
Real estate, furniture, and fixtures	4,300.00	Dividends unpaid	
Current expenses and taxes paid	685.56		
Premiums paid	2,900.00	Individual deposits	36,001.47
Checks and other cash items	329.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	130.00		
Fractional currency	16.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,986.50		
Legal-tender notes		Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	115,415.98	Total	115,415.98

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First National Bank, Elkader.

WILLIAM LARRABEE, *President.* No. 1815. HENRY MEYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$78,421.10	Capital stock paid in	$50,000.00
Overdrafts	206.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,536.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,500.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,124.08	State-bank notes outstanding	
Due from other banks and bankers	2,335.35		
Real estate, furniture, and fixtures	5,850.00	Dividends unpaid	660.00
Current expenses and taxes paid	1,317.66		
Premiums paid		Individual deposits	77,161.81
Checks and other cash items	500.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	675.00		
Fractional currency	11.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,979.35		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer	125.00		
Total	152,608.40	Total	152,608.40

First National Bank, Emmetsburgh.

E. S. ORMSBY, *President.* No. 3337. J. J. WATSON, *Cashier.*

Loans and discounts	$89,779.37	Capital stock paid in	$50,000.00
Overdrafts	1,593.68		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,217.18
U. S. bonds to secure deposits		Other undivided profits	1,389.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	6,644.49	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	15,937.95	Dividends unpaid	
Current expenses and taxes paid	1,150.96		
Premiums paid	1,438.38	Individual deposits	80,927.61
Checks and other cash items	2,342.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,105.00		
Fractional currency	.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,988.20		
Legal-tender notes	4,731.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	144,773.92	Total	144,773.92

First National Bank, Fairfield.

JAMES F. WILSON, *President.* No. 1475. B. S. MCELHINNY, *Cashier.*

Loans and discounts	$121,130.44	Capital stock paid in	$100,000.00
Overdrafts	2,667.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,628.77
U. S. bonds to secure deposits		Other undivided profits	6,703.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	85,830.82	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,916.46	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	28,716.31	Dividends unpaid	
Current expenses and taxes paid	1,479.72		
Premiums paid	6,420.37	Individual deposits	170,542.71
Checks and other cash items	479.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	725.00		
Fractional currency	98.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,555.00		
Legal-tender notes	3,240.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	312,375.24	Total	312,375.24

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First National Bank, Fort Dodge.

L. BLANDEN, *President.* No. 1661. J. B. SCOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$118,972.99	Capital stock paid in	$50,000.00
Overdrafts	4,306.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,207.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages	760.80	National-bank notes outstanding	45,000.00
Due from approved reserve agents	11,047.48	State-bank notes outstanding	
Due from other banks and bankers	3,082.51		
Real estate, furniture, and fixtures	6,432.06	Dividends unpaid	
Current expenses and taxes paid	1,881.04		
Premiums paid		Individual deposits	100,307.27
Checks and other cash items	193.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,312.00		
Fractional currency	13.30	Due to other national banks	2,549.12
Trade dollars		Due to State banks and bankers	213.84
Specie	8,526.00		
Legal-tender notes	3,500.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	218,277.81	Total	218,277.81

Fort Dodge National Bank, Fort Dodge.

J. C. CHENEY, *President.* No. 2763. G. B. WHEELER, *Cashier.*

Loans and discounts	$86,358.33	Capital stock paid in	$50,000.00
Overdrafts	208.16		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	102.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,537.31	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,191.71	State-bank notes outstanding	
Due from other banks and bankers	14,446.93		
Real estate, furniture, and fixtures	11,175.20	Dividends unpaid	
Current expenses and taxes paid	12.24		
Premiums paid	2,379.11	Individual deposits	86,334.26
Checks and other cash items	665.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	342.00		
Fractional currency	7.89	Due to other national banks	297.41
Trade dollars		Due to State banks and bankers	360.23
Specie	4,145.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	169,594.44	Total	169,594.44

Merchants' National Bank, Fort Dodge.

WEBB VINCENT, *President.* No. 1947. EDWARD H. RICH, *Cashier.*

Loans and discounts	$192,122.01	Capital stock paid in	$100,000.00
Overdrafts	2,618.80		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,217.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,500.26	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,214.32	State-bank notes outstanding	
Due from other banks and bankers	27,074.08		
Real estate, furniture, and fixtures	22,375.26	Dividends unpaid	
Current expenses and taxes paid	1,833.36		
Premiums paid	2,453.12	Individual deposits	187,946.46
Checks and other cash items	8,234.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	317.00		
Fractional currency	40.30	Due to other national banks	1,442.38
Trade dollars		Due to State banks and bankers	1,743.60
Specie	842.00		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	332,750.29	Total	332,750.29

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Mills County National Bank, Glenwood.

B. F. BUFFINGTON, *President.* No. 1862. W. H. ANDERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$172,185.03	Capital stock paid in	$65,000.00
Overdrafts	1,699.36		
U. S. bonds to secure circulation	16,500.00	Surplus fund	65,000.00
U. S. bonds to secure deposits		Other undivided profits	18,201.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,246.98	National-bank notes outstanding	14,850.00
Due from approved reserve agents	16,413.61	State-bank notes outstanding	
Due from other banks and bankers	54,551.19		
Real estate, furniture, and fixtures	19,804.95	Dividends unpaid	
Current expenses and taxes paid	1,178.43		
Premiums paid	1,500.00	Individual deposits	168,018.87
Checks and other cash items	682.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,270.00		
Fractional currency	36.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	60.84
Specie	27,820.36		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	742.50		
Due from U. S. Treasurer			
Total	331,131.37	Total	331,131.37

First National Bank, Greene.

J. PERRIN, *President.* No. 3071. M. HARTNESS, *Cashier.*

Loans and discounts	$87,868.55	Capital stock paid in	$50,000.00
Overdrafts	2,263.17		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	26,101.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,167.43	State-bank notes outstanding	
Due from other banks and bankers	210.28		
Real estate, furniture, and fixtures	6,990.42	Dividends unpaid	
Current expenses and taxes paid	2,619.27		
Premiums paid		Individual deposits	30,615.76
Checks and other cash items	550.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	210.00		
Fractional currency	23.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,502.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	117,967.04	Total	117,967.04

First National Bank, Grinnell.

CHAS. F. CRAVER, *President.* No. 1629. C. H. SPENCER, *Cashier.*

Loans and discounts	$141,534.39	Capital stock paid in	$100,000.00
Overdrafts	77.55		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,311.84
U. S. bonds to secure deposits		Other undivided profits	3,457.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,687.36	State-bank notes outstanding	
Due from other banks and bankers	1,761.33		
Real estate, furniture, and fixtures	12,719.37	Dividends unpaid	
Current expenses and taxes paid	2,224.13		
Premiums paid	2,066.87	Individual deposits	64,475.80
Checks and other cash items	2,284.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,153.00		
Fractional currency	119.47	Due to other national banks	944.44
Trade dollars		Due to State banks and bankers	
Specie	5,437.15		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	206,690.00	Total	206,690.00

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Merchants' National Bank, Grinnell.

SAMUEL F. COOPER, *President.* No. 2953. GEORGE H. HAMLIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$142,040.78	Capital stock paid in	$100,000.00
Overdrafts	1,278.85		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,228.64
U. S. bonds to secure deposits		Other undivided profits	1,781.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,517.41	State-bank notes outstanding	
Due from other banks and bankers	4,384.68		
Real estate, furniture, and fixtures	1,984.41	Dividends unpaid	27.00
Current expenses and taxes paid	1,848.69		
Premiums paid	2,530.00	Individual deposits	68,302.45
Checks and other cash items	817.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	555.00		
Fractional currency	154.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,602.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	195,839.10	Total	195,839.10

First National Bank, Griswold.

T. H. BROWN, *President.* No. 3048. R. L. BROWN, *Cashier.*

Loans and discounts	$89,572.03	Capital stock paid in	$50,000.00
Overdrafts	295.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	2,592.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	29,304.36	State-bank notes outstanding	
Due from other banks and bankers	14,130.19		
Real estate, furniture, and fixtures	7,900.00	Dividends unpaid	
Current expenses and taxes paid	603.75		
Premiums paid	1,000.00	Individual deposits	85,274.00
Checks and other cash items	863.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,594.00		
Fractional currency	9.24	Due to other national banks	283.15
Trade dollars		Due to State banks and bankers	
Specie	5,909.25		
Legal-tender notes	5,000.00	Notes and bills re-discounted	10,844.37
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	171,244.32	Total	171,244.32

First National Bank, Grundy Center.

GEORGE WELLS, *President.* No. 3225. C. C. SHULER, *Cashier.*

Loans and discounts	$126,469.18	Capital stock paid in	$50,000.00
Overdrafts	1,289.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	1,228.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,541.08	State-bank notes outstanding	
Due from other banks and bankers	1,144.64		
Real estate, furniture, and fixtures	11,928.91	Dividends unpaid	
Current expenses and taxes paid	291.85		
Premiums paid	1,400.00	Individual deposits	76,685.61
Checks and other cash items	224.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	63.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	964.50		
Legal-tender notes	4,875.00	Notes and bills re-discounted	29,090.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	171,254.57	Total	171,254.57

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Grundy County National Bank, Grundy Center.

S. R. RAYMOND, *President.* No. 3396. ROGER LEAVITT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$109,353.48	Capital stock paid in	$50,000.00
Overdrafts	87.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	717.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	16,226.53	State-bank notes outstanding	
Due from other banks and bankers	13,596.58		
Real estate, furniture, and fixtures	800.00	Dividends unpaid	132.00
Current expenses and taxes paid	13.04		
Premiums paid	1,200.00	Individual deposits	92,174.71
Checks and other cash items	455.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	85.00		
Fractional currency	71.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	756.75		
Legal-tender notes	4,566.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	160,273.97	Total	160,273.97

First National Bank, Hampton.

J. F. LATIMER, *President.* No. 2573. D. D. INGLIS, *Cashier.*

Loans and discounts	$136,832.82	Capital stock paid in	$50,000.00
Overdrafts	892.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,440.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,273.96	State-bank notes outstanding	
Due from other banks and bankers	4,656.31		
Real estate, furniture, and fixtures	1,252.00	Dividends unpaid	
Current expenses and taxes paid	2,739.38		
Premiums paid	1,184.37	Individual deposits	99,722.95
Checks and other cash items	1,476.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	485.00		
Fractional currency	37.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,020.50		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	180,413.40	Total	180,413.40

First National Bank, Independence.

RICHARD CAMPBELL, *President.* No. 3263. GEORGE B. WARNE, *Cashier.*

Loans and discounts	$248,523.81	Capital stock paid in	$100,000.00
Overdrafts	7,402.37		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	56,697.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	91.30	National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,483.07	State-bank notes outstanding	
Due from other banks and bankers	26,232.49		
Real estate, furniture, and fixtures	17,236.35	Dividends unpaid	
Current expenses and taxes paid	2,677.40		
Premiums paid		Individual deposits	189,859.29
Checks and other cash items	1,745.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,144.00		
Fractional currency	745.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,782.55		
Legal-tender notes	14,868.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	389,057.13	Total	389,057.13

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People's National Bank, Independence

EDWARD ROSS, *President.* No. 2187. JUSTUS F. COY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$145,831.44	Capital stock paid in	$75,000.00
Overdrafts	1,634.29		
U. S. bonds to secure circulation	30,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	12,916.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	10,037.57	State-bank notes outstanding	
Due from other banks and bankers	11,505.88		
Real estate, furniture, and fixtures	8,714.68	Dividends unpaid	
Current expenses and taxes paid	2,448.88		
Premiums paid	2,100.00	Individual deposits	101,545.59
Checks and other cash items	815.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	93.08	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,726.23		
Legal tender notes	5,904.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	231,461.66	Total	231,461.66

First National Bank, Indianola.

J. G. SANDY, *President.* No. 1811. GORHAM A. WORTH, *Cashier*

Loans and discounts	$87,359.76	Capital stock paid in	$50,000.00
Overdrafts	68.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	19,242.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,937.42	State-bank notes outstanding	
Due from other banks and bankers	15,816.64		
Real estate, furniture, and fixtures	28,972.20	Dividends unpaid	30.00
Current expenses and taxes paid	3,292.57		
Premiums paid		Individual deposits	92,162.54
Checks and other cash items	436.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,342.00		
Fractional currency	187.53	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,210.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	182,685.53	Total	182,685.53

First National Bank, Iowa City.

LYMAN PARSONS, *President.* No. 2738. LOVELL SWISHER, *Cashier.*

Loans and discounts	$161,777.90	Capital stock paid in	$100,000.00
Overdrafts	6,467.71		
U. S. bonds to secure circulation	36,000.00	Surplus fund	6,611.39
U. S. bonds to secure deposits		Other undivided profits	9,655.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	600.00	National-bank notes outstanding	32,400.00
Due from approved reserve agents	4,528.10	State-bank notes outstanding	
Due from other banks and bankers	2,933.48		
Real estate, furniture, and fixtures	24,914.48	Dividends unpaid	1,500.00
Current expenses and taxes paid	2,305.85		
Premiums paid	6,615.32	Individual deposits	126,799.11
Checks and other cash items	3,408.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,312.00		
Fractional currency	109.93	Due to other national banks	1,418.62
Trade dollars		Due to State banks and bankers	106.16
Specie	21,138.75		
Legal-tender notes	6,010.00	Notes and bills re-discounted	2,250.49
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,620.00		
Due from U. S. Treasurer			
Total	280,741.58	Total	280,741.58

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Iowa City National Bank, Iowa City.

SAMUEL J. KIRKWOOD, *President.* No. 2821. JOHN N. COLDREN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$272,041.66	Capital stock paid in	$200,000.00
Overdrafts	8,617.38		
U. S. bonds to secure circulation	50,000.00	Surplus fund	5,093.29
U. S. bonds to secure deposits		Other undivided profits	4,978.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	8,454.47	State-bank notes outstanding	
Due from other banks and bankers	14,977.04		
Real estate, furniture, and fixtures	40,545.40	Dividends unpaid	135.00
Current expenses and taxes paid	2,336.14		
Premiums paid	5,000.00	Individual deposits	171,433.62
Checks and other cash items	8,330.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	99.75	Due to other national banks	4,403.85
Trade dollars		Due to State banks and bankers	5,043.91
Specie	7,221.00		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	436,118.23	Total	436,118.23

First National Bank, Iowa Falls.

JOHN H. CARLETON, *President.* No. 3252. W. H. WOODS, *Cashier.*

Loans and discounts	$96,469.93	Capital stock paid in	$50,000.00
Overdrafts	3,249.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	17,555.63
U. S. bonds to secure deposits		Other undivided profits	12,035.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,642.14	State-bank notes outstanding	
Due from other banks and bankers	932.50		
Real estate, furniture, and fixtures	9,555.09	Dividends unpaid	
Current expenses and taxes paid	3,240.43		
Premiums paid	1,515.62	Individual deposits	52,442.99
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,165.00		
Fractional currency	81.69	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,384.81		
Legal-tender notes	1,984.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	143,283.63	Total	143,283.63

Keokuk National Bank, Keokuk.

S. P. POND, *President.* No. 1992. EDWIN F. BROWNELL, *Cashier.*

Loans and discounts	$201,829.32	Capital stock paid in	$100,000.00
Overdrafts	3,548.06		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,300.00
U. S. bonds to secure deposits		Other undivided profits	3,428.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	64,264.10	State-bank notes outstanding	
Due from other banks and bankers	1,874.80		
Real estate, furniture, and fixtures	12,920.00	Dividends unpaid	150.00
Current expenses and taxes paid	4,275.31		
Premiums paid	3,312.24	Individual deposits	220,149.76
Checks and other cash items	820.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,257.00		
Fractional currency		Due to other national banks	2,370.28
Trade dollars		Due to State banks and bankers	3,245.81
Specie	31,418.00		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	363,143.92	Total	363,143.92

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Knoxville National Bank, Knoxville.

ADGATE W. COLLINS, *President.* No. 1871. JOHN B. ELLIOTT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$169,872.87	Capital stock paid in	$100,000.00
Overdrafts	5,924.07		
U. S. bonds to secure circulation	25,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	8,292.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	568.81	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,948.59	State-bank notes outstanding	
Due from other banks and bankers	3,818.11		
Real estate, furniture, and fixtures	10,195.00	Dividends unpaid	
Current expenses and taxes paid	2,307.79		
Premiums paid	2,118.77	Individual deposits	86,512.28
Checks and other cash items	793.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	560.00		
Fractional currency	28.47	Due to other national banks	
Trade dollars	8.00	Due to State banks and bankers	
Specie	7,478.50		
Legal-tender notes	4,557.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	239,304.64	Total	239,304.64

Marion County National Bank, Knoxville.

LARKEN WRIGHT, *President.* No. 1986. OLIVER P. WRIGHT, *Cashier.*

Loans and discounts	$116,944.26	Capital stock paid in	$60,000.00
Overdrafts	3,577.20		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	2,912.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	10,319.25	State-bank notes outstanding	
Due from other banks and bankers	14,133.12		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,157.20		
Premiums paid	400.00	Individual deposits	85,973.76
Checks and other cash items	733.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,139.60		
Fractional currency	7.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,500.00		
Legal-tender notes	8,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	174,385.96	Total	174,385.96

First National Bank, Le Mars.

P. F. DALTON, *President.* No. 2728. M. H. FINNEY, *Cashier.*

Loans and discounts	$292,098.63	Capital stock paid in	$100,000.00
Overdrafts	11,413.85		
U. S. bonds to secure circulation	30,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	11,380.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	27,000.00
Due from approved reserve agents	24,502.82	State-bank notes outstanding	
Due from other banks and bankers	32,426.02		
Real estate, furniture, and fixtures	17,715.62	Dividends unpaid	21.00
Current expenses and taxes paid	1,967.59		
Premiums paid	3,000.00	Individual deposits	265,288.37
Checks and other cash items	4,195.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,864.00		
Fractional currency	21.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	67.09
Specie	7,446.50		
Legal-tender notes	6,355.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	750.00		
Due from U. S. Treasurer			
Total	438,756.58	Total	438,756.58

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Le Mars National Bank, Le Mars.

WILLIAM H. DENT, *President.* No. 2818. GILBERT C. MACLAGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$232,989.35	Capital stock paid in	$100,000.00
Overdrafts	8,625.18		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,064.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,372.83	State-bank notes outstanding	
Due from other banks and bankers	9,599.37		
Real estate, furniture, and fixtures	18,824.33	Dividends unpaid	
Current expenses and taxes paid	2,745.86		
Premiums paid	2,281.25	Individual deposits	195,512.19
Checks and other cash items	2,275.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,439.00		
Fractional currency	32.50	Due to other national banks	2,604.42
Trade dollars		Due to State banks and bankers	
Specie	9,010.70		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	450.00		
Total	346,771.27	Total	346,771.27

First National Bank, Lyons.

OLIVER MCMAHAN, *President.* No. 2733. WILLIAM HOLMES, *Cashier.*

Loans and discounts	$418,475.48	Capital stock paid in	$100,000.00
Overdrafts	407.03		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	13,864.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,085.10	National-bank notes outstanding	41,000.00
Due from approved reserve agents	95,795.58	State-bank notes outstanding	
Due from other banks and bankers	45,364.66		
Real estate, furniture, and fixtures	1,200.00	Dividends unpaid	
Current expenses and taxes paid	3,012.20		
Premiums paid		Individual deposits	454,943.21
Checks and other cash items	137.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,758.00		
Fractional currency	1,075.70	Due to other national banks	4,105.35
Trade dollars		Due to State banks and bankers	
Specie	20,352.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	663,913.25	Total	663,913.25

First National Bank, Malvern.

JAMES M. STRAHAN, *President.* No. 2247. LEANDER BENTLEY, *Cashier.*

Loans and discounts	$84,458.67	Capital stock paid in	$50,000.00
Overdrafts	789.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	2,681.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	10,170.00
Due from approved reserve agents	9,115.75	State-bank notes outstanding	
Due from other banks and bankers	9,607.88		
Real estate, furniture, and fixtures	10,084.18	Dividends unpaid	1,032.50
Current expenses and taxes paid	601.37		
Premiums paid		Individual deposits	57,079.06
Checks and other cash items	5.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,151.00		
Fractional currency	18.50	Due to other national banks	234.33
Trade dollars		Due to State banks and bankers	
Specie	7,351.80		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,247.44	Total	146,247.44

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First National Bank, Manning.

D. W. SUTHERLAND, *President.* No. 3455. ORSON E. DUTTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$65,272.48	Capital stock paid in	$50,000.00
Overdrafts	885.89		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	1,259.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	21,493.83	State-bank notes outstanding	
Due from other banks and bankers	4,391.48		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	132.90		
Premiums paid	1,000.00	Individual deposits	55,093.66
Checks and other cash items	453.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	105.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,060.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	122,103.31	Total	122,103.31

First National Bank, Maquoketa.

THOMAS E. CANNELL, *President.* No. 999. MATHEW DALZELL, *Cashier.*

Loans and discounts	$65,329.11	Capital stock paid in	$50,000.00
Overdrafts	6,525.00		
U. S. bonds to secure circulation	38,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,738.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,428.70	National-bank notes outstanding	34,200.00
Due from approved reserve agents	22,131.56	State-bank notes outstanding	
Due from other banks and bankers	11,853.37		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	406.74		
Premiums paid		Individual deposits	72,125.16
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,097.00		
Fractional currency	39.74	Due to other national banks	34.28
Trade dollars		Due to State banks and bankers	171.33
Specie	4,748.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,710.00		
Due from U. S. Treasurer			
Total	176,269.22	Total	176,269.22

First National Bank, Marengo.

J. H. BRANCH, *President.* No. 2484. C. E. BINGHAM, *Cashier.*

Loans and discounts	$82,715.19	Capital stock paid in	$50,000.00
Overdrafts	681.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,960.59
U. S. bonds to secure deposits		Other undivided profits	2,199.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,678.21	State-bank notes outstanding	
Due from other banks and bankers	2,211.22		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,348.56		
Premiums paid	1,000.00	Individual deposits	51,611.27
Checks and other cash items	79.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,126.00		
Fractional currency	47.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	12,788.84
Specie	6,861.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	132,810.69	Total	132,810.69

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First National Bank, Marion.

JAY J. SMYTH, *President.* No. 2753. SAMUEL N. GOODHUE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$127,996.96	Capital stock paid in	$50,000.00
Overdrafts	6,447.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	2,804.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,629.48	State-bank notes outstanding	
Due from other banks and bankers	5,945.04		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,551.49		
Premiums paid	2,000.00	Individual deposits	102,160.29
Checks and other cash items	300.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,250.00		
Fractional currency	13.26	Due to other national banks	2,125.96
Trade dollars		Due to State banks and bankers	4,991.35
Specie	18,095.25		
Legal-tender notes	1,040.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	198,331.91	Total	198,331.91

First National Bank, Marshalltown.

GEORGE GLICK, *President.* No. 411. A. G. GLICK, *Cashier.*

Loans and discounts	$255,490.70	Capital stock paid in	$100,000.00
Overdrafts	5,882.17		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,447.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,400.00
Due from approved reserve agents	66,643.94	State-bank notes outstanding	
Due from other banks and bankers	3,660.39		
Real estate, furniture, and fixtures	23,210.53	Dividends unpaid	
Current expenses and taxes paid	2,908.33		
Premiums paid	468.75	Individual deposits	265,081.56
Checks and other cash items	2,654.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,837.00		
Fractional currency	20.42	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,023.04
Specie	28,449.70		
Legal-tender notes	9,600.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	428,951.76	Total	428,951.76

First National Bank, Mason City.

HENRY I. SMITH, *President.* No. 2574. C. H. MCNIDER, *Cashier.*

Loans and discounts	$71,521.98	Capital stock paid in	$50,000.00
Overdrafts	1,334.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,272.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,831.19	National-bank notes outstanding	11,250.00
Due from approved reserve agents	46,648.51	State-bank notes outstanding	
Due from other banks and bankers	13,493.77		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	750.00	Individual deposits	100,103.37
Checks and other cash items	108.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,036.00		
Fractional currency	77.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,261.00		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	181,625.61	Total	181,625.61

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First National Bank, McGregor.

FRANK LARRABEE, *President.* No. 323. WILLIAM R. KINNAIRD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,629.05	Capital stock paid in	$100,000.00
Overdrafts	276.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,121.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,754.34	National-bank notes outstanding	22,500.00
Due from approved reserve agents	69,392.32	State-bank notes outstanding	
Due from other banks and bankers	23,971.31		
Real estate, furniture, and fixtures	10,951.78	Dividends unpaid	3,977.00
Current expenses and taxes paid	3,347.25		
Premiums paid	6,000.00	Individual deposits	215,406.65
Checks and other cash items	454.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	931.00		
Fractional currency	60.00	Due to other national banks	75.44
Trade dollars		Due to State banks and bankers	5,147.50
Specie	15,594.35		
Legal-tender notes	4,741.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	380,228.58	Total	380,228.58

First National Bank, Missouri Valley.

ORSON B. DUTTON, *President.* No. 3189. JAY G. DUTTON, *Cashier.*

Loans and discounts	$89,035.38	Capital stock paid in	$50,000.00
Overdrafts	2,232.54		
U. S. bonds to secure circulation	17,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	10,461.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,300.00
Due from approved reserve agents	13,865.47	State-bank notes outstanding	
Due from other banks and bankers	6,150.52		
Real estate, furniture, and fixtures	6,150.00	Dividends unpaid	
Current expenses and taxes paid	2,234.36		
Premiums paid		Individual deposits	56,068.90
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,082.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,315.18		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	765.00		
Due from U. S. Treasurer			
Total	147,830.45	Total	147,830.45

First National Bank, Montezuma.

JOHN HALL, *President.* No. 2961. GEORGE W. KIERULFF, *Cashier.*

Loans and discounts	$64,349.90	Capital stock paid in	$50,000.00
Overdrafts	1,228.18		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,113.21
U. S. bonds to secure deposits		Other undivided profits	2,077.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,996.77	State-bank notes outstanding	
Due from other banks and bankers	8,394.20		
Real estate, furniture, and fixtures	3,400.00	Dividends unpaid	
Current expenses and taxes paid	1,053.08		
Premiums paid	520.00	Individual deposits	33,081.26
Checks and other cash items	496.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	460.00		
Fractional currency	17.42	Due to other national banks	271.42
Trade dollars		Due to State banks and bankers	
Specie	2,264.45		
Legal-tender notes	550.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	98,793.15	Total	98,793.15

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First National Bank, Mount Pleasant.

PRESBY SAUNDERS, *President.* No. 299. T. J. VAN HON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,929.16	Capital stock paid in	$100,000.00
Overdrafts	1,103.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,338.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,278.71	National-bank notes outstanding	22,500.00
Due from approved reserve agents	45,940.02	State-bank notes outstanding	
Due from other banks and bankers	35,404.06		
Real estate, furniture, and fixtures	11,885.00	Dividends unpaid	
Current expenses and taxes paid	1,062.66		
Premiums paid	6,750.00	Individual deposits	174,383.51
Checks and other cash items	2,815.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	605.00		
Fractional currency	92.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	451.38
Specie	16,829.35		
Legal-tender notes	17,854.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	321,673.85	Total	321,673.85

National State Bank, Mount Pleasant.

J. H. WHITING, *President.* No. 922. ROBERT S. GILLIS, *Cashier.*

Loans and discounts	$179,716.90	Capital stock paid in	$100,000.00
Overdrafts	270.98		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	15,735.14
U. S. bonds on hand	550.00		
Other stocks, bonds, and mortgages	53,096.00	National-bank notes outstanding	90,000.00
Due from approved reserve agents	96,460.96	State-bank notes outstanding	
Due from other banks and bankers	8,775.96		
Real estate, furniture, and fixtures	16,484.82	Dividends unpaid	
Current expenses and taxes paid	1,035.08		
Premiums paid		Individual deposits	247,687.52
Checks and other cash items	5,808.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	740.00		
Fractional currency	49.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	794.09
Specie	19,588.25		
Legal-tender notes	17,140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	504,216.75	Total	504,216.75

First National Bank, Muscatine.

SIMON G. STEIN, *President.* No. 1577. T. N. BROWN, *Cashier.*

Loans and discounts	$167,840.93	Capital stock paid in	$50,000.00
Overdrafts	10,019.81		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	2,112.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,594.32	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,160.75	State-bank notes outstanding	
Due from other banks and bankers	6,332.98		
Real estate, furniture, and fixtures	17,270.49	Dividends unpaid	425.00
Current expenses and taxes paid	862.56		
Premiums paid		Individual deposits	143,481.86
Checks and other cash items	514.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,800.00		
Fractional currency	162.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	20,668.00		
Legal-tender notes	2,168.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	268,519.77	Total	268,519.77

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First National Bank, Nashua.

ALMON G. CASE, *President.* No. 2411. AMOS CASE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$163,757.16	Capital stock paid in	$50,000.00
Overdrafts	4,115.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	3,217.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,577.22	State-bank notes outstanding	
Due from other banks and bankers	6,693.04		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,057.91		
Premiums paid	3,281.38	Individual deposits	80,404.76
Checks and other cash items	608.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	540.00		
Fractional currency	195.24	Due to other national banks	2,471.71
Trade dollars		Due to State banks and bankers	
Specie	7,500.00		
Legal-tender notes	955.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	159,343.61	**Total**	159,343.61

First National Bank, Nevada.

R. J. SILLIMAN, *President.* No. 2555. WILBER F. SWAYZE, *Cashier.*

Loans and discounts	$71,950.80	Capital stock paid in	$50,000.00
Overdrafts	1,802.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	3,226.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,794.66	State-bank notes outstanding	
Due from other banks and bankers	8,140.98		
Real estate, furniture, and fixtures	9,993.11	Dividends unpaid	
Current expenses and taxes paid	503.10		
Premiums paid	1,316.60	Individual deposits	50,923.67
Checks and other cash items	312.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,977.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	1,214.25
Specie	2,260.50		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	126,114.28	**Total**	126,114.28

First National Bank, New Hampton.

ALFRED E. BIGELOW, *President.* No. 2588. SAM. J. KENYON, *Cashier.*

Loans and discounts	$82,232.17	Capital stock paid in	$50,000.00
Overdrafts	132.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,400.00
U. S. bonds to secure deposits		Other undivided profits	3,308.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,819.20	National-bank notes outstanding	10,150.00
Due from approved reserve agents	895.00	State-bank notes outstanding	
Due from other banks and bankers	6,969.05		
Real estate, furniture, and fixtures	12,899.38	Dividends unpaid	
Current expenses and taxes paid	1,036.07		
Premiums paid	1,369.99	Individual deposits	64,705.43
Checks and other cash items	2,335.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,180.00		
Fractional currency	36.61	Due to other national banks	825.21
Trade dollars		Due to State banks and bankers	
Specie	3,917.70		
Legal-tender notes	2,504.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	133,389.28	**Total**	133,389.28

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First National Bank, Newton.

J. H. LYDAY, *President.* No. 2641. CHESTER SLOANAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$96,287.18	Capital stock paid in	$50,000.00
Overdrafts	9,889.99		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	2,546.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,400.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	246.70	State-bank notes outstanding	
Due from other banks and bankers	2,289.89		
Real estate, furniture, and fixtures	11,726.11	Dividends unpaid	
Current expenses and taxes paid	769.89		
Premiums paid	3,300.00	Individual deposits	91,810.85
Checks and other cash items	1,276.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,245.00		
Fractional currency	13.16	Due to other national banks	310.36
Trade dollars		Due to State banks and bankers	
Specie	6,850.50		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	60.00		
Total	161,417.77	Total	161,417.77

Osage National Bank, Osage.

J. H. BRUSH, *President.* No. 1618. AVERY BRUSH, *Cashier.*

Loans and discounts	$126,476.30	Capital stock paid in	$50,000.00
Overdrafts	6,028.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	13,683.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	116,453.00	National-bank notes outstanding	2,250.00
Due from approved reserve agents	23,020.56	State-bank notes outstanding	
Due from other banks and bankers	33,648.19		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	394.27		
Premiums paid		Individual deposits	249,359.42
Checks and other cash items	480.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	882.00		
Fractional currency	37.87	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,269.25		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	40.00		
Total	340,292.90	Total	340,292.90

Farmers and Traders' National Bank, Oskaloosa.

JOHN SIEBEL, *President.* No. 2895. JOHN H. WARREN, *Cashier.*

Loans and discounts	$141,707.26	Capital stock paid in	$100,000.00
Overdrafts	2,237.02		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	5,970.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,411.07	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,991.61	State-bank notes outstanding	
Due from other banks and bankers	4,152.45		
Real estate, furniture, and fixtures	14,125.00	Dividends unpaid	
Current expenses and taxes paid	3,470.00		
Premiums paid	2,669.78	Individual deposits	133,218.34
Checks and other cash items	849.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,993.00		
Fractional currency	42.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,915.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	270,688.49	Total	270,688.49

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Oskaloosa National Bank, Oskaloosa.

H. L. SPENCER, *President.* No. 2417. C. E. LOFLAND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$197,378.99	Capital stock paid in	$50,000.00
Overdrafts	4,722.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	4,222.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	18,124.99	State-bank notes outstanding	
Due from other banks and bankers	12,496.67		
Real estate, furniture, and fixtures	19,974.61	Dividends unpaid	775.00
Current expenses and taxes paid	1,689.17		
Premiums paid	264.45	Individual deposits	215,279.66
Checks and other cash items	5,478.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,099.00		
Fractional currency	113.20	Due to other national banks	1,121.36
Trade dollars		Due to State banks and bankers	729.84
Specie	9,973.60		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	500.00		
Total	294,378.18	Total	294,378.18

First National Bank, Ottumwa.

WESLEY B. BONNIFIELD, *President.* No. 107. W. T. FENTON, *Cashier.*

Loans and discounts	$271,101.26	Capital stock paid in	$60,000.00
Overdrafts	1,196.92		
U. S. bonds to secure circulation	60,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	36,414.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,431.07	National-bank notes outstanding	54,000.00
Due from approved reserve agents	4,817.46	State-bank notes outstanding	
Due from other banks and bankers	14,892.76		
Real estate, furniture, and fixtures	35,386.69	Dividends unpaid	
Current expenses and taxes paid	1,679.69		
Premiums paid	2,862.81	Individual deposits	259,331.26
Checks and other cash items	6,157.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,279.00		
Fractional currency	172.59	Due to other national banks	5,194.62
Trade dollars		Due to State banks and bankers	8,610.73
Specie	3,872.75		
Legal-tender notes	27,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	463,550.87	Total	463,550.87

Iowa National Bank, Ottumwa.

CHARLES F. BLAKE, *President.* No. 1726. JOHN W. EDGERLY, *Cashier.*

Loans and discounts	$369,401.68	Capital stock paid in	$100,000.00
Overdrafts	4,514.03		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	33,114.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,635.71	National-bank notes outstanding	22,500.00
Due from approved reserve agents	28,312.26	State-bank notes outstanding	
Due from other banks and bankers	9,217.11		
Real estate, furniture, and fixtures	37,068.18	Dividends unpaid	
Current expenses and taxes paid	2,271.13		
Premiums paid		Individual deposits	348,364.77
Checks and other cash items	2,519.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,555.00		
Fractional currency	231.11	Due to other national banks	1,207.48
Trade dollars		Due to State banks and bankers	1,833.23
Specie	12,434.00		
Legal-tender notes	22,735.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	527,019.53	Total	527,019.53

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Ottumwa National Bank, Ottumwa.

J. G. HUTCHISON, *President.* No. 2621. M. B. HUTCHISON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$203,383.48	Capital stock paid in	$100,000.00
Overdrafts	895.79		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,105.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,734.63	National-bank notes outstanding	22,500.00
Due from approved reserve agents	15,707.54	State-bank notes outstanding	
Due from other banks and bankers	4,828.27		
Real estate, furniture, and fixtures	10,488.81	Dividends unpaid	
Current expenses and taxes paid	1,912.66		
Premiums paid	2,400.00	Individual deposits	161,899.05
Checks and other cash items	4,095.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,747.00		
Fractional currency	63.82	Due to other national banks	2,986.52
Trade dollars		Due to State banks and bankers	
Specie	7,108.60		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	297,491.07	Total	297,491.07

Guthrie County National Bank, Panora.

GEORGE H. MOORE, *President.* No. 3226. L. J. PENTECOST, *Cashier.*

Loans and discounts	$106,943.34	Capital stock paid in	$50,000.00
Overdrafts	544.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,750.00
U. S. bonds to secure deposits		Other undivided profits	3,339.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,000.57	State-bank notes outstanding	
Due from other banks and bankers	10,045.17		
Real estate, furniture, and fixtures	12,398.05	Dividends unpaid	
Current expenses and taxes paid	1,176.79		
Premiums paid	1,540.80	Individual deposits	101,702.86
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	13.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,055.30		
Legal-tender notes	2,262.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	170,042.31	Total	170,042.31

First National Bank, Pella.

EDWARD R. CASSATT, *President.* No. 1891. J. H. STUBENRAUCH, *Cashier.*

Loans and discounts	$74,122.45	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	13,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,115.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,450.00	National-bank notes outstanding	11,700.00
Due from approved reserve agents	5,026.85	State-bank notes outstanding	
Due from other banks and bankers	3,508.05		
Real estate, furniture, and fixtures	3,433.00	Dividends unpaid	
Current expenses and taxes paid	139.00		
Premiums paid	1,200.00	Individual deposits	47,813.92
Checks and other cash items	2,107.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	383.00		
Fractional currency	168.32	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,000.00		
Legal-tender notes	1,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer	304.16		
Total	116,627.51	Total	116,627.51

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Red Oak National Bank, Red Oak.

JUSTUS CLARK, *President.* No. 3055. PAUL P. CLARK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,247.22	Capital stock paid in	$100,000.00
Overdrafts	4,215.68		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	11,602.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,761.56	State-bank notes outstanding	
Due from other banks and bankers	619.99		
Real estate, furniture, and fixtures	25,760.25	Dividends unpaid	
Current expenses and taxes paid	3,267.98		
Premiums paid	2,593.75	Individual deposits	108,115.39
Checks and other cash items	7,693.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,816.00		
Fractional currency	61.23	Due to other national banks	125.68
Trade dollars		Due to State banks and bankers	
Specie	9,181.90		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,124.70		
Due from U. S. Treasurer			
Total	253,343.39	Total	253,343.39

First National Bank, Rockford.

ORLO H. LYON, *President.* No. 3053. HARRY A. MERRILL, *Cashier.*

Loans and discounts	$77,254.80	Capital stock paid in	$50,000.00
Overdrafts	2,849.45		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,217.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,108.29	State-bank notes outstanding	
Due from other banks and bankers	318.07		
Real estate, furniture, and fixtures	10,500.00	Dividends unpaid	
Current expenses and taxes paid	628.28		
Premiums paid	3,062.50	Individual deposits	40,920.63
Checks and other cash items	483.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	550.00		
Fractional currency	67.21	Due to other national banks	5,000.00
Trade dollars		Due to State banks and bankers	32.85
Specie	3,625.60		
Legal-tender notes	1,910.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	120,420.48	Total	120,420.48

First National Bank, Rock Rapids.

B. L. RICHARDS, *President.* No. 3153. E. L. PARTCH, *Cashier.*

Loans and discounts	$68,689.13	Capital stock paid in	$50,000.00
Overdrafts	973.09		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	2,424.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,899.45	National-bank notes outstanding	11,250.00
Due from approved reserve agents	966.19	State-bank notes outstanding	
Due from other banks and bankers	18,326.27		
Real estate, furniture, and fixtures	5,815.90	Dividends unpaid	
Current expenses and taxes paid	987.53		
Premiums paid	850.00	Individual deposits	52,234.10
Checks and other cash items	50.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,245.00		
Fractional currency	54.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,792.52
Specie	3,291.10		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	990.00		
Total	122,200.63	Total	122,200.63

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Pella National Bank, Pella.

PIERRE H. BOUSQUET, *President.* No. 2063. JOHN NOLLEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$289,500.01	Capital stock paid in	$100,000.00
Overdrafts	4,010.34		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,842.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	26,659.33	State-bank notes outstanding	
Due from other banks and bankers	808.67		
Real estate, furniture, and fixtures	9,716.98	Dividends unpaid	
Current expenses and taxes paid	2,869.51		
Premiums paid		Individual deposits	223,992.29
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,095.00		
Fractional currency	43.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,006.35		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	373,334.52	Total	373,334.52

First National Bank, Perry.

D. J. PATTEE, *President.* No. 3026. O. MOSHER, *Cashier.*

Loans and discounts	$95,079.88	Capital stock paid in	$50,000.00
Overdrafts	2,886.99		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,159.61
U. S. bonds to secure deposits		Other undivided profits	5,222.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,862.18	State-bank notes outstanding	
Due from other banks and bankers	21,830.30		
Real estate, furniture, and fixtures	9,500.00	Dividends unpaid	
Current expenses and taxes paid	1,860.45		
Premiums paid	2,890.62	Individual deposits	89,614.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,774.02		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	161,246.94	Total	161,246.94

First National Bank, Red Oak.

CHARLES H. LANE, *President.* No. 2130. CHARLES F. CLARKE, *Cashier.*

Loans and discounts	$140,890.59	Capital stock paid in	$50,000.00
Overdrafts	1,162.31		
U. S. bonds to secure circulation	20,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,436.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	32,277.23	State-bank notes outstanding	
Due from other banks and bankers	3,665.11		
Real estate, furniture, and fixtures	12,500.00	Dividends unpaid	
Current expenses and taxes paid	1,148.36		
Premiums paid		Individual deposits	126,851.49
Checks and other cash items	3,064.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,260.00		
Fractional currency		Due to other national banks	955.75
Trade dollars		Due to State banks and bankers	
Specie	14,875.95		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer	1,000.00		
Total	250,243.59	Total	250,243.59

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First National Bank, Shenandoah.

THOMAS H. READ, *President.* No. 2363. R. W. CAREY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$95,779.50	Capital stock paid in	$50,000.00
Overdrafts	2,457.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	4,008.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	45,913.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,862.00	Dividends unpaid	440.00
Current expenses and taxes paid	520.41		
Premiums paid		Individual deposits	79,391.78
Checks and other cash items	3,383.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,681.00		
Fractional currency	14.65	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,429.20		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	548.13		
Due from U. S. Treasurer			
Total	180,090.06	Total	180,090.06

Shenandoah National Bank, Shenandoah.

GEORGE BOGART, *President.* No. 2679. H. F. WILSON, *Cashier.*

Loans and discounts	$70,225.67	Capital stock paid in	$50,000.00
Overdrafts	2,521.39		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,800.00
U. S. bonds to secure deposits		Other undivided profits	2,174.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,192.76	State-bank notes outstanding	
Due from other banks and bankers	1,460.37		
Real estate, furniture, and fixtures	6,900.00	Dividends unpaid	
Current expenses and taxes paid	697.15		
Premiums paid	1,000.00	Individual deposits	43,811.59
Checks and other cash items	670.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,900.00		
Fractional currency	19.10	Due to other national banks	3,603.69
Trade dollars		Due to State banks and bankers	
Specie	4,890.90		
Legal-tender notes	6,100.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	113,640.10	Total	113,640.10

First National Bank, Sibley.

CHAS. E. BROWN, *President.* No. 3320. H. L. EMMERT, *Cashier.*

Loans and discounts	$79,496.49	Capital stock paid in	$50,000.00
Overdrafts	917.23		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	4,377.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,809.43	State-bank notes outstanding	
Due from other banks and bankers	2,681.59		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	99.00
Current expenses and taxes paid	1,232.79		
Premiums paid	1,067.31	Individual deposits	32,411.25
Checks and other cash items	1,195.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,336.00		
Fractional currency	50.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,819.10		
Legal-tender notes	1,400.00	Notes and bills re-discounted	12,030.71
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.25		
Due from U. S. Treasurer			
Total	111,668.82	Total	111,668.82

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First National Bank, Sigourney.

J. P. YERGER, *President.* No. 1786. J. T. WEBBER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,046.41	Capital stock paid in	$50,000.00
Overdrafts	67.06		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	11,809.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,139.22	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,617.42	State-bank notes outstanding	
Due from other banks and bankers	17,162.40		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	1,340.38		
Premiums paid		Individual deposits	102,721.88
Checks and other cash items	2,918.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,009.00		
Fractional currency	122.49	Due to other national banks	10,000.00
Trade dollars		Due to State banks and bankers	129.39
Specie	7,425.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	195,910.46	Total	195,910.46

First National Bank, Sioux City.

T. J. STONE, *President.* No. 1757. E. H. STONE, *Cashier.*

Loans and disconnts	$422,784.05	Capital stock paid in	$100,000.00
Overdrafts	15,106.06		
U. S. bonds to secure circulation	100,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	19,348.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,904.80	National-bank notes outstanding	89,280.00
Due from approved reserve agents	59,696.99	State-bank notes outstanding	
Due from other banks and bankers	69,956.21		
Real estate, furniture, and fixtures	34,444.58	Dividends unpaid	160.00
Current expenses and taxes paid	3,725.85		
Premiums paid	3,000.00	Individual deposits	402,455.79
Checks and other cash items	5,120.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,930.00		
Fractional currency	310.34	Due to other national banks	65,665.84
Trade dollars		Due to State banks and bankers	67,162.26
Specie	24,483.00		
Legal-tender notes	30,900.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,710.00		
Due from U. S. Treasurer			
Total	794,071.97	Total	794,071.97

Security National Bank, Sioux City.

JAS. D. SPALDING, *President.* No. 3124. WILBUR P. MANLEY, *Cashier.*

Loans and discounts	$335,866.44	Capital stock paid in	$100,000.00
Overdrafts	1,091.56		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	6,466.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,517.07	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,834.77	State-bank notes outstanding	
Due from other banks and bankers	26,223.18		
Real estate, furniture, and fixtures	23,914.66	Dividends unpaid	
Current expenses and taxes paid	3,414.23		
Premiums paid	5,300.00	Individual deposits	224,122.00
Checks and other cash items	5,581.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,724.00		
Fractional currency	120.26	Due to other national banks	38,799.82
Trade dollars		Due to State banks and bankers	89,544.37
Specie	13,420.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	493,432.66	Total	493,432.66

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Sioux National Bank, Sioux City.

WILLIAM L. JOY, *President.* No. 2535. ARTHUR S. GARRETSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$919,975.94	Capital stock paid in	$500,000.00
Overdrafts	40,676.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,949.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	54,821.20	National-bank notes outstanding	45,000.00
Due from approved reserve agents	29,853.24	State-bank notes outstanding	
Due from other banks and bankers	69,009.97		
Real estate, furniture, and fixtures	28,144.14	Dividends unpaid	
Current expenses and taxes paid	10,707.77		
Premiums paid	9,695.98	Individual deposits	329,673.66
Checks and other cash items	24,339.21	United States deposits	26,859.64
Exchanges for clearing-house		Deposits of U.S. disbursing officers	68,302.06
Bills of other banks	3,687.00		
Fractional currency	413.44	Due to other national banks	82,643.51
Trade dollars		Due to State banks and bankers	258,078.62
Specie	70,432.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	35,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,424,007.05	Total	1,424,007.05

First National Bank, Storm Lake.

JOSEPH SAMPSON, *President.* No. 2505. R. H. BROWN, *Cashier.*

Loans and discounts	$126,865.91	Capital stock paid in	$50,000.00
Overdrafts	321.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	3,952.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,008.36	State-bank notes outstanding	
Due from other banks and bankers	4,009.24		
Real estate, furniture, and fixtures	15,311.94	Dividends unpaid	
Current expenses and taxes paid	1,085.83		
Premiums paid	2,200.00	Individual deposits	89,134.32
Checks and other cash items	109.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	31.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	761.30		
Legal-tender notes	10,275.00	Notes and bills re-discounted	17,706.34
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	181,043.27	Total	181,043.27

First National Bank, Stuart.

J. R. BATES, *President.* No. 2721. H. LEIGHTON, *Cashier.*

Loans and discounts	$106,334.93	Capital stock paid in	$75,000.00
Overdrafts	47.45		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,246.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,300.00
Due from approved reserve agents	1,016.68	State-bank notes outstanding	
Due from other banks and bankers	1,818.32		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	1,756.89		
Premiums paid	3,925.00	Individual deposits	37,371.01
Checks and other cash items	2,551.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,045.00		
Fractional currency	41.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	908.50		
Legal-tender notes	4,071.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	152,917.09	Total	152,917.09

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First National Bank, Sutherland.

BENJAMIN THOMPSON, *President.* No. 3618. CHARLES H. BRINTNALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$70,991.54	Capital stock paid in	$50,000.00
Overdrafts	576.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	2,651.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,058.93	State-bank notes outstanding	
Due from other banks and bankers	826.09		
Real estate, furniture, and fixtures	1,419.44	Dividends unpaid	
Current expenses and taxes paid	653.74		
Premiums paid	850.00	Individual deposits	24,595.34
Checks and other cash items	691.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,005.00		
Fractional currency	4.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,415.60		
Legal-tender notes	715.00	Notes and bills re-discounted	7,273.14
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	98,269.60	Total	98,269.60

First National Bank, Tama City.

J. L. BRACKEN, *President.* No. 1880. ARTHUR P. STARR, *Cashier.*

Loans and discounts	$102,443.77	Capital stock paid in	$50,000.00
Overdrafts	133.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	2,660.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,035.68	State-bank notes outstanding	
Due from other banks and bankers	1,276.59		
Real estate, furniture, and fixtures	9,775.00	Dividends unpaid	303.00
Current expenses and taxes paid	832.51		
Premiums paid		Individual deposits	50,705.01
Checks and other cash items	295.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,235.00		
Fractional currency	85.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	807.10		
Legal-tender notes	4,966.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	147,858.22	Total	147,858.22

First National Bank, Tipton.

HERBERT HAMMOND, *President.* No. 2983. C. W. HAWLEY, *Cashier.*

Loans and discounts	$95,610.89	Capital stock paid in	$50,000.00
Overdrafts	881.07		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,300.00
U. S. bonds to secure deposits		Other undivided profits	6,383.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,015.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,785.15	State-bank notes outstanding	
Due from other banks and bankers	9,783.65		
Real estate, furniture, and fixtures	9,458.00	Dividends unpaid	555.00
Current expenses and taxes paid	159.95		
Premiums paid	1,468.76	Individual deposits	75,011.18
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	181.00		
Fractional currency	29.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,564.30		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,499.66	Total	146,499.66

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First National Bank, Villisca.

W. S. ALGER, *President.* No. 2766. B. F. FAST, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,933.51	Capital stock paid in	$50,000.00
Overdrafts	372.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,670.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,003.36	State-bank notes outstanding	
Due from other banks and bankers	2,834.52		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	826.56		
Premiums paid	1,000.00	Individual deposits	49,902.78
Checks and other cash items	10.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,150.00		
Fractional currency	57.06	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,462.45		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer	110.00		
Total	130,822.78	Total	130,822.78

First National Bank, Washington.

JOSEPH KECK, *President.* No. 2656. S. A. WHITE, *Cashier.*

Loans and discounts	$151,521.30	Capital stock paid in	$100,000.00
Overdrafts	1,156.06		
U. S. bonds to secure circulation	25,000.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	14,712.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,909.84	State-bank notes outstanding	
Due from other banks and bankers	12,591.50		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,356.41		
Premiums paid	2,500.00	Individual deposits	93,350.48
Checks and other cash items	579.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,339.00		
Fractional currency	100.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,384.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	239,563.08	Total	239,563.08

Washington National Bank, Washington.

ALEXANDER W. CHILCOTE, *President.* No. 1762. JOHN A. YOUNG, *Cashier.*

Loans and discounts	$197,486.68	Capital stock paid in	$100,000.00
Overdrafts	1,102.46		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	11,221.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	39,711.36	State-bank notes outstanding	
Due from other banks and bankers	21,393.26		
Real estate, furniture, and fixtures	12,519.46	Dividends unpaid	
Current expenses and taxes paid	1,555.65		
Premiums paid	2,000.00	Individual deposits	153,218.31
Checks and other cash items	3,418.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,037.00		
Fractional currency	53.02	Due to other national banks	720.87
Trade dollars		Due to State banks and bankers	
Specie	6,258.75		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	327,660.95	Total	327,660.95

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First National Bank, Waterloo.

HENRY B. ALLEN, *President.* No. 792. JOHN W. KRAPFEL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$243,004.24	Capital stock paid in	$50,000.00
Overdrafts	7,644.00		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,469.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	15,377.34	State-bank notes outstanding	
Due from other banks and bankers	52,134.98		
Real estate, furniture, and fixtures	19,225.87	Dividends unpaid	
Current expenses and taxes paid	2,003.13		
Premiums paid		Individual deposits	267,861.43
Checks and other cash items	698.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,156.00		
Fractional currency	170.40	Due to other national banks	1,236.15
Trade dollars		Due to State banks and bankers	
Specie	12,902.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	422,566.87	Total	422,566.87

Commercial National Bank, Waterloo.

JOHN D. PLATT, *President.* No. 2910. FRANK L. GILBERT, *Cashier.*

Loans and discounts	$118,080.84	Capital stock paid in	$50,000.00
Overdrafts	698.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	2,441.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	401.24	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,944.55	State-bank notes outstanding	
Due from other banks and bankers	4,280.51		
Real estate, furniture, and fixtures	2,439.55	Dividends unpaid	120.00
Current expenses and taxes paid	2,287.18		
Premiums paid	1,218.75	Individual deposits	77,608.91
Checks and other cash items	3,117.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,573.00		
Fractional currency	67.54	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,247.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	166,419.99	Total	166,419.99

First National Bank, Waverly.

J. H. BOWMAN, *President.* No. 3105 H. S. BURR, *Cashier.*

Loans and discounts	$189,834.45	Capital stock paid in	$100,000.00
Overdrafts	13,269.07		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	1,690.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,300.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,838.96	State-bank notes outstanding	
Due from other banks and bankers	23,246.29		
Real estate, furniture, and fixtures	33,490.00	Dividends unpaid	428.00
Current expenses and taxes paid	1,068.36		
Premiums paid	6,250.00	Individual deposits	202,139.47
Checks and other cash items	3,513.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,731.00		
Fractional currency	126.41	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,965.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	341,757.73	Total	341,757.73

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First National Bank, Webster City.

KENDALL YOUNG, *President.* No. 1874. B. C. MASON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,757.14	Capital stock paid in	$50,000.00
Overdrafts	4,778.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	9,854.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,358.50	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,870.71	State-bank notes outstanding	
Due from other banks and bankers	14,584.52		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	
Current expenses and taxes paid	1,022.89		
Premiums paid		Individual deposits	69,705.24
Checks and other cash items	307.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,131.00		
Fractional currency	75.00	Due to other national banks	871.91
Trade dollars		Due to State banks and bankers	
Specie	3,420.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	180,931.58	Total	180,931.58

Farmers' National Bank, Webster City.

B. F. MILLER, *President.* No. 3420. A. F. HOFFMAN, *Cashier.*

Loans and discounts	$77,714.10	Capital stock paid in	$50,000.00
Overdrafts	1,829.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,155.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,698.38	State-bank notes outstanding	
Due from other banks and bankers	2,177.12		
Real estate, furniture, and fixtures	4,653.41	Dividends unpaid	
Current expenses and taxes paid	731.65		
Premiums paid	1,115.08	Individual deposits	37,520.76
Checks and other cash items	3,990.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	38.75	Due to other national banks	852.27
Trade dollars		Due to State banks and bankers	
Specie	6,215.00		
Legal-tender notes	2,153.00	Notes and bills re-discounted	3,625.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	116,403.96	Total	116,403.96

Hamilton County National Bank, Webster City.

L. A. MCMURRAY, *President.* No. 2984. CYRUS SMITH, *Cashier.*

Loans and discounts	$90,184.03	Capital stock paid in	$50,000.00
Overdrafts	2,366.81		
U.S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U.S. bonds to secure deposits		Other undivided profits	2,659.45
U.S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,768.65	State-bank notes outstanding	
Due from other banks and bankers	11,049.73		
Real estate, furniture, and fixtures	1,940.00	Dividends unpaid	
Current expenses and taxes paid	954.93		
Premiums paid	2,970.30	Individual deposits	72,038.84
Checks and other cash items	1,510.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,451.00		
Fractional currency	1.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,687.95		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,948.29	Total	145,948.29

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Fayette County National Bank, West Union.

JOSEPH HOBSON, *President.* No. 2015. E. B. SHAW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$147,267.23	Capital stock paid in	$100,000.00
Overdrafts	3,655.30		
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,750.00
U. S. bonds to secure deposits		Other undivided profits	3,518.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,317.97	State-bank notes outstanding	
Due from other banks and bankers	7,631.48		
Real estate, furniture, and fixtures	17,085.00	Dividends unpaid	
Current expenses and taxes paid	1,324.25		
Premiums paid	2,900.00	Individual deposits	82,434.95
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	80.00		
Fractional currency	284.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,512.30		
Legal-tender notes	1,020.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	227,203.13	Total	227,203.13

First National Bank, What Cheer.

THEODORE ROBISON, *President.* No. 3192. J. L. MITCHELL, *Cashier.*

Loans and discounts	$106,562.80	Capital stock paid in	$50,000.00
Overdrafts	1,109.30		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,721.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	11,599.60		
Real estate, furniture, and fixtures	10,975.19	Dividends unpaid	
Current expenses and taxes paid	855.61		
Premiums paid	1,300.00	Individual deposits	83,699.26
Checks and other cash items	392.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	71.30	Due to other national banks	2,722.71
Trade dollars		Due to State banks and bankers	
Specie	12,965.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	160,393.50	Total	160,393.50

First National Bank, Winterset.

CHARLES D. BEVINGTON, *President.* No. 1403. S. G. BEVINGTON, *Cashier.*

Loans and discounts	$82,544.36	Capital stock paid in	$50,000.00
Overdrafts	2,954.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	1,489.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,826.43	National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	6,776.46		
Real estate, furniture, and fixtures	2,476.92	Dividends unpaid	
Current expenses and taxes paid	1,187.20		
Premiums paid	5,560.44	Individual deposits	55,688.04
Checks and other cash items	638.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	204.00		
Fractional currency	5.60	Due to other national banks	1,280.77
Trade dollars		Due to State banks and bankers	
Specie	17,054.50		
Legal-tender notes	605.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	150,958.77	Total	150,958.77

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Citizens' National Bank, Winterset.

JOSEPH J. HUTCHINGS, *President.* No. 2002. W. J. CORNELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$101,050.90	Capital stock paid in	$50,000.00
Overdrafts	5,798.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	2,748.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	805.84	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,915.58	State-bank notes outstanding	
Due from other banks and bankers	8,286.66		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	862.13		
Premiums paid		Individual deposits	79,471.61
Checks and other cash items	374.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,230.00		
Fractional currency	52.00	Due to other national banks	628.31
Trade dollars		Due to State banks and bankers	
Specie	5,158.15		
Legal-tender notes	5,502.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	164,098.32	Total	164,098.32

First National Bank, Wyoming.

WALLACE T. FOOTE, *President.* No. 1943. JOHN K. PIXLEY, *Cashier.*

Loans and discounts	$97,870.98	Capital stock paid in	$50,000.00
Overdrafts	355.38		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,250.00
U. S. bonds to secure deposits		Other undivided profits	1,410.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	30,066.51	State-bank notes outstanding	
Due from other banks and bankers	8,499.44		
Real estate, furniture, and fixtures	1,940.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,900.00	Individual deposits	97,643.08
Checks and other cash items	5,055.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	116.00		
Fractional currency	133.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,962.50		
Legal-tender notes	592.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	1,000.00		
Total	167,553.78	Total	167,553.78

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First National Bank, Albert Lea.

GILBERT GULBRANDSON, *President.* No. 3560. DANIEL W. DWYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$83, 710. 59	Capital stock paid in	$50, 000. 00
Overdrafts	328. 46		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	1, 000. 00
U. S. bonds to secure deposits		Other undivided profits	2, 837. 25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	4, 037. 24	State-bank notes outstanding	
Due from other banks and bankers	36, 994. 18		
Real estate, furniture, and fixtures	8, 000. 00	Dividends unpaid	
Current expenses and taxes paid	826. 37		
Premiums paid	2, 950. 00	Individual deposits	94, 673. 42
Checks and other cash items	126. 43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	40. 00		
Fractional currency	12. 70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3, 977. 20		
Legal-tender notes	5, 695. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562. 50		
Due from U. S. Treasurer			
Total	159, 760. 67	Total	159, 760. 67

First National Bank, Alexandria.

F. B. VAN HOESEN, *President.* No. 2905. G. B. WARD, *Cashier.*

Loans and discounts	$113, 994. 47	Capital stock paid in	$60, 000. 00
Overdrafts	21. 86		
U. S. bonds to secure circulation	15, 000. 00	Surplus fund	7, 000. 00
U. S. bonds to secure deposits		Other undivided profits	4, 178. 02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4, 712. 43	National-bank notes outstanding	13, 500. 00
Due from approved reserve agents	9, 968. 50	State-bank notes outstanding	
Due from other banks and bankers	16, 528. 50		
Real estate, furniture, and fixtures	1, 225. 00	Dividends unpaid	
Current expenses and taxes paid	1, 244. 42		
Premiums paid	1, 211. 25	Individual deposits	89. 202. 03
Checks and other cash items	1, 957. 57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2, 854. 00		
Fractional currency	138. 14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7, 511. 75		
Legal-tender notes		Notes and bills re-discounted	3, 162. 84
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675. 00		
Due from U. S. Treasurer			
Total	177, 042. 89	Total	177, 042. 89

First National Bank, Anoka.

H. L. TICKNOR, *President.* No. 2800. P. F. PRATT, *Cashier.*

Loans and discounts	$136, 847. 80	Capital stock paid in	$50, 000. 00
Overdrafts	1, 359. 65		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	3, 000. 00
U. S. bonds to secure deposits		Other undivided profits	3, 759. 72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	587. 17	National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	8, 402. 93	State-bank notes outstanding	
Due from other banks and bankers	9, 081. 40		
Real estate, furniture, and fixtures	11, 368. 57	Dividends unpaid	
Current expenses and taxes paid	1, 103. 42		
Premiums paid	2, 000. 00	Individual deposits	129, 998. 16
Checks and other cash items	357. 84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20. 00		
Fractional currency	58. 95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13, 753. 65		
Legal-tender notes	4. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562. 50		
Due from U. S. Treasurer			
Total	198, 007. 88	Total	198, 007. 88

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Anoka National Bank, Anoka.

WILLIAM D. WASHBURN, *President.* No. 3000. C. S. GUDERIAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$224,752.91	Capital stock paid in	$100,000.00
Overdrafts	233.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	3,785.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,893.24	State-bank notes outstanding	
Due from other banks and bankers	7,802.84		
Real estate, furniture, and fixtures	2,058.91	Dividends unpaid	8.00
Current expenses and taxes paid	1,330.09		
Premiums paid	2,611.25	Individual deposits	168,898.00
Checks and other cash items	7,383.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	355.00		
Fractional currency	67.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,664.75		
Legal-tender notes	4,414.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	299,691.89	Total	299,691.89

First National Bank, Austin.

OLIVER W. SHAW, *President.* No. 1690. N. F. BANFIELD, *Cashier.*

Loans and discounts	$143,989.68	Capital stock paid in	$50,000.00
Overdrafts	1,012.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	17,976.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,985.61	National-bank notes outstanding	11,250.00
Due from approved reserve agents	16,931.53	State-bank notes outstanding	
Due from other banks and bankers	21,219.32		
Real estate, furniture, and fixtures	14,100.00	Dividends unpaid	
Current expenses and taxes paid	1,622.92		
Premiums paid	1,250.00	Individual deposits	157,270.43
Checks and other cash items	1,367.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	125.23	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,439.00		
Legal-tender notes	10,091.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	246,496.95	Total	246,496.95

First National Bank, Brainerd.

H. J. SPENCER, *President.* No. 2590. A. F. FERRIS, *Cashier.*

Loans and discounts	$137,295.66	Capital stock paid in	$50,000.00
Overdrafts	1,214.58		
U. S. bonds to secure circulation	30,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,117.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	23,245.83	National-bank notes outstanding	27,000.00
Due from approved reserve agents	14,228.35	State-bank notes outstanding	
Due from other banks and bankers	14,805.09		
Real estate, furniture, and fixtures	39,000.00	Dividends unpaid	
Current expenses and taxes paid	1,233.40		
Premiums paid	2,500.00	Individual deposits	158,647.32
Checks and other cash items	217.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	805.00		
Fractional currency	122.33	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,795.30		
Legal-tender notes	2,118.00	Notes and bills re-discounted	5,166.67
U. S. certificates of deposit		Bills payable	8,000.00
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	285,931.47	Total	285,931.47

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MINNESOTA.

First National Bank, Crookston.

GEO. Q. ERSKINE, *President.* No. 2567. CHAS. E. SAWYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$243,566.83	Capital stock paid in	$100,000.00
Overdrafts	1,242.80		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,418.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,057.39	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,461.90	State-bank notes outstanding	
Due from other banks and bankers	6,353.89		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	1,366.54		
Premiums paid	1,975.00	Individual deposits	183,250.65
Checks and other cash items	1,695.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,231.00		
Fractional currency	81.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,010.85		
Legal-tender notes	8,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	20,000.00
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	350,168.92	Total	350,168.92

Merchants' National Bank, Crookston.

JOHN CROMB, *President.* No. 3262. A. P. HANSON, *Cashier.*

Loans and discounts	$176,684.27	Capital stock paid in	$75,000.00
Overdrafts	5,120.63		
U. S. bonds to secure circulation	19,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	10,724.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,514.84	National-bank notes outstanding	17,100.00
Due from approved reserve agents	7,262.32	State-bank notes outstanding	
Due from other banks and bankers	28,312.38		
Real estate, furniture, and fixtures	20,000.00	Dividends unpaid	
Current expenses and taxes paid	8,413.56		
Premiums paid		Individual deposits	180,752.35
Checks and other cash items	96.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,762.00		
Fractional currency	30.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,725.25		
Legal-tender notes	3,300.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	855.00		
Due from U. S. Treasurer			
Total	291,076.92	Total	291,076.92

First National Bank, Detroit.

ELON G. HOLMES, *President.* No. 3426. OREN D. BROWN, *Cashier.*

Loans and discounts	$66,207.72	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,523.52
U. S. bonds to secure deposits		Other undivided profits	2,602.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,903.45	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,363.53	State-bank notes outstanding	
Due from other banks and bankers	11,198.14		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,462.94		
Premiums paid	3,257.86	Individual deposits	54,134.72
Checks and other cash items	27.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	530.00		
Fractional currency	7.04	Due to other national banks	
Trade dollars	1.00	Due to State banks and bankers	531.92
Specie	4,158.50		
Legal-tender notes	2,862.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	129,042.23	Total	129,042.23

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Duluth National Bank, Duluth.

LUTHER MENDENHALL, *President.* No. 2768. CHARLES R. HAINES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$530,558.77	Capital stock paid in	$200,000.00
Overdrafts	81.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	17,070.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,191.47	State-bank notes outstanding	
Due from other banks and bankers	96,249.68		
Real estate, furniture, and fixtures	125,187.67	Dividends unpaid	70.50
Current expenses and taxes paid	6,592.19		
Premiums paid	7,000.00	Individual deposits	710,962.09
Checks and other cash items	20,169.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	15,455.00		
Fractional currency	56.04	Due to other national banks	14,220.56
Trade dollars		Due to State banks and bankers	
Specie	83,531.40		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,027,323.17	Total	1,027,323.17

Merchants' National Bank, Duluth.

A. L. ORDEAN, *President.* No. 3453. HENRY A. SMITH, *Cashier.*

Loans and discounts	$412,701.97	Capital stock paid in	$150,000.00
Overdrafts	184.95		
U. S. bonds to secure circulation	37,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	11,488.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,750.00
Due from approved reserve agents	23,758.16	State-bank notes outstanding	
Due from other banks and bankers	32,994.32		
Real estate, furniture, and fixtures	1,880.82	Dividends unpaid	
Current expenses and taxes paid	2,299.92		
Premiums paid	3,328.13	Individual deposits	330,293.99
Checks and other cash items	2,995.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,095.00		
Fractional currency	133.97	Due to other national banks	3.13
Trade dollars		Due to State banks and bankers	8,560.53
Specie	10,983.50		
Legal-tender notes	16,552.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	549,096.13	Total	549,096.13

Union National Bank, Duluth.

J. J. P. ODELL, *President.* No. 3626. HENRY A. WARE, *Cashier.*

Loans and discounts	$585,380.92	Capital stock paid in	$500,000.00
Overdrafts	36.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits	50,000.00	Other undivided profits	30,350.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	355.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,112.36	State-bank notes outstanding	
Due from other banks and bankers	21,494.78		
Real estate, furniture, and fixtures	750.00	Dividends unpaid	
Current expenses and taxes paid	9,827.83		
Premiums paid	9,218.75	Individual deposits	264,670.11
Checks and other cash items	49,391.48	United States deposits	23,153.64
Exchanges for clearing-house		Deposits of U.S. disbursing officers	16,846.36
Bills of other banks	17,057.00		
Fractional currency	55.40	Due to other national banks	4,489.42
Trade dollars		Due to State banks and bankers	
Specie	56,580.50		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	884,510.06	Total	884,510.06

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First National Bank, Faribault.

THOMAS B. CLEMENT, *President.* No. 1686. THOMAS MEE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$178,638.06	Capital stock paid in	$50,000.00
Overdrafts	497.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	23,891.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,500.00	National-bank notes outstanding	44,480.00
Due from approved reserve agents	46,450.29	State-bank notes outstanding	
Due from other banks and bankers	62,213.53		
Real estate, furniture, and fixtures	18,966.25	Dividends unpaid	
Current expenses and taxes paid	2,031.51		
Premiums paid	3,000.00	Individual deposits	263,887.99
Checks and other cash items	2,183.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,713.00		
Fractional currency	58.65	Due to other national banks	2,414.66
Trade dollars		Due to State banks and bankers	77.07
Specie	8,994.52		
Legal-tender notes	11,250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	394,751.22	Total	394,751.22

Citizens' National Bank, Faribault.

HUDSON WILSON, *President.* No. 1863. W. S. MORSE, *Cashier.*

Loans and discounts	$232,919.69	Capital stock paid in	$80,000.00
Overdrafts	1,045.18		
U. S. bonds to secure circulation	50,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	18,850.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	17,689.26	State-bank notes outstanding	
Due from other banks and bankers	25,934.10		
Real estate, furniture, and fixtures	17,781.40	Dividends unpaid	
Current expenses and taxes paid	1,445.32		
Premiums paid		Individual deposits	243,103.25
Checks and other cash items	1,128.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,430.00		
Fractional currency	75.66	Due to other national banks	140.57
Trade dollars		Due to State banks and bankers	228.81
Specie	13,224.10		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	403,323.12	Total	403,323.12

First National Bank, Fergus Falls.

C. D. WRIGHT, *President.* No. 2030. E. A. JEWETT, *Cashier.*

Loans and discounts	$188,438.75	Capital stock paid in	$100,000.00
Overdrafts	2,323.67		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,137.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,185.20	State-bank notes outstanding	
Due from other banks and bankers	9,556.63		
Real estate, furniture, and fixtures	31,636.66	Dividends unpaid	238.34
Current expenses and taxes paid	1,422.48		
Premiums paid	993.74	Individual deposits	136,433.26
Checks and other cash items	174.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,143.00		
Fractional currency	95.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,566.75		
Legal-tender notes	3,000.00	Notes and bills re-discounted	5,352.92
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	287,661.86	Total	287,661.86

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Citizens' National Bank, Fergus Falls.

JAMES COMPTON, *President.* No. 2934. C. C. WARFIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$189,174.63	Capital stock paid in	$75,000.00
Overdrafts	1,702.02		
U. S. bonds to secure circulation	18,800.00	Surplus fund	9,250.00
U. S. bonds to secure deposits		Other undivided profits	2,431.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,150.00	National-bank notes outstanding	16,920.00
Due from approved reserve agents	13,428.37	State-bank notes outstanding	
Due from other banks and bankers	13,216.46		
Real estate, furniture, and fixtures	2,553.31	Dividends unpaid	
Current expenses and taxes paid	1,497.70		
Premiums paid	1,438.98	Individual deposits	161,512.91
Checks and other cash items	1,207.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	990.00		
Fractional currency	48.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,106.50		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	300.00		
Due from U. S. Treasurer			
Total	265,113.97	Total	265,113.97

Fergus Falls National Bank, Fergus Falls.

HENRY G. PAGE, *President.* No. 2648. F. J. EVANS, *Cashier.*

Loans and discounts	$175,241.05	Capital stock paid in	$70,000.00
Overdrafts	3,372.97		
U. S. bonds to secure circulation	17,500.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	2,621.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,750.00
Due from approved reserve agents	10,523.91	State-bank notes outstanding	
Due from other banks and bankers	5,966.59		
Real estate, furniture, and fixtures	22,710.75	Dividends unpaid	
Current expenses and taxes paid	1,968.51		
Premiums paid	1,754.74	Individual deposits	125,115.56
Checks and other cash items	2,281.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	265.00		
Fractional currency	47.17	Due to other national banks	
Trade dollars	2.00	Due to State banks and bankers	
Specie	7,867.80		
Legal-tender notes	214.00	Notes and bills re-discounted	2,015.97
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	787.50		
Due from U. S. Treasurer			
Total	250,503.28	Total	250,503.28

First National Bank, Glencoe.

AXEL H. REED, *President.* No. 2571. M. THOENY, *Cashier.*

Loans and discounts	$84,950.66	Capital stock paid in	$50,000.00
Overdrafts	385.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,300.00
U. S. bonds to secure deposits		Other undivided profits	4,025.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	11,250.00
Due ffom approved reserve agents	3,015.51	State-bank notes outstanding	
Due from other banks and bankers	3,850.92		
Real estate, furniture, and fixtures	9,848.68	Dividends unpaid	
Current expenses and taxes paid	505.43		
Premiums paid	2,018.75	Individual deposits	62,501.90
Checks and other cash items	150.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	630.00		
Fractional currency	1.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	60.70
Specie	5,613.00		
Legal-tender notes	5,605.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	130,138.24	Total	130,138.24

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First National Bank, Hastings.

STEPHEN GARDNER, *President.* No. 496. LEWIS S. FOLLETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$171,487.66	Capital stock paid in	$100,000.00
Overdrafts	1,224.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	16,174.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,991.38	State-bank notes outstanding	
Due from other banks and bankers	45,855.79		
Real estate, furniture, and fixtures	12,091.55	Dividends unpaid	
Current expenses and taxes paid	439.77		
Premiums paid	5,695.00	Individual deposits	170,629.30
Checks and other cash items	3,603.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	915.00		
Fractional currency	35.00	Due to other national banks	242.96
Trade dollars		Due to State banks and bankers	
Specie	13,402.20		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	55.00		
Total	352,046.52	Total	352,046.52

First National Bank, Kasson.

TENNIS S. SLINGERLAND, *President.* No. 2159. EDWARD E. FAIRCHILD, *Cashier.*

Loans and discounts	$146,915.17	Capital stock paid in	$50,000.00
Overdrafts	401.94		
U. S. bonds to secure circulation	13,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	11,902.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	6,309.43	State-bank notes outstanding	
Due from other banks and bankers	35,166.86		
Real estate, furniture, and fixtures	14,391.74	Dividends unpaid	240.00
Current expenses and taxes paid	720.38		
Premiums paid		Individual deposits	146,132.27
Checks and other cash items	924.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	798.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	682.22
Specie	9,343.89		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer	100.00		
Total	236,657.00	Total	236,657.00

First National Bank, Lu Verne.

P. J. KNISS, *President.* No. 3428. C. C. THOMPSON, *Cashier.*

Loans and discounts	$62,205.30	Capital stock paid in	$50,000.00
Overdrafts	909.44		
U. S. bonds to secure circulation	12,500.00	Surplus fund	600.00
U. S. bonds to secure deposits		Other undivided profits	4,629.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,036.11	National-bank notes outstanding	11,230.00
Due from approved reserve agents	6,487.69	State-bank notes outstanding	
Due from other banks and bankers	10,899.11		
Real estate, furniture, and fixtures	11,982.98	Dividends unpaid	
Current expenses and taxes paid	2,751.37		
Premiums paid	3,465.31	Individual deposits	39,503.02
Checks and other cash items	250.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	475.00		
Fractional currency	40.55	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,811.72
Specie	2,826.40		
Legal-tender notes	1,095.00	Notes and bills re-discounted	11,713.55
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	119,487.34	Total	119,487.34

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First National Bank, Mankato.

JOHN A. WILLARD, *President.* No. 1683. GEORGE H. CLARK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$357,685.18	Capital stock paid in	$75,000.00
Overdrafts	1,363.68		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	27,904.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	9,256.24	State-bank notes outstanding	
Due from other banks and bankers	5,907.16		
Real estate, furniture, and fixtures	17,650.00	Dividends unpaid	12.00
Current expenses and taxes paid	1,939.51		
Premiums paid		Individual deposits	283,428.69
Checks and other cash items	837.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,210.00		
Fractional currency	403.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	25,633.30		
Legal-tender notes	2,604.00	Notes and bills re-discounted	26,050.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	445,395.49	Total	445,395.49

Citizens' National Bank, Mankato.

JOHN F. MEAGHER, *President.* No. 2005. W. G. HOERR, *Cashier.*

Loans and discounts	$346,240.57	Capital stock paid in	$70,000.00
Overdrafts	1,825.72		
U. S. bonds to secure circulation	17,500.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	33,617.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,750.00
Due from approved reserve agents	19,297.28	State-bank notes outstanding	
Due from other banks and bankers	25,223.08		
Real estate, furniture, and fixtures	12,745.71	Dividends unpaid	75.00
Current expenses and taxes paid	2,528.71		
Premiums paid		Individual deposits	298,712.08
Checks and other cash items	544.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,464.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,497.30		
Legal-tender notes	14,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	27,500.00
Redemption fund with U. S. Treas	787.50		
Due from U. S. Treasurer			
Total	459,654.40	Total	459,654.40

Mankato National Bank, Mankato.

DANIEL BUCK, *President.* No. 3562. JOHN R. THOMAS, *Cashier.*

Loans and discounts	$158,377.39	Capital stock paid in	$100,000.00
Overdrafts	793.95		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	5,097.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	1,618.82	State-bank notes outstanding	
Due from other banks and bankers	13,249.44		
Real estate, furniture, and fixtures	7,315.75	Dividends unpaid	
Current expenses and taxes paid	1,373.70		
Premiums paid	2,937.50	Individual deposits	95,938.62
Checks and other cash items	459.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	575.00		
Fractional currency	117.01	Due to other national banks	1,493.92
Trade dollars		Due to State banks and bankers	
Specie	12,163.50		
Legal-tender notes	923.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	226,029.86	Total	226,029.86

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First National Bank, Minneapolis.

JACOB K. SIDLE, *President.* No. 710. HENRY G. SIDLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$3,520,724.65	Capital stock paid in	$1,000,000.00
Overdrafts	30,244.92		
U. S. bonds to secure circulation	135,000.00	Surplus fund	165,200.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	111,438.52
U. S. bonds on hand	360.09		
Other stocks, bonds, and mortgages	3,025.00	National-bank notes outstanding	121,500.00
Due from approved reserve agents	446,501.31	State-bank notes outstanding	.....
Due from other banks and bankers	302,696.73		
Real estate, furniture, and fixtures	143,284.22	Dividends unpaid	918.00
Current expenses and taxes paid	11,926.52		
Premiums paid	62,875.00	Individual deposits	3,708,224.40
Checks and other cash items	8,242.50	United States deposits	85,370.56
Exchanges for clearing-house	161,756.49	Deposits of U.S. disbursing officers	12,420.66
Bills of other banks	75,795.00		
Fractional currency	49.25	Due to other national banks	131,847.93
Trade dollars	.....	Due to State banks and bankers	124,231.52
Specie	354,385.00		
Legal-tender notes	101,600.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	2,575.00		
Due from U. S. Treasurer	.....		
Total	5,460,981.59	Total	5,460,981.59

Flour City National Bank, Minneapolis,

C. H. CHADBOURN, *President.* No. 3784. GEORGE E. MAXWELL, *Cashier.*

Loans and discounts	$238,148.62	Capital stock paid in	$200,000.00
Overdrafts	2.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	.....
U. S. bonds to secure deposits	.....	Other undivided profits	5,481.54
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	45,000.00
Due from approved reserve agents	55,171.66	State-bank notes outstanding	.....
Due from other banks and bankers	46,294.94		
Real estate, furniture, and fixtures	328.00	Dividends unpaid	.....
Current expenses and taxes paid	2,111.56		
Premiums paid	4,453.12	Individual deposits	198,600.59
Checks and other cash items	2,166.86	United States deposits	.....
Exchanges for clearing-house	11,076.04	Deposits of U.S. disbursing officers	.....
Bills of other banks	28,535.00		
Fractional currency	11.82	Due to other national banks	461.33
Trade dollars	.....	Due to State banks and bankers	2,136.24
Specie	879.55		
Legal-tender notes	12,500.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	.....		
Due from U. S. Treasurer	.....		
Total	451,679.70	Total	451,679.70

National Bank of Commerce, Minneapolis.

E. A. HARMON, *President.* No. 3206. WILLIAM POWELL, *Cashier.*

Loans and discounts	$1,385,759.39	Capital stock paid in	$500,000.00
Overdrafts	10,130.48		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	40,747.05
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	10,150.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	87,371.77	State-bank notes outstanding	.....
Due from other banks and bankers	72,029.15		
Real estate, furniture, and fixtures	43,133.00	Dividends unpaid	40.00
Current expenses and taxes paid	5,254.31		
Premiums paid	4,000.00	Individual deposits	732,298.11
Checks and other cash items	3,561.25	United States deposits	.....
Exchanges for clearing-house	44,400.07	Deposits of U.S. disbursing officers	.....
Bills of other banks	13,406.00		
Fractional currency	60.19	Due to other national banks	14,070.98
Trade dollars	.....	Due to State banks and bankers	61,601.52
Specie	7,752.05		
Legal-tender notes	20,000.00	Notes and bills re-discounted	335,500.00
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	.....		
Total	1,759,257.63	Total	1,759,257.66

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Nicollet National Bank, Minneapolis.

JOHN DE LAITTRE, *President.* No. 3145. J. F. R. FOSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,105,055.50	Capital stock paid in	$500,000.00
Overdrafts	1,679.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	23,263.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	58,308.13	State-bank notes outstanding	
Due from other banks and bankers	120,778.08		
Real estate, furniture, and fixtures	76,000.00	Dividends unpaid	175.00
Current expenses and taxes paid	9,930.89		
Premiums paid	11,000.00	Individual deposits	736,017.81
Checks and other cash items	4,061.67	United States deposits	
Exchanges for clearing-house	19,050.72	Deposits of U.S. disbursing officers	
Bills of other banks	22,576.00		
Fractional currency	681.73	Due to other national banks	65,181.27
Trade dollars		Due to State banks and bankers	19,878.46
Specie	14,571.22		
Legal-tender notes	30,000.00	Notes and bills re-discounted	125,427.10
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,000.00		
Total	1,528,943.46	Total	1,528,943.46

North Western National Bank, Minneapolis.

HENRY T. WELLES, *President.* No. 2006. S. A. HARRIS, *Cashier.*

Loans and discounts	$3,274,208.63	Capital stock paid in	$1,000,000.00
Overdrafts	16,421.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	183,901.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,675.00	National-bank notes outstanding	42,030.00
Due from approved reserve agents	258,216.35	State-bank notes outstanding	
Due from other banks and bankers	241,980.86		
Real estate, furniture, and fixtures	109,392.34	Dividends unpaid	144.00
Current expenses and taxes paid	8,270.12		
Premiums paid		Individual deposits	2,038,631.35
Checks and other cash items	2,108.79	United States deposits	
Exchanges for clearing-house	185,604.28	Deposits of U.S. disbursing officers	
Bills of other banks	21,625.00		
Fractional currency	1,363.37	Due to other national banks	498,820.02
Trade dollars		Due to State banks and bankers	655,090.25
Specie	253,000.00		
Legal-tender notes	93,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,500.00		
Total	4,538,616.62	Total	4,538,616.62

Union National Bank, Minneapolis.

S. E. NEILER, *President.* No. 2795. H. J. NEILER, *Cashier.*

Loans and discounts	$1,088,082.69	Capital stock paid in	$500,000.00
Overdrafts	12,819.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	27,500.00
U. S. bonds to secure deposits		Other undivided profits	38,006.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,754.91	State-bank notes outstanding	
Due from other banks and bankers	26,018.05		
Real estate, furniture, and fixtures	53,890.07	Dividends unpaid	204.00
Current expenses and taxes paid	4,024.93		
Premiums paid	4,468.75	Individual deposits	478,222.81
Checks and other cash items	636.01	United States deposits	
Exchanges for clearing-house	7,100.00	Deposits of U.S. disbursing officers	
Bills of other banks	6,819.00		
Fractional currency	159.79	Due to other national banks	18,786.37
Trade dollars		Due to State banks and bankers	18,340.55
Specie	10,216.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	201,179.34
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,327,239.59	Total	1,327,239.59

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First National Bank, Moorhead.

F. J. BURNHAM, *President.* No. 2569. O. J. QUALLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,668.94	Capital stock paid in	$50,000.00
Overdrafts	90.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,040.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,857.94	State-bank notes outstanding	
Due from other banks and bankers	5,045.50		
Real estate, furniture, and fixtures	31,500.00	Dividends unpaid	
Current expenses and taxes paid	1,208.05		
Premiums paid	1,000.00	Individual deposits	78,608.08
Checks and other cash items	366.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,476.00		
Fractional currency	10.80	Due to other national banks	
Trade dollars	1.00	Due to State banks and bankers	120.07
Specie	6,131.50		
Legal-tender notes	2,600.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	157,018.89	Total	157,018.89

First National Bank, Morris.

CARRINGTON PHELPS, *President.* No. 2933. H. S. JUDSON, *Cashier.*

Loans and discounts	$66,489.96	Capital stock paid in	$50,000.00
Overdrafts	711.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	378.87
U. S. bonds to secure deposits		Other undivided profits	6,015.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,220.93	National-bank notes outstanding	11,250.00
Due from approved reserve agents	155.31	State-bank notes outstanding	
Due from other banks and bankers	408.58		
Real estate, furniture, and fixtures	20,455.00	Dividends unpaid	
Current expenses and taxes paid	5,863.85		
Premiums paid	3,735.95	Individual deposits	40,883.73
Checks and other cash items	188.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	184.00		
Fractional currency	33.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,538.45		
Legal-tender notes	545.00	Notes and bills re-discounted	19,064.55
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	127,592.66	Total	127,592.66

First National Bank, Northfield.

JOHN C. NUTTING, *President.* No. 2073. GEORGE M. PHILLIPS, *Cashier.*

Loans and discounts	$236,492.87	Capital stock paid in	$50,000.00
Overdrafts	527.81		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	35,391.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	750.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,034.81	State-bank notes outstanding	
Due from other banks and bankers	18,634.26		
Real estate, furniture, and fixtures	4,739.73	Dividends unpaid	
Current expenses and taxes paid	2,071.84		
Premiums paid		Individual deposits	202,109.04
Checks and other cash items	377.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,578.00		
Fractional currency	123.04	Due to other national banks	1,001.64
Trade dollars		Due to State banks and bankers	
Specie	12,087.05		
Legal-tender notes	12,272.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	314,751.85	Total	314,751.85

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MINNESOTA.

First National Bank, Owatonna.

WILLIAM R. KINYON, *President.* No. 1911. G. R. KINYON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,658.89	Capital stock paid in	$60,000.00
Overdrafts	508.43		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	19,521.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,850.09	National-bank notes outstanding	13,500.00
Due from approved reserve agents	1,981.95	State-bank notes outstanding	
Due from other banks and bankers	10,951.11		
Real estate, furniture, and fixtures	3,735.00	Dividends unpaid	1,208.00
Current expenses and taxes paid	580.17		
Premiums paid	1,500.00	Individual deposits	135,834.26
Checks and other cash items	1,665.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	567.00		
Fractional currency	40.35	Due to other national banks	28.33
Trade dollars		Due to State banks and bankers	
Specie	14,778.00		
Legal-tender notes	6,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	242,091.86	Total	242,091.86

Farmers' National Bank, Owatonna.

LEONARD L. BENNETT, *President.* No. 2122. ALONZO C. GUTTERSON, *Cashier.*

Loans and discounts	$174,359.08	Capital stock paid in	$75,000.00
Overdrafts	769.43		
U. S. bonds to secure circulation	19,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	56,555.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,890.00	National-bank notes outstanding	17,100.00
Due from approved reserve agents	17,091.61	State-bank notes outstanding	
Due from other banks and bankers	38,329.46		
Real estate, furniture, and fixtures	11,382.91	Dividends unpaid	1,580.00
Current expenses and taxes paid	1,641.13		
Premiums paid		Individual deposits	136,872.90
Checks and other cash items	1,397.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,630.00		
Fractional currency	17.68	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,739.95		
Legal-tender notes	2,005.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	855.00		
Due from U. S. Treasurer			
Total	302,108.85	Total	302,108.85

First National Bank, Red Lake Falls.

CHARLES E. SWEET, *President.* No. 3659. JAMES I. WYER, *Cashier.*

Loans and discounts	$52,390.64	Capital stock paid in	$50,000.00
Overdrafts	319.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	591.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,973.68		
Real estate, furniture, and fixtures	1,010.85	Dividends unpaid	2,275.00
Current expenses and taxes paid			
Premiums paid	1,159.37	Individual deposits	7,101.74
Checks and other cash items	85.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,175.00		
Fractional currency	7.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	434.00		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	72,217.87	Total	72,217.87

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First National Bank, Red Wing.

THEODORE B. SHELDON, *President.* No. 1487. JESSE MCINTIRE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$263,230.55	Capital stock paid in	$100,000.00
Overdrafts	1,960.40		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	3,651.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	34,900.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	24,777.35	State-bank notes outstanding	
Due from other banks and bankers	6,474.40		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,597.91		
Premiums paid	3,162.50	Individual deposits	256,175.37
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	427.00		
Fractional currency	16.94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,155.00		
Legal-tender notes	22,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	402,327.05	Total	402,327.05

First National Bank, Rochester.

JOHN R. COOK, *President.* No. 579. WALTER HURLBUT, *Cashier.*

Loans and discounts	$310,350.28	Capital stock paid in	$100,000.00
Overdrafts	349.63		
U. S. bonds to secure circulation	30,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	7,972.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	51,000.00	National-bank notes outstanding	27,000.00
Due from approved reserve agents	16,528.40	State-bank notes outstanding	
Due from other banks and bankers	37,085.63		
Real estate, furniture, and fixtures	3,787.20	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	319,917.30
Checks and other cash items	1,124.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,400.00		
Fractional currency	79.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	8,224.92
Specie	21,059.55		
Legal-tender notes	17,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	496,114.61	Total	496,114.61

Rochester National Bank, Rochester.

CHARLES H. CHADBOURN, *President.* No. 2316. H. M. NOWELL, *Cashier.*

Loans and discounts	$158,219.04	Capital stock paid in	$50,000.00
Overdrafts	585.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	43,000.00
U. S. bonds to secure deposits		Other undivided profits	7,880.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	16,766.54	State-bank notes outstanding	
Due from other banks and bankers	7,095.04		
Real estate, furniture, and fixtures	2,679.12	Dividends unpaid	
Current expenses and taxes paid	752.09		
Premiums paid	972.66	Individual deposits	112,654.64
Checks and other cash items	1,518.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,762.00		
Fractional currency	39.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,333.65		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	224,785.54	Total	224,785.54

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Union National Bank, Rochester.

M. J. DANIELS, *President.* No. 2088. T. H. TITUS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,204.02	Capital stock paid in	$50,000.00
Overdrafts	862.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	21,643.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,625.20	State-bank notes outstanding	
Due from other banks and bankers	8,750.29		
Real estate, furniture, and fixtures	4,675.80	Dividends unpaid	
Current expenses and taxes paid	1,395.32		
Premiums paid	1,625.00	Individual deposits	213,990.42
Checks and other cash items	760.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,703.00		
Fractional currency	110.44	Due to other national banks	982.46
Trade dollars		Due to State banks and bankers	
Specie	16,091.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	307,865.92	Total	307,865.92

First National Bank, Saint Cloud.

JAMES A. BELL, *President.* No. 2790. J. G. SMITH, *Cashier.*

Loans and discounts	$131,136.99	Capital stock paid in	$50,000.00
Overdrafts	3,129.60		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,300.00
U. S. bonds to secure deposits		Other undivided profits	18,674.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	38,349.25	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,312.12	State-bank notes outstanding	
Due from other banks and bankers	66,277.11		
Real estate, furniture, and fixtures	9,817.47	Dividends unpaid	
Current expenses and taxes paid	1,325.12		
Premiums paid	2,640.62	Individual deposits	215,808.97
Checks and other cash items	653.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,173.00		
Fractional currency	345.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,361.22		
Legal-tender notes	20,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer	1,500.00		
Total	300,033.28	Total	300,033.28

German American National Bank, Saint Cloud.

F. E. SEARLE, *President.* No. 3009. F. M. MORGAN, *Cashier.*

Loans and discounts	$140,024.35	Capital stock paid in	$50,000.00
Overdrafts	2,846.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	4,443.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,866.67	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,737.14	State-bank notes outstanding	
Due from other banks and bankers	2,003.34		
Real estate, furniture, and fixtures	5,870.18	Dividends unpaid	
Current expenses and taxes paid	801.33		
Premiums paid	3,732.19	Individual deposits	119,460.83
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	377.00		
Fractional currency	135.33	Due to other national banks	355.47
Trade dollars		Due to State banks and bankers	223.17
Specie	1,426.30		
Legal-tender notes	11,000.00	Notes and bills re-discounted	11,149.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	200,882.34	Total	200,882.34

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First National Bank, Saint Paul.

HENRY P. UPHAM, *President.* No. 203. EVERETT H. BAILEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$4,168,191.74	Capital stock paid in	$1,000,000.00
Overdrafts	5,273.50		
U. S. bonds to secure circulation	50,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	265,117.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	175,242.49	National-bank notes outstanding	31,850.00
Due from approved reserve agents	812,633.85	State-bank notes outstanding	
Due from other banks and bankers	265,739.09		
Real estate, furniture, and fixtures	143,000.00	Dividends unpaid	
Current expenses and taxes paid	11,714.11		
Premiums paid		Individual deposits	3,472,416.27
Checks and other cash items	461.84	United States deposits	13,639.14
Exchanges for clearing-house	95,296.23	Deposits of U.S. disbursing officers	165,570.89
Bills of other banks	101,005.00		
Fractional currency	1,560.74	Due to other national banks	652,111.01
Trade dollars		Due to State banks and bankers	498,714.91
Specie	390,051.00		
Legal-tender notes	177,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	6,599,419.59	Total	6,599,419.59

Second National Bank, Saint Paul.

ERASTUS S. EDGERTON, *President.* No. 725. DELOS A. MONFORT, *Cashier*

Loans and discounts	$916,695.58	Capital stock paid in	$200,000.00
Overdrafts	4,497.14		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits	400,000.00	Other undivided profits	250,248.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	47,104.23	State-bank notes outstanding	
Due from other banks and bankers	46,295.39		
Real estate, furniture, and fixtures		Dividends unpaid	1,577.00
Current expenses and taxes paid	6,907.86		
Premiums paid	38,542.66	Individual deposits	810,880.79
Checks and other cash items	2,785.78	United States deposits	127,095.52
Exchanges for clearing-house	15,107.81	Deposits of U.S. disbursing officers	192,379.75
Bills of other banks	8,692.00		
Fractional currency	104.73	Due to other national banks	20,677.14
Trade dollars		Due to State banks and bankers	3,641.40
Specie	131,151.50		
Legal-tender notes	35,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	865.65		
Total	1,706,500.33	Total	1,706,500.33

Third National Bank, Saint Paul.

WALTER MANN, *President.* No. 3233. RICHARD E. STOWER, *Cashier.*

Loans and discounts	$999,879.87	Capital stock paid in	$500,000.00
Overdrafts	4,008.44		
U. S. bonds to secure circulation	50,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	28,308.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,334.24	State-bank notes outstanding	
Due from other banks and bankers	34,636.59		
Real estate, furniture, and fixtures	9,631.53	Dividends unpaid	930.00
Current expenses and taxes paid			
Premiums paid	10,341.85	Individual deposits	311,709.38
Checks and other cash items	140.15	United States deposits	
Exchanges for clearing-house	5,634.24	Deposits of U.S. disbursing officers	
Bills of other banks	27,618.00		
Fractional currency	58.11	Due to other national banks	8,716.94
Trade dollars		Due to State banks and bankers	14,809.98
Specie	28,306.65		
Legal-tender notes	10,000.00	Notes and bills re-discounted	239,364.57
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,213,839.67	Total	1,213,839.67

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Commercial National Bank, Saint Paul.

ALBERT SCHEFFER, *President.* No. 3689. HERMANN SCHEFFER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,134,986.72	Capital stock paid in	$500,000.00
Overdrafts	4,773.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	41,848.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	75,564.14	State-bank notes outstanding	
Due from other banks and bankers	27,478.49		
Real estate, furniture, and fixtures	7,681.91	Dividends unpaid	
Current expenses and taxes paid	16,027.27		
Premiums paid	4,200.00	Individual deposits	733,644.03
Checks and other cash items	4,304.94	United States deposits	
Exchanges for clearing-house	38,397.10	Deposits of U.S. disbursing officers	
Bills of other banks	22,956.00		
Fractional currency	1,406.51	Due to other national banks	62,556.52
Trade dollars		Due to State banks and bankers	56,917.95
Specie	34,940.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,439,966.75	Total	1,439,966.75

Merchants' National Bank, Saint Paul.

W. R. MERRIAM, *President.* No. 2020. F. A. SEYMOUR, *Cashier.*

Loans and discounts	$4,159,925.67	Capital stock paid in	$1,000,000.00
Overdrafts	14,187.62		
U. S. bonds to secure circulation	100,000.00	Surplus fund	500,000.00
U. S. bonds to secure deposits		Other undivided profits	67,111.19
U. S. bonds on hand	200.00		
Other stocks, bonds, and mortgages	71,508.72	National-bank notes outstanding	99,600.00
Due from approved reserve agents	277,697.28	State-bank notes outstanding	
Due from other banks and bankers	131,165.14		
Real estate, furniture, and fixtures	40,570.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	2,337,624.05
Checks and other cash items	10,930.15	United States deposits	
Exchanges for clearing-house	74,774.84	Deposits of U.S. disbursing officers	
Bills of other banks	19,529.00		
Fractional currency	815.76	Due to other national banks	776,905.40
Trade dollars		Due to State banks and bankers	513,653.54
Specie	401,411.00		
Legal-tender notes	16,529.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	1,150.00		
Total	5,315,294.18	Total	5,315,294.18

National German American Bank, Saint Paul.

GUSTAV WILLIUS, *President.* No. 2943. JOSEPH LOCKEY, *Cashier.*

Loans and discounts	$4,052,889.39	Capital stock paid in	$2,000,000.00
Overdrafts	18,517.96		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	94,148.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,607.55	National-bank notes outstanding	45,000.00
Due from approved reserve agents	488,483.55	State-bank notes outstanding	
Due from other banks and bankers	274,019.63		
Real estate, furniture, and fixtures	402,625.55	Dividends unpaid	456.00
Current expenses and taxes paid	12,297.13		
Premiums paid	12,194.83	Individual deposits	2,013,732.87
Checks and other cash items	5,610.63	United States deposits	
Exchanges for clearing-house	66,226.43	Deposits of U.S. disbursing officers	
Bills of other banks	44,793.00		
Fractional currency	381.74	Due to other national banks	324,982.09
Trade dollars		Due to State banks and bankers	642,588.30
Specie	74,010.31		
Legal-tender notes	55,000.00	Notes and bills re-discounted	326,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	5,581,907.70	Total	5,581,907.70

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St. Paul National Bank, Saint Paul.

PETER BERKEY, *President.* No. 2959. F. W. ANDERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$941,665.87	Capital stock paid in	$500,000.00
Overdrafts	217.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	39,586.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	31,895.46	State-bank notes outstanding	
Due from other banks and bankers	11,365.13		
Real estate, furniture, and fixtures	7,552.81	Dividends unpaid	332.50
Current expenses and taxes paid			
Premiums paid	9,000.00	Individual deposits	519,594.07
Checks and other cash items	4,239.52	United States deposits	
Exchanges for clearing-house	14,971.76	Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	131.93	Due to other national banks	11,940.35
Trade dollars		Due to State banks and bankers	3,802.33
Specie	21,590.50		
Legal-tender notes	21,476.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	1,127,256.02	Total	1,127,256.02

First National Bank, Saint Peter.

WILLIAM SCHIMMEL, *President.* No. 1794. FREDERIC A. DONAHOWER, *Cashier.*

Loans and discounts	$169,923.99	Capital stock paid in	$50,000.00
Overdrafts	318.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	17,202.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,170.00	State-bank notes outstanding	
Due from other banks and bankers	22,189.66		
Real estate, furniture, and fixtures	1,698.30	Dividends unpaid	
Current expenses and taxes paid	1,246.89		
Premiums paid		Individual deposits	148,455.69
Checks and other cash items	414.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,158.00		
Fractional currency	21.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,928.90		
Legal-tender notes	2,776.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	236,907.88	Total	236,907.88

First National Bank, Sauk Centre.

HENRY KELLER, *President.* No. 3155. C. M. SPRAGUE, *Cashier.*

Loans and discounts	$104,953.46	Capital stock paid in	$50,000.00
Overdrafts	5,584.14		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	2,431.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,004.37	State-bank notes outstanding	
Due from other banks and bankers	3,690.04		
Real estate, furniture, and fixtures	6,951.11	Dividends unpaid	
Current expenses and taxes paid	358.89		
Premiums paid	1,200.00	Individual deposits	55,991.91
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	5.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,529.15		
Legal-tender notes	1,266.00	Notes and bills re-discounted	19,107.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	144,280.13	Total	144,280.13

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First National Bank, Shakopee.

HORACE B. STRAIT, *President.* No. 3039. DAVID L. HOW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$235,090.00	Capital stock paid in	$150,000.00
Overdrafts	376.06		
U. S. bonds to secure circulation	37,500.00	Surplus fund	5,100.00
U. S. bonds to secure deposits		Other undivided profits	4,565.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	5,042.47	State-bank notes outstanding	
Due from other banks and bankers	4,979.32		
Real estate, furniture, and fixtures	13,067.88	Dividends unpaid	
Current expenses and taxes paid	2,046.77		
Premiums paid	6,228.13	Individual deposits	127,993.41
Checks and other cash items	155.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	895.00		
Fractional currency	80.00	Due to other national banks	936.44
Trade dollars		Due to State banks and bankers	
Specie	2,717.50		
Legal-tender notes	9,480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	322,345.70	Total	322,345.70

First National Bank, Stillwater.

LOUIS HOSPES, *President.* No. 2674. F. M. PRINCE, *Cashier.*

Loans and discounts	$700,644.18	Capital stock paid in	$250,000.00
Overdrafts	5,141.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	25,490.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	115,267.17	State-bank notes outstanding	
Due from other banks and bankers	51,990.39		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	760.00
Current expenses and taxes paid	2,243.25		
Premiums paid	7,500.00	Individual deposits	618,287.34
Checks and other cash items	1,266.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,800.00		
Fractional currency	38.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	30,216.00		
Legal-tender notes	11,680.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	500.00		
Total	999,537.75	Total	999,537.75

Lumbermen's National Bank, Stillwater.

ISAAC STAPLES, *President.* No. 1783. R. S. DAVIS, *Cashier.*

Loans and discounts	$572,518.44	Capital stock paid in	$250,000.00
Overdrafts	629.64		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	12,557.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	185,398.43	State-bank notes outstanding	
Due from other banks and bankers	8,877.25		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	425.00
Current expenses and taxes paid	2,410.99		
Premiums paid	8,000.00	Individual deposits	543,004.34
Checks and other cash items	894.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	728.00		
Fractional currency	23.77	Due to other national banks	4,148.09
Trade dollars		Due to State banks and bankers	
Specie	62,904.40		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	2,000.00		
Total	905,135.15	Total	905,135.15

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MINNESOTA.

First National Bank, Wabasha.

JOHN SCHWIRTZ, *President.* No. 3100. L. WHITMORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$117,602.81	Capital stock paid in	$50,000.00
Overdrafts	2,748.89		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	4,416.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,125.00	National-bank notes outstanding	10,690.00
Due from approved reserve agents	7,719.18	State-bank notes outstanding	
Due from other banks and bankers	6,511.74		
Real estate, furniture, and fixtures	9,453.21	Dividends unpaid	
Current expenses and taxes paid	969.28		
Premiums paid	1,125.00	Individual deposits	95,109.98
Checks and other cash items	283.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	340.00		
Fractional currency	153.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	30.01
Specie	10,031.00		
Legal-tender notes	492.00	Notes and bills re-discounted	12,371.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	173,617.51	Total	173,617.51

First National Bank, Winona.

L. C. PORTER, *President.* No. 3224. E. D. HULBERT, *Cashier.*

Loans and discounts	$707,268.96	Capital stock paid in	$225,000.00
Overdrafts	3,463.92		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	13,139.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	22,270.20	State-bank notes outstanding	
Due from other banks and bankers	21,057.67		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	2,229.11		
Premiums paid	4,594.45	Individual deposits	405,475.25
Checks and other cash items	3,410.94	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,798.00		
Fractional currency	338.63	Due to other national banks	30,111.46
Trade dollars		Due to State banks and bankers	39,332.79
Specie	22,377.50		
Legal-tender notes	5,000.00	Notes and bills re-discounted	35,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	868,059.38	Total	868,059.38

Second National Bank, Winona.

JOSEPH A. PRENTISS, *President.* No. 1842. WM. H. GARLOCK, *Cashier.*

Loans and discounts	$1,031,759.38	Capital stock paid in	$200,000.00
Overdrafts	19,345.86		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	32,359.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	42,416.55	State-bank notes outstanding	
Due from other banks and bankers	23,025.83		
Real estate, furniture, and fixtures	22,285.30	Dividends unpaid	252.00
Current expenses and taxes paid	2,376.48		
Premiums paid	10,993.75	Individual deposits	568,282.62
Checks and other cash items	3,178.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	44,046.47
Trade dollars		Due to State banks and bankers	72,475.28
Specie	22,715.88		
Legal-tender notes	40,032.00	Notes and bills re-discounted	109,350.91
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,217.43		
Due from U. S. Treasurer			
Total	1,271,746.88	Total	1,271,746.88

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MINNESOTA.

First National Bank, Worthington.

ANTON KNOBLAUCH, *President.* No. 3550. GEO. J. DAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,878.64	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,750.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	7,276.39	State-bank notes outstanding	
Due from other banks and bankers	2,822.21		
Real estate, furniture, and fixtures	4,017.57	Dividends unpaid	4,200.00
Current expenses and taxes paid	165.60		
Premiums paid	1,933.59	Individual deposits	3,703.55
Checks and other cash items	257.70	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency	5.76	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,288.56
Specie	85.90		
Legal-tender notes	30.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer			
Total	106,067.11	Total	106,067.11

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First National Bank, Appleton City.

F. EGGER, *President.* No. 2636. JOHN B. EGGER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,453.46	Capital stock paid in	$55,000.00
Overdrafts	4,971.29		
U. S. bonds to secure circulation	14,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	8,705.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	12,600.00
Due from approved reserve agents	19,659.59	State-bank notes outstanding	
Due from other banks and bankers	11,742.67		
Real estate, furniture, and fixtures	4,345.23	Dividends unpaid	
Current expenses and taxes paid	2.85		
Premiums paid	589.77	Individual deposits	60,691.14
Checks and other cash items	371.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,050.00		
Fractional currency	24.51	Due to other national banks	384.99
Trade dollars		Due to State banks and bankers	1,264.26
Specie	17,655.00		
Legal-tender notes	5,150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	630.00		
Due from U. S. Treasurer			
Total	188,645.87	Total	188,645.87

Central National Bank, Boonville.

JAMES M. NELSON, *President.* No. 1584. W. SPEED STEPHENS, *Cashier.*

Loans and discounts	$293,252.23	Capital stock paid in	$200,000.00
Overdrafts	2,619.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	23,908.02
U. S. bonds on hand	4,360.00		
Other stocks, bonds, and mortgages	144,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	66,036.90	State-bank notes outstanding	
Due from other banks and bankers	26,320.48		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	2,004.59		
Premiums paid		Individual deposits	330,448.62
Checks and other cash items	7,730.98	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	5,000.00		
Fractional currency	177.38	Due to other national banks	2,929.12
Trade dollars		Due to State banks and bankers	1,465.87
Specie	14,560.00		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	643,751.63	Total	643,751.63

Bates County National Bank, Butler.

FLAVIOUS J. TYGARD, *President.* No. 1843. J. C. CLARK, *Cashier.*

Loans and discounts	$176,088.45	Capital stock paid in	$75,000.00
Overdrafts	137.50		
U. S. bonds to secure circulation	20,000.00	Surplus fund	33,000.00
U. S. bonds to secure deposits		Other undivided profits	6,190.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,312.96	National-bank notes outstanding	15,820.00
Due from approved reserve agents	8,718.38	State-bank notes outstanding	
Due from other banks and bankers	22,159.20		
Real estate, furniture, and fixtures	14,000.00	Dividends unpaid	
Current expenses and taxes paid	2,150.00		
Premiums paid		Individual deposits	140,148.30
Checks and other cash items	10,523.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,353.00		
Fractional currency	27.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	19,439.92
Specie	7,220.55		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer	7.35		
Total	289,598.34	Total	289,598.34

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Butler National Bank, Butler.

J. H. SULLEN, *President.* No. 2561. WM. E. WALTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$120,974.58	Capital stock paid in	$66,000.00
Overdrafts	455.74		
U. S. bonds to secure circulation	17,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	4,771.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,750.00
Due from approved reserve agents	21,085.54	State-bank notes outstanding	
Due from other banks and bankers	1,984.20		
Real estate, furniture, and fixtures	2,220.25	Dividends unpaid	
Current expenses and taxes paid	1,382.97		
Premiums paid	1,837.50	Individual deposits	88,226.18
Checks and other cash items	268.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,548.00		
Fractional currency	7.22	Due to other national banks	2,315.50
Trade dollars		Due to State banks and bankers	319.05
Specie	7,830.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	787.50		
Due from U. S. Treasurer			
Total	182,881.80	Total	182,881.80

Moniteau National Bank, California.

ROBERT Q. ROACHE, *President.* No. 1712. NILES C. RICE, *Cashier.*

Loans and discounts	$97,681.70	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	4,631.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	30,354.83	State-bank notes outstanding	
Due from other banks and bankers	941.37		
Real estate, furniture, and fixtures	5,900.00	Dividends unpaid	
Current expenses and taxes paid	1,067.87		
Premiums paid		Individual deposits	101,972.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	271.39	Due to other national banks	1,862.78
Trade dollars		Due to State banks and bankers	
Specie	12,000.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	214,466.86	Total	214,466.86

First National Bank, Carthage.

WM. E. BRINKERHOFF, *President.* No. 3005. VICTOR A. WALLACE, *Cashier.*

Loans and discounts	$165,695.70	Capital stock paid in	$100,000.00
Overdrafts	4,492.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	5,039.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,201.81	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,337.50	Dividends unpaid	
Current expenses and taxes paid	605.96		
Premiums paid	2,281.25	Individual deposits	108,150.48
Checks and other cash items	497.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,510.00		
Fractional currency	5.48	Due to other national banks	3,623.40
Trade dollars		Due to State banks and bankers	
Specie	9,560.75		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	245,313.82	Total	245,313.82

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First National Bank, Chillicothe.

JAMES M. DAVIS, *President.* No. 3686. A. JOHNSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$22,979.43	Capital stock paid in	$40,280.00
Overdrafts	417.33		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,286.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	5,240.00
Due from approved reserve agents	19,439.99	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,621.81	Dividends unpaid	
Current expenses and taxes paid	1,016.15		
Premiums paid	1,281.25	Individual deposits	34,147.87
Checks and other cash items	774.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,932.00		
Fractional currency	59.29	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,370.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer	50		
Total	86,954.15	Total	86,954.15

First National Bank, Clinton.

JAMES M. AVERY, *President.* No. 1940. WILLIAM D. TYLER, *Cashier.*

Loans and discounts	$168,962.22	Capital stock paid in	$50,000.00
Overdrafts	6,535.97		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	1,658.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,286.14	National-bank notes outstanding	22,500.00
Due from approved reserve agents	5,556.83	State-bank notes outstanding	
Due from other banks and bankers	4,990.66		
Real estate, furniture, and fixtures	35,493.22	Dividends unpaid	
Current expenses and taxes paid	903.16		
Premiums paid	2,625.00	Individual deposits	104,613.43
Checks and other cash items	450.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,500.00		
Fractional currency	1.51	Due to other national banks	1,576.95
Trade dollars		Due to State banks and bankers	580.83
Specie	3,500.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	260,929.97	Total	260,929.97

Boone County National Bank, Columbia.

ROBERT B. PRICE, *President.* No. 1770. IRVINE O. HOCKADAY, *Cashier.*

Loans and discounts	$138,533.48	Capital stock paid in	$100,000.00
Overdrafts	1,964.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	67,000.00
U. S. bonds to secure deposits		Other undivided profits	10,524.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	86,300.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	70,155.93	State-bank notes outstanding	
Due from other banks and bankers	195.96		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	269.15		
Premiums paid		Individual deposits	167,740.01
Checks and other cash items	1,715.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,324.05		
Fractional currency		Due to other national banks	1,309.07
Trade dollars		Due to State banks and bankers	265.50
Specie	14,756.35		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	369,338.66	Total	369,338.66

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Exchange National Bank, Columbia.

JAMES H. WAUGH, *President.* No. 1467. ROBERT L. TODD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$162,672.61	Capital stock paid in	$100,000.00
Overdrafts	760.42		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	12,120.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	44,000.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	78,637.16	State-bank notes outstanding	
Due from other banks and bankers	10,783.81		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	1,513.18		
Premiums paid	5,000.00	Individual deposits	203,950.12
Checks and other cash items	2,224.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,533.00		
Fractional currency	60.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	851.27
Specie	11,457.65		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	391,922.28	Total	391,922.28

First National Bank, Grant City.

CALVIN TILTON, *President.* No. 3380. ERDLEY O. SAYLE, *Cashier.*

Loans and discounts	$113,625.05	Capital stock paid in	$50,000.00
Overdrafts	167.65		
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,980.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	527.83	National-bank notes outstanding	27,000.00
Due from approved reserve agents	2,282.65	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	832.20		
Premiums paid	6,881.25	Individual deposits	67,648.25
Checks and other cash items	379.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	200.00		
Fractional currency	25.21	Due to other national banks	
Trade dollars		Due to State banks and bankers	236.13
Specie	4,075.55		
Legal-tender notes	8,166.00	Notes and bills re-discounted	15,647.53
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	172,512.39	Total	172,512.39

First National Bank, Harrisonville.

WILMOT SAEGER, *President.* No. 3751. S. E. BROWN, *Cashier.*

Loans and discounts	$26,236.93	Capital stock paid in	$50,000.00
Overdrafts	9.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	812.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,805.13	State-bank notes outstanding	
Due from other banks and bankers	10,063.73		
Real estate, furniture, and fixtures	1,016.65	Dividends unpaid	
Current expenses and taxes paid	539.47		
Premiums paid	3,468.75	Individual deposits	15,518.49
Checks and other cash items	335.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,350.00		
Fractional currency	2.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,869.89		
Legal-tender notes	1,820.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	77,580.93	Total	77,580.93

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First National Bank, Jefferson City.

JOSEPH M. CLARKE, *President.* No. 1809. OSCAR G. BURCH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,045.39	Capital stock paid in	$50,000.00
Overdrafts	133.59		
U. S. bonds to secure circulation	45,000.00	Surplus fund	19,500.00
U. S. bonds to secure deposits		Other undivided profits	4,689.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100,290.73	National-bank notes outstanding	40,500.00
Due from approved reserve agents	20,211.40	State-bank notes outstanding	
Due from other banks and bankers	857.38		
Real estate, furniture, and fixtures	6,951.34	Dividends unpaid	
Current expenses and taxes paid	906.91		
Premiums paid		Individual deposits	177,031.54
Checks and other cash items	1,184.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,450.00		
Fractional currency	39.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,525.00		
Legal-tender notes	7,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,025.00		
Due from U. S. Treasurer	600.00		
Total	291,720.90	Total	291,720.90

First National Bank, Kansas City.

J. L. LOMBARD, *President.* No. 3456. E. F. SWINNEY, *Cashier.*

Loans and discounts	$885,314.09	Capital stock paid in	$250,000.00
Overdrafts	3,294.07		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	6,260.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	750.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	137,963.88	State-bank notes outstanding	
Due from other banks and bankers	110,642.92		
Real estate, furniture, and fixtures	2,250.00	Dividends unpaid	
Current expenses and taxes paid	2,835.81		
Premiums paid	18,000.00	Individual deposits	945,351.65
Checks and other cash items	2,543.77	United States deposits	40,000.00
Exchanges for clearing-house	136,175.43	Deposits of U.S. disbursing officers	
Bills of other banks	49,610.00		
Fractional currency	457.34	Due to other national banks	285,780.71
Trade dollars		Due to State banks and bankers	170,744.57
Specie	181,050.00		
Legal-tender notes	170,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,803,137.31	Total	1,803,137.31

American National Bank, Kansas City.

W. B. GRIMES, *President.* No. 3544. H. P. STIMSON, *Cashier.*

Loans and discounts	$2,374,711.53	Capital stock paid in	$1,250,000.00
Overdrafts	674.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	53,659.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	95,121.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	140,912.91	State-bank notes outstanding	
Due from other banks and bankers	171,698.55		
Real estate, furniture, and fixtures	15,628.73	Dividends unpaid	
Current expenses and taxes paid	3,156.35		
Premiums paid	13,500.00	Individual deposits	1,275,865.14
Checks and other cash items		United States deposits	
Exchanges for clearing-house	82,810.08	Deposits of U.S. disbursing officers	
Bills of other banks	55,000.00		
Fractional currency	1,205.05	Due to other national banks	479,667.70
Trade dollars		Due to State banks and bankers	281,182.49
Specie	155,487.00		
Legal-tender notes	245,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	3,220.00		
Total	3,410,375.22	Total	3,410,375.22

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Citizens' National Bank, Kansas City.

J. J. SQUIER, *President.* No. 2613. W. H. SEEGER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,244,456.52	Capital stock paid in	$200,000.00
Overdrafts	22,624.68		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	53,469.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	413,578.28	State-bank notes outstanding	
Due from other banks and bankers	190,594.61		
Real estate, furniture, and fixtures	2,977.15	Dividends unpaid	
Current expenses and taxes paid	11,107.01		
Premiums paid	23,500.00	Individual deposits	1,106,807.98
Checks and other cash items	14,442.19	United States deposits	40,983.37
Exchanges for clearing-house	55,877.58	Deposits of U.S. disbursing officers	2,045.87
Bills of other banks	52,646.00		
Fractional currency	112.68	Due to other national banks	300,785.50
Trade dollars		Due to State banks and bankers	485,351.58
Specie	146,277.25		
Legal-tender notes	54,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,334,443.95	Total	2,334,443.95

German American National Bank, Kansas City.

JAMES K. BURNHAM, *President.* No. 3793. LOUIS BAUERLEIN, *Cashier.*

Loans and discounts	$43,964.14	Capital stock paid in	$125,000.00
Overdrafts	15.05		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	814.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	47,869.33		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,382.43		
Premiums paid	12,062.50	Individual deposits	80,143.77
Checks and other cash items	206.21	United States deposits	
Exchanges for clearing-house	14,111.38	Deposits of U.S. disbursing officers	
Bills of other banks	6,212.00		
Fractional currency	64.98	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	19,720.00		
Legal-tender notes	10,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	205,958.02	Total	205,958.02

Merchants' National Bank, Kansas City.

W. B. CLARKE, *President.* No. 2440. GEO. W. MCKNIGHT, *Cashier.*

Loans and discounts	$970,582.44	Capital stock paid in	$500,000.00
Overdrafts	15,999.51		
U. S. bonds to secure circulation	50,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	1,591.44
U. S. bonds on hand	400.00		
Other stocks, bonds, and mortgages	13,498.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	107,067.29	State-bank notes outstanding	
Due from other banks and bankers	68,372.02		
Real estate, furniture, and fixtures	44,269.48	Dividends unpaid	
Current expenses and taxes paid	1,335.98		
Premiums paid	6,818.92	Individual deposits	563,232.41
Checks and other cash items	1,151.93	United States deposits	
Exchanges for clearing-house	24,780.52	Deposits of U.S. disbursing officers	
Bills of other banks	24,836.00		
Fractional currency	460.96	Due to other national banks	209,087.47
Trade dollars	5.00	Due to State banks and bankers	130,156.08
Specie	82,731.35		
Legal-tender notes	74,508.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,489,067.40	Total	1,489,067.40

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National Bank of Commerce, Kansas City.

W. S. WOODS, *President.* No. 3760. C. J. WHITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$3,349,237.18	Capital stock paid in	$2,000,000.00
Overdrafts	34,971.80		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	50,412.66
U. S. bonds on hand	500.00		
Other stocks, bonds, and mortgages	78,070.44	National-bank notes outstanding	45,000.00
Due from approved reserve agents	835,359.38	State-bank notes outstanding	
Due from other banks and bankers	601,986.60		
Real estate, furniture, and fixtures	142,000.00	Dividends unpaid	
Current expenses and taxes paid	9,806.52		
Premiums paid	14,152.50	Individual deposits	2,419,779.88
Checks and other cash items	1,434.23	United States deposits	
Exchanges for clearing-house	96,901.53	Deposits of U.S. disbursing officers	
Bills of other banks	45,455.00		
Fractional currency	257.15	Due to other national banks	547,700.41
Trade dollars		Due to State banks and bankers	685,984.88
Specie	262,598.50		
Legal-tender notes	223,897.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	5,748,877.83	Total	5,748,877.83

National Bank of Kansas City.

J. S. CHICK, *President.* No. 3489. W. J. ANDERSON, *Cashier.*

Loans and discounts	$4,446,465.96	Capital stock paid in	$1,000,000.00
Overdrafts	46,918.54		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	97,535.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	85,110.91	National-bank notes outstanding	45,000.00
Due from approved reserve agents	283,081.89	State-bank notes outstanding	
Due from other banks and bankers	182,355.52		
Real estate, furniture, and fixtures	152,127.50	Dividends unpaid	
Current expenses and taxes paid	977.41		
Premiums paid	21,602.38	Individual deposits	3,109,107.07
Checks and other cash items	4,795.71	United States deposits	93,399.23
Exchanges for clearing-house	64,181.85	Deposits of U.S. disbursing officers	1,111.09
Bills of other banks	104,200.00		
Fractional currency	801.70	Due to other national banks	785,279.15
Trade dollars		Due to State banks and bankers	1,276,327.50
Specie	536,300.00		
Legal-tender notes	526,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	6,607,669.37	Total	6,607,669.37

Union National Bank, Kansas City.

DAVID T. BEALS, *President.* No. 3637. CHARLES H. V. LEWIS, *Cashier.*

Loans and discounts	$1,052,974.85	Capital stock paid in	$600,000.00
Overdrafts	1,170.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	3,385.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	334,930.27	State-bank notes outstanding	
Due from other banks and bankers	160,552.91		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	690.18		
Premiums paid	12,843.75	Individual deposits	879,027.74
Checks and other cash items	1,295.30	United States deposits	
Exchanges for clearing-house	69,256.43	Deposits of U.S. disbursing officers	
Bills of other banks	71,500.00		
Fractional currency	560.00	Due to other national banks	125,968.64
Trade dollars		Due to State banks and bankers	317,742.58
Specie	102,600.00		
Legal-tender notes	122,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,983,124.46	Total	1,983,124.46

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First National Bank, Kirksville.

S. M. LINK, *President.* No. 2713. W. T. BAIRD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$136,539.51	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	4,485.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,647.39	National-bank notes outstanding	11,250.00
Due from approved reserve agents	29,802.28	State-bank notes outstanding	
Due from other banks and bankers	1,578.95		
Real estate, furniture, and fixtures	2,243.00	Dividends unpaid	
Current expenses and taxes paid	1,187.27		
Premiums paid	800.00	Individual deposits	127,708.52
Checks and other cash items	2,428.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,429.00		
Fractional currency	67.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,655.25		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	210,441.71	Total	210,441.71

First National Bank, Liberty.

DANIEL HUGHES, *President.* No. 3712. JAMES T. RILEY, *Cashier.*

Loans and discounts	$49,759.55	Capital stock paid in	$40,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,533.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,119.03	State-bank notes outstanding	
Due from other banks and bankers	632.60		
Real estate, furniture, and fixtures	9,864.58	Dividends unpaid	
Current expenses and taxes paid	1,042.13		
Premiums paid	1,195.31	Individual deposits	24,086.47
Checks and other cash items	45.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	6.29	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,113.00		
Legal-tender notes	30.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	86,869.99	Total	86,869.99

Mercantile National Bank, Louisiana.

STUART CARKENER, *President.* No. 3111. WALTER G. TINSLEY, *Cashier.*

Loans and discounts	$177,956.94	Capital stock paid in	$50,000.00
Overdrafts	894.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,100.00
U. S. bonds to secure deposits		Other undivided profits	3,306.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,391.57	State-bank notes outstanding	
Due from other banks and bankers	4,149.69		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	1,255.41		
Premiums paid	3,015.63	Individual deposits	176,467.64
Checks and other cash items	1,578.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,487.00		
Fractional currency	146.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,186.50		
Legal-tender notes	17,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	243,124.59	Total	243,124.59

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First National Bank, Macon.

S. G. WILSON, *President.* No. 2862. JOHN SCOVERN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$126,145.58	Capital stock paid in	$50,000.00
Overdrafts	694.42		
U. S. bonds to secure circulation	15,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,523.76
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	398.41	National-bank notes outstanding	13,000.00
Due from approved reserve agents	51,633.11	State-bank notes outstanding	
Due from other banks and bankers	12,861.54		
Real estate, furniture, and fixtures	800.65	Dividends unpaid	
Current expenses and taxes paid	458.24		
Premiums paid	1,151.25	Individual deposits	163,482.20
Checks and other cash items	28.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,900.00		
Fractional currency	112.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,637.50		
Legal-tender notes	6,509.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	234,005.96	Total	234,005.96

First National Bank, Marshall.

JAMES W. GOODWIN, *President.* No. 2884. A. S. VAN ANGLEN, *Cashier.*

Loans and discounts	$159,032.80	Capital stock paid in	$100,000.00
Overdrafts	3,778.72		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,760.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	28,222.80	State-bank notes outstanding	
Due from other banks and bankers	1,558.30		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,100.30		
Premiums paid	5,250.00	Individual deposits	94,874.63
Checks and other cash items	1,050.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	690.00		
Fractional currency	48.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,170.00		
Legal-tender notes	5,108.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	248,135.27	Total	248,135.27

First National Bank, Maryville.

JOSEPH JACKSON, *President.* No. 3268. H. W. RICHMOND, *Cashier.*

Loans and discounts	$195,148.88	Capital stock paid in	$100,000.00
Overdrafts	3,718.52		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,621.30
U. S. bonds to secure deposits		Other undivided profits	5,301.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	145,423.52	State-bank notes outstanding	
Due from other banks and bankers	98.52		
Real estate, furniture, and fixtures	17,787.10	Dividends unpaid	
Current expenses and taxes paid	1,557.51		
Premiums paid	2,306.34	Individual deposits	289,848.05
Checks and other cash items	1,029.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	220.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	23,066.75		
Legal-tender notes	2,289.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	421,270.57	Total	421,270.57

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Scotland County National Bank, Memphis.

JAMES W. HARRIS, *President.* No. 2432. JOHN W. BARNES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$105,086.08	Capital stock paid in	$50,000.00
Overdrafts	123.10		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	10,923.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,581.39	State-bank notes outstanding	
Due from other banks and bankers	4,016.26		
Real estate, furniture, and fixtures	4,635.63	Dividends unpaid	367.60
Current expenses and taxes paid	905.87		
Premiums paid	1,195.31	Individual deposits	88,862.57
Checks and other cash items	164.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,405.00		
Fractional currency	47.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,658.90		
Legal-tender notes	14,521.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	171,403.14	Total	171,403.14

First National Bank, Mexico.

G. B. MACFARLANE, *President.* No. 2881. R. R. ARNOLD, *Cashier.*

Loans and discounts	$86,424.02	Capital stock paid in	$50,000.00
Overdrafts	1,023.50		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,937.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,909.18	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,284.10	Dividends unpaid	
Current expenses and taxes paid	974.50		
Premiums paid	2,445.62	Individual deposits	63,724.96
Checks and other cash items	463.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,400.00		
Fractional currency	65.63	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,900.00		
Legal-tender notes	1,400.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	560.00		
Total	132,912.42	Total	132,912.42

First National Bank, Milan.

E. ASH, *President.* No. 3110. J. C. MCCOY, *Cashier.*

Loans and discounts	$115,914.15	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	18,750.00	Surplus fund	4,589.26
U. S. bonds to secure deposits		Other undivided profits	9,729.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	13,932.87	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	2,281.19		
Premiums paid	4,540.03	Individual deposits	60,558.84
Checks and other cash items	3,223.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	9.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,130.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	14,172.35
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	180,924.62	Total	180,924.62

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MISSOURI.

First National Bank, Palmyra.

WILLIAM H. LEE, *President.* No. 2979. SAMUEL LOGAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$112,034.12	Capital stock paid in	$60,000.00
Overdrafts	2,142.51		
U. S. bonds to secure circulation	15,000.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	4,629.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	5,726.16	State-bank notes outstanding	
Due from other banks and bankers	4,781.58		
Real estate, furniture, and fixtures	5,800.00	Dividends unpaid	
Current expenses and taxes paid	1,120.60		
Premiums paid	4,000.00	Individual deposits	88,154.42
Checks and other cash items	3,264.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,821.00		
Fractional currency	20.45	Due to other national banks	403.33
Trade dollars		Due to State banks and bankers	31.89
Specie	13,333.00		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	176,218.67	Total	176,218.67

National Bank, Paris.

DAVID H. MOSS, *President.* No. 3322. WILLIAM F. BUCKNER, *Cashier.*

Loans and discounts	$173,442.01	Capital stock paid in	$100,000.00
Overdrafts	4,578.04		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,100.00
U. S. bonds to secure deposits		Other undivided profits	3,843.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	17,140.56	State-bank notes outstanding	
Due from other banks and bankers	2,157.62		
Real estate, furniture, and fixtures	10,117.25	Dividends unpaid	
Current expenses and taxes paid	1,566.53		
Premiums paid	7,000.00	Individual deposits	132,105.44
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,330.00		
Fractional currency	75.33	Due to other national banks	388.81
Trade dollars		Due to State banks and bankers	167.00
Specie	10,072.50		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	266,104.84	Total	266,104.84

National Bank, Rolla.

C. H. FROST, *President.* No. 1865. D. W. MALCOLM, *Cashier.*

Loans and discounts	$121,456.74	Capital stock paid in	$50,000.00
Overdrafts	676.92		
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,541.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	42,468.70	National-bank notes outstanding	25,840.00
Due from approved reserve agents	10,125.35	State-bank notes outstanding	
Due from other banks and bankers	2,912.99		
Real estate, furniture, and fixtures	1,337.75	Dividends unpaid	
Current expenses and taxes paid	1,506.55		
Premiums paid	184.18	Individual deposits	139,758.45
Checks and other cash items	1,251.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,371.00		
Fractional currency	50.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,823.60		
Legal-tender notes	3,625.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,350.00		
Due from U. S. Treasurer			
Total	235,139.93	Total	235,139.93

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First National Bank, Saint Charles.

W. W. KIRKPATRICK, *President.* No. 260. JOHN E. STONEBRAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,164.54	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	4,363.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	65,635.40	State-bank notes outstanding	
Due from other banks and bankers	1,483.44		
Real estate, furniture, and fixtures	11,350.00	Dividends unpaid	177.00
Current expenses and taxes paid	878.73		
Premiums paid		Individual deposits	155,337.59
Checks and other cash items	155.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,370.00		
Fractional currency	28.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,000.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	236,128.31	Total	236,128.31

National Bank, Saint Joseph.

CALVIN F. BURNES, *President.* No. 2970. GEORGE C. HULL, *Cashier.*

Loans and discounts	$930,143.55	Capital stock paid in	$100,000.00
Overdrafts	400.79		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	250,000.00	Other undivided profits	19,891.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	654.88	National-bank notes outstanding	45,000.00
Due from approved reserve agents	155,176.89	State-bank notes outstanding	
Due from other banks and bankers	39,223.50		
Real estate, furniture, and fixtures	25,000.00	Dividends unpaid	
Current expenses and taxes paid	3,826.43		
Premiums paid		Individual deposits	1,077,126.36
Checks and other cash items	6,024.48	United States deposits	174,488.59
Exchanges for clearing-house	5,609.36	Deposits of U.S. disbursing officers	14,235.90
Bills of other banks	2,595.00		
Fractional currency	228.23	Due to other national banks	73,148.90
Trade dollars		Due to State banks and bankers	114,228.10
Specie	61,776.15		
Legal-tender notes	145,210.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,678,119.26	Total	1,678,119.26

Saxton National Bank, Saint Joseph.

A. M. SAXTON, *President.* No. 2898. J. W. MCALISTER, *Cashier.*

Loans and discounts	$1,011,872.15	Capital stock paid in	$200,000.00
Overdrafts	7,565.17		
U. S. bonds to secure circulation	107,550.00	Surplus fund	46,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	14,986.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	74,350.00
Due from approved reserve agents	142,569.25	State-bank notes outstanding	
Due from other banks and bankers	75,760.59		
Real estate, furniture, and fixtures	1,929.20	Dividends unpaid	
Current expenses and taxes paid	3,804.61		
Premiums paid	40,653.12	Individual deposits	828,699.30
Checks and other cash items	10,975.84	United States deposits	45,000.00
Exchanges for clearing-house	22,320.15	Deposits of U.S. disbursing officers	
Bills of other banks	4,213.00		
Fractional currency	653.75	Due to other national banks	124,151.42
Trade dollars		Due to State banks and bankers	300,205.04
Specie	94,608.00		
Legal-tender notes	65,500.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,417.50		
Due from U. S. Treasurer			
Total	1,643,392.33	Total	1,643,392.33

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Third National Bank, Saint Louis.

THOMAS E. TUTT, *President.* No. 170. THOMAS A. STODDART, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,632,254.33	Capital stock paid in	$1,000,000.00
Overdrafts	3,571.52		
U. S. bonds to secure circulation	50,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	250,000.00	Other undivided profits	64,423.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	96,018.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	725,834.64		
Real estate, furniture, and fixtures	175,568.13	Dividends unpaid	5,354.50
Current expenses and taxes paid	18,580.48		
Premiums paid	73,156.25	Individual deposits	1,643,076.68
Checks and other cash items	4,055.89	United States deposits	225,000.00
Exchanges for clearing-house	158,040.39	Deposits of U.S. disbursing officers	
Bills of other banks	15,103.00		
Fractional currency	55.05	Due to other national banks	787,101.79
Trade dollars		Due to State banks and bankers	1,007,812.67
Specie	296,290.00		
Legal-tender notes	335,961.00	Notes and bills re-discounted	
U. S. certificates of deposit	140,000.00	Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	4,977,768.68	Total	4,977,768.68

Fourth National Bank, Saint Louis.

JOHN C. H. D. BLOCK, *President.* No. 283. FREDERICK W. BIEBINGER, *Cashier.*

Loans and discounts	$2,880,140.81	Capital stock paid in	$500,000.00
Overdrafts	5,167.64		
U. S. bonds to secure circulation	500,000.00	Surplus fund	600,000.00
U. S. bonds to secure deposits		Other undivided profits	202,790.91
U. S. bonds on hand	1,100.00		
Other stocks, bonds, and mortgages	795,855.00	National-bank notes outstanding	450,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	317,144.56		
Real estate, furniture, and fixtures		Dividends unpaid	100.00
Current expenses and taxes paid	55,271.05		
Premiums paid		Individual deposits	2,114,374.75
Checks and other cash items	20,681.57	United States deposits	
Exchanges for clearing-house	161,475.61	Deposits of U.S. disbursing officers	
Bills of other banks	21,633.00		
Fractional currency	470.79	Due to other national banks	1,031,011.59
Trade dollars		Due to State banks and bankers	696,619.78
Specie	526,462.00		
Legal-tender notes	259,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	22,495.00		
Due from U. S. Treasurer			
Total	5,564,897.03	Total	5,564,897.03

Fifth National Bank, Saint Louis.

HENRY OVERSTOLZ, *President.* No. 2835. C. C. CRECELIUS, *Cashier.*

Loans and discounts	$1,224,535.11	Capital stock paid in	$300,000.00
Overdrafts	3,903.67		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	23,456.34
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	109,921.88		
Real estate, furniture, and fixtures	8,230.75	Dividends unpaid	2,546.25
Current expenses and taxes paid	8,204.28		
Premiums paid	8,537.24	Individual deposits	961,632.17
Checks and other cash items	1,198.91	United States deposits	
Exchanges for clearing-house	30,037.78	Deposits of U.S. disbursing officers	
Bills of other banks	1,205.00		
Fractional currency	429.40	Due to other national banks	201,721.64
Trade dollars		Due to State banks and bankers	142,529.04
Specie	59,513.44		
Legal-tender notes	203,918.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,712,885.44	Total	1,712,885.44

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Merchants' National Bank, Saint Louis.

JAMES E. YEATMAN, *President.* No. 1501. JAMES C. MOORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,817,520.31	Capital stock paid in	$700,000.00
Overdrafts	2,170.58		
U. S. bonds to secure circulation	60,000.00	Surplus fund	140,000.00
U. S. bonds to secure deposits		Other undivided profits	62,216.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	52,750.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	185,289.27		
Real estate, furniture, and fixtures	293.81	Dividends unpaid	1,448.18
Current expenses and taxes paid	9,774.28		
Premiums paid		Individual deposits	851,021.62
Checks and other cash items	4,178.72	United States deposits	
Exchanges for clearing-house	67,561.38	Deposits of U.S. disbursing officers	
Bills of other banks	12,620.00		
Fractional currency	667.77	Due to other national banks	167,998.46
Trade dollars		Due to State banks and bankers	303,675.56
Specie	134,114.00		
Legal-tender notes	185,000.00	Notes and bills re-discounted	207,780.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer	5,000.00		
Total	2,486,890.12	Total	2,486,890.12

St. Louis National Bank, Saint Louis.

WILLIAM E. BURR, *President.* No. 1112. JOHN NICKERSON, *Cashier.*

Loans and discounts	$1,828,302.85	Capital stock paid in	$500,000.00
Overdrafts	2,837.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	103,510.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	49,850.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	212,093.01		
Real estate, furniture, and fixtures	101,401.62	Dividends unpaid	2,410.00
Current expenses and taxes paid	20,278.09		
Premiums paid	29,518.50	Individual deposits	994,003.12
Checks and other cash items	3,551.55	United States deposits	150,749.15
Exchanges for clearing-house	118,777.23	Deposits of U.S. disbursing officers	
Bills of other banks	28,083.00		
Fractional currency	400.29	Due to other national banks	509,317.62
Trade dollars		Due to State banks and bankers	692,503.04
Specie	321,661.00		
Legal-tender notes	229,000.00	Notes and bills re-discounted	100,511.38
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	3,198,004.39	Total	3,198,004.39

First National Bank, Sedalia.

CYRUS NEWKIRK, *President.* No. 1627. JAMES C. THOMPSON, *Cashier.*

Loans and discounts	$411,701.67	Capital stock paid in	$100,000.00
Overdrafts	4,690.92		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	38,384.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,958.96	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,530.82	State-bank notes outstanding	
Due from other banks and bankers	66,942.04		
Real estate, furniture, and fixtures	21,728.10	Dividends unpaid	
Current expenses and taxes paid	3,903.30		
Premiums paid	5,272.30	Individual deposits	389,859.43
Checks and other cash items	4,075.85	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,200.00		
Fractional currency	51.09	Due to other national banks	20,225.26
Trade dollars		Due to State banks and bankers	32,038.64
Specie	10,190.00		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	638.14		
Total	623,008.19	Total	623,008.19

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Third National Bank, Sedalia.

ALBERT PARKER, *President.* No. 2919. REUBEN H. MOSES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$270,403.93	Capital stock paid in	$100,000.00
Overdrafts	1,119.39		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,351.77
U. S. bonds to secure deposits		Other undivided profits	14,298.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	33,592.99	State-bank notes outstanding	
Due from other banks and bankers	2,763.88		
Real estate, furniture, and fixtures	2,500.88	Dividends unpaid	
Current expenses and taxes paid	1,904.99		
Premiums paid	3,416.25	Individual deposits	235,660.84
Checks and other cash items	4,457.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,217.00		
Fractional currency	90.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,218.70		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	377,810.66	Total	377,810.66

Citizens' National Bank, Sedalia.

JOHN J. YEATER, *President.* No. 1971. ADAM ITTEL, *Cashier.*

Loans and discounts	$220,753.56	Capital stock paid in	$100,000.00
Overdrafts	435.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	9,421.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	60,415.34	State-bank notes outstanding	
Due from other banks and bankers	19,169.27		
Real estate, furniture, and fixtures	17,550.00	Dividends unpaid	
Current expenses and taxes paid	2,877.83		
Premiums paid		Individual deposits	210,405.06
Checks and other cash items	2,574.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,000.00		
Fractional currency	60.09	Due to other national banks	1,764.27
Trade dollars		Due to State banks and bankers	5,224.25
Specie	1,354.50		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	384,315.33	Total	384,315.33

First National Bank, Springfield.

ROBERT J. MCELHANY, *President.* No. 1701. ROBERT L. MCELHANY, *Cashier.*

Loans and discounts	$152,059.14	Capital stock paid in	$50,000.00
Overdrafts	996.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,278.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,033.60	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,117.81	State-bank notes outstanding	
Due from other banks and bankers	5,240.22		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,212.92		
Premiums paid		Individual deposits	191,109.14
Checks and other cash items	52.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,800.00		
Fractional currency	62.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,000.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	271,637.61	Total	271,637.61

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Central National Bank, Springfield.

J. W. POWERS, *President.* No. 3718. E. P. NEWMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$125,448.96	Capital stock paid in	$100,000.00
Overdrafts	386.54		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,577.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,473.77	State-bank notes outstanding	
Due from other banks and bankers	2,994.22		
Real estate, furniture, and fixtures	6,981.01	Dividends unpaid	
Current expenses and taxes paid	1,402.40		
Premiums paid	2,300.00	Individual deposits	61,321.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,770.00		
Fractional currency	37.27	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,980.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	188,399.17	Total	188,399.17

Greene County National Bank, Springfield.

E. T. ROBBERSON, *President.* No. 1677. J. D. SHEPPARD, *Cashier.*

Loans and discounts	$255,984.30	Capital stock paid in	$100,000.00
Overdrafts	1,363.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	37,313.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,588.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,913.50	State-bank notes outstanding	
Due from other banks and bankers	7,579.67		
Real estate, furniture, and fixtures	1,600.00	Dividends unpaid	
Current expenses and taxes paid	1,811.15		
Premiums paid		Individual deposits	209,815.10
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,735.00		
Fractional currency	2.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	214.27
Specie	30,140.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	2,000.00		
Total	389,843.11	Total	389,843.11

First National Bank, Tarkio.

DAVID RANKIN, *President.* No. 3079. JAMES S. WILSON, *Cashier.*

Loans and discounts	$51,278.50	Capital stock paid in	$50,000.00
Overdrafts	1,899.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,010.00
U. S. bonds to secure deposits		Other undivided profits	2,594.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,029.31	State-bank notes outstanding	
Due from other banks and bankers	3,049.86		
Real estate, furniture, and fixtures	9,978.64	Dividends unpaid	
Current expenses and taxes paid	879.52		
Premiums paid	1,365.00	Individual deposits	32,709.20
Checks and other cash items	1,196.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,210.00		
Fractional currency	21.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,593.83		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	552.50		
Due from U. S. Treasurer			
Total	98,553.77	Total	98,553.77

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Marshall National Bank, Unionville.

HUGH D. MARSHALL, *President.* No. 3068. N. B. MARSHALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$79,387.98	Capital stock paid in	$50,000.00
Overdrafts	608.98		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,193.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,507.62	National-bank notes outstanding	13,500.00
Due from approved reserve agents	3,829.87	State-bank notes outstanding	
Due from other banks and bankers	2,462.38		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	
Current expenses and taxes paid	823.93		
Premiums paid	1,500.00	Individual deposits	52,560.96
Checks and other cash items	142.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,675.00		
Fractional currency	25.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,091.50		
Legal-tender notes	5,025.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	131,254.81	Total	131,254.81

National Bank, Unionville.

DAVID W. POLLOCK, *President.* No. 3137. F. H. WENTWORTH, *Cashier.*

Loans and discounts	$74,552.20	Capital stock paid in	$50,000.00
Overdrafts	36.07		
U. S. bonds to secure circulation	12,500.00	Surplus fund	16,175.15
U. S. bonds to secure deposits		Other undivided profits	2,226.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,509.41	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,955.65	Dividends unpaid	
Current expenses and taxes paid	526.18		
Premiums paid	1,375.00	Individual deposits	29,543.81
Checks and other cash items	565.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,695.00		
Fractional currency	30.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,327.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	560.00		
Total	109,195.01	Total	109,195.01

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First National Bank, Abilene.

J. E. BONEBROKE, *President.* No. 2427. THEO. MOSHER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$193,616.88	Capital stock paid in	$100,000.00
Overdrafts	1,590.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,300.00
U. S. bonds to secure deposits		Other undivided profits	5,794.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,864.27	State-bank notes outstanding	
Due from other banks and bankers	440.09		
Real estate, furniture, and fixtures	12,985.05	Dividends unpaid	
Current expenses and taxes paid	1,570.61		
Premiums paid	2,800.00	Individual deposits	83,158.23
Checks and other cash items	1,065.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,383.00		
Fractional currency	43.08	Due to other national banks	284.15
Trade dollars		Due to State banks and bankers	
Specie	5,619.65		
Legal-tender notes	4,559.00	Notes and bills re-discounted	36,633.99
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	263,670.61	Total	263,670.61

Abilene National Bank. Abilene.

CLARK H. BARKER, *President.* No. 3777. E. D. HUMPHREY, *Cashier.*

Loans and discounts	$82,705.20	Capital stock paid in	$75,000.00
Overdrafts	1,288.47		
U. S. bonds to secure circulation	37,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,667.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	377.87	National-bank notes outstanding	6,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	31,518.25		
Real estate, furniture, and fixtures	1,391.38	Dividends unpaid	
Current expenses and taxes paid	2,180.95		
Premiums paid	10,500.00	Individual deposits	95,588.92
Checks and other cash items	566.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,820.00		
Fractional currency	50.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,669.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	180,256.11	Total	180,256.11

First National Bank, Alma.

JOHN F. LIMERICK, *President.* No. 3769. LAWRENCE T. WHALLEY, *Cashier.*

Loans and discounts	$20,708.37	Capital stock paid in	$35,000.00
Overdrafts	196.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	373.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	16,197.13		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,000.00	Individual deposits	17,312.92
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,240.00		
Fractional currency	40.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,563.00		
Legal-tender notes	920.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	63,926.83	Total	63,926.83

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First National Bank, Anthony.

T. H. STEVENS, *President.* No. 3385. W. L. MOYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$119,602.93	Capital stock paid in	$100,000.00
Overdrafts	67.92		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	3,933.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,276.64	National-bank notes outstanding	22,500.00
Due from approved reserve agents	19,584.71	State-bank notes outstanding	
Due from other banks and bankers	26,037.51		
Real estate, furniture, and fixtures	12,587.22	Dividends unpaid	
Current expenses and taxes paid	89.26		
Premiums paid	1,618.75	Individual deposits	77,359.64
Checks and other cash items	1,314.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	465.00		
Fractional currency	26.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,997.45		
Legal-tender notes	6,500.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	231,293.37	Total	231,293.37

Anthony National Bank, Anthony.

CHAS. R. MILLER, *President.* No. 3394. F. D. DENLINGER, *Cashier.*

Loans and discounts	$92,765.19	Capital stock paid in	$50,000.00
Overdrafts	220.69		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	866.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,869.07	State-bank notes outstanding	
Due from other banks and bankers	2,651.27		
Real estate, furniture, and fixtures	1,715.00	Dividends unpaid	2,500.00
Current expenses and taxes paid	421.10		
Premiums paid	1,140.64	Individual deposits	53,164.36
Checks and other cash items	2,593.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,872.00		
Fractional currency	46.97	Due to other national banks	2,200.10
Trade dollars		Due to State banks and bankers	
Specie	4,683.05		
Legal-tender notes	5,000.00	Notes and bills re-discounted	2,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	139,981.43	Total	139,981.43

Harper County National Bank, Anthony.

L. C. BIDWELL, *President.* No. 3384. C. D. ORGAN, *Cashier.*

Loans and discounts	$56,779.71	Capital stock paid in	$50,000.00
Overdrafts	23.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	112.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,750.00
Due from approved reserve agents	12,195.40	State-bank notes outstanding	
Due from other banks and bankers	1,850.06		
Real estate, furniture, and fixtures	16,537.49	Dividends unpaid	2,500.00
Current expenses and taxes paid	10.72		
Premiums paid	1,187.50	Individual deposits	38,460.53
Checks and other cash items	44.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	555.00		
Fractional currency	22.13	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,553.20		
Legal-tender notes	7,001.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	111,822.91	Total	111,822.91

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First National Bank, Arkansas City.

WILLIAM M. SLEETH, *President.* No. 3360. HARRY P. FARRAR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$379,291.96	Capital stock paid in	$125,000.00
Overdrafts	6,343.01		
U. S. bonds to secure circulation	31,250.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	23,348.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,120.00
Due from approved reserve agents	52,038.27	State-bank notes outstanding	
Due from other banks and bankers	39,458.33		
Real estate, furniture, and fixtures	26,000.00	Dividends unpaid	
Current expenses and taxes paid	2,255.94		
Premiums paid	4,400.00	Individual deposits	334,723.38
Checks and other cash items	959.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,103.00		
Fractional currency	25.34	Due to other national banks	9,821.84
Trade dollars		Due to State banks and bankers	11,599.20
Specie	12,617.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	30,072.48
U. S. certificates of deposit		Bills payable	35.02
Redemption fund with U. S. Treas	1,406.00		
Due from U. S. Treasurer	572.00		
Total	572,720.50	Total	572,720.50

First National Bank, Ashland.

OLIVER C. EWART, *President* No. 3710. GEORGE THEIS, JR., *Cashier.*

Loans and discounts	$85,896.96	Capital stock paid in	$50,000.00
Overdrafts	795.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	4,581.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,554.46	National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,735.46	State-bank notes outstanding	
Due from other banks and bankers	5,635.88		
Real estate, furniture, and fixtures	3,719.85	Dividends unpaid	
Current expenses and taxes paid	1,324.49		
Premiums paid	1,159.50	Individual deposits	66,667.17
Checks and other cash items	96.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	76.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	22.39
Specie	5,165.20		
Legal-tender notes	5,239.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	133,510.76	Total	133,510.76

First National Bank, Atchison.

DAVID AULD, *President.* No. 1672. JACOB T. COPLAN, *Cashier.*

Loans and discounts	$334,307.46	Capital stock paid in	$100,000.00
Overdrafts	3,100.16		
U. S. bonds to secure circulation	80,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	73,126.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,340.00	National-bank notes outstanding	72,000.00
Due from approved reserve agents	130,079.15	State-bank notes outstanding	
Due from other banks and bankers	21,043.60		
Real estate, furniture, and fixtures	12,139.23	Dividends unpaid	
Current expenses and taxe paid	2,852.84		
Premiums paid	1,794.58	Individual deposits	424,366.94
Checks and other cash items	10,496.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	26,405.00		
Fractional currency		Due to other national banks	4,993.56
Trade dollars		Due to State banks and bankers	8,218.92
Specie	39,850.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	3,297.90		
Due from U. S. Treasurer			
Total	702,706.18	Total	702,706.18

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Atchison National Bank, Atchison.

C. J. DRURY, *President.* No. 2082. MILTON BARRATT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,160.07	Capital stock paid in	$50,000.00
Overdrafts	4,224.97		
U. S. bonds to secure circulation	50,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	4,632.17
U. S. bonds on hand	100.00		
Other stocks, bonds, and mortgages	24,850.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	10,844.81	State-bank notes outstanding	
Due from other banks and bankers	17,300.28		
Real estate, furniture, and fixtures	4,973.97	Dividends unpaid	
Current expenses and taxes paid	2,283.75		
Premiums paid	1,025.00	Individual deposits	137,825.65
Checks and other cash items	4,011.53	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	25,000.00		
Fractional currency		Due to other national banks	5,356.73
Trade dollars		Due to State banks and bankers	49.59
Specie	4,839.76		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	260,864.14	Total	260,864.14

Exchange National Bank, Atchison.

WILLIAM HETHERINGTON, *President.* No. 2758. W. W. HETHERINGTON, *Cashier.*

Loans and discounts	$379,093.20	Capital stock paid in	$100,000.00
Overdrafts	5,110.29		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,325.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,754.72	National-bank notes outstanding	22,500.00
Due from approved reserve agents	55,020.75	State-bank notes outstanding	
Due from other banks and bankers	68,221.20		
Real estate, furniture, and fixtures	10,518.37	Dividends unpaid	10,000.00
Current expenses and taxes paid	4,452.23		
Premiums paid	4,000.00	Individual deposits	485,783.65
Checks and other cash items	6,913.94	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	14,822.00		
Fractional currency		Due to other national banks	1,931.49
Trade dollars		Due to State banks and bankers	
Specie	36,874.30		
Legal-tender notes	30,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	759.24		
Due from U. S. Treasurer			
Total	650,540.24	Total	650,540.24

United States National Bank, Atchison.

GEORGE STORCH, *President.* No. 3612. F. W. HUNTON, *Cashier.*

Loans and discounts	$395,713.76	Capital stock paid in	$250,000.00
Overdrafts	1,580.77		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	18,231.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	14,912.45	State-bank notes outstanding	
Due from other banks and bankers	10,703.89		
Real estate, furniture, and fixtures	10,400.83	Dividends unpaid	
Current expenses and taxes paid	2,367.31		
Premiums paid	13,875.00	Individual deposits	244,389.46
Checks and other cash items	32,370.79	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	10,754.00		
Fractional currency	64.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,576.82
Specie	3,204.60		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	563,198.04	Total	563,198.04

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First National Bank, Belleville.

GEORGE S. SIMONDS, *President.* No. 3386. E. H. AMBLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$54, 960. 88	Capital stock paid in	$50, 000. 00
Overdrafts	2, 554. 30		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	1, 500. 00
U. S. bonds to secure deposits		Other undivided profits	3, 387. 98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	250. 00	National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	3, 805. 82	State-bank notes outstanding	
Due from other banks and bankers	1, 209. 88		
Real estate, furniture, and fixtures	20, 528. 86	Dividends unpaid	
Current expenses and taxes paid	1, 791. 47		
Premiums paid	1, 250. 00	Individual deposits	47, 862. 09
Checks and other cash items	561. 49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2, 265. 00		
Fractional currency	142. 62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7, 617. 25		
Legal-tender notes	4, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562. 50		
Due from U. S. Treasurer			
Total	114, 000. 07	Total	114, 000. 07

First National Bank, Beloit.

MELVIN S. ATWOOD, *President.* No. 3231. H. A. PHELPS, *Cashier.*

Loans and discounts	$173, 296. 39	Capital stock paid in	$50, 000. 00
Overdrafts	2, 786. 42		
U. S. bonds to secure circulation	12, 500. 00	Surplus fund	44, 000. 00
U. S. bonds to secure deposits		Other undivided profits	9, 615. 67
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11, 250. 00
Due from approved reserve agents	13, 252. 15	State-bank notes outstanding	
Due from other banks and bankers	190. 10		
Real estate, furniture, and fixtures	13, 750. 66	Dividends unpaid	
Current expenses and taxes paid	2, 167. 90		
Premiums paid	1, 285. 50	Individual deposits	116, 354. 33
Checks and other cash items	179. 48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	345. 00		
Fractional currency	108. 00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6, 293. 90		
Legal-tender notes	4, 502. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562. 50		
Due from U. S. Treasurer			
Total	231, 220. 00	Total	231, 220. 00

Burlington National Bank, Burlington.

HENRY L. JARBOE, *President.* No. 1979. C. H. RACE, *Cashier.*

Loans and discounts	$191, 059. 12	Capital stock paid in	$125, 000. 00
Overdrafts	535. 05		
U. S. bonds to secure circulation	31, 250. 00	Surplus fund	11, 700. 00
U. S. bonds to secure deposits		Other undivided profits	6, 767. 91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	897. 00	National-bank notes outstanding	28, 125. 00
Due from approved reserve agents	6, 963. 85	State-bank notes outstanding	
Due from other banks and bankers	18, 177. 90		
Real estate, furniture, and fixtures	4, 836. 54	Dividends unpaid	
Current expenses and taxes paid	1, 854. 33		
Premiums paid	5, 152. 35	Individual deposits	135, 772. 57
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18, 225. 00		
Fractional currency	34. 83	Due to other national banks	
Trade dollars		Due to State banks and bankers	3, 386. 74
Specie	19, 360. 00		
Legal-tender notes	11, 000. 00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1, 406. 25		
Due from U. S. Treasurer			
Total	310, 752. 22	Total	310, 752. 22

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People's National Bank, Burlington.

WARREN CRANDALL, *President.* No. 3170. THOMAS W. FOSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$145,400.45	Capital stock paid in	$100,000.00
Overdrafts	732.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,200.00
U. S. bonds to secure deposits		Other undivided profits	11,324.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	42,113.16		
Real estate, furniture, and fixtures	3,251.76	Dividends unpaid	
Current expenses and taxes paid	1,516.09		
Premiums paid	2,500.00	Individual deposits	118,089.92
Checks and other cash items	265.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,740.00		
Fractional currency	45.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,394.25		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	260,114.07	Total	260,114.07

First National Bank, Caldwell.

S. P. G. LEWIS, *President.* No. 3658. T. E. NEAL, *Cashier.*

Loans and discounts	$74,007.79	Capital stock paid in	$50,000.00
Overdrafts	410.37		
U. S. bonds to secure circulation	12,500.00	Surplus fund	300.00
U. S. bonds to secure deposits		Other undivided profits	2,568.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,439.99	State-bank notes outstanding	
Due from other banks and bankers	14,428.51		
Real estate, furniture, and fixtures	1,500.00	Dividends unpaid	
Current expenses and taxes paid	1,782.05		
Premiums paid	1,000.01	Individual deposits	60,245.17
Checks and other cash items	1,250.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,472.00		
Fractional currency	162.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	847.40		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	124,364.11	Total	124,364.11

First National Bank, Cawker City.

E. E. PARKER, *President.* No. 2640. W. A. REMFRY, *Cashier.*

Loans and discounts	$226,990.09	Capital stock paid in	$50,000.00
Overdrafts	1,688.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,369.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	27,969.23	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,772.80	Dividends unpaid	
Current expenses and taxes paid	5.25		
Premiums paid	2,600.00	Individual deposits	217,136.83
Checks and other cash items	610.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,764.00		
Fractional currency	250.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,043.15		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	309,756.72	Total	309,756.72

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First National Bank, Cherryvale.

CHATHAM T. EWING, *President.* No. 3277. CHARLES A. MITCHELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$78,102.17	Capital stock paid in	$50,000.00
Overdrafts	1,364.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,647.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,569.22	State-bank notes outstanding	
Due from other banks and bankers	1,756.11		
Real estate, furniture, and fixtures	9,665.37	Dividends unpaid	18.00
Current expenses and taxes paid	1,069.92		
Premiums paid	1,375.00	Individual deposits	35,998.74
Checks and other cash items	385.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	574.00		
Fractional currency	10.26	Due to other national banks	855.11
Trade dollars		Due to State banks and bankers	
Specie	1,034.50		
Legal-tender notes	4,500.00	Notes and bills re-discounted	8,699.46
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	114,469.30	Total	114,469.30

First National Bank, Cimarron.

JACOB W. RUSH, *President.* No. 3751. ALFRED W. METCALF, *Cashier.*

Loans and discounts	$14,809.07	Capital stock paid in	$50,000.00
Overdrafts	85.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,845.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	10,240.00
Due from approved reserve agents	1,114.40	State-bank notes outstanding	
Due from other banks and bankers	25,592.82		
Real estate, furniture, and fixtures	2,947.39	Dividends unpaid	
Current expenses and taxes paid	1,525.37		
Premiums paid	1,234.38	Individual deposits	4,419.31
Checks and other cash items	51.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,565.00		
Fractional currency	19.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,670.05		
Legal-tender notes	2,828.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	67,505.30	Total	67,505.30

First National Bank, Clay Center.

D. H. MYERS, *President.* No. 3072. M. S. TOUSEY, *Cashier.*

Loans and discounts	$111,761.14	Capital stock paid in	$75,000.00
Overdrafts	3,189.40		
U. S. bonds to secure circulation	18,750.00	Surplus fund	3,232.80
U. S. bonds to secure deposits		Other undivided profits	4,888.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	19,190.93	State-bank notes outstanding	
Due from other banks and bankers	6,346.31		
Real estate, furniture, and fixtures	3,069.35	Dividends unpaid	
Current expenses and taxes paid	1,491.66		
Premiums paid	4,671.37	Individual deposits	84,905.59
Checks and other cash items	2,727.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,587.00		
Fractional currency	46.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	3,217.86
Specie	3,954.45		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	188,120.01	Total	188,120.01

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People's National Bank, Clay Center.

J. B. QUINBY, *President.* No. 3345. F. H. HEAD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$93,608.59	Capital stock paid in	$50,000.00
Overdrafts	1,001.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,440.46
U. S. bonds to secure deposits		Other undivided profits	4,154.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,777.35	State-bank notes outstanding	
Due from other banks and bankers	1,031.72		
Real estate, furniture, and fixtures	1,525.74	Dividends unpaid	455.00
Current expenses and taxes paid	1,512.40		
Premiums paid	1,295.00	Individual deposits	67,569.32
Checks and other cash items	567.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	12,340.00		
Fractional currency	65.84	Due to other national banks	1,624.48
Trade dollars		Due to State banks and bankers	440.37
Specie	3,145.95		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	139,934.22	Total	139,934.22

First National Bank, Clyde.

W. P. RICE, *President.* No. 3115. W. F. COWELL, *Cashier.*

Loans and discounts	$148,311.93	Capital stock paid in	$50,000.00
Overdrafts	1,015.58		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	1,019.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,621.48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,700.00	Dividends unpaid	
Current expenses and taxes paid	10.58		
Premiums paid	3,531.25	Individual deposits	113,448.76
Checks and other cash items	790.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,820.00		
Fractional currency	96.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	749.58
Specie	10,100.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	18,591.85
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	205,059.83	Total	205,059.83

First National Bank, Coffeyville.

THOMAS G. AYERS, *President.* No. 3324. THOMAS SCURR, JR., *Cashier.*

Loans and discounts	$86,828.60	Capital stock paid in	$50,000.00
Overdrafts	4,244.62		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	4,453.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,604.26	State-bank notes outstanding	
Due from other banks and bankers	6,461.56		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,268.02		
Premiums paid	2,500.00	Individual deposits	80,135.56
Checks and other cash items	618.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,600.00		
Fractional currency	4.19	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,145.50		
Legal-tender notes	9,502.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	147,839.51	Total	147,839.51

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First National Bank, Colby.

C. H. MARTIN, *President.* No. 3512. E. A. HALL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,657.05	Capital stock paid in	$50,000.00
Overdrafts	474.20		
U. S. bonds to secure circulation	12,500.00	Surplus fund	455.22
U. S. bonds to secure deposits		Other undivided profits	4,598.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,188.42	State-bank notes outstanding	
Due from other banks and bankers	1,820.25		
Real estate, furniture, and fixtures	13,981.26	Dividends unpaid	
Current expenses and taxes paid	1,289.30		
Premiums paid	1,500.00	Individual deposits	52,613.06
Checks and other cash items	291.69	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	962.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,085.00		
Legal-tender notes	1,600.00	Notes and bills re-discounted	8,995.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	552.50		
Due from U. S. Treasurer			
Total	127,901.67	Total	127,901.67

First National Bank, Coldwater.

EDGAR HENDERSON, *President.* No. 3703. JOHN P. JONES, *Cashier.*

Loans and discounts	$27,335.55	Capital stock paid in	$47,450.00
Overdrafts	541.78		
U. S. bonds to secure circulation	13,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,081.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	5,923.84	State-bank notes outstanding	
Due from other banks and bankers	21,521.75		
Real estate, furniture, and fixtures	10,646.32	Dividends unpaid	
Current expenses and taxes paid	1,387.49		
Premiums paid	1,186.25	Individual deposits	30,961.40
Checks and other cash items	842.00	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,170.00		
Fractional currency	88.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,300.00		
Legal-tender notes	665.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	92,193.37	Total	92,193.37

First National Bank, Concordia.

GEO. W. MARSHALL, *President.* No. 3066. G. E. LATHROP, *Cashier.*

Loans and discounts	$189,128.38	Capital stock paid in	$100,000.00
Overdrafts	456.24		
U. S. bonds to secure circulation	25,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	7,446.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,125.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,456.22	State-bank notes outstanding	
Due from other banks and bankers	1,215.98		
Real estate, furniture, and fixtures	16,000.00	Dividends unpaid	
Current expenses and taxes paid	1,610.66		
Premiums paid	2,000.00	Individual deposits	114,328.15
Checks and other cash items	1,278.23	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	50.00		
Fractional currency	38.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,579.85		
Legal-tender notes	5,215.00	Notes and bills re-discounted	10,004.35
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	266,279.05	Total	266,279.05

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Citizens' National Bank, Concordia.

WILLIAM W. CALDWELL, *President.* No. 3748. J. W. PETERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$76,962.14	Capital stock paid in	$70,000.00
Overdrafts	69.94		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,788.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,936.12	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,475.92	Dividends unpaid	
Current expenses and taxes paid	1,881.57		
Premiums paid	2,125.00	Individual deposits	29,123.45
Checks and other cash items	327.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	60.00		
Fractional currency	25.69	Due to other national banks	1,790.65
Trade dollars		Due to State banks and bankers	
Specie	4,883.25		
Legal-tender notes	1,331.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	127,202.97	Total	127,202.97

Chase County National Bank, Cottonwood Falls.

A. S. HOWARD, *President.* No. 2764. W. W. SANDERS, *Cashier.*

Loans and discounts	$128,144.34	Capital stock paid in	$50,000.00
Overdrafts	5,371.57		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,026.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	8,955.00
Due from approved reserve agents	18,783.84	State-bank notes outstanding	
Due from other banks and bankers	21,202.68		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	885.08		
Premiums paid		Individual deposits	118,109.27
Checks and other cash items	1,060.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	85.00		
Fractional currency	28.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,616.10		
Legal-tender notes	3,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	206,090.81	Total	206,090.81

First National Bank, Dodge City.

A. T. SOULE, *President.* No. 3596. RICHARD W. EVANS, *Cashier.*

Loans and discounts	$71,329.15	Capital stock paid in	$50,000.00
Overdrafts	2,906.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,182.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,590.81	National-bank notes outstanding	11,240.00
Due from approved reserve agents	12,356.53	State-bank notes outstanding	
Due from other banks and bankers	7,712.98		
Real estate, furniture, and fixtures	21,500.00	Dividends unpaid	
Current expenses and taxes paid	11.40		
Premiums paid	3,546.87	Individual deposits	77,001.19
Checks and other cash items	810.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,835.00		
Fractional currency	50.67	Due to other national banks	872.24
Trade dollars		Due to State banks and bankers	9,061.52
Specie	2,645.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	156,357.28	Total	156,357.28

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First National Bank, Downs.

JOHN HALL, *President.* No. 3569. SMITH R. YOUNG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$125,463.40	Capital stock paid in	$50,000.00
Overdrafts	1,202.44		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	6,059.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	18,482.73	State-bank notes outstanding	
Due from other banks and bankers	9.80		
Real estate, furniture, and fixtures	2,752.95	Dividends unpaid	6.00
Current expenses and taxes paid	796.73		
Premiums paid	3,335.95	Individual deposits	66,488.27
Checks and other cash items	1,282.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	125.00		
Fractional currency	5.71	Due to other national banks	2,450.00
Trade dollars		Due to State banks and bankers	
Specie	4,592.50		
Legal-tender notes	968.00	Notes and bills re-discounted	33,826.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	172,080.20	Total	172,080.20

Exchange National Bank, El Dorado.

A. L. BEDDEN, *President.* No. 3213. H. H. GARDNER, *Cashier.*

Loans and discounts	$215,028.87	Capital stock paid in	$50,000.00
Overdrafts	419.70		
U. S. bonds to secure circulation	12,500.00	Surplus fund	$25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,931.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,513.09	State-bank notes outstanding	
Due from other banks and bankers	5,499.72		
Real estate, furniture, and fixtures	14,770.41	Dividends unpaid	
Current expenses and taxes paid	1,827.21		
Premiums paid	2,421.88	Individual deposits	204,577.51
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,860.00		
Fractional currency	276.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	9,480.89
Specie	17,060.00		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	307,240.12	Total	307,240.12

National Bank, El Dorado.

JOHN FOUTCH, *President.* No. 3035. F. P. GILLESPIE, *Cashier.*

Loans and discounts	$152,302.27	Capital stock paid in	$75,000.00
Overdrafts	356.18		
U. S. bonds to secure circulation	18,750.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,111.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,870.00
Due from approved reserve agents	13,194.01	State-bank notes outstanding	
Due from other banks and bankers	2,378.77		
Real estate, furniture, and fixtures	18,903.27	Dividends unpaid	
Current expenses and taxes paid	1,362.08		
Premiums paid	1,925.94	Individual deposits	121,568.96
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,706.00		
Fractional currency	101.92	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,454.65		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.50		
Due from U. S. Treasurer	272.00		
Total	246,550.59	Total	246,550.59

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First National Bank, Ellsworth.

A. N. McLENNAN, *President.* No. 3249. W. F. TOMPKINS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$115,559.93	Capital stock paid in	$50,000.00
Overdrafts	129.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	3,961.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	17,805.41	State-bank notes outstanding	
Due from other banks and bankers	1,169.31		
Real estate, furniture, and fixtures	9,362.10	Dividends unpaid	
Current expenses and taxes paid	1,194.45		
Premiums paid	668.77	Individual deposits	77,330.12
Checks and other cash items	80.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	940.00		
Fractional currency	58.00	Due to other national banks	9.74
Trade dollars		Due to State banks and bankers	
Specie	4,017.30		
Legal-tender notes	3,000.00	Notes and bills re-discounted	18,997.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	168,048.00	Total	168,048.00

Central National Bank, Ellsworth.

G. W. CLAWSON, *President.* No. 3447. EDWARD H. TENNEY, *Cashier.*

Loans and discounts	$130,793.49	Capital stock paid in	$50,000.00
Overdrafts	353.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,199.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,462.82	State-bank notes outstanding	
Due from other banks and bankers	6,571.57		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	879.37		
Premiums paid	1,000.00	Individual deposits	76,128.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	205.00		
Fractional currency	7.68	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,662.10
Specie	4,939.00		
Legal-tender notes	450.00	Notes and bills re-discounted	11,484.23
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	167,724.70	Total	167,724.70

First National Bank, Emporia.

HARRISON C. CROSS, *President.* No. 1915. CHARLES S. CROSS, *Cashier.*

Loans and discounts	$520,795.24	Capital stock paid in	$100,000.00
Overdrafts	16,595.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	17,513.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,837.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	123,082.41	State-bank notes outstanding	
Due from other banks and bankers	22,124.53		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,817.63		
Premiums paid		Individual deposits	563,747.04
Checks and other cash items	9,618.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,296.00		
Fractional currency	261.89	Due to other national banks	16,551.05
Trade dollars		Due to State banks and bankers	57,158.62
Specie	70,916.10		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	877,470.10	Total	877,470.10

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Emporia National Bank, Emporia.

PRESTON B. PLUMB, *President.* No. 1983. LEMUEL T. HERITAGE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$373,563.70	Capital stock paid in	$100,000.00
Overdrafts	5,085.12		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	17,681.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,380.39	National-bank notes outstanding	22,500.00
Due from approved reserve agents	86,624.60	State-bank notes outstanding	
Due from other banks and bankers	133,568.65		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	2,821.77		
Premiums paid		Individual deposits	391,871.33
Checks and other cash items	3,709.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	23,677.00		
Fractional currency	364.39	Due to other national banks	31,917.13
Trade dollars		Due to State banks and bankers	91,186.12
Specie	43,296.50		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	755,156.19	Total	755,156.19

First National Bank, Eureka.

DANIEL BITLER, *President.* No. 3148. J. C. NYE, *Cashier.*

Loans and discounts	$121,248.47	Capital stock paid in	$70,000.00
Overdrafts	3,024.01		
U. S. bonds to secure circulation	17,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	6,664.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	15,750.00
Due from approved reserve agents	4,667.43	State-bank notes outstanding	
Due from other banks and bankers	6,243.98		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	1,134.87		
Premiums paid		Individual deposits	83,818.62
Checks and other cash items	4,563.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,469.00		
Fractional currency	12.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	26.50
Specie	10,108.05		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	787.50		
Due from U. S. Treasurer			
Total	184,259.35	Total	184,259.35

First National Bank, Fort Scott.

W. CHENAULT, *President.* No. 1763. J. CHENAULT, *Cashier.*

Loans and discounts	$343,929.01	Capital stock paid in	$100,000.00
Overdrafts	16,974.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	24,510.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,287.48	State-bank notes outstanding	
Due from other banks and bankers	12,206.83		
Real estate, furniture, and fixtures	30,402.85	Dividends unpaid	250.00
Current expenses and taxes paid	1,957.80		
Premiums paid		Individual deposits	284,323.93
Checks and other cash items	3,502.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,332.00		
Fractional currency	90.69	Due to other national banks	17,621.11
Trade dollars		Due to State banks and bankers	3,557.52
Specie	18,355.00		
Legal-tender notes	12,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	492,763.19	Total	492,763.19

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Citizens' National Bank, Fort Scott.

JOHN PERRY, *President.* No. 3175. CHARLES H. OSBUN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$213,341.37	Capital stock paid in	$100,000.00
Overdrafts	1,406.43		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,550.00
U. S. bonds to secure deposits		Other undivided profits	5,775.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	26,557.65	State-bank notes outstanding	
Due from other banks and bankers	20,756.39		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	2,687.87		
Premiums paid	2,062.50	Individual deposits	202,715.49
Checks and other cash items	6,337.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	16,117.00		
Fractional currency	109.71	Due to other national banks	967.18
Trade dollars		Due to State banks and bankers	
Specie	8,406.25		
Legal-tender notes	9,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	335,507.87	Total	335,507.87

First National Bank, Frankfort.

F. F. RHODES, *President.* No. 2809. JAMES S. WARDEN, *Cashier.*

Loans and discounts	$143,679.74	Capital stock paid in	$100,000.00
Overdrafts	957.28		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,318.39
U. S. bonds to secure deposits		Other undivided profits	1,560.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	3,300.51	State-bank notes outstanding	
Due from other banks and bankers	8,109.46		
Real estate, furniture, and fixtures	9,881.30	Dividends unpaid	
Current expenses and taxes paid	1,464.21		
Premiums paid	2,716.66	Individual deposits	77,783.64
Checks and other cash items	21,538.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency	8.19	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,689.00		
Legal-tender notes	4,285.00	Notes and bills re-discounted	16,987.68
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	226,155.09	Total	226,155.09

First National Bank, Garden City.

CHARLES E. NILES, *President.* No. 3448. CHARLES E. MERRIAM, *Cashier.*

Loans and discounts	$104,995.44	Capital stock paid in	$50,000.00
Overdrafts	2,656.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	1,375.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	28,419.16	State-bank notes outstanding	
Due from other banks and bankers	18,540.19		
Real estate, furniture, and fixtures	3,256.82	Dividends unpaid	
Current expenses and taxes paid	29.46		
Premiums paid	1,000.00	Individual deposits	130,591.04
Checks and other cash items	2,894.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,065.00		
Fractional currency	4.06	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,292.60		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	197,216.48	Total	197,216.48

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First National Bank, Garnett.

W. H. CONOVER, *President.* No. 2973. JOHN R. FOSTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,218.54	Capital stock paid in	$75,000.00
Overdrafts	8,667.51		
U. S. bonds to secure circulation	19,000.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	4,351.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	500.00	National-bank notes outstanding	17,100.00
Due from approved reserve agents	13,209.72	State-bank notes outstanding	
Due from other banks and bankers	11,272.86		
Real estate, furniture, and fixtures	9,053.40	Dividends unpaid	
Current expenses and taxes paid	2,456.18		
Premiums paid	1,900.00	Individual deposits	141,777.34
Checks and other cash items	4,565.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,545.00		
Fractional currency	100.55	Due to other national banks	151.27
Trade dollars		Due to State banks and bankers	
Specie	3,959.75		
Legal-tender notes	16,076.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer			
Total	257,379.86	Total	257,379.86

First National Bank, Girard.

JOHN D. BARKER, *President.* No. 3216. JOSEPH T. LEONARD, *Cashier.*

Loans and discounts	$105,572.37	Capital stock paid in	$50,000.00
Overdrafts	987.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,739.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,061.43	State-bank notes outstanding	
Due from other banks and bankers	5,203.35		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	1,090.10		
Premiums paid	2,300.00	Individual deposits	92,318.08
Checks and other cash items	1,454.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,703.00		
Fractional currency	54.11	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	14,248.95		
Legal-tender notes	600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	165,337.53	Total	165,337.53

First National Bank, Great Bend.

EDWARD M. PARLIN, *President.* No. 3363. ROBERT C. BAILEY, *Cashier.*

Loans and discounts	$70,162.76	Capital stock paid in	$50,000.00
Overdrafts	3,910.07		
U. S. bonds to secure circulation	12,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	2,059.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,703.21	State-bank notes outstanding	
Due from other banks and bankers	1,690.78		
Real estate, furniture, and fixtures	12,953.63	Dividends unpaid	
Current expenses and taxes paid	2.50		
Premiums paid	3,410.00	Individual deposits	48,453.35
Checks and other cash items	412.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,040.00		
Fractional currency	18.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	17.32
Specie	6,418.45		
Legal-tender notes	2,995.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	122,780.55	Total	122,780.55

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First National Bank, Greenleaf.

J. W. BEACH, *President.* No. 3567. E. NIMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$82,384.53	Capital stock paid in	$50,000.00
Overdrafts	2,885.12		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,200.00
U. S. bonds to secure deposits		Other undivided profits	2,423.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,227.86	State-bank notes outstanding	
Due from other banks and bankers	1,324.20		
Real estate, furniture, and fixtures	1,591.71	Dividends unpaid	64.00
Current expenses and taxes paid	1,072.62		
Premiums paid	995.46	Individual deposits	20,576.19
Checks and other cash items	252.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	55.00		
Fractional currency	29.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,378.00		
Legal-tender notes	1,255.00	Notes and bills re-discounted	25,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	110,513.91	Total	110,513.91

First National Bank, Greensburgh.

THOMAS J. ROSS, *President.* No. 3667. JAMES H. BACON, *Cashier.*

Loans and discounts	$52,674.84	Capital stock paid in	$50,000.00
Overdrafts	2,180.57		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,529.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,085.00
Due from approved reserve agents	5,218.72	State-bank notes outstanding	
Due from other banks and bankers	1,668.47		
Real estate, furniture, and fixtures	5,860.80	Dividends unpaid	
Current expenses and taxes paid	1,109.71		
Premiums paid	1,140.63	Individual deposits	29,868.89
Checks and other cash items	2,521.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,634.00		
Fractional currency	247.53	Due to other national banks	2,423.35
Trade dollars		Due to State banks and bankers	
Specie	2,087.50		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	97,906.54	Total	97,906.54

Halstead National Bank, Halstead.

JACOB LINN, *President.* No. 3443. J. H. MCNAIR, *Cashier.*

Loans and discounts	$78,866.15	Capital stock paid in	$50,000.00
Overdrafts	221.46		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	4,124.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,177.27	State-bank notes outstanding	
Due from other banks and bankers	3,422.74		
Real estate, furniture, and fixtures	6,436.00	Dividends unpaid	
Current expenses and taxes paid	77.81		
Premiums paid	975.00	Individual deposits	34,114.15
Checks and other cash items	270.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,400.00		
Fractional currency	10.01	Due to other national banks	512.83
Trade dollars		Due to State banks and bankers	
Specie	5,815.25		
Legal-tender notes	1,500.00	Notes and bills re-discounted	14,733.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	116,234.19	Total	116,234.19

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First National Bank, Harper.

LOUIS WALTON, *President.* No. 3265. GEO. D. THOMPSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,124.21	Capital stock paid in	$50,000.00
Overdrafts	221.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	4,293.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,066.18	State-bank notes outstanding	
Due from other banks and bankers	2,772.32		
Real estate, furniture, and fixtures	12,994.17	Dividends unpaid	
Current expenses and taxes paid	991.55		
Premiums paid	797.76	Individual deposits	69,578.62
Checks and other cash items	5,128.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	22.12	Due to other national banks	292.75
Trade dollars		Due to State banks and bankers	
Specie	4,234.50		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	140,414.76	Total	140,414.76

Harper National Bank, Harper.

H. C. MUNGER, *President.* No. 3431. E. C. FOX, *Cashier.*

Loans and discounts	$51,637.82	Capital stock paid in	$50,000.00
Overdrafts	3.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,208.23
U. S. bonds to secure deposits		Other undivided profits	1,468.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,536.63	State-bank notes outstanding	
Due from other banks and bankers	1,738.78		
Real estate, furniture, and fixtures	12,113.17	Dividends unpaid	
Current expenses and taxes paid	853.24		
Premiums paid	1,171.89	Individual deposits	27,743.70
Checks and other cash items	1,073.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	20.24	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,369.60		
Legal-tender notes	4,995.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	92,670.49	Total	92,670.49

First National Bank, Hiawatha.

MANNING S. SMALLEY, *President.* No. 2589. CHARLES P. WASTE, *Cashier.*

Loans and discounts	$203,905.04	Capital stock paid in	$110,000.00
Overdrafts	1,931.33		
U. S. bonds to secure circulation	27,500.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	5,855.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	24,750.00
Due from approved reserve agents	7,329.88	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	270.00
Current expenses and taxes paid	3,628.66		
Premiums paid	3,384.37	Individual deposits	102,212.23
Checks and other cash items	1,152.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	525.00		
Fractional currency	48.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,754.20		
Legal-tender notes	4,181.00	Notes and bills re-discounted	14,300.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	547.50		
Due from U. S. Treasurer			
Total	268,387.62	Total	268,387.62

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First National Bank, Holton.

THOMAS P. MOORE, *President.* No. 3061. JAMES P. MOORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$109,279.75	Capital stock paid in	$50,000.00
Overdrafts	400.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	6,029.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,525.90	State-bank notes outstanding	
Due from other banks and bankers	25,221.41		
Real estate, furniture, and fixtures	7,730.45	Dividends unpaid	
Current expenses and taxes paid	1,785.11		
Premiums paid		Individual deposits	108,003.85
Checks and other cash items	160.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,595.00		
Fractional currency	94.25	Due to other national banks	96.05
Trade dollars		Due to State banks and bankers	
Specie	8,645.00		
Legal-tender notes	9,880.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	190,379.39	Total	190,379.39

First National Bank, Howard.

THOMAS S. KRUTZ, *President.* No. 3242. THOMAS S. FULLER, *Cashier.*

Loans and discounts	$96,315.77	Capital stock paid in	$50,000.00
Overdrafts	844.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,598.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,844.08	State-bank notes outstanding	
Due from other banks and bankers	4,273.85		
Real estate, furniture, and fixtures	7,645.60	Dividends unpaid	
Current expenses and taxes paid	354.87		
Premiums paid	900.00	Individual deposits	65,126.37
Checks and other cash items	674.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,100.00		
Fractional currency	165.99	Due to other national banks	222.00
Trade dollars		Due to State banks and bankers	45.32
Specie	8,006.40		
Legal-tender notes	6,875.00	Notes and bills re-discounted	7,820.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	145,062.56	Total	145,062.56

Howard National Bank, Howard.

G. W. MCKEY, *President.* No. 3794. A. F. EBY, *Cashier.*

Loans and discounts	$81,612.02	Capital stock paid in	$50,000.00
Overdrafts	1,169.71		
U. S. bonds to secure circulation	12,500.60	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	4,667.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	8,288.88		
Real estate, furniture, and fixtures	2,012.63	Dividends unpaid	
Current expenses and taxes paid	960.74		
Premiums paid	1,078.12	Individual deposits	32,149.5
Checks and other cash items	4.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,781.00		
Fractional currency	69.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,597.5
Specie	1,502.55		
Legal-tender notes	1,495.00	Notes and bills re-discounted	21,559.5
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	113,473.89	Total	113,473.8

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First National Bank, Hutchinson.

SAMUEL W. CAMPBELL, *President.* No. 3180. EUGENE L. MEYER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$146,187.49	Capital stock paid in	$50,000.00
Overdrafts	1,589.80		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	15,633.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,723.48	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,205.72	State-bank notes outstanding	
Due from other banks and bankers	12,578.17		
Real estate, furniture, and fixtures	18,426.28	Dividends unpaid	
Current expenses and taxes paid	2,349.05		
Premiums paid	1,250.00	Individual deposits	143,600.74
Checks and other cash items	4,217.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,877.00		
Fractional currency	46.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,002.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	5,032.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	235,516.19	Total	235,516.19

Hutchinson National Bank, Hutchinson.

J. F. GREENLEE, *President.* No. 3199. A. J. LUSK, *Cashier.*

Loans and discounts	$103,707.88	Capital stock paid in	$50,000.00
Overdrafts	1,637.50		
U. S. bonds to secure circulation	12,500.00	Surplus fund	17,000.00
U. S. bonds to secure deposits		Other undivided profits	3,993.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,659.38	State-bank notes outstanding	
Due from other banks and bankers	28.01		
Real estate, furniture, and fixtures	15,512.53	Dividends unpaid	
Current expenses and taxes paid	1,670.16		
Premiums paid	1,170.60	Individual deposits	97,618.61
Checks and other cash items	1,604.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,635.00		
Fractional currency	9.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,165.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	179,861.95	Total	179,861.95

First National Bank, Independence.

E. P. ALLEN, *President.* No. 3021. J. H. SPENCER, *Cashier.*

Loans and discounts	$96,896.70	Capital stock paid in	$50,000.00
Overdrafts	2,044.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	1,584.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,946.32	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,969.52	State-bank notes outstanding	
Due from other banks and bankers	6.82		
Real estate, furniture, and fixtures	3,216.47	Dividends unpaid	
Current expenses and taxes paid	483.19		
Premiums paid	1,000.00	Individual deposits	60,252.02
Checks and other cash items	229.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,875.00		
Fractional currency	25.78	Due to other national banks	9.93
Trade dollars		Due to State banks and bankers	229.34
Specie	4,518.75		
Legal-tender notes	4,050.00	Notes and bills re-discounted	6,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	138,325.74	Total	138,325.74

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First National Bank, Jewell City.

J. D. ROBERTSON, *President.* No. 3591. THEO. BARTHOLOW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,783.87	Capital stock paid in	$50,000.00
Overdrafts	1,639.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	7,355.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	61,509.40	State-bank notes outstanding	
Due from other banks and bankers	464.54		
Real estate, furniture, and fixtures	1,813.98	Dividends unpaid	
Current expenses and taxes paid	967.33		
Premiums paid	1,250.00	Individual deposits	110,597.51
Checks and other cash items	673.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	950.00		
Fractional currency	57.51	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,522.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	181,693.05	Total	181,693.05

First National Bank, Junction City.

WILLIAM B. CLARKE, *President.* No. 3543. G. W. MCKNIGHT, *Cashier.*

Loans and discounts	$84,972.56	Capital stock paid in	$50,000.00
Overdrafts	1,132.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	1,286.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	64,508.92	State-bank notes outstanding	
Due from other banks and bankers	2,202.34		
Real estate, furniture, and fixtures	22,500.00	Dividends unpaid	
Current expenses and taxes paid	138.90		
Premiums paid	1,234.14	Individual deposits	142,978.71
Checks and other cash items	93.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,491.00		
Fractional currency	6.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	364.84
Specie	7,633.85		
Legal-tender notes	8,903.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	207,880.36	Total	207,880.36

First National Bank, Kansas City.

J. D. WILSON, *President.* No. 3706. WILLIAM ALBRIGHT, *Cashier*

Loans and discounts	$171,044.61	Capital stock paid in	$90,000.00
Overdrafts	1,305.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,009.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	39,776.84	State-bank notes outstanding	
Due from other banks and bankers	65,596.91		
Real estate, furniture, and fixtures	1,593.95	Dividends unpaid	
Current expenses and taxes paid	2,693.94		
Premiums paid	6,781.25	Individual deposits	222,547.93
Checks and other cash items	657.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	64.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	57.34
Specie	14,439.95		
Legal-tender notes	11,759.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	342,114.29	Total	342,114.29

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Wyandotte National Bank, Kansas City.

J. W. SPONABLE, *President.* No. 3726. C. W. TRICKETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,012.80	Capital stock paid in	$80,000.00
Overdrafts	488.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,468.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	188.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,994.23	State-bank notes outstanding	
Due from other banks and bankers	14,046.20		
Real estate, furniture, and fixtures	1,553.65	Dividends unpaid	
Current expenses and taxes paid	2,513.64		
Premiums paid	2,468.75	Individual deposits	57,445.23
Checks and other cash items	190.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,221.00		
Fractional currency	54.76	Due to other national banks	818.57
Trade dollars		Due to State banks and bankers	15,363.84
Specie	7,738.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	179,595.65	Total	179,595.65

First National Bank, Kingman.

D. B. COOK, *President.* No. 3503. W. E. MAYNARD, *Cashier.*

Loans and discounts	$84,643.09	Capital stock paid in	$75,000.00
Overdrafts	61.71		
U. S. bonds to secure circulation	18,750.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,849.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,850.00
Due from approved reserve agents	19,450.05	State-bank notes outstanding	
Due from other banks and bankers	1,546.79		
Real estate, furniture, and fixtures	16,840.98	Dividends unpaid	
Current expenses and taxes paid	1,513.94		
Premiums paid	1,188.02	Individual deposits	59,335.35
Checks and other cash items	1,391.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,770.00		
Fractional currency	52.41	Due to other national banks	274.11
Trade dollars		Due to State banks and bankers	3.60
Specie	10,262.25		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	842.50		
Due from U. S. Treasurer			
Total	172,312.86	Total	172,312.86

Citizens' National Bank, Kingman.

ROBERT W. HODGSON, *President.* No. 3737. JOHN M. LEE, *Cashier.*

Loans and discounts	$33,923.02	Capital stock paid in	$50,000.00
Overdrafts	50.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,918.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,052.76	State-bank notes outstanding	
Due from other banks and bankers	2,891.88		
Real estate, furniture, and fixtures	788.75	Dividends unpaid	
Current expenses and taxes paid	1,560.59		
Premiums paid	1,078.13	Individual deposits	6,915.73
Checks and other cash items	855.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,666.00		
Fractional currency	47.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,607.25		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	71,084.70	Total	71,084.70

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Kingman National Bank, Kingman.

EDGAR HENDERSON, *President.* No. 3559. JOHN A. CRAGUN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$205,468.56	Capital stock paid in	$100,000.00
Overdrafts	1,378.81		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	8,272.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	23,724.76	State-bank notes outstanding	
Due from other banks and bankers	19,731.61		
Real estate, furniture, and fixtures	21,566.26	Dividends unpaid	
Current expenses and taxes paid	1,930.21		
Premiums paid	2,695.31	Individual deposits	172,039.43
Checks and other cash items	6,092.36	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4,848.00		
Fractional currency	1.59	Due to other national banks	4,706.27
Trade dollars		Due to State banks and bankers	1,208.41
Specie	21,675.20		
Legal-tender notes	4,000.00	Notes and bills re-discounted	20,511.39
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	339,237.67	Total	339,237.67

First National Bank, Kinsley.

RUFUS E. EDWARDS, *President.* No. 3759. FRED. B. HINE, *Cashier.*

Loans and discounts	$98,073.54	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,646.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,648.97	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,219.35	Dividends unpaid	
Current expenses and taxes paid	1,416.93		
Premiums paid	2,250.00	Individual deposits	17,350.09
Checks and other cash items	1,251.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,245.00		
Fractional currency	18.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,166.05		
Legal-tender notes	3,082.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	145,496.38	Total	145,496.38

First National Bank, Kirwin.

HUGH J. CAMERON, *President.* No. 3454. MERRITT H. JOHNSON, *Cashier.*

Loans and discounts	$57,017.10	Capital stock paid in	$50,000.00
Overdrafts	853.87		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,300.00
U. S. bonds to secure deposits		Other undivided profits	3,698.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,399.07	State-bank notes outstanding	
Due from other banks and bankers	900.00		
Real estate, furniture, and fixtures	11,340.76	Dividends unpaid	
Current expenses and taxes paid	1,081.98		
Premiums paid	3,187.50	Individual deposits	37,326.25
Checks and other cash items	3,483.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	220.00		
Fractional currency	9.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	838.50		
Legal-tender notes	7,180.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	104,574.48	Total	104,574.48

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First National Bank, Larned.

JACOB W. RUSH, *President.* No. 2666. THOMAS E. EVANS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$322,826.28	Capital stock paid in	$300,000.00
Overdrafts	5,599.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,761.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,400.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,729.09	State-bank notes outstanding	
Due from other banks and bankers	8,508.66		
Real estate, furniture, and fixtures	19,202.15	Dividends unpaid	
Current expenses and taxes paid	2,799.66		
Premiums paid	22,006.25	Individual deposits	120,172.22
Checks and other cash items	11,020.21	United States deposits	96,641.61
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	910.00		
Fractional currency	4.80	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,224.60		
Legal-tender notes	9,094.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	609,575.23	Total	609,575.23

Merchants' National Bank, Lawrence.

G. W. E. GRIFFITH, *President.* No. 3584. R. G. JAMISON, *Cashier.*

Loans and discounts	$177,670.68	Capital stock paid in	$100,000.00
Overdrafts	6,020.70		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	8,433.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	41,731.08	National-bank notes outstanding	21,000.00
Due from approved reserve agents	16,324.25	State-bank notes outstanding	
Due from other banks and bankers	10,044.56		
Real estate, furniture, and fixtures	4,772.49	Dividends unpaid	199.50
Current expenses and taxes paid	1,535.65		
Premiums paid	2,406.25	Individual deposits	186,148.95
Checks and other cash items	2,966.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,301.00		
Fractional currency	118.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,070.21
Specie	10,035.65		
Legal-tender notes	16,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	319,852.31	Total	319,852.31

National Bank, Lawrence.

S. O. THACHER, *President.* No. 1590. ALBERT HADLEY, *Cashier.*

Loans and discounts	$201,432.48	Capital stock paid in	$100,000.00
Overdrafts	3,774.11		
U. S. bonds to secure circulation	75,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	12,712.27
U. S. bonds on hand	10,350.00		
Other stocks, bonds, and mortgages	5,920.00	National-bank notes outstanding	59,600.00
Due from approved reserve agents	55,508.35	State-bank notes outstanding	
Due from other banks and bankers	18,850.99		
Real estate, furniture, and fixtures	41,439.16	Dividends unpaid	464.00
Current expenses and taxes paid	2,292.25		
Premiums paid	4,000.00	Individual deposits	323,021.01
Checks and other cash items	2,267.43	United States deposits	120,351.21
Exchanges for clearing-house		Deposits of U.S. disbursing officers	14,790.88
Bills of other banks	3,640.00		
Fractional currency	130.00	Due to other national banks	1,605.30
Trade dollars		Due to State banks and bankers	4,182.57
Specie	45,122.61		
Legal-tender notes	38,412.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,587.86		
Due from U. S. Treasurer			
Total	660,727.24	Total	660,727.24

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First National Bank, Leavenworth.

LUCIEN SCOTT, *President.* No. 182. J. W. FOGLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$808,415.06	Capital stock paid in	$300,000.00
Overdrafts	15,144.94		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits	175,000.00	Other undivided profits	28,344.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	99,027.72	State-bank notes outstanding	
Due from other banks and bankers	48,259.02		
Real estate, furniture, and fixtures	53,000.00	Dividends unpaid	
Current expenses and taxes paid	7,449.54		
Premiums paid	38,175.00	Individual deposits	781,023.16
Checks and other cash items	2,475.35	United States deposits	125.00
Exchanges for clearing-house		Deposits of U.S. disbursing officers	149,842.88
Bills of other banks	7,000.00		
Fractional currency		Due to other national banks	34,038.98
Trade dollars		Due to State banks and bankers	42,753.94
Specie	33,000.00		
Legal-tender notes	35,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	6,931.34		
Total	1,381,127.97	Total	1,381,127.97

Leavenworth National Bank, Leavenworth.

PAUL E. HAVENS, *President.* No. 3033. EDWARD CARROLL, *Cashier.*

Loans and discounts	$312,138.92	Capital stock paid in	$150,000.00
Overdrafts	10,395.56		
U. S. bonds to secure circulation	37,500.00	Surplus fund	22,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	7,541.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	61,207.71	National-bank notes outstanding	33,750.00
Due from approved reserve agents	241,763.37	State-bank notes outstanding	
Due from other banks and bankers	62,155.60		
Real estate, furniture, and fixtures	2,487.25	Dividends unpaid	5,240.00
Current expenses and taxes paid	154.06		
Premiums paid	13,312.50	Individual deposits	526,241.71
Checks and other cash items	414.23	United States deposits	11,715.46
Exchanges for clearing-house		Deposits of U.S. disbursing officers	84,474.95
Bills of other banks	21,792.00		
Fractional currency	85.09	Due to other national banks	19,950.72
Trade dollars		Due to State banks and bankers	60,163.94
Specie	35,878.65		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer	100.00		
Total	921,078.44	Total	921,078.44

First National Bank, Lincoln.

F. A. HEAD, *President.* No. 3464. E. W. MCJUNKIN, *Cashier.*

Loans and discounts	$73,371.13	Capital stock paid in	$50,000.00
Overdrafts	2,525.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	9,184.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,132.19	State-bank notes outstanding	
Due from other banks and bankers	572.93		
Real estate, furniture, and fixtures	14,733.84	Dividends unpaid	2,500.00
Current expenses and taxes paid	1,383.84		
Premiums paid	1,300.00	Individual deposits	46,651.53
Checks and other cash items	524.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,946.00		
Fractional currency	.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,232.80		
Legal-tender notes	3,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	122,085.89	Total	122,085.89

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First National Bank, Lindsborg.

B. F. DUNCAN, *President.* No. 3589. JOHN A. SWENSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$103,469.99	Capital stock paid in	$50,000.00
Overdrafts	165.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	19,000.00
U. S. bonds to secure deposits		Other undivided profits	8,338.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,004.78	State-bank notes outstanding	
Due from other banks and bankers	4,771.30		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	814.66		
Premiums paid		Individual deposits	59,743.61
Checks and other cash items	351.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,150.00		
Fractional currency	90.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,221.00		
Legal-tender notes	2,800.00	Notes and bills re-discounted	12,570.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	151,902.50	Total	151,902.50

First National Bank, Lyons.

J. R. BELL, *President.* No. 3577. J. E. GILMORE, *Cashier.*

Loans and discounts	$83,415.12	Capital stock paid in	$50,000.00
Overdrafts	1,358.02		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,774.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,750.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,691.49	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	5,933.21	Dividends unpaid	
Current expenses and taxes paid	889.94		
Premiums paid	1,250.00	Individual deposits	31,551.54
Checks and other cash items	2,373.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,060.00		
Fractional currency	50.23	Due to other national banks	204.40
Trade dollars		Due to State banks and bankers	
Specie	3,254.95		
Legal-tender notes	3,600.00	Notes and bills re-discounted	17,908.93
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	121,689.32	Total	121,689.32

First National Bank, Manhattan.

GEO. S. MURPHEY, *President.* No. 3782. THOMAS R. BOARD, *Cashier.*

Loans and discounts	$13,073.45	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	771.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	4,000.00
Due from approved reserve agents	5,964.86	State-bank notes outstanding	
Due from other banks and bankers	2,659.05		
Real estate, furniture, and fixtures	958.00	Dividends unpaid	
Current expenses and taxes paid	622.61		
Premiums paid	3,250.00	Individual deposits	19,723.08
Checks and other cash items	180.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,599.00		
Fractional currency	42.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,645.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	54,494.58	Total	54,494.58

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First National Bank, Mankato.

GEORGE H. CASE, *President.* No. 3745. S. G. KEYES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$89,962.16	Capital stock paid in	$60,000.00
Overdrafts	328.19		
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,739.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	24,713.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,083.35	Dividends unpaid	
Current expenses and taxes paid	811.02		
Premiums paid	1,395.31	Individual deposits	73,832.97
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	20.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,490.75		
Legal-tender notes	8,430.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	149,822.91	Total	149,822.91

First National Bank, Marion

WILLIAM H. DUDLEY, *President.* No. 3018. E. M. DONALDSON, *Cashier.*

Loans and discounts	$125,291.54	Capital stock paid in	$50,000.00
Overdrafts	6,579.30		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,964.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,963.06	State-bank notes outstanding	
Due from other banks and bankers	9,041.83		
Real estate, furniture, and fixtures	10,653.47	Dividends unpaid	
Current expenses and taxes paid	1,132.28		
Premiums paid	1,000.00	Individual deposits	102,915.36
Checks and other cash items	3,007.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	820.00		
Fractional currency	51.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,176.55		
Legal-tender notes	11,051.00	Notes and bills re-discounted	4,700.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	195,829.88	Total	195,829.88

First National Bank, Marysville.

S. A. FULTON, *President.* No. 2791. EDGAR R. FULTON, *Cashier.*

Loans and discounts	$126,458.86	Capital stock paid in	$75,000.00
Overdrafts	3,899.01		
U. S. bonds to secure circulation	20,000.00	Surplus fund	4,500.00
U. S. bonds to secure deposits		Other undivided profits	3,569.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	7,423.53	State-bank notes outstanding	
Due from other banks and bankers	3,108.00		
Real estate, furniture, and fixtures	6,500.00	Dividends unpaid	
Current expenses and taxes paid	1,136.95		
Premiums paid	4,975.00	Individual deposits	73,661.25
Checks and other cash items	8.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,995.00		
Fractional currency	5.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,320.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	7,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	181,730.66	Total	181,730.66

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First National Bank, McPherson.

WILLIAM J. BELL, *President.* No. 3521. AMOS E. WILSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$158,349.97	Capital stock paid in	$50,000.00
Overdrafts	3,824.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	13,388.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,220.28	State-bank notes outstanding	
Due from other banks and bankers	1,055.07		
Real estate, furniture, and fixtures	1,277.21	Dividends unpaid	
Current expenses and taxes paid	1,309.68		
Premiums paid	961.68	Individual deposits	123,166.90
Checks and other cash items	90.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,620.00		
Fractional currency	94.63	Due to other national banks	1,043.12
Trade dollars		Due to State banks and bankers	364.99
Specie	1,348.50		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	204,213.88	Total	204,213.88

Second National Bank, McPherson.

O. HEGGELUND, *President.* No. 3791. C. AUG. HEGGELUND, *Cashier.*

Loans and discounts	$83,009.98	Capital stock paid in	$50,000.00
Overdrafts	842.12		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	600.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	250.00	National-bank notes outstanding	
Due from approved reserve agents	8,305.84	State-bank notes outstanding	
Due from other banks and bankers	214.98		
Real estate, furniture, and fixtures	9,991.98	Dividends unpaid	
Current expenses and taxes paid	280.87		
Premiums paid	1,015.63	Individual deposits	75,591.97
Checks and other cash items	2,720.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	345.00		
Fractional currency	22.26	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,728.27
Specie	3,730.25		
Legal-tender notes	4,691.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	127,920.49	Total	127,920.49

First National Bank, Meade Center.

MICHAEL J. O'MEARA, *President.* No. 3695. MATTHEW H. EWART, *Cashier.*

Loans and discounts	$71,787.27	Capital stock paid in	$50,000.00
Overdrafts	921.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,298.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,226.46	National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,035.50	State-bank notes outstanding	
Due from other banks and bankers	1,369.84		
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	28.46		
Premiums paid	1,000.00	Individual deposits	51,254.52
Checks and other cash items	3,866.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,325.00		
Fractional currency	43.08	Due to other national banks	837.18
Trade dollars		Due to State banks and bankers	18.10
Specie	2,482.60		
Legal-tender notes	11,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	117,647.82	Total	117,647.82

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First National Bank, Medicine Lodge.

JAMES A. BLAIR, *President.* No. 3253. O. C. EWART, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$163,413.82	Capital stock paid in	$50,000.00
Overdrafts	2,788.19		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	17,258.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	19,626.41	State-bank notes outstanding	
Due from other banks and bankers	22,048.56		
Real estate, furniture, and fixtures	8,300.00	Dividends unpaid	
Current expenses and taxes paid	52.73		
Premiums paid		Individual deposits	158,729.72
Checks and other cash items	966.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,958.00		
Fractional currency	143.82	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,562.10
Specie	10,939.70		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	249,800.52	Total	249,800.52

Citizens' National Bank, Medicine Lodge.

JOSEPH W. MCNEAL, *President.* No. 3594. TIMOTHY C. MOLLOY, *Cashier.*

Loans and discounts	$105,855.91	Capital stock paid in	$50,000.00
Overdrafts	2,994.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,700.00
U. S. bonds to secure deposits		Other undivided profits	5,523.73
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	788.12	State-bank notes outstanding	
Due from other banks and bankers	225.04		
Real estate, furniture, and fixtures	3,072.40	Dividends unpaid	
Current expenses and taxes paid	1,383.92		
Premiums paid	3,468.75	Individual deposits	60,737.02
Checks and other cash items	690.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,160.00		
Fractional currency	32.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	6,539.31
Specie	2,081.50		
Legal-tender notes	6,934.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	141,750.06	Total	141,750.06

First National Bank, Millbrook.

WILLIAM B. THOMPSON, *President.* No. 3758. F. S. VEDDER, *Cashier.*

Loans and discounts	$37,966.68	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,014.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	9,740.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	13,689.67		
Real estate, furniture, and fixtures	1,248.63	Dividends unpaid	
Current expenses and taxes paid	525.45		
Premiums paid	3,492.19	Individual deposits	12,233.45
Checks and other cash items	360.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	480.00		
Fractional currency	70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,217.50		
Legal-tender notes	945.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	72,987.82	Total	72,987.82

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First National Bank, Minneapolis.

JACOB CAMPBELL, *President.* No. 3353. J. S. ADAIR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,469.84	Capital stock paid in	$50,000.00
Overdrafts	2,845.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	4,024.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,950.08	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,699.92	Dividends unpaid	
Current expenses and taxes paid	1,959.48		
Premiums paid	1,104.06	Individual deposits	54,403.20
Checks and other cash items	115.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,580.00		
Fractional currency	104.13	Due to other national banks	820.92
Trade dollars		Due to State banks and bankers	
Specie	6,142.75		
Legal-tender notes	1,000.00	Notes and bills re-discounted	8,104.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	134,092.77	Total	134,092.77

Minneapolis National Bank, Minneapolis.

JOSEPH C. GAFFORD, *President.* No. 3731. BENJAMIN F. BRACKEN, *Cashier.*

Loans and discounts	$37,535.11	Capital stock paid in	$54,900.00
Overdrafts			
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,486.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	14,173.53	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,877.65	Dividends unpaid	
Current expenses and taxes paid	1,277.77		
Premiums paid	1,481.25	Individual deposits	7,541.66
Checks and other cash items	497.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,520.00		
Fractional currency	3.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,882.30		
Legal-tender notes	505.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	79,428.19	Total	79,428.19

First National Bank, Ness City.

JACOB W. RUSH, *President.* No. 3542. CHAS. L. ROGERS, *Cashier.*

Loans and discounts	$83,171.84	Capital stock paid in	$50,000.00
Overdrafts	1,541.66		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	3,451.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,733.25	State-bank notes outstanding	
Due from other banks and bankers	13.81		
Real estate, furniture, and fixtures	7,661.42	Dividends unpaid	
Current expenses and taxes paid	1,246.20		
Premiums paid	1,250.00	Individual deposits	47,938.78
Checks and other cash items	1,470.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	830.00		
Fractional currency	15.62	Due to other national banks	2,439.85
Trade dollars		Due to State banks and bankers	
Specie	2,554.00		
Legal-tender notes	2,029.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	117,580.08	Total	117,580.08

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First National Bank, Newton.

S. LEHMAN, *President.* No. 2777. A. B. GILBERT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$195,445.64	Capital stock paid in	$50,000.00
Overdrafts	1,386.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	3,366.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,185.90	State-bank notes outstanding	
Due from other banks and bankers	2,954.72		
Real estate, furniture, and fixtures	6,396.98	Dividends unpaid	
Current expenses and taxes paid	28.14		
Premiums paid	3,474.31	Individual deposits	125,363.06
Checks and other cash items	225.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,300.00		
Fractional currency	19.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,000.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	6,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	245,979.81	Total	245,979.81

German National Bank, Newton.

JOHN A. RANDALL, *President.* No. 3473. ALAN L. REID, *Cashier.*

Loans and disconnts	$115,513.39	Capital stock paid in	$60,000.00
Overdrafts	863.82		
U. S. bonds to secure circulation	15,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	1,871.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	5,445.78	State-bank notes outstanding	
Due from other banks and bankers	3,113.18		
Real estate, furniture, and fixtures	5,490.09	Dividends unpaid	420.00
Current expenses and taxes paid	95.16		
Premiums paid	938.00	Individual deposits	76,756.65
Checks and other cash items	450.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,235.00		
Fractional currency	91.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,247.73		
Legal-tender notes	5,644.00	Notes and bills re-discounted	15,464.31
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	174,012.87	Total	174,012.87

Newton National Bank, Newton.

JOHN REESE, *President.* No. 3297. C. R. MCLAIN, *Cashier.*

Loans and discounts	$228,731.16	Capital stock paid in	$100,000.00
Overdrafts	2,640.18		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,366.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,221.54	State-bank notes outstanding	
Due from other banks and bankers	758.64		
Real estate, furniture, and fixtures	6,447.97	Dividends unpaid	
Current expenses and taxes paid	160.88		
Premiums paid	4,156.31	Individual deposits	174,526.45
Checks and other cash items	750.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,540.00		
Fractional currency	160.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,200.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	315,392.58	Total	315,392.58

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First National Bank, Norton.

AARON S. RAYMOND, *President.* No. 3687. ELIHANON V. PETERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$52,898.74	Capital stock paid in	$45,000.00
Overdrafts	3,671.73		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,825.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,986.79	National-bank notes outstanding	11,240.00
Due from approved reserve agents	625.86	State-bank notes outstanding	
Due from other banks and bankers	336.48		
Real estate, furniture, and fixtures	3,480.49	Dividends unpaid	
Current expenses and taxes paid	247.55		
Premiums paid	1,281.25	Individual deposits	18,120.10
Checks and other cash items	494.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	7.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,256.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	4,962.73
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	83,148.24	Total	83,148.24

First National Bank, Oberlin.

ALONZO L. PATCHIN, *President.* No. 3511. GEO. A. METCALF, *Cashier.*

Loans and discounts	$75,436.39	Capital stock paid in	$50,000.00
Overdrafts	291.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,420.86
U. S. bonds on hand			
Other stocks, bonds, and mortgages	344.84	National-bank notes outstanding	11,250.00
Due from approved reserve agents	21,258.72	State-bank notes outstanding	
Due from other banks and bankers	1,605.81		
Real estate, furniture, and fixtures	9,462.15	Dividends unpaid	
Current expenses and taxes paid	1,871.94		
Premiums paid	1,125.00	Individual deposits	55,230.95
Checks and other cash items	403.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,180.00		
Fractional currency	4.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,855.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	133,901.81	Total	133,901.81

First National Bank, Olathe.

LEWIS W. BREYFOGLE, *President.* No. 3720. JOHN L. PRICE, *Cashier.*

Loans and discounts	$33,470.38	Capital stock paid in	$40,000.00
Overdrafts	307.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,174.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	17,377.06	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,063.75	Dividends unpaid	
Current expenses and taxes paid	364.81		
Premiums paid	1,078.13	Individual deposits	44,535.50
Checks and other cash items	24.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,355.00		
Fractional currency	5.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,681.00		
Legal-tender notes	4,160.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	96,949.60	Total	96,949.60

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First National Bank, Osborne.

W. H. BURKE, *President.* No. 3319. FRANK KNOX, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$126,865.61	Capital stock paid in	$50,000.00
Overdrafts	1,676.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	10,175.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,391.55	State-bank notes outstanding	
Due from other banks and bankers	503.25		
Real estate, furniture, and fixtures	10,400.00	Dividends unpaid	
Current expenses and taxes paid	1,313.62		
Premiums paid	3,318.13	Individual deposits	92,631.17
Checks and other cash items	351.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,200.00		
Fractional currency	105.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,868.50		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	8,000.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	182,056.38	Total	182,056.38

Exchange National Bank, Osborne.

W. W. WATSON, *President.* No. 3472. S. P. CRAMPTON, *Cashier.*

Loans and discounts	$81,007.61	Capital stock paid in	$60,000.00
Overdrafts	4,077.97		
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	8,880.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	7,496.68	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	12,510.35	Dividends unpaid	
Current expenses and taxes paid	2,210.82		
Premiums paid	3,928.12	Individual deposits	45,093.50
Checks and other cash items	114.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	680.00		
Fractional currency	14.95	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,257.50		
Legal-tender notes	2,500.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	134,473.95	Total	134,473.95

First National Bank, Oswego.

C. ABBEY, *President.* No. 3038. F. W. KELLER, *Cashier.*

Loans and discounts	$108,709.21	Capital stock paid in	$75,000.00
Overdrafts			
U. S. bonds to secure circulation	19,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	4,029.76
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,100.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	460.71		
Real estate, furniture, and fixtures	24,000.00	Dividends unpaid	
Current expenses and taxes paid	1,069.36		
Premiums paid	1,040.00	Individual deposits	62,699.88
Checks and other cash items	1,169.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	200.00		
Fractional currency	43.78	Due to other national banks	1,451.37
Trade dollars		Due to State banks and bankers	
Specie	8,598.00		
Legal-tender notes	2,635.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer			
Total	167,781.01	Total	167,781.01

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First National Bank, Ottawa.

HORACE J. SMITH, *President.* No. 1718. C. C. MINTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$158,538.71	Capital stock paid in	$50,000.00
Overdrafts	5,728.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,538.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	2,450.00
Due from approved reserve agents	16,975.58	State-bank notes outstanding	
Due from other banks and bankers	17,500.35		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	
Current expenses and taxes paid	2,301.68		
Premiums paid		Individual deposits	175,630.09
Checks and other cash items	1,055.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,266.00		
Fractional currency	590.66	Due to other national banks	2,048.45
Trade dollars		Due to State banks and bankers	4.39
Specie	14,152.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	249,671.73	Total	249,671.73

People's National Bank, Ottawa.

JOHN P. HARRIS, *President.* No. 1910. PETER SHIRAS, *Cashier.*

Loans and discounts	$156,215.81	Capital stock paid in	$50,000.00
Overdrafts	4,940.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,347.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	45,049.41	State-bank notes outstanding	
Due from other banks and bankers	3,768.25		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	2,618.47		
Premiums paid		Individual deposits	195,416.03
Checks and other cash items	4,620.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,535.00		
Fractional currency	315.39	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,405.00		
Legal-tender notes	25,482.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	272,013.10	Total	272,013.10

Miami County National Bank, Paola.

J. W. SPONABLE, *President.* No. 3350. WILLIAM CROWELL, *Cashier.*

Loans and discounts	$221,470.61	Capital stock paid in	$100,000.00
Overdrafts	2,448.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,143.00
U. S. bonds to secure deposits		Other undivided profits	9,533.78
U. S. bonds on hand	1,500.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	61,611.91	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,359.28	Dividends unpaid	
Current expenses and taxes paid	1,827.23		
Premiums paid	5,803.12	Individual deposits	242,696.38
Checks and other cash items	600.88	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,136.00		
Fractional currency	50.60	Due to other national banks	11.60
Trade dollars		Due to State banks and bankers	1,058.80
Specie	27,810.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	200.00		
Total	380,942.96	Total	380,942.96

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National Bank, Paola.

E. GILMORE, *President.* No. 3795. L. C. GILMORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$103,817.61	Capital stock paid in	$100,000.00
Overdrafts	142.97		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,787.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,000.00	National-bank notes outstanding	
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,304.83		
Real estate, furniture, and fixtures	5,730.08	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	2,125.00	Individual deposits	35,744.88
Checks and other cash items	14.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,428.00		
Fractional currency		Due to other national banks	4,368.41
Trade dollars		Due to State banks and bankers	
Specie	738.68		
Legal-tender notes	2,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	147,901.17	Total	147,901.17

First National Bank, Parsons.

ROBERT S. STEVENS, *President.* No. 1951. LEE CLARK, *Cashier.*

Loans and discounts	$129,439.00	Capital stock paid in	$50,000.00
Overdrafts	1,024.78		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,257.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	23,858.89	State-bank notes outstanding	
Due from other banks and bankers	4,068.11		
Real estate, furniture, and fixtures	9,700.00	Dividends unpaid	
Current expenses and taxes paid	1,508.84		
Premiums paid		Individual deposits	119,825.74
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	19,500.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	1,900.81
Specie	3,572.13		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	1,500.00		
Total	215,234.25	Total	215,234.25

First National Bank, Peabody.

FRANK H. KALLOCK, *President.* No. 3134. WILLIS WESTBROOK, *Cashier.*

Loans and discounts	$103,650.98	Capital stock paid in	$50,000.00
Overdrafts	553.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	920.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,071.01	State-bank notes outstanding	
Due from other banks and bankers	3,511.59		
Real estate, furniture, and fixtures	8,916.89	Dividends unpaid	1,876.00
Current expenses and taxes paid	425.20		
Premiums paid	1,625.00	Individual deposits	62,171.59
Checks and other cash items	32.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,310.00		
Fractional currency	33.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	325.50		
Legal-tender notes	8,000.00	Notes and bills re-discounted	10,800.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,518.43	Total	145,518.43

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First National Bank, Phillipsburgh.

H. S. GRANGER, *President.* No. 3601. FRANK STRAIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$55,889.81	Capital stock paid in	$50,000.00
Overdrafts	224.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	600.00
U. S. bonds to secure deposits		Other undivided profits	1,619.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	1,317.48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,601.24	Dividends unpaid	
Current expenses and taxes paid	690.08		
Premiums paid	3,000.00	Individual deposits	56,843.34
Checks and other cash items	181.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	365.00		
Fractional currency	82.11	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,770.50		
Legal-tender notes	16,116.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	120,303.32	Total	120,303.32

First National Bank, Pittsburgh.

T. JUDSON HALE, *President.* No. 3463. CHARLES P. HALE, *Cashier.*

Loans and discounts	$81,266.58	Capital stock paid in	$50,000.00
Overdrafts	98.61		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,581.53
U. S. bonds to secure deposits		Other undivided profits	2,993.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,596.92	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,367.66	Dividends unpaid	
Current expenses and taxes paid	861.35		
Premiums paid	1,326.44	Individual deposits	41,918.01
Checks and other cash items	1,002.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency	20.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,734.50		
Legal-tender notes	4,440.00	Notes and bills re-discounted	7,435.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	115,177.68	Total	115,177.68

National Bank, Pittsburgh.

SIMON H. LANYON, *President.* No. 3475. FRANK W. LANYON, *Cashier.*

Loans and discounts	$107,666.79	Capital stock paid in	$50,000.00
Overdrafts	513.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,050.00
U. S. bonds to secure deposits		Other undivided profits	3,419.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	771.68	State-bank notes outstanding	
Due from other banks and bankers	603.80		
Real estate, furniture, and fixtures	8,254.28	Dividends unpaid	
Current expenses and taxes paid	947.62		
Premiums paid	1,250.00	Individual deposits	61,528.50
Checks and other cash items	110.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	60.00		
Fractional currency	66.85	Due to other national banks	861.12
Trade dollars		Due to State banks and bankers	
Specie	2,953.00		
Legal-tender notes	3,033.00	Notes and bills re-discounted	11,183.16
U. S certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	139,292.76	Total	139,292.76

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First National Bank, Pratt.

H. W. LEWIS, *President.* No. 3649. GUST CARLANDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$68,042.98	Capital stock paid in	$50,000.00
Overdrafts	1,568.18		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,319.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	4,135.07	State-bank notes outstanding	
Due from other banks and bankers	5,034.57		
Real estate, furniture, and fixtures	24,920.36	Dividends unpaid	
Current expenses and taxes paid	2,638.37		
Premiums paid	3,484.37	Individual deposits	53,675.20
Checks and other cash items	91.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	165.00		
Fractional currency	.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,657.50		
Legal-tender notes	4,086.00	Notes and bills re-discounted	8,650.83
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	130,885.93	Total	130,885.93

Pratt County National Bank, Pratt.

T. E. SIMPSON, *President.* No. 3787. I. E. PAGE, *Cashier.*

Loans and discounts	$12,705.39	Capital stock paid in	$26,500.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	489.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	1,114.06	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,018.20	Dividends unpaid	
Current expenses and taxes paid	357.25		
Premiums paid	3,198.57	Individual deposits	4,894.89
Checks and other cash items	325.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	4.73	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	90.35		
Legal tender notes	250.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	31,884.05	Total	31,884.05

First National Bank, Russell.

WILLIAM BLAIR, *President.* No. 3657. EMERY C. HASKETT, *Cashier.*

Loans and discounts	$120,071.32	Capital stock paid in	$30,000.00
Overdrafts	179.64		
U. S. bonds to secure circulation	20,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	11,572.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	5,359.68	State-bank notes outstanding	
Due from other banks and bankers	1,838.79		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	13.10		
Premiums paid	1,800.00	Individual deposits	54,435.49
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	910.00		
Fractional currency	5.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,927.00		
Legal-tender notes	2,003.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	164,008.20	Total	164,008.20

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First National Bank, Russell Springs.

JAMES S. WARDEN, *President.* No. 3775. J. T. PHINNEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$77,413.66	Capital stock paid in	$50,000.00
Overdrafts	3,874.29		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,972.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	5,700.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,009.14		
Real estate, furniture, and fixtures	592.40	Dividends unpaid	
Current expenses and taxes paid	403.55		
Premiums paid	1,101.00	Individual deposits	38,616.68
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	1.74	Due to other national banks	1,951.39
Trade dollars		Due to State banks and bankers	
Specie			
Legal-tender notes	345.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	98,240.78	Total	98,240.78

First National Bank, Saint John.

WILLIAM B. THOMPSON, *President.* No. 3467. ROYAL W. THOMPSON, *Cashier.*

Loans and discounts	$73,239.68	Capital stock paid in	$50,000.00
Overdrafts	307.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	8,050.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,038.44	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,526.68	State-bank notes outstanding	
Due from other banks and bankers	1.25		
Real estate, furniture, and fixtures	2,000.00	Dividends unpaid	
Current expenses and taxes paid	1,088.32		
Premiums paid	3,000.00	Individual deposits	42,688.70
Checks and other cash items	856.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10.00		
Fractional currency	29.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,700.45		
Legal-tender notes	129.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	113,989.42	Total	113,989.42

First National Bank, Saint Mary's.

HENRY C. LINN, *President.* No. 3374. JNO. A. MOSS, *Cashier.*

Loans and discounts	$57,932.17	Capital stock paid in	$50,000.00
Overdrafts	1,968.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	3,282.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,922.74	State-bank notes outstanding	
Due from other banks and bankers	2,710.87		
Real estate, furniture, and fixtures	1,192.84	Dividends unpaid	
Current expenses and taxes paid	108.55		
Premiums paid	1,000.00	Individual deposits	24,061.33
Checks and other cash items	498.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	550.00		
Fractional currency	17.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,630.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	90,594.10	Total	90,594.10

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First National Bank, Salina.

J. M. FULLER, *President.* No. 2538. MILTON D. TEAGUE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$467,840.88	Capital stock paid in	$150,000.00
Overdrafts	12,343.00		
U. S. bonds to secure circulation	37,500.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	12,146.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	33,230.00
Due from approved reserve agents	41,141.14	State-bank notes outstanding	
Due from other banks and bankers	817.89		
Real estate, furniture, and fixtures	4,378.22	Dividends unpaid	1,249.62
Current expenses and taxes paid	3,137.63		
Premiums paid	10,390.63	Individual deposits	283,902.12
Checks and other cash items	1,110.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	985.00		
Fractional currency		Due to other national banks	3,207.28
Trade dollars		Due to State banks and bankers	3,250.51
Specie	25,631.86		
Legal-tender notes	5,000.00	Notes and bills re-discounted	84,978.08
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	611,964.16	Total	611,964.16

Salina National Bank, Salina.

J. W. MORRIS, *President.* No. 3531. F. C. MILLER, *Cashier.*

Loans and discounts	$237,810.51	Capital stock paid in	$100,000.00
Overdrafts	5,356.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	23,317.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	37,273.32	State-bank notes outstanding	
Due from other banks and bankers	16,237.01		
Real estate, furniture, and fixtures	8,350.00	Dividends unpaid	
Current expenses and taxes paid	2,048.84		
Premiums paid	4,648.75	Individual deposits	221,458.07
Checks and other cash items	3,650.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,805.00		
Fractional currency	144.23	Due to other national banks	1,518.36
Trade dollars		Due to State banks and bankers	
Specie	16,345.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	368,794.38	Total	368,794.38

First National Bank, Scandia.

J. R. CALDWELL, *President.* No. 3779. W. H. LANEY, *Cashier.*

Loans and discounts	$17,072.20	Capital stock paid in	$30,000.00
Overdrafts	137.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,184.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	2,005.00
Due from approved reserve agents	2,762.48	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,000.00	Dividends unpaid	
Current expenses and taxes paid	522.43		
Premiums paid	1,117.18	Individual deposits	18,762.32
Checks and other cash items	335.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	17.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,736.00		
Legal-tender notes	5,809.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	51,951.66	Total	51,951.66

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First National Bank, Seneca.

GEORGE W. WILLIAMS, *President.* No. 2952. WEST. E. WILKINSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,887.52	Capital stock paid in	$50,000.00
Overdrafts	277.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,930.00
U. S. bonds to secure deposits		Other undivided profits	3,365.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,106.48	State-bank notes outstanding	
Due from other banks and bankers	1,372.12		
Real estate, furniture, and fixtures	9,400.00	Dividends unpaid	
Current expenses and taxes paid	689.45		
Premiums paid	3,121.45	Individual deposits	58,403.54
Checks and other cash items	4,015.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	36.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,439.00		
Legal-tender notes	2,115.00	Notes and bills re-discounted	21,573.35
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,522.54	Total	146,522.54

First National Bank, Smith Centre.

J. R. BURROW, *President.* No. 3546. ..... *Cashier.*

Loans and discounts	$118,720.05	Capital stock paid in	$50,000.00
Overdrafts	259.96		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,011.13
U. S. bonds to secure deposits		Other undivided profits	6,957.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,218.43	State-bank notes outstanding	
Due from other banks and bankers	13,418.27		
Real estate, furniture, and fixtures	3,700.00	Dividends unpaid	
Current expenses and taxes paid	88.36		
Premiums paid	3,390.62	Individual deposits	101,250.60
Checks and other cash items	1,645.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	640.00		
Fractional currency	.74	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,324.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	172,468.90	Total	172,468.90

Smith County National Bank, Smith Centre.

ORSON W. SHELDON, *President.* No. 3630. A. U. SHELDON, *Cashier.*

Loans and discounts	$112,829.09	Capital stock paid in	$50,000.00
Overdrafts	2,453.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	4,863.03
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	19,202.97	State-bank notes outstanding	
Due from other banks and bankers	900.95		
Real estate, furniture, and fixtures	11,389.10	Dividends unpaid	
Current expenses and taxes paid	1,158.53		
Premiums paid	3,171.88	Individual deposits	101,571.45
Checks and other cash items	510.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	27.91	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,142.25		
Legal-tender notes	726.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	170,674.48	Total	170,674.48

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First National Bank, Sterling.

J. H. SMITH, *President.* No. 3207. P. HIMROD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,812.60	Capital stock paid in	$50,000.00
Overdrafts	2,944.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	2,141.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,920.01	State-bank notes outstanding	
Due from other banks and bankers	597.67		
Real estate, furniture, and fixtures	10,132.87	Dividends unpaid	
Current expenses and taxes paid	4.60		
Premiums paid	1,250.00	Individual deposits	39,974.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	685.00		
Fractional currency	89.84	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,258.35		
Legal tender notes	4,026.00	Notes and bills re-discounted	3,417.18
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	112,783.21	Total	112,783.21

First National Bank, Stockton.

CHARLES C. WOODS, *President.* No. 3440. H. C. REINS, *Cashier.*

Loans and discounts	$72,957.41	Capital stock paid in	$50,000.00
Overdrafts	1,045.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	4,350.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,540.78	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,929.60	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,625.81	Dividends unpaid	
Current expenses and taxes paid	1,072.05		
Premiums paid	1,000.00	Individual deposits	50,576.33
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,100.00		
Fractional currency	19.04	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	423.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	127,776.62	Total	127,776.62

Strong City National Bank, Strong City.

STEPHEN F. JONES, *President.* No. 3002. WIT ADARE, *Cashier.*

Loans and discounts	$77,181.86	Capital stock paid in	$50,000.00
Overdrafts	3,302.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	2,893.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	26,540.05		
Real estate, furniture, and fixtures	13,862.44	Dividends unpaid	
Current expenses and taxes paid	977.88		
Premiums paid	1,693.53	Individual deposits	78,164.87
Checks and other cash items	421.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	61.99	Due to other national banks	4,369.20
Trade dollars		Due to State banks and bankers	
Specie	14,581.00		
Legal-tender notes	1,993.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	159,678.04	Total	159,678.04

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First National Bank, Topeka.

G. P. NOEL, *President.* No. 2646. D. A. MOULTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$595,387.02	Capital stock paid in	$200,000.00
Overdrafts	449.17		
U. S. bonds to secure circulation	50,000.00	Surplus fund	55,000.00
U. S. bonds to secure deposits		Other undivided profits	8,109.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	73,349.25	State-bank notes outstanding	
Due from other banks and bankers	72,860.79		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	1,711.52		
Premiums paid		Individual deposits	657,540.16
Checks and other cash items	5,880.76	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	39,955.00		
Fractional currency	845.00	Due to other national banks	21,762.11
Trade dollars		Due to State banks and bankers	18,670.95
Specie	108,893.75		
Legal-tender notes	70,000.00	Notes and bills re-discounted	20,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,026,082.26	Total	1,026,082.26

Central National Bank, Topeka.

P. I. BONEBRAKE, *President.* No. 3078. EDWIN KNOWLES, *Cashier.*

Loans and discounts	$385,693.64	Capital stock paid in	$200,000.00
Overdrafts	356.25		
U. S. bonds to secure circulation	50,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	11,433.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	97,056.92	State-bank notes outstanding	
Due from other banks and bankers	26,949.63		
Real estate, furniture, and fixtures	1,929.00	Dividends unpaid	
Current expenses and taxes paid	3,561.92		
Premiums paid	4,000.00	Individual deposits	379,919.81
Checks and other cash items	7,637.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25,484.00		
Fractional currency	160.75	Due to other national banks	642.69
Trade dollars		Due to State banks and bankers	39,833.03
Specie	54,248.60		
Legal-tender notes	25,000.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	684,328.53	Total	684,328.53

Kansas National Bank, Topeka.

SAMUEL T. HOWE, *President.* No. 3790. R. M. CRANE, *Cashier.*

Loans and discounts	$183,796.75	Capital stock paid in	$250,000.00
Overdrafts			
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,782.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	
Due from approved reserve agents	36,468.84	State-bank notes outstanding	
Due from other banks and bankers	72,233.99		
Real estate, furniture, and fixtures	265.10	Dividends unpaid	
Current expenses and taxes paid	1,981.87		
Premiums paid	4,062.50	Individual deposits	128,936.37
Checks and other cash items	164.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	36,575.00		
Fractional currency	4.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	12,616.15
Specie	2,282.00		
Legal-tender notes	8,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	396,334.99	Total	396,334.99

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First National Bank, Wakeeney.

A. H. BLAIR, *President.* No. 3776. R. C. WILSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$52,430.34	Capital stock paid in	$40,690.00
Overdrafts	958.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,181.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	25,796.51	State-bank notes outstanding	
Due from other banks and bankers	997.25		
Real estate, furniture, and fixtures	6,082.39	Dividends unpaid	
Current expenses and taxes paid	1,667.25		
Premiums paid	3,500.00	Individual deposits	35,256.92
Checks and other cash items	1,754.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,810.00		
Fractional currency	28.78	Due to other national banks	1,350.64
Trade dollars		Due to State banks and bankers	21,053.24
Specie	5,471.75		
Legal-tender notes	2,213.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	5,000.00
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	116,772.15	Total	116,772.15

First National Bank, Wamego.

J. C. ROGERS, *President.* No. 3434. ROBERT SCOTT, *Cashier.*

Loans and discounts	$150,937.83	Capital stock paid in	$75,000.00
Overdrafts	2,919.59		
U. S. bonds to secure circulation	18,750.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,679.14
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,355.00
Due from approved reserve agents	5,706.79	State-bank notes outstanding	
Due from other banks and bankers	3,653.90		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,318.01		
Premiums paid	2,000.00	Individual deposits	85,372.76
Checks and other cash items	42.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,644.00		
Fractional currency	15.00	Due to other national banks	268.45
Trade dollars		Due to State banks and bankers	
Specie	4,344.05		
Legal-tender notes	4,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	197,675.35	Total	197,675.35

First National Bank, Washington.

J. S. LONG, *President.* No. 2912. O. S. LONG, *Cashier.*

Loans and discounts	$124,257.62	Capital stock paid in	$50,000.00
Overdrafts	292.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,599.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,037.97	National-bank notes outstanding	11,240.00
Due from approved reserve agents	14,122.83	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,962.65	Dividends unpaid	
Current expenses and taxes paid	1,937.75		
Premiums paid	1,234.38	Individual deposits	61,887.33
Checks and other cash items	331.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	85.00		
Fractional currency	44.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	529.25
Specie	3,826.75		
Legal-tender notes	2,328.00	Notes and bills re-discounted	40,266.30
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	181,522.59	Total	181,522.59

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Washington National Bank, Washington.

JOHN B. SOFIELD, *President.* No. 3167. JACOB S. ALSPAUGH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,226.62	Capital stock paid in	$62,100.00
Overdrafts	2,629.55		
U. S. bonds to secure circulation	16,000.00	Surplus fund	14,500.00
U. S. bonds to secure deposits		Other undivided profits	1,900.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	14,400.00
Due from approved reserve agents	2,443.58	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	23,760.63	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	1,428.45	Individual deposits	41,665.68
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20.00		
Fractional currency	19.67	Due to other national banks	19.10
Trade dollars		Due to State banks and bankers	
Specie	3,845.30		
Legal-tender notes	30.00	Notes and bills re-disconnted	26,538.25
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	720.00		
Due from U. S. Treasurer			
Total	161,123.80	Total	161,123.80

First National Bank, Wellington.

REUBEN HARPHAM, *President.* No. 2879. GEO. M. MILLER, *Cashier.*

Loans and discounts	$264,845.85	Capital stock paid in	$50,000.00
Overdrafts	4,200.09		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,067.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,228.90	State-bank notes outstanding	
Due from other banks and bankers	14,545.61		
Real estate, furniture, and fixtures	10,378.20	Dividends unpaid	
Current expenses and taxes paid	1,528.01		
Premiums paid	812.50	Individual deposits	232,181.39
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,490.00		
Fractional currency	5.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,401.85		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	347,498.69	Total	347,498.69

State National Bank, Wellington.

A. H. SMITH, *President.* No. 3564. W. C. GLAIZE, *Cashier.*

Loans and discounts	$117,812.77	Capital stock paid in	$50,000.00
Overdrafts	1,387.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	5,930.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,762.72	State-bank notes outstanding	
Due from other banks and bankers	1,608.14		
Real estate, furniture, and fixtures	14,950.67	Dividends unpaid	
Current expenses and taxes paid	2,453.38		
Premiums paid	1,025.02	Individual deposits	97,513.29
Checks and other cash items	141.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,975.00		
Fractional currency	54.34	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,472.75		
Legal-tender notes	5,000.00	Notes and bills re-discounted	7,013.31
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	173,706.76	Total	173,706.76

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Wellington National Bank, Wellington.

JAMES A. MAGGARD, *President.* No. 3091. F. P. NEAL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$184,288.04	Capital stock paid in	$50,000.00
Overdrafts	1,484.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	45,000.00
U. S. bonds to secure deposits		Other undivided profits	4,807.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,574.45	State-bank notes outstanding	
Due from other banks and bankers	3,100.00		
Real estate, furniture, and fixtures	11,500.00	Dividends unpaid	
Current expenses and taxes paid	1,186.35		
Premiums paid		Individual deposits	133,451.88
Checks and other cash items	2,035.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,557.00		
Fractional currency	18.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	702.85		
Legal-tender notes	12,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	244,509.21	Total	244,509.21

First National Bank, Westmoreland.

A. RICHARDS, *President.* No. 3304. A. B. POMEROY, *Cashier.*

Loans and discounts	$121,868.10	Capital stock paid in	$50,000.00
Overdrafts	420.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	5,117.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,968.54	State-bank notes outstanding	
Due from other banks and bankers	8,192.66		
Real estate, furniture, and fixtures	11,996.89	Dividends unpaid	
Current expenses and taxes paid	836.68		
Premiums paid	2,000.00	Individual deposits	90,367.43
Checks and other cash items	93.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,275.00		
Fractional currency	11.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	124.80
Specie	2,176.00		
Legal-tender notes	3,000.00	Notes and bills re-discounted	6,040.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	174,900.62	Total	174,900.62

Fourth National Bank, Wichita.

W. K. CARLISLE, *President.* No. 3683. J. H. SLATER, *Cashier.*

Loans and discounts	$260,592.59	Capital stock paid in	$200,000.00
Overdrafts	489.71		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	17,181.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	40,626.40	State-bank notes outstanding	
Due from other banks and bankers	1,276.55		
Real estate, furniture, and fixtures	2,879.70	Dividends unpaid	
Current expenses and taxes paid	4,464.11		
Premiums paid	5,000.00	Individual deposits	147,540.77
Checks and other cash items	12,211.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,340.00		
Fractional currency	30.95	Due to other national banks	1,764.93
Trade dollars		Due to State banks and bankers	452.01
Specie	10,778.00		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	411,939.04	Total	411,939.04

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Kansas National Bank, Wichita.

HIRAM W. LEWIS, *President.* No. 2782. C. E. FRANK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$377,973.39	Capital stock paid in	$250,000.00
Overdrafts	679.61		
U. S. bonds to secure circulation	50,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,703.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,775.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	48,147.70	State-bank notes outstanding	
Due from other banks and bankers	684.26		
Real estate, furniture, and fixtures	32,724.85	Dividends unpaid	
Current expenses and taxes paid	2,322.12		
Premiums paid	13,906.25	Individual deposits	240,845.59
Checks and other cash items	9,463.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	23,128.00		
Fractional currency	17.63	Due to other national banks	24,800.41
Trade dollars		Due to State banks and bankers	18,979.73
Specie	17,256.50		
Legal-tender notes	25,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	610,329.14	Total	610,329.14

State National Bank, Wichita.

BENJ. LOMBARD, JR., *President.* No. 3524. L. D. SKINNER, *Cashier.*

Loans and discounts	$414,041.00	Capital stock paid in	$100,000.00
Overdrafts	951.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,859.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	68,780.30	State-bank notes outstanding	
Due from other banks and bankers	9,773.23		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	15.26		
Premiums paid	5,000.00	Individual deposits	473,843.00
Checks and other cash items	2,408.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	27,985.00		
Fractional currency	124.15	Due to other national banks	7,305.91
Trade dollars		Due to State banks and bankers	1,300.58
Specie	18,357.65		
Legal-tender notes	51,747.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	2,500.00		
Total	642,808.66	Total	642,808.66

West Side National Bank, Wichita.

ROBERT E. LAWRENCE, *President.* No. 3756. JOHN WATTS, *Cashier.*

Loans and discounts	$49,521.50	Capital stock paid in	$64,160.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,741.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,476.87	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,467.58	Dividends unpaid	
Current expenses and taxes paid	426.39		
Premiums paid	7,156.25	Individual deposits	23,438.67
Checks and other cash items	40.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,681.00		
Fractional currency	10.03	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,810.55		
Legal-tender notes	125.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	111,840.17	Total	111,840.17

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Wichita National Bank, Wichita.

M. W. LEVY, *President.* No. 2786. LYMAN A. WALTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$660,463.20	Capital stock paid in	$250,000.00
Overdrafts	5,683.39		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,737.90
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,278.00	National-bank notes outstanding	44,980.00
Due from approved reserve agents	50,957.29	State-bank notes outstanding	
Due from other banks and bankers	30,293.35		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	
Current expenses and taxes paid	68.39		
Premiums paid	4,500.00	Individual deposits	708,772.71
Checks and other cash items	16,256.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	66,326.00		
Fractional currency	195.56	Due to other national banks	16,970.67
Trade dollars		Due to State banks and bankers	6,823.85
Specie	67,013.00		
Legal-tender notes	50,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,056,285.13	Total	1,056,285.13

First National Bank, Winfield.

M. L. READ, *President.* No. 3218. W. C. ROBINSON, *Cashier.*

Loans and discounts	$318,179.29	Capital stock paid in	$125,000.00
Overdrafts	1,712.17		
U. S. bonds to secure circulation	31,250.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	11,325.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	28,120.00
Due from approved reserve agents	26,937.63	State-bank notes outstanding	
Due from other banks and bankers	89,002.93		
Real estate, furniture, and fixtures	50,290.12	Dividends unpaid	
Current expenses and taxes paid	2,805.85		
Premiums paid	6,440.39	Individual deposits	417,762.14
Checks and other cash items	5,176.47	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,920.00		
Fractional currency	204.62	Due to other national banks	2,363.12
Trade dollars		Due to State banks and bankers	17,549.96
Specie	52,995.00		
Legal-tender notes	20,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,406.25		
Due from U. S. Treasurer	200.00		
Total	622,120.72	Total	622,120.72

Winfield National Bank, Winfield.

H. B. SCHULER, *President.* No. 3351. E. T. SCHULER, *Cashier.*

Loans and discounts	$220,690.17	Capital stock paid in	$100,000.00
Overdrafts	2,336.96		
U. S. bonds to secure circulation	25,000.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	38,070.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	47,991.68	State-bank notes outstanding	
Due from other banks and bankers	7,160.17		
Real estate, furniture, and fixtures	17,500.00	Dividends unpaid	
Current expenses and taxes paid	2,086.61		
Premiums paid	3,129.73	Individual deposits	189,739.06
Checks and other cash items	520.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,850.00		
Fractional currency	300.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	17,118.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	358,809.64	Total	358,809.64

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Woodson National Bank, Yates Center.

N. F. FOLLETT, *President.* No. 3108. CHAS. S. JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$81,286.79	Capital stock paid in	$50,000.00
Overdrafts	1,339.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,200.00
U. S. bonds to secure deposits		Other undivided profits	1,829.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,028.73	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,764.92	Dividends unpaid	
Current expenses and taxes paid	1,552.88		
Premiums paid	1,483.50	Individual deposits	60,026.22
Checks and other cash items	3,625.89	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,885.00		
Fractional currency	15.17	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,100.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	4,840.40
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	130,145.85	Total	130,145.85

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NEBRASKA.

First National Bank, Alma.

LEVI B. MCMANUS, *President.* No. 3580. EDWARD O'KEEFE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$62,836.90	Capital stock paid in	$50,000.00
Overdrafts	2,310.15		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,143.22
U. S. bonds to secure deposits		Other undivided profits	166.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,033.85	State-bank notes outstanding	
Due from other banks and bankers	4,064.23		
Real estate, furniture, and fixtures	6,887.09	Dividends unpaid	6,000.00
Current expenses and taxes paid	2.00		
Premiums paid	3,578.13	Individual deposits	28,593.27
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	55.00		
Fractional currency	8.64	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,899.50		
Legal-tender notes	415.00	Notes and bills re-discounted	2,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	99,152.99	Total	99,152.99

First National Bank, Arapahoe.

JOHN W. TOMBLIN, *President.* No. 3302. FRED. BOEHNER, *Cashier.*

Loans and discounts	$116,676.01	Capital stock paid in	$75,000.00
Overdrafts	2,156.39		
U. S. bonds to secure circulation	18,750.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	14,069.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,680.92	National-bank notes outstanding	16,875.00
Due from approved reserve agents	4,444.16	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,550.00	Dividends unpaid	
Current expenses and taxes paid	5,674.50		
Premiums paid	2,000.00	Individual deposits	33,428.89
Checks and other cash items	114.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	20.00		
Fractional currency	2.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	861.35		
Legal-tender notes	557.00	Notes and bills re-discounted	20,957.34
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.50		
Due from U. S. Treasurer			
Total	164,330.25	Total	164,330.25

National Bank, Ashland.

O. M. CARTER, *President.* No. 2921. D. D. COOLEY, *Cashier.*

Loans and discounts	$121,518.43	Capital stock paid in	$50,000.00
Overdrafts	1,984.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	4,321.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,406.76	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,900.00	Dividends unpaid	
Current expenses and taxes paid	1,739.63		
Premiums paid		Individual deposits	78,976.99
Checks and other cash items	613.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	420.00		
Fractional currency	33.00	Due to other national banks	438.05
Trade dollars		Due to State banks and bankers	
Specie	9,320.55		
Legal-tender notes		Notes and bills re-discounted	21,012.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	169,998.63	Total	169,998.63

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NEBRASKA.

First National Bank, Auburn.

F. W. SAMUELSON, *President.* No. 3343. D. J. WOOD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$64,711.34	Capital stock paid in	$50,000.00
Overdrafts	818.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	3,767.57
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,920.16	State-bank notes outstanding	
Due from other banks and bankers	26,461.54		
Real estate, furniture, and fixtures	1,969.22	Dividends unpaid	
Current expenses and taxes paid	1,722.56		
Premiums paid	1,200.00	Individual deposits	64,817.52
Checks and other cash items	168.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,348.00		
Fractional currency	52.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,400.15		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	133,335.09	Total	133,335.09

First National Bank, Aurora.

J. H. BELL, *President.* No. 2897. J. F. HOUSEMAN, *Cashier.*

Loans and discounts	$84,941.88	Capital stock paid in	$50,000.00
Overdrafts	1,745.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	3,039.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,203.39	State-bank notes outstanding	
Due from other banks and bankers	5,278.64		
Real estate, furniture, and fixtures	23,160.80	Dividends unpaid	
Current expenses and taxes paid	1,842.98		
Premiums paid	3,681.25	Individual deposits	56,181.84
Checks and other cash items	423.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,421.00		
Fractional currency	7.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	917.50		
Legal-tender notes	5,200.00	Notes and bills re-discounted	20,814.40
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	144,885.77	Total	144,885.77

First National Bank, Beatrice.

JOHN E. SMITH, *President.* No. 2357. SAML. C. SMITH, *Cashier.*

Loans and discounts	$289,748.66	Capital stock paid in	$100,000.00
Overdrafts	144.45		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	16,279.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,493.28	National-bank notes outstanding	22,500.00
Due from approved reserve agents	43,580.26	State-bank notes outstanding	
Due from other banks and bankers	9,111.68		
Real estate, furniture, and fixtures	49,860.48	Dividends unpaid	
Current expenses and taxes paid	3,790.19		
Premiums paid		Individual deposits	255,209.65
Checks and other cash items	13,061.54	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	889.81	Due to other national banks	9,332.29
Trade dollars		Due to State banks and bankers	46,628.92
Specie	14,844.50		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	469,949.88	Total	469,949.88

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Beatrice National Bank, Beatrice.

J. B. WESTON, *President.* No. 3081. D. W. COOK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$175,990.17	Capital stock paid in	$50,000.00
Overdrafts	29.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	6,439.75
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	21,747.75	State-bank notes outstauding	
Due from other banks and bankers	17,390.60		
Real estate, furniture, and fixtures	13,248.50	Dividends unpaid	
Current expenses and taxes paid	3,189.39		
Premiums paid	1,159.16	Individual deposits	174,016.94
Checks and other cash items	1,267.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,760.00		
Fractional currency	58.99	Due to other national banks	
Trade dollars		Due to State banks and bankers	3,012.05
Specie	12,710.00		
Legal-tender notes	5,105.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	266,718.74	Total	266,718.74

First National Bank, Beaver City.

C. G. GEORGE, *President.* No. 3619. THOMAS M. DAVIS, *Cashier.*

Loans and discounts	$45,807.31	Capital stock paid in	$50,000.00
Overdrafts	959.64		
U. S. bonds to secure circulation	12,500.00	Surplus fund	200.00
U. S. bonds to secure deposits		Other undivided profits	2,057.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50.00	National-bank notes outstanding	11,240.00
Due from approved reserve agents	2,950.77	State-bank notes outstanding	
Due from other banks and bankers	298.87		
Real estate, furniture, and fixtures	2,532.61	Dividends unpaid	
Current expenses and taxes paid	670.18		
Premiums paid	1,109.38	Individual deposits	5,729.39
Checks and other cash items	34.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	95.00		
Fractional currency	18.89	Due to other national banks	752.13
Trade dollars		Due to State banks and bankers	499.67
Specie	2,344.50		
Legal-tender notes	545.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	70,478.90	Total	70,478.90

First National Bank, Blue Hill.

HENRY GUND, *President.* No. 3419. HENRY G. KOEHLER, *Cashier.*

Loans and discounts	$91,715.83	Capital stock paid in	$50,000.00
Overdrafts	3,450.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	5,881.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,749.84	State-bank notes outstanding	
Due from other banks and bankers	1,132.57		
Real estate, furniture, and fixtures	5,500.00	Dividends unpaid	
Current expenses and taxes paid	1,115.39		
Premiums paid	1,000.00	Individual deposits	54,300.43
Checks and other cash items	561.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,465.00		
Fractional currency	99.00	Due to other national banks	68.27
Trade dollars		Due to State banks and bankers	
Specie	8,048.55		
Legal-tender notes	600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	131,500.24	Total	131,500.24

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NEBRASKA.

First National Bank, Broken Bow.

S. H. BURNHAM, *President.* No. 3449. L. H. JEWETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$94,724.18	Capital stock paid in	$50,000.00
Overdrafts	94.62		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	2,880.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,513.02	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,305.12	State-bank notes outstanding	
Due from other banks and bankers	1,353.53		
Real estate, furniture, and fixtures	6,939.36	Dividends unpaid	
Current expenses and taxes paid	898.15		
Premiums paid	2,688.74	Individual deposits	49,587.19
Checks and other cash items	1,519.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	300.00		
Fractional currency	25.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,377.80		
Legal-tender notes	1,830.00	Notes and bills re-discounted	14,414.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	136,631.67	Total	136,631.67

First National Bank, Central City.

N. R. PERSINGER, *President.* No. 2871. F. M. PERSINGER, *Cashier.*

Loans and discounts	$113,895.84	Capital stock paid in	$50,000.00
Overdrafts	3,805.48		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,500.00
U. S. bonds to secure deposits		Other undivided profits	2,199.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,650.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,188.65	State-bank notes outstanding	
Due from other banks and bankers	812.53		
Real estate, furniture, and fixtures	15,643.07	Dividends unpaid	20.00
Current expenses and taxes paid	1,440.61		
Premiums paid	735.99	Individual deposits	68,764.61
Checks and other cash items	389.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	820.00		
Fractional currency	15.60	Due to other national banks	2,293.61
Trade dollars		Due to State banks and bankers	
Specie	4,056.00		
Legal-tender notes	1,920.00	Notes and bills re-discounted	34,408.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U S. Treas	562.50		
Due from U. S. Treasurer			
Total	178,436.07	Total	178,436.07

First National Bank, Clay Center.

GEORGE H. COWLES, *President.* No. 3574. GEORGE E. BIRGE, *Cashier.*

Loans and discounts	$64,882.36	Capital stock paid in	$50,000.00
Overdrafts	107.90		
U. S. bonds to secure circulation	12,500.00	Surplus fund	500.00
U. S. bonds to secure deposits		Other undivided profits	3,418.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,795.38	State-bank notes outstanding	
Due from other banks and bankers	4,290.41		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	714.30		
Premiums paid	1,039.08	Individual deposits	31,856.36
Checks and other cash items	.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	235.00		
Fractional currency	15.03	Due to other national banks	565.79
Trade dollars		Due to State banks and bankers	
Specie	3,270.45		
Legal-tender notes	1,678.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	97,590.71	Total	97,590.71

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NEBRASKA.

First National Bank, Columbus.

ANDREW ANDERSON, *President.* No. 2807. OLE T. ROEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,945.95	Capital stock paid in	$60,000.00
Overdrafts	4,986.25		
U. S. bonds to secure circulation	15,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	6,640.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,922.50	State-bank notes outstanding	
Due from other banks and bankers	7,518.00		
Real estate, furniture, and fixtures	11,582.86	Dividends unpaid	
Current expenses and taxes paid	1,457.83		
Premiums paid	2,185.00	Individual deposits	129,161.72
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,250.00		
Fractional currency	55.21	Due to other national banks	2,323.28
Trade dollars		Due to State banks and bankers	
Specie	2,046.65		
Legal-tender notes	11,000.00	Notes and bills re-discounted	3,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	234,625.25	Total	234,625.25

First National Bank, Crete.

J. L. TIDBALL, *President.* No. 2706. L. H. DENISON, *Cashier*

Loans and discounts	$149,765.34	Capital stock paid in	$60,000.00
Overdrafts	2,534.65		
U. S. bonds to secure circulation	15,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	7,534.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	27,244.03	State-bank notes outstanding	
Due from other banks and bankers	8,260.69		
Real estate, furniture, and fixtures	2,900.00	Dividends unpaid	
Current expenses and taxes paid	1,740.12		
Premiums paid	3,700.00	Individual deposits	132,530.92
Checks and other cash items	812.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,799.00		
Fractional currency	10.53	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,123.00		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	225,564.94	Total	225,564.94

First National Bank, David City.

THOMAS WOLFE, *President.* No. 2902. J. G. ROSS, *Cashier.*

Loans and discounts	$96,832.96	Capital stock paid in	$50,000.00
Overdrafts	3,321.58		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	6,284.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	373.75	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,156.43	State-bank notes outstanding	
Due from other banks and bankers	398.07		
Real estate, furniture, and fixtures	4,610.21	Dividends unpaid	
Current expenses and taxes paid	1,037.25		
Premiums paid	1,343.75	Individual deposits	51,855.46
Checks and other cash items	498.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	155.00		
Fractional currency	53.06	Due to other national banks	2,859.12
Trade dollars		Due to State banks and bankers	
Specie	2,887.00		
Legal-tender notes	1,520.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	127,249.56	Total	127,249.56

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NEBRASKA.

First National Bank, Dorchester.

J. H. CLARK, *President.* No. 3390. J. C. THURSTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$67,599.52	Capital stock paid in	$50,000.00
Overdrafts	88.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	892.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,091.28	State-bank notes outstanding	
Due from other banks and bankers	16,092.40		
Real estate, furniture, and fixtures	6,277.06	Dividends unpaid	
Current expenses and taxes paid	242.94		
Premiums paid	916.55	Individual deposits	52,934.29
Checks and other cash items	2,361.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	243.00		
Fractional currency	50.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,052.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	117,076.83	Total	117,076.83

First National Bank, Exeter.

A. W. MINER, *President.* No. 3121. C. S. CLEAVELAND, *Cashier.*

Loans and discounts	$55,016.85	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	1,140.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	451.53	State-bank notes outstanding	
Due from other banks and bankers	3,612.21		
Real estate, furniture, and fixtures	11,446.12	Dividends unpaid	
Current expenses and taxes paid	299.55		
Premiums paid	2,984.38	Individual deposits	16,436.95
Checks and other cash items	47.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	390.00		
Fractional currency	133.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,343.80		
Legal-tender notes	40.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	89,827.44	Total	89,827.44

Exeter National Bank, Exeter.

ROBERT WALLACE, *President.* No. 3117. WILLIAM H. WALLACE, *Cashier.*

Loans and discounts	$119,955.77	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	4,535.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,459.55	State-bank notes outstanding	
Due from other banks and bankers	16,077.01		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	989.01		
Premiums paid	975.00	Individual deposits	80,754.21
Checks and other cash items	26.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	31.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,957.90		
Legal-tender notes	2,865.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	171,539.83	Total	171,539.83

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NEBRASKA.

First National Bank, Fairbury.

D. B. CROPSEY, *President.* No. 2994. E. E. MCDOWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$96,707.77	Capital stock paid in	$50,000.00
Overdrafts	3,165.64		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,300.00
U. S. bonds to secure deposits		Other undivided profits	3,348.32
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,406.32	State-bank notes outstanding	
Due from other banks and bankers	3,809.11		
Real estate, furniture, and fixtures	19,997.35	Dividends unpaid	
Current expenses and taxes paid	1,130.14		
Premiums paid	3,332.50	Individual deposits	70,894.58
Checks and other cash items	1,320.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	730.00		
Fractional currency	126.51	Due to other national banks	94.23
Trade dollars		Due to State banks and bankers	
Specie	3,046.25		
Legal-tender notes	3,203.00	Notes and bills re-discounted	8,150.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	151,037.13	Total	151,037.13

First National Bank, Fairfield.

L. D. FOWLER, *President.* No. 3493. IRA TITUS, *Cashier.*

Loans and discounts	$80,969.13	Capital stock paid in	$50,000.00
Overdrafts	810.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,300.00
U. S. bonds to secure deposits		Other undivided profits	3,834.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	300.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,112.39	State-bank notes outstanding	
Due from other banks and bankers	7,197.08		
Real estate, furniture, and fixtures	1,398.05	Dividends unpaid	
Current expenses and taxes paid	1,145.49		
Premiums paid	1,095.00	Individual deposits	39,954.35
Checks and other cash items	69.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,195.00		
Fractional currency	84.05	Due to other national banks	43.72
Trade dollars		Due to State banks and bankers	4,864.22
Specie	4,880.50		
Legal-tender notes	1,234.00	Notes and bills re-discounted	9,306.70
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	120,553.43	Total	120,553.43

First National Bank, Fairmont.

J. O. CHASE, *President.* No. 3230. I. B. CHASE, *Cashier.*

Loans and discounts	$95,656.56	Capital stock paid in	$50,000.00
Overdrafts	1,992.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	1,382.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,058.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,214.72	State-bank notes outstanding	
Due from other banks and bankers	4,256.50		
Real estate, furniture, and fixtures	8,019.72	Dividends unpaid	
Current expenses and taxes paid	1,113.67		
Premiums paid	1,046.88	Individual deposits	50,991.97
Checks and other cash items	122.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	150.00		
Fractional currency	12.50	Due to other national banks	1,885.45
Trade dollars		Due to State banks and bankers	1,729.15
Specie	3,950.00		
Legal-tender notes	810.00	Notes and bills re-discounted	19,226.36
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	139,465.56	Total	139,465.56

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NEBRASKA.

First National Bank, Falls City.

S. B. MILES, *President.* No. 2746. P. H. JUSSEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$111,822.79	Capital stock paid in	$50,000.00
Overdrafts	6.92		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	37,826.58
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	36,806.85	State-bank notes outstanding	
Due from other banks and bankers	844.80		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,084.17		
Premiums paid	5,000.00	Individual deposits	76,185.06
Checks and other cash items	137.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	64.59	Due to other national banks	138.80
Trade dollars		Due to State banks and bankers	250.14
Specie	8,108.05		
Legal-tender notes	5,875.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	200,900.58	Total	200,900.58

First National Bank, Franklin.

JAMES F. ZEDIKER, *President.* No. 3549. JAMES L. THOMPSON, *Cashier.*

Loans and discounts	$49,754.80	Capital stock paid in	$60,000.00
Overdrafts	23.83		
U. S. bonds to secure circulation	15,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	653.67
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,000.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	2,600.66	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	4,606.90	Dividends unpaid	
Current expenses and taxes paid	248.94		
Premiums paid	1,471.87	Individual deposits	7,455.21
Checks and other cash items	103.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	155.00		
Fractional currency	24.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	888.80		
Legal-tender notes	1,555.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	7,000.00
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	91,108.88	Total	91,108.88

First National Bank, Fremont.

MANLEY ROGERS, *President.* No. 1974. C. M. WILLIAMS, *Cashier.*

Loans and discounts	$318,212.78	Capital stock paid in	$150,000.00
Overdrafts	4,435.21		
U. S. bonds to secure circulation	37,500.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	1,125.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	291.52	National-bank notes outstanding	33,750.00
Due from approved reserve agents	49,210.39	State-bank notes outstanding	
Due from other banks and bankers	4,885.26		
Real estate, furniture, and fixtures	7,424.00	Dividends unpaid	1,696.00
Current expenses and taxes paid	188.83		
Premiums paid		Individual deposits	248,412.31
Checks and other cash items	5,499.79	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,225.00		
Fractional currency	70.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,352.50		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	452,983.40	Total	452,983.40

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NEBRASKA.

Farmers and Merchants' National Bank, Fremo

G. W. E. DORSEY, *President.* No. 3188. C. H

Resources.		Liabilities.	
Loans and discounts	$231,408.05	Capital stock paid in	
Overdrafts	4,781.23		
U. S. bonds to secure circulation	16,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	
Due from approved reserve agents	14,839.07	State-bank notes outstanding	
Due from other banks and bankers	35,723.49		
Real estate, furniture, and fixtures	1,687.98	Dividends unpaid	
Current expenses and taxes paid	386.98		
Premiums paid	1,932.13	Individual deposits	189,968.0
Checks and other cash items	2,091.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,845.00		
Fractional currency	147.46	Due to other national banks	
Trade dollars		Due to State banks and bankers	992.12
Specie	2,635.50		
Legal-tender notes	5,054.00	Notes and bills re-discounted	27,979.08
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	720.00		
Due from U. S. Treasurer			
Total	319,352.50	Total	319,352.50

Fremont National Bank, Fremont.

L. M. KEENE, *President.* No. 2848. JULIUS BECKMAN, *Cashier.*

Loans and discounts	$350,638.88	Capital stock paid in	$150,000.00
Overdrafts	3,663.86		
U. S. bonds to secure circulation	37,500.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	7,402.54
U. S. bonds on hand			
Other stocks, bonds, and mortgages	600.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	34,492.54	State-bank notes outstanding	
Due from other banks and bankers	1,122.23		
Real estate, furniture, and fixtures	9,600.00	Dividends unpaid	8.00
Current expenses and taxes paid	2,145.63		
Premiums paid	2,753.13	Individual deposits	257,186.84
Checks and other cash items	1,771.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,094.00		
Fractional currency	21.14	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	15,217.25		
Legal-tender notes	11,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer	100.00		
Total	478,407.38	Total	478,407.38

First National Bank, Friend.

L. E. SOUTHWICK, *President.* No. 2960. W. O. SOUTHWICK, *Cashier.*

Loans and discounts	$101,229.66	Capital stock paid in	$50,000.00
Overdrafts	867.14		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	5,123.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,735.21	State-bank notes outstanding	
Due from other banks and bankers	6,821.71		
Real estate, furniture, and fixtures	7,850.00	Dividends unpaid	
Current expenses and taxes paid	1,734.66		
Premiums paid	1,063.75	Individual deposits	75,197.95
Checks and other cash items	8,331.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	651.00		
Fractional currency	96.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,128.65		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	153,571.58	Total	153,571.58

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NEBRASKA.

First National Bank, Fullerton.

President. No. 2964. THEO. C. KOCH, *Cashier.*

Resources.		Liabilities.	
...s	$71,447.51	Capital stock paid in	$50,000.00
	116.85		
...ure circulation	12,500.00	Surplus fund	22,925.59
...ure deposits		Other undivided profits	2,684.68
...and			
...onds, and mortgages		National-bank notes outstanding	11,250.00
...proved reserve agents		State-bank notes outstanding	
...other banks and bankers	11,509.58		
...state, furniture, and fixtures	2,587.67	Dividends unpaid	
...rent expenses and taxes paid	907.28		
...emiums paid		Individual deposits	29,323.78
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,950.00		
Fractional currency	47.21	Due to other national banks	873.80
Trade dollars		Due to State banks and bankers	
Specie	12,484.25		
Legal-tender notes	1,945.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	117,057.85	Total	117,057.85

First National Bank, Grand Island.

S. N. WOLBACH, *President.* No. 2779. C. F. BENTLEY, *Cashier.*

Loans and discounts	$300,732.25	Capital stock paid in	$100,000.00
Overdrafts	3,102.96		
U. S. bonds to secure circulation	25,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	8,669.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,937.40	State-bank notes outstanding	
Due from other banks and bankers	3,343.56		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	25.00
Current expenses and taxes paid	2,560.32		
Premiums paid		Individual deposits	228,476.00
Checks and other cash items	327.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,500.00		
Fractional currency	68.04	Due to other national banks	2,103.08
Trade dollars		Due to State banks and bankers	1,577.21
Specie	18,265.50		
Legal-tender notes	3,388.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	393,350.46	Total	393,350.46

Citizens' National Bank, Grand Island.

HENRY A. KOENIG, *President.* No. 3101. D. H. VIETHS, *Cashier.*

Loans and discounts	$223,601.57	Capital stock paid in	$60,000.00
Overdrafts	306.49		
U. S. bonds to secure circulation	15,000.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	5,496.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,389.44	State-bank notes outstanding	
Due from other banks and bankers	232.73		
Real estate, furniture, and fixtures	2,500.00	Dividends unpaid	
Current expenses and taxes paid	3,868.49		
Premiums paid	3,965.62	Individual deposits	180,895.27
Checks and other cash items	753.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	139.52	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	16,182.30		
Legal-tender notes	2,277.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	277,891.40	Total	277,891.40

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NEBRASKA.

First National Bank, Greenwood.

JOHN FITZGERALD, *President.* No. 3403. N. H. MEEKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$93,581.03	Capital stock paid in	$50,000.00
Overdrafts	1,215.75		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	3,581.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,804.29	State-bank notes outstanding	
Due from other banks and bankers	4,446.17		
Real estate, furniture, and fixtures	8,000.00	Dividends unpaid	
Current expenses and taxes paid	690.92		
Premiums paid		Individual deposits	53,881.27
Checks and other cash items	15.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	20.61	Due to other national banks	
Trade dollars		Due to State banks and bankers	50.75
Specie	3,425.00		
Legal-tender notes	1,002.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	131,763.99	Total	131,763.99

First National Bank, Hastings.

ALONZO L. CLARKE, *President.* No. 2528. GEORGE H. PRATT, *Cashier.*

Loans and discounts	$396,128.75	Capital stock paid in	$100,000.00
Overdrafts	1,535.90		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	30,653.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	74,823.66	State-bank notes outstanding	
Due from other banks and bankers	15,217.69		
Real estate, furniture, and fixtures	18,350.63	Dividends unpaid	
Current expenses and taxes paid	3,592.48		
Premiums paid	5,700.00	Individual deposits	342,496.47
Checks and other cash items	5,272.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,110.00		
Fractional currency	268.42	Due to other national banks	2,278.77
Trade dollars		Due to State banks and bankers	20,468.75
Specie	16,175.00		
Legal-tender notes	10,000.00	Notes and bills re-discounted	10,902.50
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	579,300.04	Total	579,300.04

City National Bank, Hastings.

H. BOSTWICK, *President.* No. 3099. C. F. PARMELE, *Cashier.*

Loans and discounts	$228,097.68	Capital stock paid in	$50,000.00
Overdrafts	2,745.26		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,455.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,343.10	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,502.47	State-bank notes outstanding	
Due from other banks and bankers	3,389.00		
Real estate, furniture, and fixtures	2,572.02	Dividends unpaid	
Current expenses and taxes paid	2,070.21		
Premiums paid	1,100.00	Individual deposits	149,617.32
Checks and other cash items	1,991.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	235.00		
Fractional currency	9.07	Due to other national banks	8,369.41
Trade dollars		Due to State banks and bankers	5,381.27
Specie	14,538.00		
Legal-tender notes	2,661.00	Notes and bills re-discounted	45,123.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	283,226.31	Total	283,226.31

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NEBRASKA.

Exchange National Bank, Hastings.

ISAAC M. RAYMOND, *President.* No. 3086. ABRAHAM YEAZEL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$234,976.59	Capital stock paid in	$100,000.00
Overdrafts	1,383.27		
U. S. bonds to secure circulation	25,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	7,158.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	566.20	National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,503.70	State-bank notes outstanding	
Due from other banks and bankers	4,504.80		
Real estate, furniture, and fixtures	8,869.24	Dividends unpaid	60.00
Current expenses and taxes paid	177.70		
Premiums paid	2,500.00	Individual deposits	99,933.94
Checks and other cash items	2,376.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	65.73	Due to other national banks	999.87
Trade dollars		Due to State banks and bankers	25,306.13
Specie	16,373.40		
Legal-tender notes	628.00	Notes and bills re-discounted	15,472.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	311,429.94	Total	311,429.94

German National Bank, Hastings.

C. H. DIETRICH, *President.* No. 3732. W. H. FULLER, *Cashier.*

Loans and discounts	$63,987.78	Capital stock paid in	$50,000.00
Overdrafts	1,748.79		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,805.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	4,547.80	State-bank notes outstanding	
Due from other banks and bankers	5,772.99		
Real estate, furniture, and fixtures	509.48	Dividends unpaid	
Current expenses and taxes paid	1,891.50		
Premiums paid	3,562.50	Individual deposits	25,046.52
Checks and other cash items	291.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	60.00		
Fractional currency	87.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,329.40		
Legal-tender notes	331.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	98,092.36	Total	98,092.36

First National Bank, Hebron.

A. G. COLLINS, *President.* No. 2756. J. H. LYNCH, *Cashier.*

Loans and discounts	$100,118.16	Capital stock paid in	$50,000.00
Overdrafts	1,453.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	9,000.00
U. S. bonds to secure deposits		Other undivided profits	4,311.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,164.93	State-bank notes outstanding	
Due from other banks and bankers	4,938.01		
Real estate, furniture, and fixtures	9,000.00	Dividends unpaid	300.00
Current expenses and taxes paid	1,278.00		
Premiums paid	1,000.00	Individual deposits	76,643.21
Checks and other cash items	5,569.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,750.00		
Fractional currency	43.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,050.00		
Legal-tender notes	6,077.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	151,505.15	Total	151,505.15

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NEBRASKA.

First National Bank, Holdrige.

R. T. McGREW, *President.* No. 3208. JAMES N. CLARKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$113,641.55	Capital stock paid in	$60,000.00
Overdrafts	640.62		
U. S. bonds to secure circulation	15,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	10,717.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	3,166.72	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	14,800.00	Dividends unpaid	
Current expenses and taxes paid	1,619.67		
Premiums paid	1,200.00	Individual deposits	41,126.51
Checks and other cash items	1,586.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,140.00		
Fractional currency	26.65	Due to other national banks	10.45
Trade dollars		Due to State banks and bankers	2,000.00
Specie	4,824.05		
Legal-tender notes	3,120.00	Notes and bills re-discounted	14,086.04
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	161,440.35	Total	161,440.35

First National Bank, Humboldt.

F. W. SAMUELSON, *President.* No. 3238. JAMES K. LIGGETT, *Cashier.*

Loans and discounts	$81,310.31	Capital stock paid in	$50,000.00
Overdrafts	118.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	1,621.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,567.86	State-bank notes outstanding	
Due from other banks and bankers	12,988.14		
Real estate, furniture, and fixtures	5,584.75	Dividends unpaid	
Current expenses and taxes paid	424.38		
Premiums paid	1,000.00	Individual deposits	59,509.98
Checks and other cash items	116.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	25.37	Due to other national banks	1,986.05
Trade dollars		Due to State banks and bankers	33.25
Specie	3,440.00		
Legal-tender notes	4,463.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	129,400.88	Total	129,400.88

First National Bank, Indianola.

JAMES W. DOLAN, *President.* No. 3483. JOHN J. LAMBURN, *Cashier.*

Loans and discounts	$69,293.90	Capital stock paid in	$50,000.00
Overdrafts	1,651.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	5,012.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	451.93	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,072.87	State-bank notes outstanding	
Due from other banks and bankers	4,624.59		
Real estate, furniture, and fixtures	12,947.37	Dividends unpaid	
Current expenses and taxes paid	1,782.74		
Premiums paid	1,296.88	Individual deposits	52,312.13
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,480.00		
Fractional currency	15.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,186.32
Specie	2,293.95		
Legal-tender notes	1,726.00	Notes and bills re-discounted	932.74
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	126,699.97	Total	126,699.97

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NEBRASKA.

First National Bank, Kearney.

LEW ROBERTSON, *President.* No. 2806. FREDERICK Y. ROBERTSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$153,990.98	Capital stock paid in	$50,000.00
Overdrafts	279.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	5,624.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	32.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,189.42	State-bank notes outstanding	
Due from other banks and bankers	1,460.59		
Real estate, furniture, and fixtures	10,450.75	Dividends unpaid	
Current expenses and taxes paid	1,871.01		
Premiums paid		Individual deposits	117,145.37
Checks and other cash items	915.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	230.00		
Fractional currency	64.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,973.00		
Legal-tender notes	5,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	199,019.47	Total	199,019.47

Buffalo County National Bank, Kearney.

ROSS GAMBLE, *President.* No. 3526. A. T. GAMBLE, *Cashier.*

Loans and discounts	$171,662.61	Capital stock paid in	$100,000.00
Overdrafts	425.20		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,595.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,791.86	State-bank notes outstanding	
Due from other banks and bankers	391.24		
Real estate, furniture, and fixtures	20,095.35	Dividends unpaid	
Current expenses and taxes paid	1,918.87		
Premiums paid	2,500.00	Individual deposits	107,549.47
Checks and other cash items	1,189.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	870.00		
Fractional currency	44.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,609.20		
Legal-tender notes	8,022.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	247,645.31	Total	247,645.31

Kearney National Bank, Kearney.

J. J. BARTLETT, *President.* No. 3201. W. C. TILLSON, *Cashier.*

Loans and discounts	$279,145.42	Capital stock paid in	$100,000.00
Overdrafts	3,437.89		
U. S. bonds to secure circulation	25,000.00	Surplus fund	28,000.00
U. S. bonds to secure deposits		Other undivided profits	7,423.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	375.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	13,406.17	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	24,734.58	Dividends unpaid	
Current expenses and taxes paid	2,700.74		
Premiums paid	2,367.50	Individual deposits	152,336.36
Checks and other cash items	315.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,220.00		
Fractional currency	19.19	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,560.00		
Legal-tender notes	4,209.00	Notes and bills re-discounted	53,356.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	363,616.00	Total	363,616.00

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First National Bank, Lincoln.

JOHN FITZGERALD, *President.* No. 1798. JOHN R. CLARK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$907,444.42	Capital stock paid in	$200,000.00
Overdrafts	8,703.73		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	1,907.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	560.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	133,990.21	State-bank notes outstanding	
Due from other banks and bankers	47,093.85		
Real estate, furniture, and fixtures	80,135.81	Dividends unpaid	
Current expenses and taxes paid	379.85		
Premiums paid		Individual deposits	849,369.08
Checks and other cash items	38,195.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,625.00		
Fractional currency	953.95	Due to other national banks	91,370.25
Trade dollars		Due to State banks and bankers	102,068.21
Specie	45,881.69		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	500.00		
Total	1,339,714.61	Total	1,339,714.61

Capital National Bank, Lincoln.

CHARLES W. MOSHER, *President.* No. 2988. RICHARD C. OUTCALT, *Cashier.*

Loans and discounts	$832,190.33	Capital stock paid in	$300,000.00
Overdrafts	2,590.53		
U. S. bonds to secure circulation	50,000.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	9,862.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,129.56	National-bank notes outstanding	45,000.00
Due from approved reserve agents	74,162.21	State-bank notes outstanding	
Due from other banks and bankers	50,921.09		
Real estate, furniture, and fixtures	7,100.00	Dividends unpaid	
Current expenses and taxes paid	5,753.47		
Premiums paid	5,500.00	Individual deposits	553,833.08
Checks and other cash items	57,217.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	635.00		
Fractional currency	86.70	Due to other national banks	145,106.92
Trade dollars		Due to State banks and bankers	57,411.96
Specie	37,855.50		
Legal-tender notes	8,823.00	Notes and bills re-discounted	24,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,151,214.74	Total	1,151,214.74

German National Bank, Lincoln.

H. H. SCHABERG, *President.* No. 3571. JOSEPH BOEHMER, *Cashier.*

Loans and discounts	$205,055.34	Capital stock paid in	$100,000.00
Overdrafts	988.37		
U. S. bonds to secure circulation	25,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	5,176.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,661.56	State-bank notes outstanding	
Due from other banks and bankers	2,716.20		
Real estate, furniture, and fixtures	3,405.53	Dividends unpaid	40.00
Current expenses and taxes paid	2,532.49		
Premiums paid	5,481.25	Individual deposits	124,427.35
Checks and other cash items	15,822.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,878.00		
Fractional currency	235.25	Due to other national banks	13,456.94
Trade dollars		Due to State banks and bankers	20.46
Specie	12,172.25		
Legal-tender notes	2,610.00	Notes and bills re-discounted	13,063.31
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	284,684.23	Total	284,684.23

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Lincoln National Bank, Lincoln.

J. E. HOUTZ, *President.* No. 2750. C. T. BOGGS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$384,452.63	Capital stock paid in	$100,000.00
Overdrafts	14,690.47		
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	5,217.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,539.35	National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,534.37	State-bank notes outstanding	
Due from other banks and bankers	32,134.25		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	3,252.56		
Premiums paid	2,150.00	Individual deposits	361,313.50
Checks and other cash items	9,970.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,119.00		
Fractional currency	416.61	Due to other national banks	8,315.91
Trade dollars		Due to State banks and bankers	39,172.34
Specie	26,149.90		
Legal-tender notes	22,485.00	Notes and bills re-discounted	36,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	585,519.70	Total	585,519.70

State National Bank, Lincoln.

E. E. BROWN, *President.* No. 1899. KENT K. HAYDEN, *Cashier.*

Loans and discounts	$410,435.62	Capital stock paid in	$150,000.00
Overdrafts	5,789.78		
U. S. bonds to secure circulation	37,500.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	12,329.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	25.00	National-bank notes outstanding	33,750.00
Due from approved reserve agents	51,098.88	State-bank notes outstanding	
Due from other banks and bankers	5,586.33		
Real estate, furniture, and fixtures	50,847.93	Dividends unpaid	
Current expenses and taxes paid	3,797.91		
Premiums paid	3,000.00	Individual deposits	320,140.11
Checks and other cash items	10,148.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,200.00		
Fractional currency	25.61	Due to other national banks	18,243.30
Trade dollars		Due to State banks and bankers	38,616.33
Specie	28,100.00		
Legal-tender notes	836.00	Notes and bills re-discounted	15,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	610,079.00	Total	610,079.00

First National Bank, Loup City.

LEE LOVE, *President.* No. 3373. A. P. CULLEY, *Cashier.*

Loans and discounts	$58,800.72	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	4,232.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,254.49	State-bank notes outstanding	
Due from other banks and bankers	2,821.83		
Real estate, furniture, and fixtures	4,228.17	Dividends unpaid	
Current expenses and taxes paid	964.62		
Premiums paid	1,443.75	Individual deposits	20,731.11
Checks and other cash items	192.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,300.00		
Fractional currency	5.18	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,283.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	2,642.75
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	91,356.50	Total	91,356.50

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First National Bank, Madison.

PETER RUBENDALL, *President.* No. 3773. A. W. WOHLFORD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$29,722.10	Capital stock paid in	$30,000.00
Overdrafts	5,494.46		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,078.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	80.00	National-bank notes outstanding	3,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,074.30		
Real estate, furniture, and fixtures	7,250.00	Dividends unpaid	
Current expenses and taxes paid	125.70		
Premiums paid	1,109.38	Individual deposits	28,045.96
Checks and other cash items	25.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	930.00		
Fractional currency	4.12	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,747.50		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	62,624.56	Total	62,624.56

First National Bank, McCook.

G. HOCKNELL, *President.* No. 3379. F. L. BROWN, *Cashier.*

Loans and discounts	$114,796.05	Capital stock paid in	$50,000.00
Overdrafts	2,110.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,033.66
U. S. bonds to secure deposits		Other undivided profits	7,161.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,316.98	State-bank notes outstanding	
Due from other banks and bankers	3,446.96		
Real estate, furniture, and fixtures	12,074.52	Dividends unpaid	
Current expenses and taxes paid	97.87		
Premiums paid	1,187.49	Individual deposits	79,839.07
Checks and other cash items	337.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	122.00		
Fractional currency	102.11	Due to other national banks	
Trade dollars		Due to State banks and bankers	4,264.25
Specie	6,894.25		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	159,548.85	Total	159,548.85

First National Bank, Minden.

LEWIS A. KENT, *President.* No. 3057. RUSH H. PALMER, *Cashier.*

Loans and discounts	$63,845.90	Capital stock paid in	$50,000.00
Overdrafts	1,134.68		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	1,948.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,890.40	State-bank notes outstanding	
Due from other banks and bankers	5,706.22		
Real estate, furniture, and fixtures	10,351.24	Dividends unpaid	
Current expenses and taxes paid	272.76		
Premiums paid	1,122.26	Individual deposits	42,096.90
Checks and other cash items	724.80	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,650.00		
Fractional currency	30.61	Due to other national banks	85.08
Trade dollars		Due to State banks and bankers	
Specie	9,040.00		
Legal-tender notes	1,049.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	112,880.37	Total	112,880.37

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NEBRASKA.

Merchants' National Bank, Nebraska City.

W. A. COTTON, *President.* No. 2536. H. N. SHEWELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$178,622.69	Capital stock paid in	$50,000.00
Overdrafts	848.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	5,062.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,544.81	National-bank notes outstanding	11,250.00
Due from approved reserve agents	24,591.35	State-bank notes outstanding	
Due from other banks and bankers	10,030.14		
Real estate, furniture, and fixtures	8,500.00	Dividends unpaid	
Current expenses and taxes paid	1,712.30		
Premiums paid	900.00	Individual deposits	228,946.62
Checks and other cash items	2,136.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,112.00		
Fractional currency	27.19	Due to other national banks	6,163.88
Trade dollars		Due to State banks and bankers	3,686.29
Specie	56,485.00		
Legal-tender notes	556.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	311,109.06	Total	311,109.06

Nebraska City National Bank, Nebraska City.

WILLIAM L. WILSON, *President.* No. 1855. JOHN W. STEINHART, *Cashier.*

Loans and discounts	$169,528.44	Capital stock paid in	$50,000.00
Overdrafts	2,051.69		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	6,704.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,044.73	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,931.66	State-bank notes outstanding	
Due from other banks and bankers	36,135.72		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	1,698.20		
Premiums paid		Individual deposits	199,877.88
Checks and other cash items	2,454.04	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency		Due to other national banks	3,003.53
Trade dollars		Due to State banks and bankers	4,538.90
Specie	33,104.75		
Legal-tender notes	3,563.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	290,374.73	Total	290,374.73

Otoe County National Bank, Nebraska City.

WILLIAM E. HILL, *President.* No. 1417. JULIAN METCALF, *Cashier.*

Loans and discounts	$59,869.50	Capital stock paid in	$50,000.00
Overdrafts	5,414.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,600.00
U. S. bonds to secure deposits		Other undivided profits	2,899.51
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,632.50	National-bank notes outstanding	11,200.00
Due from approved reserve agents	16,039.36	State-bank notes outstanding	
Due from other banks and bankers	4,517.15		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	4,010.75		
Premiums paid	800.00	Individual deposits	88,887.70
Checks and other cash items	203.24	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	610.00		
Fractional currency	539.00	Due to other national banks	1,734.20
Trade dollars		Due to State banks and bankers	2,490.11
Specie	22,359.00		
Legal-tender notes	6,756.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	164,811.52	Total	164,811.52

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NEBRASKA.

First National Bank, Nelson.

THOMAS HARBINE, *President.* No. 3495. SAMUEL A. LAPP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$69,976.85	Capital stock paid in	$50,000.00
Overdrafts	637.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,341.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,261.98	State-bank notes outstanding	
Due from other banks and bankers	8,788.92		
Real estate, furniture, and fixtures	5,038.30	Dividends unpaid	942.50
Current expenses and taxes paid	657.50		
Premiums paid	3,096.88	Individual deposits	46,457.89
Checks and other cash items	37.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	96.00		
Fractional currency	4.34	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,333.10		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	115,991.50	Total	115,991.50

Citizens' National Bank, Norfolk.

C. A. MAST, *President.* No. 3741. GEORGE L. ILES, *Cashier.*

Loans and discounts	$54,753.69	Capital stock paid in	$45,000.00
Overdrafts	687.69		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,689.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	802.00	National-bank notes outstanding	11,240.00
Due from approved reserve agents	13,319.55	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,261.00	Dividends unpaid	
Current expenses and taxes paid	551.09		
Premiums paid	3,628.13	Individual deposits	87,496.05
Checks and other cash items	307.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,218.00		
Fractional currency	73.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	762.00		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	95,425.90	Total	95,425.90

Norfolk National Bank, Norfolk.

N. A. RAINBOLT, *President.* No. 3347. W. H. BUCHOLZ, *Cashier.*

Loans and discounts	$118,631.21	Capital stock paid in	$60,000.00
Overdrafts	1,053.62		
U. S. bonds to secure circulation	15,000.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	4,238.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,343.79	National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,491.85	State-bank notes outstanding	
Due from other banks and bankers	489.68		
Real estate, furniture, and fixtures	6,857.09	Dividends unpaid	
Current expenses and taxes paid	1,826.90		
Premiums paid	2,868.13	Individual deposits	74,096.40
Checks and other cash items	767.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,587.00		
Fractional currency	70.27	Due to other national banks	26.55
Trade dollars		Due to State banks and bankers	778.54
Specie	3,977.50		
Legal-tender notes	4,500.00	Notes and bills re-discounted	8,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	168,139.72	Total	168,139.72

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NEBRASKA.

First National Bank, North Bend.

M. E. FULLER, *President.* No. 3059. C. CUSACK, *Cashier*

Resources.		Liabilities.	
Loans and discounts	$93,780.09	Capital stock paid in	$50,000.00
Overdrafts	1,182.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits		Other undivided profits	5,357.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	565.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,001.29	State-bank notes outstanding	
Due from other banks and bankers	2,068.54		
Real estate, furniture, and fixtures	10,251.43	Dividends unpaid	
Current expenses and taxes paid	1,069.77		
Premiums paid	1,218.75	Individual deposits	59,299.17
Checks and other cash items	278.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	45.00		
Fractional currency	17.59	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	642.75		
Legal-tender notes	2,471.00	Notes and bills re-discounted	10,248.30
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	139,654.53	Total	139,654.53

First National Bank, North Platte.

T. J. FOLEY, *President.* No. 3496. WILLIAM B. CONKLIN, *Cashier.*

Loans and discounts	$146,054.78	Capital stock paid in	$50,000.00
Overdrafts	1,885.33		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	7,896.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,161.40	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,206.18	State-bank notes outstanding	
Due from other banks and bankers	954.75		
Real estate, furniture, and fixtures	2,514.00	Dividends unpaid	
Current expenses and taxes paid	3,296.69		
Premiums paid	3,050.29	Individual deposits	103,845.41
Checks and other cash items	766.29	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,710.00		
Fractional currency	8.80	Due to other national banks	231.13
Trade dollars		Due to State banks and bankers	1,954.89
Specie	7,358.80		
Legal-tender notes	3,094.00	Notes and bills re-discounted	16,945.56
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	197,123.81	Total	197,123.81

First National Bank, Ogalalla.

LEE LOVE, *President.* No. 3652. L. A. BRANDHOEFER, *Cashier.*

Loans and discounts	$76,218.44	Capital stock paid in	$50,000.00
Overdrafts	3,493.89		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,179.97
U. S. bonds to secure deposits		Other undivided profits	555.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	523.36	State-bank notes outstanding	
Due from other banks and bankers	383.44		
Real estate, furniture, and fixtures	5,045.63	Dividends unpaid	
Current expenses and taxes paid	135.23		
Premiums paid	854.82	Individual deposits	22,329.94
Checks and other cash items	383.03	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	290.00		
Fractional currency		Due to other national banks	3,114.68
Trade dollars		Due to State banks and bankers	
Specie	2,954.25		
Legal-tender notes	555.00	Notes and bills re-discounted	14,470.12
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	103,900.49	Total	103,900.49

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NEBRASKA.

First National Bank, Omaha.

H. KOUNTZE, *President.* No. 209. F. H. DAVIS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$2,498,308.10	Capital stock paid in	$500,000.00
Overdrafts	11,483.82		
U. S. bonds to secure circulation	50,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	175,000.00	Other undivided profits	52,282.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,611.57	National-bank notes outstanding	44,500.00
Due from approved reserve agents	174,509.74	State-bank notes outstanding	
Due from other banks and bankers	365,161.71		
Real estate, furniture, and fixtures	51,656.05	Dividends unpaid	
Current expenses and taxes paid	544.72		
Premiums paid	13,312.50	Individual deposits	2,104,067.28
Checks and other cash items	7,213.40	United States deposits	33,674.15
Exchanges for clearing-house	31,938.85	Deposits of U.S. disbursing officers	106,266.57
Bills of other banks	13,438.00		
Fractional currency	250.00	Due to other national banks	475,202.80
Trade dollars		Due to State banks and bankers	474,075.18
Specie	169,646.16		
Legal-tender notes	480,000.00	Notes and bills re-discounted	161,903.09
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	4,051,974.62	Total	4,051,974.62

Commercial National Bank, Omaha.

A. P. HOPKINS, *President.* No. 3163. ALFRED MILLARD, *Cashier.*

Loans and discounts	$752,261.28	Capital stock paid in	$300,000.00
Overdrafts	5,441.16		
U. S. bonds to secure circulation	50,000.00	Surplus fund	22,000.00
U. S. bonds to secure deposits		Other undivided profits	14,849.47
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,375.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	58,034.26	State-bank notes outstanding	
Due from other banks and bankers	91,723.70		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	7,179.52		
Premiums paid	9,000.00	Individual deposits	458,554.78
Checks and other cash items	11,640.12	United States deposits	
Exchanges for clearing-house	20,932.32	Deposits of U.S. disbursing officers	
Bills of other banks	10,602.00		
Fractional currency	300.00	Due to other national banks	71,699.00
Trade dollars		Due to State banks and bankers	68,716.19
Specie	25,265.70		
Legal-tender notes	54,000.00	Notes and bills re-discounted	123,685.62
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,104,505.06	Total	1,104,505.06

Merchants' National Bank, Omaha.

FRANK MURPHY, *President.* No. 2775. BENJAMIN B. WOOD, *Cashier.*

Loans and discounts	$1,197,693.32	Capital stock paid in	$400,000.00
Overdrafts	4,722.28		
U. S. bonds to secure circulation	50,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	13,562.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	66,219.58	National-bank notes outstanding	45,000.00
Due from approved reserve agents	150,711.61	State-bank notes outstanding	
Due from other banks and bankers	12,031.12		
Real estate, furniture, and fixtures	115,505.65	Dividends unpaid	814.00
Current expenses and taxes paid	2,489.60		
Premiums paid	4,000.00	Individual deposits	1,114,277.45
Checks and other cash items	20,344.39	United States deposits	
Exchanges for clearing-house	6,974.97	Deposits of U.S. disbursing officers	
Bills of other banks	8,645.00		
Fractional currency	177.80	Due to other national banks	77,728.54
Trade dollars		Due to State banks and bankers	55,859.92
Specie	67,476.65		
Legal-tender notes	78,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,787,241.97	Total	1,787,241.97

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NEBRASKA.

Nebraska National Bank, Omaha.

H. W. YATES, *President.* No. 2665. W. H. S. HUGHES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$796,675.67	Capital stock paid in	$250,000.00
Overdrafts	13,929.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	42,500.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	27,690.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,625.62	National-bank notes outstanding	45,000.00
Due from approved reserve agents	286,498.13	State-bank notes outstanding	
Due from other banks and bankers	130,797.66		
Real estate, furniture, and fixtures	88,000.00	Dividends unpaid	120.00
Current expenses and taxes paid	13,943.13		
Premiums paid	31,125.00	Individual deposits	937,093.11
Checks and other cash items	13,454.93	United States deposits	72,844.51
Exchanges for clearing-house	13,510.39	Deposits of U.S. disbursing officers	24,079.86
Bills of other banks	6,810.00		
Fractional currency	437.94	Due to other national banks	211,558.26
Trade dollars		Due to State banks and bankers	83,163.92
Specie	60,391.65		
Legal-tender notes	80,600.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,694,049.68	Total	1,694,049.68

Omaha National Bank, Omaha.

J. H. MILLARD, *President.* No. 1633. WILLIAM WALLACE, *Cashier.*

Loans and discounts	$2,679,738.12	Capital stock paid in	$500,000.00
Overdrafts	22,340.94		
U. S. bonds to secure circulation	50,000.00	Surplus fund	300,000.00
U. S. bonds to secure deposits	175,000.00	Other undivided profits	34,670.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,723.26	National-bank notes outstanding	45,000.00
Due from approved reserve agents	494,071.57	State-bank notes outstanding	
Due from other banks and bankers	459,643.37		
Real estate, furniture, and fixtures	115,000.00	Dividends unpaid	
Current expenses and taxes paid	274.28		
Premiums paid		Individual deposits	2,279,263.21
Checks and other cash items	38,384.39	United States deposits	97,694.45
Exchanges for clearing-house	63,294.96	Deposits of U.S. disbursing officers	130,419.09
Bills of other banks	56,095.00		
Fractional currency	350.00	Due to other national banks	832,394.45
Trade dollars		Due to State banks and bankers	579,700.72
Specie	466,027.80		
Legal-tender notes	142,949.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	4,799,142.69	Total	4,799,142.69

State National Bank, Omaha.

E. L. LYON, *President.* No. 3603. A. A. MCFADON, *Cashier.*

Loans and discounts	$129,828.97	Capital stock paid in	$100,000.00
Overdrafts	409.63		
U.S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U.S. bonds to secure deposits		Other undivided profits	3,574.52
U.S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	9,154.25	State-bank notes outstanding	
Due from other banks and bankers	4,094.22		
Real estate, furniture, and fixtures	3,850.00	Dividends unpaid	
Current expenses and taxes paid	2,316.95		
Premiums paid	7,062.50	Individual deposits	68,591.02
Checks and other cash items	2,894.28	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,095.00		
Fractional currency	215.73	Due to other national banks	2,353.60
Trade dollars		Due to State banks and bankers	4,150.89
Specie	3,623.50		
Legal-tender notes	10,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	202,170.03	Total	202,170.03

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NEBRASKA.

Union National Bank, Omaha.

WILLIAM W. MARSH, *President.* No. 3516. JOHN W. RODEFER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$94,029.63	Capital stock paid in	$100,000.00
Overdrafts	76.55		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	9,842.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,930.63	State-bank notes outstanding	
Due from other banks and bankers	11,480.33		
Real estate, furniture, and fixtures	20,896.25	Dividends unpaid	
Current expenses and taxes paid	8,709.25		
Premiums paid	3,055.51	Individual deposits	55,451.02
Checks and other cash items	1,197.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,495.00		
Fractional currency	407.72	Due to other national banks	1,245.71
Trade dollars		Due to State banks and bankers	
Specie	6,830.95		
Legal-tender notes	5,805.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	189,039.47	Total	189,039.47

United States National Bank, Omaha.

C. W. HAMILTON, *President.* No. 2978. M. T. BARLOW, *Cashier.*

Loans and discounts	$922,004.49	Capital stock paid in	$250,000.00
Overdrafts	4,536.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	26,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	3,824.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,919.59	National-bank notes outstanding	45,000.00
Due from approved reserve agents	173,901.26	State-bank notes outstanding	
Due from other banks and bankers	36,155.06		
Real estate, furniture, and fixtures	7,432.50	Dividends unpaid	540.00
Current expenses and taxes paid	253.96		
Premiums paid	12,000.00	Individual deposits	875,914.98
Checks and other cash items	5,817.59	United States deposits	102,636.92
Exchanges for clearing-House	25,476.45	Deposits of U.S. disbursing officers	5,912.32
Bills of other banks	49,590.00		
Fractional currency	815.28	Due to other national banks	184,482.77
Trade dollars		Due to State banks and bankers	155,862.97
Specie	148,182.50		
Legal-tender notes	53,840.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,650,174.92	Total	1,650,174.92

First National Bank, O'Neill.

W. G. PALMANTEER, *President.* No. 3424. E. S. KELLY, *Cashier.*

Loans and discounts	$82,517.04	Capital stock paid in	$50,000.00
Overdrafts	1,340.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	4,002.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,359.33	State-bank notes outstanding	
Due from other banks and bankers	1,532.04		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,223.87		
Premiums paid		Individual deposits	52,762.88
Checks and other cash items	1,605.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,120.00		
Fractional currency	9.20	Due to other national banks	916.30
Trade dollars		Due to State banks and bankers	
Specie	1,928.50		
Legal-tender notes	3,855.00	Notes and bills re-discounted	7,121.52
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	127,552.77	Total	127,552.77

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NEBRASKA.

First National Bank, Ord.

P. MARTENSEN, *President.* No. 3339. G. A. PERCIVAL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$67,085.52	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,700.00
U. S. bonds to secure deposits		Other undivided profits	3,745.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,968.30	State-bank notes outstanding	
Due from other banks and bankers	565.30		
Real estate, furniture, and fixtures	12,853.79	Dividends unpaid	
Current expenses and taxes paid	1,004.51		
Premiums paid	1,475.95	Individual deposits	39,331.86
Checks and other cash items	879.44	United States deposits	
Exchanges for clearing-house	1,832.63	Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	57.93	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	362.95		
Legal-tender notes	4,759.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	108,027.82	Total	108,027.82

Ord National Bank, Ord.

F. L. HARRIS, *President.* No. 3481. E. HARRIS, *Cashier.*

Loans and discounts	$84,923.68	Capital stock paid in	$50,000.00
Overdrafts	887.78		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	6,904.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,974.50	State-bank notes outstanding	
Due from other banks and bankers	1,126.90		
Real estate, furniture, and fixtures	708.50	Dividends unpaid	
Current expenses and taxes paid	1,470.80		
Premiums paid	1,667.50	Individual deposits	50,239.82
Checks and other cash items	197.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	25.00		
Fractional currency	20.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,319.65		
Legal-tender notes	3,010.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	120,394.53	Total	120,394.53

First National Bank, Orleans.

G. W. BURTON, *President.* No. 3342. A. E. HARVEY, *Cashier.*

Loans and discounts	$108,062.23	Capital stock paid in	$50,000.00
Overdrafts	163.10		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,486.99
U. S. bonds to secure deposits		Other undivided profits	2,266.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	5,416.75	State-bank notes outstanding	
Due from other banks and bankers	1,728.06		
Real estate, furniture, and fixtures	15,318.54	Dividends unpaid	
Current expenses and taxes paid	2,134.24		
Premiums paid	1,366.25	Individual deposits	70,322.29
Checks and other cash items	771.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	100.00		
Fractional currency	70.28	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,402.00		
Legal-tender notes	1,570.00	Notes and bills re-discounted	17,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	650.00		
Total	152,815.35	Total	152,815.35

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NEBRASKA.

First National Bank, Pawnee City.

JAMES N. ECKMAN, *President.* No. 2825. JOHN C. DAVID, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$98,910.39	Capital stock paid in	$50,000.00
Overdrafts	4,563.09		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,500.00
U. S. bonds to secure deposits		Other undivided profits	4,345.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,657.29	National-bank notes outstanding	11,250.00
Due from approved reserve agents	686.50	State-bank notes outstanding	
Due from other banks and bankers	14,524.18		
Real estate, furniture, and fixtures	12,126.31	Dividends unpaid	
Current expenses and taxes paid	1,364.04		
Premiums paid	1,171.88	Individual deposits	76,832.42
Checks and other cash items	991.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,605.00		
Fractional currency	117.45	Due to other national banks	135.52
Trade dollars		Due to State banks and bankers	
Specie	9,283.05		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	168,063.18	Total	168,063.18

First National Bank, Plattsmouth.

JOHN FITZGERALD, *President.* No. 1914. S. WAUGH, *Cashier.*

Loans and discounts	$162,183.94	Capital stock paid in	$50,000.00
Overdrafts	4,363.03		
U. S. bonds to secure circulation	15,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	5,113.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,065.00	National-bank notes outstanding	13,500.00
Due from approved reserve agents	29,217.28	State-bank notes outstanding	
Due from other banks and bankers	17,321.42		
Real estate, furniture, and fixtures	6,931.84	Dividends unpaid	181,604.12
Current expenses and taxes paid	2,028.73		
Premiums paid	3,000.00	Individual deposits	
Checks and other cash items	3,937.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,010.00		
Fractional currency	60.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,423.50		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	261,217.56	Total	261,217.56

First National Bank, Plum Creek.

H. R. TEMPLE, *President.* No. 3292. H. V. TEMPLE, *Cashier.*

Loans and discounts	$118,835.57	Capital stock paid in	$50,000.00
Overdrafts	1,054.88		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	3,611.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	2,120.16	State-bank notes outstanding	
Due from other banks and bankers	2,594.38		
Real estate, furniture, and fixtures	7,271.07	Dividends unpaid	
Current expenses and taxes paid	1,493.20		
Premiums paid	800.60	Individual deposits	50,522.65
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,125.00		
Fractional currency	29.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,577.00		
Legal-tender notes	1,500.00	Notes and bills re-discounted	27,079.15
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	552.00		
Due from U. S. Treasurer			
Total	157,453.11	Total	157,453.11

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NEBRASKA.

First National Bank, Ponca.

G. W. E. DORSEY, *President.* No. 3627. F. M. DORSEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$90,374.23	Capital stock paid in	$50,000.00
Overdrafts	98.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,344.22
U. S bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	385.06	State-bank notes outstanding	
Due from other banks and bankers	1,014.93		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,237.96		
Premiums paid	1,164.07	Individual deposits	33,443.44
Checks and other cash items	1,002.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	690.00		
Fractional currency	3.72	Due to other national banks	2,500.00
Trade dollars		Due to State banks and bankers	
Specie	220.50		
Legal-tender notes	1,500.00	Notes and bills re-discounted	21,216.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	123,753.66	Total	123,753.66

First National Bank, Red Cloud.

R. V. SHIREY, *President.* No. 2911. JOHN R. SHIREY, *Cashier.*

Loans and discounts	$117,807.63	Capital stock paid in	$75,000.00
Overdrafts	9,891.80		
U. S. bonds to secure circulation	18,750.00	Surplus fund	6,800.00
U. S. bonds to secure deposits		Other undivided profits	3,701.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,026.52	National-bank notes outstanding	16,875.00
Due from approved reserve agents	6,857.69	State-bank notes outstanding	
Due from other banks and bankers	1,872.88		
Real estate, furniture, and fixtures	12,539.71	Dividends unpaid	
Current expenses and taxes paid	1,716.75		
Premiums paid	1,917.01	Individual deposits	78,569.63
Checks and other cash items	338.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	12.52	Due to other national banks	649.10
Trade dollars		Due to State banks and bankers	204.87
Specie	5,418.58		
Legal-tender notes	9,595.00	Notes and bills re-discounted	14,787.61
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	843.25		
Due from U. S. Treasurer			
Total	196,587.82	Total	196,587.82

Red Cloud National Bank, Red Cloud.

LEVI MOORE, *President.* No. 3181. L. P. ALBRIGHT, *Cashier.*

Loans and discounts	$71,371.69	Capital stock paid in	$50,000.00
Overdrafts	430.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,300.00
U. S. bonds to secure deposits		Other undivided profits	4,606.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	65.00	National-bank notes outstanding	11,240.00
Due from approved reserve agents	2,437.57	State-bank notes outstanding	
Due from other banks and bankers	1,748.01		
Real estate, furniture, and fixtures	26,064.61	Dividends unpaid	
Current expenses and taxes paid	950.08		
Premiums paid	812.52	Individual deposits	47,563.71
Checks and other cash items	42.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,050.00		
Fractional currency	40.57	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,646.00		
Legal-tender notes	5,089.00	Notes and bills re-discounted	12,100.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	127,810.19	Total	127,810.19

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NEBRASKA.

First National Bank, Rulo.

S. B. MILES, *President.* No. 3674. F. O. EDGECOMBE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$32,713.19	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,798.25
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,200.00	National-bank notes outstanding	10,750.00
Due from approved reserve agents	47,372.36	State-bank notes outstanding	
Due from other banks and bankers	262.97		
Real estate, furniture, and fixtures	2,150.00	Dividends unpaid	
Current expenses and taxes paid	1,059.96		
Premiums paid	3,625.00	Individual deposits	45,928.40
Checks and other cash items	45.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	1.42	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,049.25		
Legal-tender notes	935.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	112,476.65	Total	112,476.65

First National Bank, Saint Paul.

ADDISON E. CADY, *President.* No. 3126. GEORGE E. LEAN, *Cashier.*

Loans and discounts	$117,044.34	Capital stock paid in	$50,000.00
Overdrafts	855.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,496.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,785.46	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,791.27	Dividends unpaid	
Current expenses and taxes paid	1,388.73		
Premiums paid	1,171.88	Individual deposits	82,742.76
Checks and other cash items	288.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	910.00		
Fractional currency	10.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,302.50		
Legal-tender notes	3,003.00	Notes and bills re-discounted	9,124.65
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	167,614.00	Total	167,614.00

Saint Paul National Bank, Saint Paul.

N. J. PAUL, *President.* No. 3129. A. G. KENDALL, *Cashier.*

Loans and discounts	$109,215.37	Capital stock paid in	$50,000.00
Overdrafts	553.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	4,284.20
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,336.50	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	1,708.16		
Premiums paid	969.26	Individual deposits	90,528.59
Checks and other cash items	79.61	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,165.00		
Fractional currency	7.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	389.23
Specie	7,853.00		
Legal-tender notes	6,002.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	162,452.02	Total	162,452.02

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NEBRASKA.

First National Bank, Schuyler.

THOMAS BRYANT, *President.* No. 2778. MORRIS PALMER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$171,583.51	Capital stock paid in	$50,000.00
Overdrafts	501.95		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	19,964.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,187.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	12,051.45	Dividends unpaid	
Current expenses and taxes paid	1,623.17		
Premiums paid	2,200.00	Individual deposits	95,552.19
Checks and other cash items	745.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	306.00		
Fractional currency	48.43	Due to other national banks	336.08
Trade dollars		Due to State banks and bankers	
Specie	5,226.25		
Legal-tender notes	3,500.00	Notes and bills re-discounted	34,034.75
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	221,137.11	Total	221,137.11

Schuyler National Bank, Schuyler.

C. E. SUMNER, *President.* No. 3152. W. H. SUMNER, *Cashier.*

Loans and discounts	$118,091.25	Capital stock paid in	$50,000.00
Overdrafts	79.37		
U. S. bonds to secure circulation	12,500.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	4,753.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	100.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,975.00	State-bank notes outstanding	
Due from other banks and bankers	462.91		
Real estate, furniture, and fixtures	18,755.07	Dividends unpaid	
Current expenses and taxes paid	1,070.73		
Premiums paid	2,000.00	Individual deposits	74,726.65
Checks and other cash items	451.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	3.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,116.30		
Legal-tender notes	3,062.00	Notes and bills re-discounted	21,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	174,229.95	Total	174,229.95

First National Bank, Seward.

S. C. LANGWORTHY, *President.* No. 2771. W. E. LANGWORTHY, *Cashier.*

Loans and discounts	$120,790.34	Capital stock paid in	$50,000.00
Overdrafts	1,142.28		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,314.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,427.51	State-bank notes outstanding	
Due from other banks and bankers	6,801.60		
Real estate, furniture, and fixtures	5,598.63	Dividends unpaid	
Current expenses and taxes paid	27.20		
Premiums paid	1,875.00	Individual deposits	96,569.88
Checks and other cash items	531.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	170.00		
Fractional currency	40.30	Due to other national banks	981.35
Trade dollars		Due to State banks and bankers	
Specie	6,433.50		
Legal-tender notes	215.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	171,115.29	Total	171,115.29

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NEBRASKA.

Jones National Bank, Seward.

CLAUDIUS JONES, *President.* No. 3060. HENRY T. JONES, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$151,823.71	Capital stock paid in	$50,000.00
Overdrafts	1,506.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,100.00
U. S. bonds to secure deposits		Other undivided profits	9,813.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	10,423.03	State-bank notes outstanding	
Due from other banks and bankers	11,304.58		
Real estate, furniture, and fixtures	1,410.09	Dividends unpaid	
Current expenses and taxes paid	1,987.31		
Premiums paid		Individual deposits	133,353.31
Checks and other cash items	294.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,423.00		
Fractional currency	2.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,277.65		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	205,516.31	Total	205,516.31

Carson National Bank, South Auburn.

JOHN L. CARSON, *President.* No. 3628. ANDREW R. DAVISON, *Cashier.*

Loans and discounts	$86,889.10	Capital stock paid in	$60,000.00
Overdrafts	56.61		
U. S. bonds to secure circulation	15,000.00	Surplus fund	50.00
U. S. bonds to secure deposits		Other undivided profits	6,055.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,676.30	National-bank notes outstanding	13,500.00
Due from approved reserve agents	86,076.64	State bank notes outstanding	
Due from other banks and bankers	29,301.14		
Real estate, furniture, and fixtures	3,138.24	Dividends unpaid	
Current expenses and taxes paid	2,117.49		
Premiums paid	1,500.00	Individual deposits	158,942.72
Checks and other cash items	276.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,297.00		
Fractional currency	70.25	Due to other national banks	1,999.92
Trade dollars		Due to State banks and bankers	29.00
Specie	6,668.25		
Legal-tender notes	3,835.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	240,577.02	Total	240,577.02

South Omaha National Bank, South Omaha.

A. U. WYMAN, *President.* No. 3611. H. C. BOSTWICK, *Cashier.*

Loans and discounts	$83,774.05	Capital stock paid in	$50,000.00
Overdrafts	183.33		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,624.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	11,489.84	State-bank notes outstanding	
Due from other banks and bankers	4,665.70		
Real estate, furniture, and fixtures	1,396.45	Dividends unpaid	
Current expenses and taxes paid	4,538.00		
Premiums paid	3,578.13	Individual deposits	63,576.95
Checks and other cash items	5,505.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	665.00		
Fractional currency	2.75	Due to other national banks	3,145.69
Trade dollars		Due to State banks and bankers	
Specie	2,726.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	134,587.00	Total	134,587.00

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First National Bank, Stanton.

F. McGIVERIN, *President.* No. 3364. LEVI MILLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$73,418.62	Capital stock paid in	$50,000.00
Overdrafts	10.86		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits	.....	Other undivided profits	3,449.88
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,596.68	State-bank notes outstanding	.....
Due from other banks and bankers	5,975.52		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	.....
Current expenses and taxes paid	718.00		
Premiums paid	1,074.68	Individual deposits	33,278.51
Checks and other cash items	151.46	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1,115.00		
Fractional currency	59.90	Due to other national banks	.....
Trade dollars	.....	Due to State banks and bankers	114.28
Specie	3,809.45		
Legal-tender notes	500.00	Notes and bills re-discounted	8,900.00
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	.....		
Total	109,992.67	Total	109,992.67

First National Bank, Superior.

D. BOSSERMAN, *President.* No. 3529. L. B. ADAMS, *Cashier.*

Loans and discounts	$78,487.28	Capital stock paid in	$50,000.00
Overdrafts	1,568.14		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,867.21
U. S. bonds to secure deposits	.....	Other undivided profits	3,629.19
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	.....	National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,589.04	State-bank notes outstanding	.....
Due from other banks and bankers	15,249.36		
Real estate, furniture, and fixtures	14,900.89	Dividends unpaid	.....
Current expenses and taxes paid	323.63		
Premiums paid	1,000.00	Individual deposits	73,594.62
Checks and other cash items	107.20	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	1,015.00		
Fractional currency	70.58	Due to other national banks	.....
Trade dollars	.....	Due to State banks and bankers	.....
Specie	467.40		
Legal-tender notes	6,500.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	.....		
Total	145,341.02	Total	145,341.02

First National Bank, Sutton.

G. H. COWLES, *President.* No. 3240. L. D. FOWLER, *Cashier.*

Loans and discounts	$96,694.40	Capital stock paid in	$50,000.00
Overdrafts	163.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,500.00
U. S. bonds to secure deposits	.....	Other undivided profits	623.15
U. S. bonds on hand	.....		
Other stocks, bonds, and mortgages	2,600.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	11,348.28	State-bank notes outstanding	.....
Due from other banks and bankers	5,550.85		
Real estate, furniture, and fixtures	9,060.43	Dividends unpaid	.....
Current expenses and taxes paid	259.84		
Premiums paid	1,059.46	Individual deposits	53,631.26
Checks and other cash items	153.29	United States deposits	.....
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	.....
Bills of other banks	245.00		
Fractional currency	.36	Due to other national banks	5,568.66
Trade dollars	.....	Due to State banks and bankers	.....
Specie	464.95		
Legal-tender notes	3,479.00	Notes and bills re-discounted	19,768.30
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	.....		
Total	144,341.37	Total	144,341.37

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NEBRASKA.

Sutton National Bank, Sutton.

JOHN B. DINSMORE, *President.* No. 3653. F. C. MATTERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$62,705.77	Capital stock paid in	$50,000.00
Overdrafts	2,979.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	355.94
U. S. bonds to secure deposits		Other undivided profits	251.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	15,955.90	State-bank notes outstanding	
Due from other banks and bankers	5,075.78		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	42.28		
Premiums paid	1,164.06	Individual deposits	52,975.77
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5.00		
Fractional currency	21.45	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,382.20		
Legal-tender notes	429.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	114,823.42	Total	114,823.42

First National Bank, Syracuse.

NICHOLAS A. DUFF, *President.* No. 3083. CHARLES E. COTTON, *Cashier.*

Loans and discounts	$77,975.12	Capital stock paid in	$50,000.00
Overdrafts	1,864.21		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,250.00
U. S. bonds to secure deposits		Other undivided profits	3,867.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,032.14	State-bank notes outstanding	
Due from other banks and bankers	11,137.78		
Real estate, furniture, and fixtures	5,200.00	Dividends unpaid	
Current expenses and taxes paid	902.67		
Premiums paid	1,062.52	Individual deposits	63,444.64
Checks and other cash items	1,085.91	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency	66.78	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,840.00		
Legal-tender notes	1,183.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	131,812.63	Total	131,812.63

First National Bank, Tecumseh.

C. WOODLEY, *President.* No. 2955. WILLIAM A. WOLF, *Cashier.*

Loans and discounts	$61,603.07	Capital stock paid in	$50,000.00
Overdrafts	2,981.04		
U. S. bonds to secure circulation	13,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,079.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,700.00
Due from approved reserve agents	189.64	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	8,700.00	Dividends unpaid	
Current expenses and taxes paid	738.22		
Premiums paid		Individual deposits	15,356.52
Checks and other cash items	390.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	140.00		
Fractional currency	51.80	Due to other national banks	2,852.90
Trade dollars		Due to State banks and bankers	
Specie	3,110.00		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	585.00		
Due from U. S. Treasurer			
Total	91,989.27	Total	91,989.27

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NEBRASKA.

First National Bank, Tobias.

SAMUEL F. NUNEMAKER, *President.* No. 3725. JOHN V. AINSWORTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$40,028.95	Capital stock paid in	$41,100.00
Overdrafts	236.69		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,216.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,794.90	State-bank notes outstanding	
Due from other banks and bankers	931.67		
Real estate, furniture, and fixtures	9,256.02	Dividends unpaid	
Current expenses and taxes paid	1,097.55		
Premiums paid	1,234.38	Individual deposits	19,759.23
Checks and other cash items	154.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	125.00		
Fractional currency	30.66	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,372.60		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	75,325.42	Total	75,325.42

First National Bank, Wahoo.

CHARLES BERRY, *President.* No. 2780. PETER ANDERSON, *Cashier.*

Loans and discounts	$174,640.71	Capital stock paid in	$60,000.00
Overdrafts	3,145.67		
U. S. bonds to secure circulation	15,000.00	Surplus fund	7,700.00
U. S. bonds to secure deposits		Other undivided profits	5,751.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	12,568.71	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	11,588.08	Dividends unpaid	
Current expenses and taxes paid	3,892.75		
Premiums paid	3,514.00	Individual deposits	135,025.83
Checks and other cash items	1,426.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	708.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	11,317.80		
Legal-tender notes	1,000.00	Notes and bills re-discounted	17,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	239,476.83	Total	239,476.83

Saunders County National Bank, Wahoo.

G. W. E. DORSEY, *President.* No. 3118. H. H. DORSEY, *Cashier.*

Loans and discounts	$212,637.13	Capital stock paid in	$100,000.00
Overdrafts	5,263.76		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	6,082.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	22,065.00	State-bank notes outstanding	
Due from other banks and bankers	1,351.95		
Real estate, furniture, and fixtures	15,523.20	Dividends unpaid	
Current expenses and taxes paid	3,022.27		
Premiums paid	3,739.02	Individual deposits	147,399.82
Checks and other cash items	309.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	620.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	3,875.35		
Legal-tender notes	3,000.00	Notes and bills re-discounted	10,550.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	297,532.21	Total	297,532.21

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NEBRASKA.

First National Bank, Wayne.

J. T. BRESSLER, *President.* No. 3392. F. A. DEARBORN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,021.29	Capital stock paid in	$50,000.00
Overdrafts	323.00		
U. S. bonds to secure circulation	12,500.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	1,679.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,431.62	State-bank notes outstanding	
Due from other banks and bankers	693.58		
Real estate, furniture, and fixtures	6,709.00	Dividends unpaid	
Current expenses and taxes paid	47.43		
Premiums paid	3,000.00	Individual deposits	72,428.97
Checks and other cash items	211.83	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	430.00		
Fractional currency	6.20	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,287.50		
Legal-tender notes	4,001.00	Notes and bills re-discounted	20,857.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	169,215.95	Total	169,215.95

First National Bank, Weeping Water.

B. A. GIBSON, *President.* No. 3523. C. N. BAIRD, *Cashier.*

Loans and discounts	$72,631.24	Capital stock paid in	$50,000.00
Overdrafts	697.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	530.79
U. S. bonds to secure deposits		Other undivided profits	2,321.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,434.24	State-bank notes outstanding	
Due from other banks and bankers	8,874.29		
Real estate, furniture, and fixtures	5,462.30	Dividends unpaid	
Current expenses and taxes paid	824.94		
Premiums paid	1,375.00	Individual deposits	40,611.26
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,945.00		
Fractional currency	61.41	Due to other national banks	
Trade dollars		Due to State banks and bankers	114.29
Specie	1,960.00		
Legal-tender notes	1,100.00	Notes and bills re-discounted	6,600.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	.17		
Total	111,428.12	Total	111,428.12

First National Bank, West Point.

E. K. VALENTINE, *President.* No. 3370. W. A. BLACK, *Cashier.*

Loans and discounts	$99,225.56	Capital stock paid in	$50,000.00
Overdrafts	492.11		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,600.00
U. S. bonds to secure deposits		Other undivided profits	2,979.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,001.89	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,581.98		
Premiums paid	1,415.00	Individual deposits	43,090.75
Checks and other cash items	423.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	586.00		
Fractional currency	15.68	Due to other national banks	190.06
Trade dollars		Due to State banks and bankers	
Specie	2,100.50		
Legal-tender notes	2,970.00	Notes and bills re-discounted	25,665.15
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	134,875.09	Total	134,875.09

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NEBRASKA.

West Point National Bank, West Point.

WILLIAM STUEFER, *President.* No. 3340. NIELS LARSEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,248.76	Capital stock paid in	$50,000.00
Overdrafts	934.04		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	3,933.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,618.67	State-bank notes outstanding	
Due from other banks and bankers	62.50		
Real estate, furniture, and fixtures	4,733.19	Dividends unpaid	
Current expenses and taxes paid	1,266.30		
Premiums paid		Individual deposits	73,595.03
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,820.00		
Fractional currency	9.66	Due to other national banks	12,087.00
Trade dollars		Due to State banks and bankers	
Specie	6,385.80		
Legal-tender notes	174.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	500.00		
Total	158,865.42	Total	158,865.42

First National Bank, Wilber.

J. L. TIDBALL, *President.* No. 2991. C. A. CALDWELL, *Cashier.*

Loans and discounts	$88,087.25	Capital stock paid in	$50,000.00
Overdrafts	258.27		
U. S. bonds to secure circulation	15,000.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	3,077.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	2,125.89	State-bank notes outstanding	
Due from other banks and bankers	9,042.25		
Real estate, furniture, and fixtures	1,870.58	Dividends unpaid	
Current expenses and taxes paid	1,489.00		
Premiums paid	4,300.12	Individual deposits	58,910.24
Checks and other cash items	2,051.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	500.00		
Fractional currency	69.70	Due to other national banks	1,429.80
Trade dollars		Due to State banks and bankers	
Specie	6,208.00		
Legal-tender notes	1,160.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer	580.00		
Total	133,417.17	Total	133,417.17

First National Bank, York.

F. O. BELL, *President.* No. 2683. H. C. KLEINSCHMIDT, *Cashier.*

Loans and discounts	$134,402.06	Capital stock paid in	$50,000.00
Overdrafts	6,405.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	6,619.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,635.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,273.21	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	19,697.62	Dividends unpaid	
Current expenses and taxes paid	1,121.14		
Premiums paid	1,000.00	Individual deposits	127,245.41
Checks and other cash items	11,195.97	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,535.00		
Fractional currency	11.98	Due to other national banks	845.40
Trade dollars		Due to State banks and bankers	
Specie	11,198.50		
Legal-tender notes	8,234.00	Notes and bills re-discounted	15,812.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	217,772.80	Total	217,772.80

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NEBRASKA.

York National Bank, York.

G. W. POST, *President.* No. 3162. LEE LOVE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$135,391.77	Capital stock paid in	$50,000.00
Overdrafts	6,895.61		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,974.33
U. S. bonds to secure deposits		Other undivided profits	9,142.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,275.10	State-bank notes outstanding	
Due from other banks and bankers	3,122.12		
Real estate, furniture, and fixtures	14,947.25	Dividends unpaid	
Current expenses and taxes paid	2,581.54		
Premiums paid	899.06	Individual deposits	92,269.80
Checks and other cash items	1,700.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	280.00		
Fractional currency	14.70	Due to other national banks	1,403.64
Trade dollars		Due to State banks and bankers	10,234.39
Specie	12,188.25		
Legal-tender notes	2,375.00	Notes and bills re-discounted	20,458.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	198,733.02	Total	198,733.02

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COLORADO.

First National Bank, Alamosa.

WILLIAM BARTH, *President.* No. 3114. HERBERT I. ROSS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,436.15	Capital stock paid in	$50,000.00
Overdrafts	2,110.92		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,769.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,421.78	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,468.74	State-bank notes outstanding	
Due from other banks and bankers	23,595.91		
Real estate, furniture, and fixtures	1,857.60	Dividends unpaid	
Current expenses and taxes paid	23.25		
Premiums paid	2,875.00	Individual deposits	103,344.80
Checks and other cash items	235.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	98.15	Due to other national banks	854.19
Trade dollars		Due to State banks and bankers	557.17
Specie	13,598.15		
Legal-tender notes	2,993.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	176,776.00	Total	176,776.00

First National Bank, Aspen.

WALTER S. CHEESMAN, *President.* No. 3485. THEO. G. LYSTER, *Cashier.*

Loans and discounts	$97,689.63	Capital stock paid in	$50,000.00
Overdrafts	1,319.79		
U. S. bonds to secure circulation	22,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	6,392.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,514.00	National-bank notes outstanding	20,250.00
Due from approved reserve agents	25,416.73	State-bank notes outstanding	
Due from other banks and bankers	46,874.13		
Real estate, furniture, and fixtures	4,101.31	Dividends unpaid	
Current expenses and taxes paid	132.75		
Premiums paid	1,775.00	Individual deposits	156,024.09
Checks and other cash items	3,787.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,922.00		
Fractional currency	10.00	Due to other national banks	936.55
Trade dollars		Due to State banks and bankers	3,068.99
Specie	5,116.81		
Legal-tender notes	20,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,012.50		
Due from U. S. Treasurer			
Total	239,171.71	Total	239,171.71

First National Bank, Boulder.

A. J. MACKY, *President.* No. 2352. W. H. THOMPSON, *Cashier.*

Loans and discounts	$194,589.93	Capital stock paid in	$100,000.00
Overdrafts	176.05		
U. S. bonds to secure circulation	25,000.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	8,291.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,022.51	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,453.75	State-bank notes outstanding	
Due from other banks and bankers	50,550.62		
Real estate, furniture, and fixtures	12,000.00	Dividends unpaid	
Current expenses and taxes paid	2,770.65		
Premiums paid	1,500.00	Individual deposits	183,725.14
Checks and other cash items	1,633.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,800.00		
Fractional currency	74.16	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,820.00		
Legal-tender notes	8,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	327,516.19	Total	327,516.19

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Boulder National Bank, Boulder.

GEORGE R. WILLIAMS, *President.* No. 3246. CHARLES L. SPENCER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$102,063.61	Capital stock paid in	$50,000.00
Overdrafts	122.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	632.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,488.45	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,181.62	State-bank notes outstanding	
Due from other banks and bankers	11,394.01		
Real estate, furniture, and fixtures	3,160.00	Dividends unpaid	900.00
Current expenses and taxes paid	23.25		
Premiums paid	1,000.00	Individual deposits	100,702.27
Checks and other cash items	633.75	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	250.00		
Fractional currency	27.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	13,431.60		
Legal-tender notes	8,646.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	169,484.33	Total	169,484.33

National State Bank, Boulder.

C. G. BUCKINGHAM, *President.* No. 2355. J. H. NICHOLSON, *Cashier.*

Loans and discounts	$102,459.91	Capital stock paid in	$55,000.00
Overdrafts	606.75		
U. S. bonds to secure circulation	14,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	5,600.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,293.66	National-bank notes outstanding	12,600.00
Due from approved reserve agents	7,854.36	State-bank notes outstanding	
Due from other banks and bankers	12,183.82		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	1,905.55		
Premiums paid	1,000.00	Individual deposits	93,673.60
Checks and other cash items	932.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10.00		
Fractional currency	40.55	Due to other national banks	1,944.85
Trade dollars		Due to State banks and bankers	2,127.80
Specie	8,916.00		
Legal-tender notes	7,113.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	630.00		
Due from U. S. Treasurer			
Total	181,946.58	Total	181,946.58

First National Bank, Central City.

OTTO SAUER, *President.* No. 2129. F. H. MESSINGER, *Cashier.*

Loans and discounts	$155,776.90	Capital stock paid in	$50,000.00
Overdrafts	3,220.12		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	5,011.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	112,674.86	National-bank notes outstanding	44,380.00
Due from approved reserve agents	32,722.92	State-bank notes outstanding	
Due from other banks and bankers	163,093.51		
Real estate, furniture, and fixtures	15,500.00	Dividends unpaid	
Current expenses and taxes paid	95.50		
Premiums paid	4,000.00	Individual deposits	451,225.16
Checks and other cash items	3,532.68	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	580.00		
Fractional currency	205.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	22.79
Specie	11,390.00		
Legal-tender notes	19,540.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	1,057.30		
Total	575,639.19	Total	575,639.19

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COLORADO.

Rocky Mountain National Bank, Central City.

HAL. SAYR, *President.* No. 1652. T. H. POTTER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$159,365.90	Capital stock paid in	$60,000.00
Overdrafts	4,459.47		
U. S. bonds to secure circulation	60,000.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	2,536.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	54,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	116,684.26		
Real estate, furniture, and fixtures	12,276.18	Dividends unpaid	
Current expenses and taxes paid	72.62		
Premiums paid	4,000.00	Individual deposits	270,962.28
Checks and other cash items	998.87	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	534.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	27,107.15		
Legal-tender notes	11,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,700.00		
Due from U. S. Treasurer			
Total	399,498.45	Total	399,498.45

First National Bank, Colorado Springs.

IRVING HOWBERT, *President.* No. 2179. J. A. HAYES, JR., *Cashier.*

Loans and discounts	$359,074.07	Capital stock paid in	$50,000.00
Overdrafts	7,679.06		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	27,365.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	71,367.77	National-bank notes outstanding	17,500.00
Due from approved reserve agents	108,049.89	State-bank notes outstanding	
Due from other banks and bankers	62,890.54		
Real estate, furniture, and fixtures	7,700.00	Dividends unpaid	
Current expenses and taxes paid	7,698.89		
Premiums paid	2,500.00	Individual deposits	587,827.67
Checks and other cash items	6,303.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	17,925.00		
Fractional currency	23.61	Due to other national banks	16,173.46
Trade dollars		Due to State banks and bankers	
Specie	26,754.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	713,866.65	Total	713,866.65

First National Bank, Denver.

DAVID H. MOFFAT, *President.* No. 1016. S. N. WOOD, *Cashier.*

Loans and discounts	$1,961,162.64	Capital stock paid in	$200,000.00
Overdrafts	14,392.71		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	253,699.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	63,523.75	National-bank notes outstanding	45,000.00
Due from approved reserve agents	1,204,164.25	State-bank notes outstanding	
Due from other banks and bankers	101,857.50		
Real estate, furniture, and fixtures	7,500.00	Dividends unpaid	
Current expenses and taxes paid	696.40		
Premiums paid	29,239.98	Individual deposits	2,904,450.10
Checks and other cash items		United States deposits	170,883.79
Exchanges for clearing-house	75,539.36	Deposits of U.S. disbursing officers	74,728.63
Bills of other banks	180,983.00		
Fractional currency	329.30	Due to other national banks	370,857.16
Trade dollars		Due to State banks and bankers	310,632.06
Specie	288,001.25		
Legal-tender notes	100,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer	605.00		
Total	4,380,251.14	Total	4,380,251.14

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COLORADO.

City National Bank, Denver.

WILLIAM BARTH, *President.* No. 1955. JOHN R. HANNA, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$844,437.06	Capital stock paid in	$200,000.00
Overdrafts	4,664.79		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	42,071.05
U. S. bonds on hand			
Other stocks, bonds, and mortgages	68,764.71	National-bank notes outstanding	90,000.00
Due from approved reserve agents	390,757.49	State-bank notes outstanding	
Due from other banks and bankers	86,844.95		
Real estate, furniture, and fixtures	34,087.50	Dividends unpaid	
Current expenses and taxes paid	8,758.67		
Premiums paid	8,000.00	Individual deposits	1,198,477.06
Checks and other cash items		United States deposits	
Exchanges for clearing-house	22,703.80	Deposits of U.S. disbursing officers	
Bills of other banks	28,118.00		
Fractional currency	150.00	Due to other national banks	42,713.50
Trade dollars		Due to State banks and bankers	130,105.86
Specie	101,580.50		
Legal-tender notes	100,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	1,803,367.47	Total	1,803,367.47

Colorado National Bank, Denver.

CHARLES B. KOUNTZE, *President.* No. 1651. WILLIAM B. BERGER, *Cashier.*

Loans and discounts	$1,603,330.69	Capital stock paid in	$200,000.00
Overdrafts	18,966.06		
U. S. bonds to secure circulation	130,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	300,000.00	Other undivided profits	21,976.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages	110,912.89	National-bank notes outstanding	117,000.00
Due from approved reserve agents	317,808.45	State-bank notes outstanding	
Due from other banks and bankers	353,645.73		
Real estate, furniture, and fixtures	45,000.00	Dividends unpaid	
Current expenses and taxes paid	608.52		
Premiums paid	49,000.00	Individual deposits	2,071,776.01
Checks and other cash items	14,392.26	United States deposits	269,116.27
Exchanges for clearing-house	57,048.12	Deposits of U.S. disbursing officers	
Bills of other banks	11,290.00		
Fractional currency	400.00	Due to other national banks	264,559.25
Trade dollars		Due to State banks and bankers	424,615.49
Specie	363,953.80		
Legal-tender notes	86,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	5,850.00		
Due from U. S. Treasurer	6,357.05		
Total	3,469,043.57	Total	3,469,043.57

Denver National Bank, Denver.

J. A. THATCHER, *President.* No. 3269. A. A. DENMAN, *Cashier.*

Loans and discounts	$1,178,073.59	Capital stock paid in	$300,000.00
Overdrafts	12,079.56		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits	200,000.00	Other undivided profits	31,875.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,971.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	341,439.59	State-bank notes outstanding	
Due from other banks and bankers	133,022.28		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	7,022.06		
Premiums paid	20,718.78	Individual deposits	1,232,380.56
Checks and other cash items	1,368.98	United States deposits	114,611.32
Exchanges for clearing-house	25,243.21	Deposits of U.S. disbursing officers	36,225.95
Bills of other banks	49,395.00		
Fractional currency	505.50	Due to other national banks	236,929.48
Trade dollars		Due to State banks and bankers	203,304.62
Specie	102,958.00		
Legal-tender notes	100,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,380.00		
Total	2,259,427.55	Total	2,259,427.55

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German National Bank, Denver.

GEORGE TRITCH, *President.* No. 2351. JOB A. COOPER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,451,146.01	Capital stock paid in	$200,000.00
Overdrafts	19,731.02		
U. S. bonds to secure circulation	100,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	55,705.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	91,971.87	National-bank notes outstanding	90,000.00
Due from approved reserve agents	451,084.56	State-bank notes outstanding	
Due from other banks and bankers	282,286.57		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	1,975.00
Current expenses and taxes paid	10,030.14		
Premiums paid	22,193.75	Individual deposits	1,978,506.24
Checks and other cash items	1,742.58	United States deposits	81,971.13
Exchanges for clearing-house	65,330.39	Deposits of U.S. disbursing officers	5,122.35
Bills of other banks	63,940.00		
Fractional currency	1,250.00	Due to other national banks	275,546.42
Trade dollars		Due to State banks and bankers	118,258.40
Specie	161,884.81		
Legal-tender notes	160,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	4,500.00		
Due from U. S. Treasurer	4,993.68		
Total	3,007,085.38	Total	3,007,085.38

State National Bank, Denver.

CHARLES HALLACK, *President.* No. 2694. E. P. WRIGHT, *Cashier.*

Loans and discounts	$310,062.30	Capital stock paid in	$120,000.00
Overdrafts	8,392.37		
U. S. bonds to secure circulation	50,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	27,173.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,429.97	National-bank notes outstanding	44,500.00
Due from approved reserve agents	30,458.39	State-bank notes outstanding	
Due from other banks and bankers	37,593.99		
Real estate, furniture, and fixtures	7,917.25	Dividends unpaid	
Current expenses and taxes paid	4,434.18		
Premiums paid	4,900.00	Individual deposits	333,078.73
Checks and other cash items	1,486.69	United States deposits	
Exchanges for clearing-house	15,921.79	Deposits of U.S. disbursing officers	
Bills of other banks	7,012.00		
Fractional currency	33.65	Due to other national banks	582.02
Trade dollars		Due to State banks and bankers	7,425.54
Specie	14,067.30		
Legal-tender notes	35,800.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	540,759.88	Total	540,759.88

First National Bank, Durango.

CHARLES THURLOW, *President.* No. 2637. A. P. CAMP, *Cashier.*

Loans and discounts	$229,644.84	Capital stock paid in	$50,000.00
Overdrafts	718.29		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	20,245.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,118.79	National-bank notes outstanding	11,250.00
Due from approved reserve agents	29,937.16	State-bank notes outstanding	
Due from other banks and bankers	51,444.94		
Real estate, furniture, and fixtures	1,800.00	Dividends unpaid	
Current expenses and taxes paid	65.67		
Premiums paid	2,750.00	Individual deposits	258,800.55
Checks and other cash items	638.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,005.00		
Fractional currency	30.40	Due to other national banks	14,253.51
Trade dollars		Due to State banks and bankers	429.97
Specie	28,534.55		
Legal-tender notes	1,000.00	Notes and bills re-discounted	2,771.48
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	367,750.72	Total	367,750.72

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First National Bank, Fort Collins.

F. C. AVERY, *President.* No. 2622. H. E. WHEELER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$173,683.24	Capital stock paid in	$50,000.00
Overdrafts	6,254.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	42,000.00
U. S. bonds to secure deposits		Other undivided profits	10,296.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,609.38	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,028.90	State-bank notes outstanding	
Due from other banks and bankers	7,623.51		
Real estate, furniture, and fixtures	10,000.00	Dividends unpaid	
Current expenses and taxes paid	1,580.14		
Premiums paid	1,000.00	Individual deposits	119,662.64
Checks and other cash items	189.42	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,515.00		
Fractional currency	70.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	5,451.16
Specie	8,042.00		
Legal-tender notes	4,002.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	238,660.41	Total	238,660.41

First National Bank, Glenwood Springs.

J. J. HAGERMAN, *President.* No. 3661. J. H. FESLER, *Cashier.*

Loans and discounts	$95,795.97	Capital stock paid in	$100,000.00
Overdrafts	5,069.56		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,596.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	499.78	National-bank notes outstanding	22,500.00
Due from approved reserve agents	745.67	State-bank notes outstanding	
Due from other banks and bankers	99,337.75		
Real estate, furniture, and fixtures	30,647.03	Dividends unpaid	
Current expenses and taxes paid	1,486.47		
Premiums paid	2,046.90	Individual deposits	147,283.06
Checks and other cash items	257.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	272.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	1,999.52
Specie	7,095.50		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	276,378.98	Total	276,378.98

Glenwood National Bank, Glenwood Springs.

JOHN L. MCNEIL, *President.* No. 3722. C. N. GREIG, *Cashier.*

Loans and disconnts	$48,877.07	Capital stock paid in	$80,000.00
Overdrafts	11.24		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,346.85
U. S. bonds on band			
Other stocks, bonds, and mortgages	750.91	National-bank notes outstanding	15,500.00
Due from approved reserve agents	3,662.25	State-bank notes outstanding	
Due from other banks and bankers	34,731.50		
Real estate, furnitnre, and fixtures	1,823.05	Dividends unpaid	
Current expenses and taxes paid	2,246.80		
Premiums paid	7,437.50	Individual deposits	53,009.36
Checks and other cash items	531.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,679.00		
Fractional currency	34.94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,945.00		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	149,856.21	Total	149,856.21

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First National Bank, Greeley.

JOHN M. WALLACE, *President.* No. 3178. B. D. HARPER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$170,599.75	Capital stock paid in	$100,000.00
Overdrafts	3,358.48		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	4,134.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,771.52	State-bank notes outstanding	
Due from other banks and bankers	25,910.37		
Real estate, furniture, and fixtures	3,922.11	Dividends unpaid	
Current expenses and taxes paid	1,611.60		
Premiums paid	2,201.59	Individual deposits	133,212.27
Checks and other cash items	584.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,312.00		
Fractional currency	25.83	Due to other national banks	
Trade dollars		Due to State banks and bankers	65.61
Specie	10,990.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	262,912.73	Total	262,912.73

First National Bank, Gunnison.

SAMUEL G. GILL, *President.* No. 2686. E. P. SHOVE, *Cashier.*

Loans and discounts	$119,692.54	Capital stock paid in	$50,000.00
Overdrafts	6,628.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	15,493.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,386.73	National-bank notes outstanding	10,750.00
Due from approved reserve agents	18,806.85	State-bank notes outstanding	
Due from other banks and bankers	21,357.45		
Real estate, furniture, and fixtures	17,300.00	Dividends unpaid	60.00
Current expenses and taxes paid	1,840.22		
Premiums paid	2,700.00	Individual deposits	119,719.67
Checks and other cash items	411.43	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	231.00		
Fractional currency		Due to other national banks	92.53
Trade dollars		Due to State banks and bankers	5,965.59
Specie	5,413.90		
Legal-tender notes	2,850.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	212,081.60	Total	212,081.60

First National Bank, Idaho Springs.

HENRY PLUMMER, *President.* No. 2962. GEO. E. MCCLELLAND, *Cashier.*

Loans and discounts	$123,801.05	Capital stock paid in	$50,000.00
Overdrafts	911.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,500.00
U. S. bonds to secure deposits		Other undivided profits	4,306.46
U. S. bonds on hand	16,000.00		
Other stocks, bonds, and mortgages	28,459.49	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,806.65	State-bank notes outstanding	
Due from other banks and bankers	30,939.77		
Real estate, furniture, and fixtures	14,412.64	Dividends unpaid	
Current expenses and taxes paid	1,544.15		
Premiums paid	6,685.30	Individual deposits	194,607.74
Checks and other cash items	182.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,500.00		
Fractional currency	11.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	804.34
Specie	13,181.00		
Legal-tender notes	8,970.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	281,468.54	Total	281,468.54

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First National Bank, Lamar.

JOSIAH S. SPRINGER, *President.* No. 3749. T. H. CECIL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$47,909.32	Capital stock paid in	$30,850.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,933.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,402.58		
Real estate, furniture, and fixtures	585.75	Dividends unpaid	
Current expenses and taxes paid	1,272.81		
Premiums paid	1,234.37	Individual deposits	23,007.37
Checks and other cash items	154.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,665.00		
Fractional currency	5.94	Due to other national banks	173.32
Trade dollars		Due to State banks and bankers	513.40
Specie	950.80		
Legal-tender notes	140.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	102.95
Redemption fund with U. S. Treas			
Due from U. S. Treasurer			
Total	73,820.82	Total	73,820.82

Carbonate National Bank, Leadville.

DAVID H. DOUGAN, *President.* No. 3746. JOHN C. MITCHELL, *Cashier.*

Loans and discounts	$650,832.76	Capital stock paid in	$100,000.00
Overdrafts	3,378.91		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	77,910.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	64,111.05	State-bank notes outstanding	
Due from other banks and bankers	156,890.86		
Real estate, furniture, and fixtures	4,380.00	Dividends unpaid	
Current expenses and taxes paid	394.45		
Premiums paid	2,140.63	Individual deposits	844,056.40
Checks and other cash items	3,455.25	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,570.00		
Fractional currency	131.25	Due to other national banks	4,208.42
Trade dollars		Due to State banks and bankers	
Specie	112,265.25		
Legal-tender notes	15,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	1,048,675.41	Total	1,048,675.41

First National Bank, Longmont.

GEORGE WYMAN, *President.* No. 3354. EBEN WHITE, *Cashier.*

Loans and discounts	$46,404.84	Capital stock paid in	$50,000.00
Overdrafts	2,661.66		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	391.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	715.60	State-bank notes outstanding	
Due from other banks and bankers	9,893.71		
Real estate, furniture, and fixtures	7,905.57	Dividends unpaid	18.00
Current expenses and taxes paid	201.18		
Premiums paid	1,140.62	Individual deposits	22,544.84
Checks and other cash items	781.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	30.00		
Fractional currency	3.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,608.35		
Legal-tender notes	795.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	85,204.07	Total	85,204.07

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First National Bank, Pueblo.

J. A. THATCHER, *President.* No. 1833. M. D. THATCHER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$887,759.12	Capital stock paid in	$100,000.00
Overdrafts	15,101.30		
U. S. bonds to secure circulation	25,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits		Other undivided profits	98,684.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,396.73	National-bank notes outstanding	22,500.00
Due from approved reserve agents	101,517.35	State-bank notes outstanding	
Due from other banks and bankers	248,339.49		
Real estate, furniture, and fixtures	23,684.33	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid		Individual deposits	854,895.77
Checks and other cash items	7,424.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,721.00		
Fractional currency		Due to other national banks	155,979.60
Trade dollars		Due to State banks and bankers	109,109.66
Specie	22,846.15		
Legal-tender notes	71,255.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	1,441,169.53	Total	1,441,169.53

South Pueblo National Bank, Pueblo.

M. SHELDON, *President.* No. 2541. D. L. HOLDEN, *Cashier.*

Loans and discounts	$81,718.77	Capital stock paid in	$50,000.00
Overdrafts	1,295.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	7,762.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,472.23	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,371.01	State-bank notes outstanding	
Due from other banks and bankers	1,293.91		
Real estate, furniture, and fixtures	25,274.23	Dividends unpaid	
Current expenses and taxes paid	3,532.50		
Premiums paid	1,296.88	Individual deposits	74,113.80
Checks and other cash items	722.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	595.00		
Fractional currency	32.75	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,269.40		
Legal-tender notes	7,188.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	145,125.88	Total	145,125.88

Stockgrowers' National Bank, Pueblo.

M. H. FITCH, *President.* No. 2310. A. V. BRADFORD, *Cashier.*

Loans and discounts	$214,727.20	Capital stock paid in	$50,000.00
Overdrafts	1,509.78		
U. S. bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	4,592.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,981.05	National-bank notes outstanding	11,250.00
Due from approved reserve agents	24,703.42	State-bank notes outstanding	
Due from other banks and bankers	45,319.16		
Real estate, furniture, and fixtures	3,633.57	Dividends unpaid	
Current expenses and taxes paid	54.63		
Premiums paid	2,312.38	Individual deposits	213,067.56
Checks and other cash items	1,512.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	814.00		
Fractional currency	147.10	Due to other national banks	463.31
Trade dollars		Due to State banks and bankers	2,901.68
Specie	11,810.10		
Legal-tender notes	10,337.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	350.00		
Total	332,274.59	Total	332,274.59

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COLORADO.

Western National Bank, Pueblo.

WILLIAM L. GRAHAM, *President.* No. 2546. CHARLES E. SAXTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$237,107.24	Capital stock paid in	$50,000.00
Overdrafts	822.39		
U. S. bonds to secure circulation	30,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	35,395.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	82,813.00	National-bank notes outstanding	26,360.00
Due from approved reserve agents	32,795.66	State-bank notes outstanding	
Due from other banks and bankers	111,761.13		
Real estate, furniture, and fixtures	17,316.84	Dividends unpaid	
Current expenses and taxes paid	204.46		
Premiums paid	4,937.50	Individual deposits	428,401.30
Checks and other cash items	4,288.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,580.00		
Fractional currency	303.45	Due to other national banks	24,336.96
Trade dollars		Due to State banks and bankers	5,753.04
Specie	14,077.80		
Legal-tender notes	37,889.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer	3,000.00		
Total	580,246.92	Total	580,246.92

First National Bank, Silverton.

M. D. THATCHER, *President.* No. 2930. JOHN H. WERKHEISER, *Cashier.*

Loans and discounts	$60,543.78	Capital stock paid in	$50,000.00
Overdrafts	1,576.82		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	10,560.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	77,250.70	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,646.23	State-bank notes outstanding	
Due from other banks and bankers	104,787.11		
Real estate, furniture, and fixtures	5,924.17	Dividends unpaid	
Current expenses and taxes paid	6,366.35		
Premiums paid	1,342.81	Individual deposits	233,269.77
Checks and other cash items	1,675.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	784.00		
Fractional currency	25.00	Due to other national banks	
Trade dollars		Due to State banks and bankers	237.10
Specie	20,529.30		
Legal-tender notes	7,803.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	315,317.28	Total	315,317.28

First National Bank, Trinidad.

M. D. THATCHER, *President.* No. 2300. H. J. ALEXANDER, *Cashier.*

Loans and discounts	$215,998.26	Capital stock paid in	$50,000.00
Overdrafts	15,337.50		
U. S bonds to secure circulation	12,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	17,412.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,453.87	National-bank notes outstanding	11,250.00
Due from approved reserve agents	39,479.33	State-bank notes outstanding	
Due from other banks and bankers	36,168.57		
Real estate, furniture, and fixtures	500.00	Dividends unpaid	
Current expenses and taxes paid	3,502.20		
Premiums paid		Individual deposits	226,022.91
Checks and other cash items	1,702.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,806.00		
Fractional currency	37.06	Due to other national banks	640.68
Trade dollars		Due to State banks and bankers	4,492.28
Specie	4,771.00		
Legal-tender notes	20,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	500.00		
Total	359,818.68	Total	359,818.68

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COLORADO.

Trinidad National Bank, Trinidad.

LONNY HORN, *President.* No. 3450. E. D. WIGHT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$194,689.46	Capital stock paid in	$50,000.00
Overdrafts	16,253.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	6,002.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,550.05	National-bank notes outstanding	11,250.00
Due from approved reserve agents	21,275.80	State-bank notes outstanding	
Due from other banks and bankers	9,408.53		
Real estate, furniture, and fixtures	12,012.50	Dividends unpaid	
Current expenses and taxes paid	3,832.78		
Premiums paid	1,000.00	Individual deposits	207,725.05
Checks and other cash items	6,800.95	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,657.00		
Fractional currency	72.65	Due to other national banks	6,459.49
Trade dollars		Due to State banks and bankers	297.82
Specie	4,100.00		
Legal-tender notes	9,500.00	Notes and bills re-discounted	6,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	20.00		
Total	298,235.23	Total	298,235.23

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NEVADA.

First National Bank, Reno.

D. A. BENDER, *President.* No. 2478. C. T. BENDER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$350,370.63	Capital stock paid in	$100,000.00
Overdrafts	3,944.68		
U. S. bonds to secure circulation	25,000.00	Surplus fund	35,000.00
U. S. bonds to secure deposits		Other undivided profits	10,531.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	30,735.84	National-bank notes outstanding	22,480.00
Due from approved reserve agents	2,668.68	State-bank notes outstanding	
Due from other banks and bankers	7,446.93		
Real estate, furniture, and fixtures	36,349.01	Dividends unpaid	
Current expenses and taxes paid	2,881.98		
Premiums paid	2,025.00	Individual deposits	239,184.25
Checks and other cash items	383.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	44,777.79
Trade dollars		Due to State banks and bankers	52,668.15
Specie	41,650.77		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	504,581.69	Total	504,581.69

First National Bank, Winnemucca.

L. A. BLAKESLEE, *President.* No. 3575. GEORGE S. NIXON, *Cashier.*

Loans and discounts	$157,299.50	Capital stock paid in	$50,000.00
Overdrafts	2,210.12		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	1,936.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	346.59	State-bank notes outstanding	
Due from other banks and bankers	539.57		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	1,575.20		
Premiums paid	3,442.62	Individual deposits	111,730.37
Checks and other cash items	336.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	365.00		
Fractional currency	3.93	Due to other national banks	15,110.07
Trade dollars		Due to State banks and bankers	
Specie	15,835.65		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	195,016.84	Total	195,016.84

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CALIFORNIA.

First National Bank, Alameda.

H. SEVENING, *President.* No. 2431. J. E. BAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$135,576.26	Capital stock paid in	$100,000.00
Overdrafts	6,125.53		
U. S. bonds to secure circulation	30,000.00	Surplus fund	4,411.51
U. S. bonds to secure deposits		Other undivided profits	6,689.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	58,812.51	National-bank notes outstanding	27,000.00
Due from approved reserve agents	1,499.11	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	9,277.80	Dividends unpaid	415.00
Current expenses and taxes paid	1,587.35		
Premiums paid	6,634.87	Individual deposits	124,433.22
Checks and other cash items	970.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency	77.64	Due to other national banks	5,056.07
Trade dollars		Due to State banks and bankers	
Specie	14,935.75		
Legal-tender notes	358.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	268,004.92	Total	268,004.92

First National Bank, Colton.

JOHN W. DAVIS, *President.* No. 3573. JOHN W. DAVIS, JR., *Cashier.*

Loans and discounts	$96,570.79	Capital stock paid in	$50,000.00
Overdrafts	4,115.24		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,537.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	12,887.67		
Real estate, furniture, and fixtures	1,960.54	Dividends unpaid	
Current expenses and taxes paid	2,286.37		
Premiums paid	1,171.87	Individual deposits	85,771.64
Checks and other cash items	3.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,830.00		
Fractional currency	22.55	Due to other national banks	7,777.64
Trade dollars		Due to State banks and bankers	
Specie	22,926.50		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	160,337.13	Total	160,337.13

First National Bank, Fresno.

O. J. WOODWARD, *President.* No. 3321. E. F. DAHNAN, *Cashier.*

Loans and discounts	$501,377.73	Capital stock paid in	$100,000.00
Overdrafts	5,325.50		
U. S. bonds to secure circulation	25,000.00	Surplus fund	24,000.00
U. S. bonds to secure deposits		Other undivided profits	13,592.72
U. S. bonds on hand			
Other stocks, bonds, and mortgages	137.25	National-bank notes outstanding	22,500.00
Due from approved reserve agents	34,315.04	State-bank notes outstanding	
Due from other banks and bankers	57,304.30		
Real estate, furniture, and fixtures	12,683.16	Dividends unpaid	
Current expenses and taxes paid	3,162.83		
Premiums paid	2,075.00	Individual deposits	522,609.75
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	68.06	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	37,261.60		
Legal-tender notes	2,867.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	682,702.47	Total	682,702.47

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CALIFORNIA.

First National Bank, Grass Valley.

DAVID MCKAY, JR., *President.* No. 3648. HORACE D. ANDREW, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$39,330.38	Capital stock paid in	$50,000.00
Overdrafts	6,046.41		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,507.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,303.75	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,969.60	State-bank notes outstanding	
Due from other banks and bankers	16,235.80		
Real estate, furniture, and fixtures	1,671.42	Dividends unpaid	
Current expenses and taxes paid	3,012.46		
Premiums paid	1,156.25	Individual deposits	40,468.68
Checks and other cash items	1,763.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,273.30		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	103,225.83	Total	103,225.83

First National Bank, Los Angeles.

EDWARD F. SPENCE, *President.* No. 2491. J. M. ELLIOTT, *Cashier.*

Loans and discounts	$1,869,022.66	Capital stock paid in	$200,000.00
Overdrafts	13,201.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	109,127.06
U. S. bonds on hand	3,000.00		
Other stocks, bonds, and mortgages	203,179.01	National-bank notes outstanding	43,080.00
Due from approved reserve agents	450,490.15	State-bank notes outstanding	
Due from other banks and bankers	185,515.67		
Real estate, furniture, and fixtures	38,927.25	Dividends unpaid	
Current expenses and taxes paid	3,248.12		
Premiums paid	519.38	Individual deposits	3,174,305.21
Checks and other cash items	21,539.89	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,420.00		
Fractional currency	44.48	Due to other national banks	18,083.73
Trade dollars		Due to State banks and bankers	49,649.82
Specie	790,866.00		
Legal-tender notes	8,022.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	3,644,245.82	Total	3,644,245.82

Los Angeles National Bank, Los Angeles.

G. H. BONEBRAKE, *President.* No. 2938. F. C. HOWER, *Cashier.*

Loans and discounts	$1,053,591.19	Capital stock paid in	$500,000.00
Overdrafts	14,251.02		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits	150,000.00	Other undivided profits	38,284.97
U. S. bonds on hand	8,850.00		
Other stocks, bonds, and mortgages	28,500.00	National-bank notes outstanding	45,000.00
Due from approved reserve agents	508,827.67	State-bank notes outstanding	
Due from other banks and bankers	163,411.81		
Real estate, furniture, and fixtures	132,905.44	Dividends unpaid	
Current expenses and taxes paid	7,161.39		
Premiums paid	49,423.69	Individual deposits	2,175,358.42
Checks and other cash items	29,765.03	United States deposits	42,552.30
Exchanges for clearing-house		Deposits of U.S. disbursing officers	115,429.30
Bills of other banks	6,320.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	481,367.75		
Legal-tender notes	60,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	2,746,624.99	Total	2,746,624.99

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CALIFORNIA.

Southern California National Bank, Los Angeles.

JOHN I. REDICK, *President.* No. 3538. WILLIAM F. BOSBYSHELL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$332,387.52	Capital stock paid in	$100,000.00
Overdrafts	4,752.69		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,653.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,000.00	National-bank notes outstanding	22,000.00
Due from approved reserve agents	61,934.54	State-bank notes outstanding	
Due from other banks and bankers	58,057.75		
Real estate, furniture, and fixtures	6,481.75	Dividends unpaid	
Current expenses and taxes paid	4,856.32		
Premiums paid	6,587.50	Individual deposits	442,672.17
Checks and other cash items	3,179.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,500.00		
Fractional currency	177.60	Due to other national banks	49,066.06
Trade dollars		Due to State banks and bankers	36,820.21
Specie	140,639.75		
Legal-tender notes	1,532.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	659,211.53	Total	659,211.53

First National Bank, Merced.

C. H. HUFFMAN, *President.* No. 3733. MILTON S. HUFFMAN, *Cashier.*

Loans and discounts	$138,589.95	Capital stock paid in	$160,000.00
Overdrafts	1,203.71		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,756.84	National-bank notes outstanding	45,000.00
Due from approved reserve agents	25,535.20	State-bank notes outstanding	
Due from other banks and bankers	3,711.59		
Real estate, furniture, and fixtures	145.00	Dividends unpaid	
Current expenses and taxes paid	898.00		
Premiums paid	4,707.40	Individual deposits	51,223.97
Checks and other cash items	200.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	10.88	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	21,215.40		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	256,223.97	Total	256,223.97

First National Bank, Modesto.

ROBERT MCHENRY, *President.* No. 3136. J. E. WARD, *Cashier.*

Loans and discounts	$299,880.42	Capital stock paid in	$100,000.00
Overdrafts	4,664.83		
U. S. bonds to secure circulation	30,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	9,706.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	127.33	National-bank notes outstanding	27,000.00
Due from approved reserve agents	5,720.29	State-bank notes outstanding	
Due from other banks and bankers	3,316.03		
Real estate, furniture, and fixtures	800.00	Dividends unpaid	
Current expenses and taxes paid	4.50		
Premiums paid	2,326.95	Individual deposits	235,726.46
Checks and other cash items	1,908.60	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,450.00		
Fractional currency	1.43	Due to other national banks	
Trade dollars		Due to State banks and bankers	1,826.57
Specie	23,000.00		
Legal-tender notes	209.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	376,759.38	Total	376,759.38

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CALIFORNIA.

First National Bank, Monrovia.

JOHN F. BROSSART, *President.* No. 3743. JOSEPH F. SARTORI, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$32,412.83	Capital stock paid in	$35,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	675.55
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,240.00
Due from approved reserve agents	12,699.05	State-bank notes outstanding	
Due from other banks and bankers	50,787.20		
Real estate, furniture, and fixtures	8,795.45	Dividends unpaid	
Current expenses and taxes paid	516.95		
Premiums paid	3,562.50	Individual deposits	81,316.58
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,720.00		
Fractional currency	3.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,483.15		
Legal-tender notes	3,190.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	128,232.13	Total	128,232.13

First National Bank, Oakland.

VOLNEY D. MOODY, *President.* No. 2248. A. D. THOMSON, *Cashier.*

Loans and discounts	$539,767.52	Capital stock paid in	$100,000.00
Overdrafts	9,860.13		
U. S. bonds to secure circulation	100,000.00	Surplus fund	120,000.00
U. S. bonds to secure deposits		Other undivided profits	15,254.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,629.79	National-bank notes outstanding	89,200.00
Due from approved reserve agents	9,685.44	State-bank notes outstanding	
Due from other banks and bankers	12,335.97		
Real estate, furniture, and fixtures	13,080.24	Dividends unpaid	257.25
Current expenses and taxes paid	4,709.78		
Premiums paid	10,147.50	Individual deposits	503,973.62
Checks and other cash items	21,246.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	540.00		
Fractional currency	55.20	Due to other national banks	5,732.81
Trade dollars		Due to State banks and bankers	1,643.69
Specie	73,503.75		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	836,061.60	Total	836,061.60

Union National Bank, Oakland.

THOMAS PRATHER, *President.* No. 2266. C. E. PALMER, *Cashier.*

Loans and discounts	$880,086.0	Capital stock paid in	$150,000.00
Overdrafts	6,540.50		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	23,012.86
U. S. bonds on hand	11,000.00		
Other stocks, bonds, and mortgages	59,148.11	National-bank notes outstanding	45,000.00
Due from approved reserve agents	142,052.99	State-bank notes outstanding	
Due from other banks and bankers	31,789.92		
Real estate, furniture, and fixtures	3,013.95	Dividends unpaid	340.00
Current expenses and taxes paid	4,676.79		
Premiums paid	13,733.00	Individual deposits	1,045,479.65
Checks and other cash items	11,909.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	112,847.70		
Legal-tender notes	4,264.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	520.00		
Total	1,333,832.51	Total	1,333,832.51

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CALIFORNIA.

First National Bank, Pasadena.

PERRY M. GREEN, *President.* No. 3499. J. E. FARNUM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$573,697.50	Capital stock paid in	$100,000.00
Overdrafts	12,812.33		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	13,492.41
U. S. bonds on hand	1,500.00		
Other stocks, bonds, and mortgages	22,640.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	185,295.21	State-bank notes outstanding	
Due from other banks and bankers	177,915.84		
Real estate, furniture, and fixtures	40,073.41	Dividends unpaid	
Current expenses and taxes paid	4,917.02		
Premiums paid	2,717.50	Individual deposits	991,642.40
Checks and other cash items	3,046.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,143.00		
Fractional currency	74.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	65,427.64		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	1,131,384.81	Total	1,131,384.81

Pasadena National Bank, Pasadena.

ISAIAS W. HELLMAN, *President.* No. 3568. G. A. SWARTWOUT, *Cashier.*

Loans and discounts	$162,813.33	Capital stock paid in	$50,000.00
Overdrafts	2,706.95		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	9,799.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	26,004.98	State-bank notes outstanding	
Due from other banks and bankers	18,094.95		
Real estate, furniture, and fixtures	4,921.85	Dividends unpaid	
Current expenses and taxes paid	7,427.65		
Premiums paid	3,359.36	Individual deposits	243,718.19
Checks and other cash items	35,526.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,560.00		
Fractional currency	26.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	919.90
Specie	30,689.00		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	315,687.87	Total	315,687.87

First National Bank, Petaluma.

ISAAC G. WICKERSHAM, *President.* No. 2193. HENRY H. ATWATER, *Cashier.*

Loans and discounts	$378,908.63	Capital stock paid in	$200,000.00
Overdrafts	1,418.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	70,000.00
U. S. bonds to secure deposits		Other undivided profits	10,651.59
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	43,680.00
Due from approved reserve agents	1,371.62	State-bank notes outstanding	
Due from other banks and bankers	19,881.17		
Real estate, furniture, and fixtures	5,197.94	Dividends unpaid	
Current expenses and taxes paid	59.50		
Premiums paid		Individual deposits	167,631.38
Checks and other cash items	525.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	2,149.40
Trade dollars		Due to State banks and bankers	
Specie	34,540.25		
Legal-tender notes	10.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	494,162.37	Total	494,162.37

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CALIFORNIA.

First National Bank, Pomona.

C. SEAVER, *President.* No. 3518. STODDARD JESS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$190,452.61	Capital stock paid in	$50,000.00
Overdrafts	512.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	4,730.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	12,163.03	State-bank notes outstanding	
Due from other banks and bankers	108,120.13		
Real estate, furniture, and fixtures	13,238.10	Dividends unpaid	
Current expenses and taxes paid	1,565.70		
Premiums paid	3,312.50	Individual deposits	328,786.04
Checks and other cash items	7,270.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,585.00		
Fractional currency	.48	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	38,474.20		
Legal-tender notes	6,009.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	395,766.41	Total	395,766.41

First National Bank, Riverside.

ISAAC V. GILBERT, *President.* No. 3348. AZRO H. NAFTZGER, *Cashier.*

Loans and discounts	$184,047.94	Capital stock paid in	$50,000.00
Overdrafts	5,355.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	4,487.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	32,652.71	State-bank notes outstanding	
Due from other banks and bankers	13,473.66		
Real estate, furniture, and fixtures	2,882.58	Dividends unpaid	
Current expenses and taxes paid	1,988.20		
Premiums paid	2,500.00	Individual deposits	180,314.99
Checks and other cash items	1,519.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,095.00		
Fractional currency		Due to other national banks	21,684.42
Trade dollars		Due to State banks and bankers	3,922.47
Specie	13,582.25		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	274,659.80	Total	274,659.80

National Bank of D. O. Mills & Co., Sacramento.

EDGAR MILLS, *President.* No. 2014. FRANK MILLER, *Cashier.*

Loans and discounts	$1,475,759.68	Capital stock paid in	$400,000.00
Overdrafts	803.37		
U. S. bonds to secure circulation	100,000.00	Surplus fund	80,000.00
U. S. bonds to secure deposits		Other undivided profits	55,126.69
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,073.60	National-bank notes outstanding	90,000.00
Due from approved reserve agents	37,763.69	State-bank notes outstanding	
Due from other banks and bankers	342,191.32		
Real estate, furniture, and fixtures	50,526.43	Dividends unpaid	
Current expenses and taxes paid	8,287.17		
Premiums paid	20,000.00	Individual deposits	1,953,495.67
Checks and other cash items	7,098.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,821.00		
Fractional currency		Due to other national banks	5,456.53
Trade dollars		Due to State banks and bankers	21,410.29
Specie	493,614.60		
Legal-tender notes	8,080.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	970.00		
Total	2,605,489.18	Total	2,605,489.18

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CALIFORNIA.

Carver National Bank, Saint Helena.

D. P. CARVER, *President.* No. 3757. A. L. WILLIAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$48,206.26	Capital stock paid in	$50,000.00
Overdrafts	862.96		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	427.31
U. S. bonds on hand			
Other stocks, bonds, and mortgages	589.50	National-bank notes outstanding	2,750.00
Due from approved reserve agents	54,810.53	State-bank notes outstanding	
Due from other banks and bankers	12,789.73		
Real estate, furniture, and fixtures	1,700.00	Dividends unpaid	
Current expenses and taxes paid	612.01		
Premiums paid	3,500.00	Individual deposits	88,633.46
Checks and other cash items	210.92	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,896.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	6,685.00
Specie	8,253.36		
Legal-tender notes	2,002.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	148,495.77	Total	148,495.77

First National Bank, San Bernardino.

J. H. SMITH, *President.* No. 3527. W. N. CRANDALL, *Cashier.*

Loans and discounts	$266,976.83	Capital stock paid in	$100,000.00
Overdrafts	4,498.19		
U. S. bonds to secure circulation	25,000.00	Surplus fund	600.00
U. S. bonds to secure deposits		Other undivided profits	6,674.56
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,200.95	National-bank notes outstanding	16,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	6,724.52		
Real estate, furniture, and fixtures	20,696.19	Dividends unpaid	
Current expenses and taxes paid	765.08		
Premiums paid	6,843.12	Individual deposits	231,428.81
Checks and other cash items	7,951.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,171.00		
Fractional currency	60.52	Due to other national banks	17,027.72
Trade dollars		Due to State banks and bankers	
Specie	18,718.00		
Legal-tender notes	6,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	5,500.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	377,731.09	Total	377,731.09

First National Bank, San Diego.

R. A. THOMAS, *President.* No. 3050. O. S. HUBBELL, *Cashier.*

Loans and discounts	$1,148,145.13	Capital stock paid in	$200,000.00
Overdrafts	15,711.09		
U. S. bonds to secure circulation	60,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	8,805.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,476.19	National-bank notes outstanding	53,490.00
Due from approved reserve agents	273,563.00	State-bank notes outstanding	
Due from other banks and bankers	258,156.12		
Real estate, furniture, and fixtures	37,671.98	Dividends unpaid	12,000.00
Current expenses and taxes paid	97.67		
Premiums paid	11,000.00	Individual deposits	1,835,344.71
Checks and other cash items	352.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	21,090.00		
Fractional currency	11.12	Due to other national banks	1,530.20
Trade dollars		Due to State banks and bankers	13,900.52
Specie	225,689.75		
Legal-tender notes	140,406.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,700.00		
Due from U. S. Treasurer			
Total	2,200,070.55	Total	2,200,070.55

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CALIFORNIA.

Consolidated National Bank, San Diego.

BRYANT HOWARD, *President.* No. 3056. JOHN GINTY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,296,101.58	Capital stock paid in	$250,000.00
Overdrafts	7,119.61		
U. S. bonds to secure circulation	62,500.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	47,756.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,752.89	National-bank notes outstanding	56,250.00
Due from approved reserve agents	177,956.20	State-bank notes outstanding	
Due from other banks and bankers	180,922.52		
Real estate, furniture, and fixtures	45,898.31	Dividends unpaid	
Current expenses and taxes paid	19,746.41		
Premiums paid	5,066.87	Individual deposits	1,670,828.54
Checks and other cash items	63,148.63	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,520.00		
Fractional currency	5.54	Due to other national banks	852.80
Trade dollars		Due to State banks and bankers	79,759.41
Specie	203,553.90		
Legal-tender notes	65,027.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,812.50		
Due from U. S. Treasurer	1,315.00		
Total	2,155,446.96	Total	2,155,446.96

San Diego National Bank, San Diego.

D. HENDERSON, *President.* No. 3780. L. M. JACOBS, *Cashier.*

Loans and discounts	$36,075.00	Capital stock paid in	$100,000.00
Overdrafts	4,657.67		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	67.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	53,510.19		
Real estate, furniture, and fixtures	978.00	Dividends unpaid	
Current expenses and taxes paid	419.55		
Premiums paid	2,054.84	Individual deposits	41,377.30
Checks and other cash items	206.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	27,000.00		
Fractional currency	19.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,516.72		
Legal-tender notes	6,507.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.			
Due from U. S. Treasurer			
Total	163,944.37	Total	163,944.37

First National Bank, San Francisco.

DANIEL CALLAGHAN, *President.* No. 1741. EDWIN D. MORGAN, *Cashier.*

Loans and discounts	$2,652,631.87	Capital stock paid in	$1,500,000.00
Overdrafts	34,030.19		
U. S. bonds to secure circulation	650,000.00	Surplus fund	259,046.02
U. S. bonds to secure deposits		Other undivided profits	160,698.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	570,750.00
Due from approved reserve agents	38,236.86	State-bank notes outstanding	
Due from other banks and bankers	276,951.19		
Real estate, furniture, and fixtures	65,766.28	Dividends unpaid	2,841.00
Current expenses and taxes paid	593.99		
Premiums paid	60,250.00	Individual deposits	1,369,173.12
Checks and other cash items		United States deposits	
Exchanges for clearing-house	95,955.61	Deposits of U.S. disbursing officers	
Bills of other banks	2,850.00		
Fractional currency	9.78	Due to other national banks	335,346.93
Trade dollars		Due to State banks and bankers	263,133.07
Specie	546,910.00		
Legal-tender notes	5,293.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	29,250.00		
Due from U. S. Treasurer	2,250.00		
Total	4,460,988.77	Total	4,460,988.77

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CALIFORNIA.

California National Bank, San Francisco.

RICHARD P. THOMAS, *President.* No. 3592. CHARLES H. RAMSDEN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$436,091.73	Capital stock paid in	$200,000.00
Overdrafts	19,510.43		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,325.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	37,773.28	State-bank notes outstanding	
Due from other banks and bankers	10,088.87		
Real estate, furniture, and fixtures	6,580.00	Dividends unpaid	
Current expenses and taxes paid	6,040.79		
Premiums paid	5,458.00	Individual deposits	328,411.07
Checks and other cash items	2,171.63	United States deposits	
Exchanges for clearing-house	27,657.25	Deposits of U.S. disbursing officers	
Bills of other banks	549.00		
Fractional currency	25.45	Due to other national banks	30,933.74
Trade dollars		Due to State banks and bankers	14,129.53
Specie	29,603.40		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	624,799.83	Total	624,799.83

Crocker-Woolworth National Bank, San Francisco.

RALPH C. WOOLWORTH, *President.* No. 3555. WILLIAM H. CROCKER, *Cashier.*

Loans and discounts	$1,696,933.38	Capital stock paid in	$1,000,000.00
Overdrafts	15,675.66		
U. S. bonds to secure circulation	50,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	86,021.88
U. S. bonds on hand			
Other stocks, bonds, and mortgages	375,000.00	National-bank notes outstanding	44,040.00
Due from approved reserve agents	76,198.43	State-bank notes outstanding	
Due from other banks and bankers	107,565.08		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	293.85		
Premiums paid		Individual deposits	893,634.42
Checks and other cash items		United States deposits	
Exchanges for clearing-house	52,244.01	Deposits of U.S. disbursing officers	
Bills of other banks	2,400.00		
Fractional currency	85.49	Due to other national banks	588,317.15
Trade dollars		Due to State banks and bankers	294,009.45
Specie	522,965.00		
Legal-tender notes	1,412.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	2,906,022.90	Total	2,906,022.90

First National Bank, San José.

WILLIAM D. TISDALE, *President.* No. 2158. L. G. NESMITH, *Cashier.*

Loans and discounts	$937,483.77	Capital stock paid in	$500,000.00
Overdrafts	1,567.27		
U. S. bonds to secure circulation	50,000.00	Surplus fund	72,038.54
U. S. bonds to secure deposits		Other undivided profits	96,438.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	434,647.60	State-bank notes outstanding	
Due from other banks and bankers	661.42		
Real estate, furniture, and fixtures	93,004.75	Dividends unpaid	1,636.00
Current expenses and taxes paid	4,015.90		
Premiums paid	4,625.00	Individual deposits	952,509.84
Checks and other cash items	9,245.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	475.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	32,652.63
Specie	161,847.30		
Legal-tender notes	452.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,700,275.01	Total	1,700,275.01

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CALIFORNIA.

Garden City National Bank, San José.

C. W. BRAYFOGLE, *President.* No. 3715. THOMAS F. MORRISON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$123,072.00	Capital stock paid in	$100,000.00
Overdrafts	24.60		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	971.34
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,289.65	National-bank notes outstanding	22,500.00
Due from approved reserve agents	65,512.05	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	6,998.31	Dividends unpaid	
Current expenses and taxes paid	3,543.90		
Premiums paid	2,156.25	Individual deposits	214,606.32
Checks and other cash items	2,190.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,875.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	5,621.60
Specie	103,055.85		
Legal-tender notes	3,856.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	343,699.26	Total	343,699.26

First National Bank, Santa Ana.

WILLIAM H. SPURGEON, *President.* No. 3520. M. M. CROOKSHANK, *Cashier.*

Loans and discounts	$190,419.89	Capital stock paid in	$75,000.00
Overdrafts	3,740.24		
U. S. bonds to secure circulation	18,750.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,735.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,850.00
Due from approved reserve agents	22,975.30	State-bank notes outstanding	
Due from other banks and bankers	41,115.79		
Real estate, furniture, and fixtures	12,266.62	Dividends unpaid	
Current expenses and taxes paid	370.45		
Premiums paid	1,812.50	Individual deposits	272,506.15
Checks and other cash items	2,028.21	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,000.00		
Fractional currency	47.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	63,683.75		
Legal-tender notes	5,018.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	842.50		
Due from U. S. Treasuror	21.25		
Total	369,091.80	Total	369,091.80

First National Bank, Santa Barbara.

JAMES W. CALKINS, *President.* No. 2104. AMASA L. LINCOLN, *Cashier.*

Loans and discounts	$277,226.15	Capital stock paid in	$100,000.00
Overdrafts	4,256.62		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	19,518.13
U. S. bonds on hand	45,250.00		
Other stocks, bonds, and mortgages	17,792.06	National-bank notes outstanding	45,000.00
Due from approved reserve agents	112,156.64	State-bank notes outstanding	
Due from other banks and bankers	20,966.97		
Real estate, furniture, and fixtures	45,990.92	Dividends unpaid	
Current expenses and taxes paid	2,322.43		
Premiums paid	26,327.20	Individual deposits	538,686.29
Checks and other cash items	16,414.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	285.00		
Fractional currency	58.70	Due to other national banks	
Trade dollars		Due to State banks and bankers	42.25
Specie	106,230.50		
Legal-tender notes	719.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	728,246.67	Total	728,246.67

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CALIFORNIA.

Santa Barbara County National Bank, Santa Barbara.

W. M. EDDY, *President.* No. 2456. E. S. SHEFFIELD, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$290,346.45	Capital stock paid in	$100,000.00
Overdrafts	5,391.25		
U. S. bonds to secure circulation	25,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	17,135.31
U. S. bonds on hand	145,000.00		
Other stocks, bonds, and mortgages	24,252.31	National-bank notes outstanding	13,450.00
Due from approved reserve agents	116,766.25	State-bank notes outstanding	
Due from other banks and bankers	25,697.28		
Real estate, furniture, and fixtures	28,000.00	Dividends unpaid	
Current expenses and taxes paid	3,770.69		
Premiums paid	42,621.88	Individual deposits	715,876.52
Checks and other cash items	1,192.06	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	143.00		
Fractional currency	31.34	Due to other national banks	
Trade dollars		Due to State banks and bankers	117.08
Specie	144,741.40		
Legal-tender notes	6,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	860,578.91	Total	860,578.91

Santa Rosa National Bank, Santa Rosa.

E. W. DAVIS, *President.* No. 3558. LEWIS M. ALEXANDER, *Cashier.*

Loans and discounts	$168,247.25	Capital stock paid in	$100,000.00
Overdrafts	1,717.78		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,975.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	21,500.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	41,880.28	State-bank notes outstanding	
Due from other banks and bankers	5,509.70		
Real estate, furniture, and fixtures	4,500.00	Dividends unpaid	
Current expenses and taxes paid	945.37		
Premiums paid	2,450.00	Individual deposits	197,283.71
Checks and other cash items	225.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,180.00		
Fractional currency	.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	46,457.05		
Legal-tender notes	1,020.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	322,758.95	Total	322,758.95

First National Bank, Stockton.

HENRY H. HEWLETT, *President.* No. 2412. PHILIP B. FRASER, *Cashier.*

Loans and discounts	$628,532.72	Capital stock paid in	$200,000.00
Overdrafts	1,067.83		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	76,065.74
U. S. bonds on hand	5,300.00		
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	159.19	State-bank notes outstanding	
Due from other banks and bankers	33,971.40		
Real estate, furniture, and fixtures	26,707.30	Dividends unpaid	68.00
Current expenses and taxes paid	39.50		
Premiums paid		Individual deposits	437,126.40
Checks and other cash items	5,544.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	820.00		
Fractional currency		Due to other national banks	14,868.33
Trade dollars		Due to State banks and bankers	867.92
Specie	79,531.25		
Legal-tender notes	73.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	833,996.39	Total	833,996.39

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OREGON.

First National Bank, Albany.

L. FLINN, *President.* No. 2923. G. E. CHAMBERLAIN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$137,993.11	Capital stock paid in	$50,000.00
Overdrafts	5,473.28		
U. S. bonds to secure circulation	20,000.00	Surplus fund	3,050.00
U. S. bonds to secure deposits		Other undivided profits	5,118.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	17,320.00
Due from approved reserve agents	1,762.69	State-bank notes outstanding	
Due from other banks and bankers	9,394.69		
Real estate, furniture, and fixtures	7,400.00	Dividends unpaid	
Current expenses and taxes paid	1,293.66		
Premiums paid	3,832.50	Individual deposits	133,956.04
Checks and other cash items	43.33	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	142.00		
Fractional currency	35.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,510.09
Specie	22,404.25		
Legal-tender notes	1,279.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	211,954.23	Total	211,954.23

First National Bank, Arlington.

DAVID P. THOMPSON, *President.* No. 3676. JESSE E. FRICK, *Cashier.*

Loans and discounts	$77,663.16	Capital stock paid in	$50,000.00
Overdrafts	1,535.47		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,543.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,889.12	National-bank notes outstanding	11,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,859.39		
Real estate, furniture, and fixtures	3,558.19	Dividends unpaid	
Current expenses and taxes paid	505.93		
Premiums paid	3,664.06	Individual deposits	51,129.10
Checks and other cash items	387.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,000.00		
Fractional currency	1.58	Due to other national banks	1,758.64
Trade dollars		Due to State banks and bankers	
Specie	7,675.00		
Legal-tender notes	870.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	118,670.90	Total	118,670.90

First National Bank, Astoria.

GEORGE FLAVEL, *President.* No. 3486. S. S. GORDON, *Cashier.*

Loans and discounts	$82,977.36	Capital stock paid in	$50,000.00
Overdrafts	3,238.34		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,344.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	33,092.89	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,013.00	State-bank notes outstanding	
Due from other banks and bankers	20,365.87		
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	
Current expenses and taxes paid	955.20		
Premiums paid	3,025.00	Individual deposits	119,003.94
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	65.00		
Fractional currency	15.15	Due to other national banks	
Trade dollars		Due to State banks and bankers	71.46
Specie	20,800.00		
Legal-tender notes	60.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	187,670.31	Total	187,670.31

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First National Bank, Baker City.

LEVI ANKENY, *President.* No. 2865. JAMES H. PARKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$172,509.77	Capital stock paid in	$50,000.00
Overdrafts	4,862.03		
U. S. bonds to secure circulation	20,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	33,888.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,170.05	National-bank notes outstanding	18,000.00
Due from approved reserve agents	8,884.47	State-bank notes outstanding	
Due from other banks and bankers	46,103.07		
Real estate, furniture, and fixtures	11,380.89	Dividends unpaid	
Current expenses and taxes paid	852.11		
Premiums paid	5,163.50	Individual deposits	176,816.54
Checks and other cash items	1,233.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	800.00		
Fractional currency		Due to other national banks	11,962.62
Trade dollars		Due to State banks and bankers	15.00
Specie	21,585.90		
Legal-tender notes	483.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	245.69
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	300,928.49	Total	300,928.49

First National Bank, East Portland.

A. H. BREYMAN, *President.* No. 3025. B. H. BOWMAN, *Cashier.*

Loans and discounts	$217,670.27	Capital stock paid in	$50,000.00
Overdrafts	2,144.25		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	28,021.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,410.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,098.83	State-bank notes outstanding	
Due from other banks and bankers	7,868.73		
Real estate, furniture, and fixtures	2,025.05	Dividends unpaid	
Current expenses and taxes paid	991.21		
Premiums paid	3,612.62	Individual deposits	198,079.54
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	85.00		
Fractional currency	6.15	Due to other national banks	9,569.69
Trade dollars		Due to State banks and bankers	1,095.94
Specie	44,342.30		
Legal-tender notes	200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	500.00		
Total	298,016.96	Total	298,016.96

First National Bank, Eugene City.

T. G. HENDRICKS, *President.* No. 3458. S. B. EAKIN, JR., *Cashier.*

Loans and discounts	$103,243.15	Capital stock paid in	$50,000.00
Overdrafts	4,678.20		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,526.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	15,856.59	State-bank notes outstanding	
Due from other banks and bankers	12,642.78		
Real estate, furniture, and fixtures	9,225.00	Dividends unpaid	
Current expenses and taxes paid	965.61		
Premiums paid	2,850.00	Individual deposits	127,664.75
Checks and other cash items	2,773.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	320.00		
Fractional currency	19.37	Due to other national banks	16.41
Trade dollars		Due to State banks and bankers	
Specie	27,441.00		
Legal-tender notes	380.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	193,457.39	Total	193,457.39

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First National Bank, Heppner.

C. A. RHEA, *President.* No. 3774. J. G. MADDOCK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$19,301.33	Capital stock paid in	$30,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	444.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	5,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	20,394.24		
Real estate, furniture, and fixtures	1,100.00	Dividends unpaid	
Current expenses and taxes paid	308.80		
Premiums paid	3,477.56	Individual deposits	30,813.29
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,840.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,543.53		
Legal-tender notes	2,230.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	66,257.46	Total	66,257.46

First National Bank, Island City.

R. M. STEEL, *President.* No. 3313. CHARLES H. CROSBY, *Cashier.*

Loans and discounts	$94,716.57	Capital stock paid in	$50,000.00
Overdrafts	1,506.23		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	6,055.27
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	775.27		
Real estate, furniture, and fixtures	2,804.89	Dividends unpaid	
Current expenses and taxes paid	665.56		
Premiums paid	2,500.00	Individual deposits	20,896.68
Checks and other cash items	448.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	40.00		
Fractional currency	8.19	Due to other national banks	18,614.39
Trade dollars		Due to State banks and bankers	
Specie	5,101.75		
Legal-tender notes	1,187.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	15,000.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	122,816.34	Total	122,816.34

La Grande National Bank, La Grande.

M. F. HONAN, *President.* No. 3655. W. H. MCDONALD, *Cashier.*

Loans and discounts	$67,991.52	Capital stock paid in	$60,000.00
Overdrafts	18.73		
U. S. bonds to secure circulation	15,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,347.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	271.24	State-bank notes outstanding	
Due from other banks and bankers	1,073.59		
Real estate, furniture, and fixtures	6,899.47	Dividends unpaid	
Current expenses and taxes paid	2,285.05		
Premiums paid	4,153.13	Individual deposits	29,949.63
Checks and other cash items	71.32	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	230.00		
Fractional currency	13.78	Due to other national banks	797.59
Trade dollars		Due to State banks and bankers	330.81
Specie	8,128.05		
Legal-tender notes	215.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	107,025.88	Total	107,025.88

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First National Bank, McMinnville.

JACOB WORTMAN, *President.* No. 3399. JOHN WORTMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$188,158.38	Capital stock paid in	$50,000.00
Overdrafts	6,988.63		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	4,704.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,000.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	432.22		
Real estate, furniture, and fixtures	2,471.75	Dividends unpaid	
Current expenses and taxes paid	1,686.60		
Premiums paid	936.89	Individual deposits	124,813.47
Checks and other cash items	82.45	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	20.15	Due to other national banks	5,231.88
Trade dollars		Due to State banks and bankers	27,758.55
Specie	15,611.50		
Legal-tender notes	1,307.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	231,758.07	Total	231,758.07

First National Bank, Pendleton

LEVI ANKENY, *President.* No. 2630. SAML. P. STURGIS, *Cashier.*

Loans and discounts	$435,408.87	Capital stock paid in	$70,000.00
Overdrafts	1,445.90		
U. S. bonds to secure circulation	18,000.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	111,625.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	36,870.28	National-bank notes outstanding	16,200.00
Due from approved reserve agents	7,425.10	State-bank notes outstanding	
Due from other banks and bankers	16,045.87		
Real estate, furniture, and fixtures	3,200.00	Dividends unpaid	
Current expenses and taxes paid	3,628.50		
Premiums paid	3,496.50	Individual deposits	357,854.00
Checks and other cash items	8,779.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	395.00		
Fractional currency	6.65	Due to other national banks	3,770.72
Trade dollars		Due to State banks and bankers	7,958.36
Specie	37,110.85		
Legal-tender notes	7,710.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	805.00		
Due from U. S. Treasurer	1,080.00		
Total	581,408.51	Total	581,408.51

Pendleton National Bank, Pendleton.

JAMES STEEL, *President.* No. 3665. GEORGE V. HAMILTON, *Cashier.*

Loans and discounts	$73,120.66	Capital stock paid in	$50,000.00
Overdrafts	10.22		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	96.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,383.80	State-bank notes outstanding	
Due from other banks and bankers	1,055.16		
Real estate, furniture, and fixtures		Dividends unpaid	
Current expenses and taxes paid	141.90		
Premiums paid	3,150.45	Individual deposits	37,030.55
Checks and other cash items	4,744.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	90.00		
Fractional currency	18.38	Due to other national banks	1,883.20
Trade dollars		Due to State banks and bankers	5.43
Specie	4,210.80		
Legal-tender notes	277.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	101,265.68	Total	101,265.68

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OREGON.

First National Bank, Portland.

HENRY FAILING, *President.* No. 1553. G. E. WITHINGTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$1,641,006.29	Capital stock paid in	$250,000.00
Overdrafts	14,945.58		
U. S. bonds to secure circulation	250,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits	500,000.00	Other undivided profits	676,349.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	646,674.30	National-bank notes outstanding	221,750.00
Due from approved reserve agents	92,967.75	State-bank notes outstanding	
Due from other banks and bankers	204,240.42		
Real estate, furniture, and fixtures	138,943.34	Dividends unpaid	
Current expenses and taxes paid	10,113.95		
Premiums paid		Individual deposits	2,082,966.64
Checks and other cash items	25,925.82	United States deposits	43,098.34
Exchanges for clearing-house		Deposits of U.S. disbursing officers	376,937.02
Bills of other banks	3,640.00		
Fractional currency	1,731.94	Due to other national banks	88,117.39
Trade dollars		Due to State banks and bankers	70,954.41
Specie	309,788.80		
Legal-tender notes	8,945.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	11,250.00		
Due from U. S. Treasurer			
Total	3,860,173.19	Total	3,860,173.19

Ainsworth National Bank, Portland.

L. L. HAWKINS, *President.* No. 3402. J. P. MARSHALL, *Cashier.*

Loans and discounts	$304,557.67	Capital stock paid in	$100,000.00
Overdrafts	5,181.93		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits	100,000.00	Other undivided profits	12,067.04
U. S. bonds on hand			
Other stocks, bonds, and mortgages	200.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	3,319.10		
Real estate, furniture, and fixtures	3,195.67	Dividends unpaid	
Current expenses and taxes paid	3,471.06		
Premiums paid	12,656.25	Individual deposits	222,580.02
Checks and other cash items	85.75	United States deposits	83,712.30
Exchanges for clearing-house		Deposits of U.S. disbursing officers	5,730.34
Bills of other banks			
Fractional currency	20.57	Due to other national banks	6,260.73
Trade dollars		Due to State banks and bankers	64,858.27
Specie	58,501.70		
Legal-tender notes	394.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	517,708.70	Total	517,708.70

Commercial National Bank, Portland.

D. P. THOMPSON, *President.* No. 3422. R. L. DURHAM, *Cashier.*

Loans and discounts	$694,325.64	Capital stock paid in	$250,000.00
Overdrafts	6,628.31		
U. S. bonds to secure circulation	50,000.00	Surplus fund	30,000.00
U. S. bonds to secure deposits		Other undivided profits	19,708.81
U. S. bonds on hand			
Other stocks, bonds, and mortgages	60.07	National-bank notes outstanding	45,000.00
Due from approved reserve agents	62,083.36	State-bank notes outstanding	
Due from other banks and bankers	136,653.11		
Real estate, furniture, and fixtures	900.00	Dividends unpaid	1,780.00
Current expenses and taxes paid	4,846.13		
Premiums paid	13,968.75	Individual deposits	594,506.03
Checks and other cash items	7,263.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,100.00		
Fractional currency	4.65	Due to other national banks	90,615.74
Trade dollars		Due to State banks and bankers	144,033.21
Specie	185,911.15		
Legal-tender notes	4,559.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,175,643.79	Total	1,175,643.79

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OREGON.

Merchants' National Bank, Portland.

JAMES STEEL, *President.* No. 3536. J. A. MACRUM, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$431,254.81	Capital stock paid in	$100,000.00
Overdrafts	3,148.22		
U. S. bonds to secure circulation	25,000.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	17,073.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,333.24	National-bank notes outstanding	22,500.00
Due from approved reserve agents	4,910.02	State-bank notes outstanding	
Due from other banks and bankers	716.53		
Real estate, furniture, and fixtures	7,718.77	Dividends unpaid	
Current expenses and taxes paid	4,065.30		
Premiums paid	6,687.50	Individual deposits	388,514.09
Checks and other cash items	4,042.67	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,405.00		
Fractional currency	155.14	Due to other national banks	16,167.57
Trade dollars		Due to State banks and bankers	4,203.69
Specie	57,429.80		
Legal-tender notes	2,467.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	551,459.00	Total	551,459.00

Oregon National Bank, Portland.

VAN B. DE LASHMULT, *President.* No. 3719. D. F. SHERMAN, *Cashier.*

Loans and discounts	220,490.31	Capital stock paid in	$100,000.00
Overdrafts	1,209.15		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	7,999.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	437.10	State-bank notes outstanding	
Due from other banks and bankers	6,778.26		
Real estate, furniture, and fixtures	4,555.54	Dividends unpaid	
Current expenses and taxes paid	3,139.10		
Premiums paid	2,437.50	Individual deposits	146,340.14
Checks and other cash items	1,060.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	75.00		
Fractional currency	15.49	Due to other national banks	
Trade dollars		Due to State banks and bankers	15,481.85
Specie	20,726.10		
Legal-tender notes	5,272.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	292,321.45	Total	292,321.45

Portland National Bank, Portland.

WILLIAM REID, *President.* No. 3184. W. LOWE, *Acting cashier.*

Loans and discounts	$73,528.49	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	272.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	187.88	State-bank notes outstanding	
Due from other banks and bankers	9,983.44		
Real estate, furniture, and fixtures	50,000.00	Dividends unpaid	717.50
Current expenses and taxes paid			
Premiums paid		Individual deposits	49,090.01
Checks and other cash items	6,991.77	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	2.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	13,161.06
Specie	29,922.05		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	196,740.98	Total	196,740.98

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OREGON.

First National Bank, Salem.

WILLIAM N. LADUE, *President.* No. 2816. JOHN MOIR, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$142,223.04	Capital stock paid in	$60,000.00
Overdrafts	465.27		
U. S. bonds to secure circulation	15,000.00	Surplus fund	1,800.00
U. S. bonds to secure deposits		Other undivided profits	2,794.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	13,500.00
Due from approved reserve agents	134.56	State-bank notes outstanding	
Due from other banks and bankers	632.04		
Real estate, furniture, and fixtures	2,540.49	Dividends unpaid	
Current expenses and taxes paid	2,053.17		
Premiums paid	1,462.50	Individual deposits	70,694.79
Checks and other cash items	254.82	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	9.80	Due to other national banks	24,358.11
Trade dollars		Due to State banks and bankers	3,956.85
Specie	11,637.05		
Legal-tender notes	17.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer			
Total	177,104.74	Total	177,104.74

Capital National Bank, Salem.

R. S. WALLACE, *President.* No. 3405. J. H. ALBERT, *Cashier.*

Loans and discounts	$206,722.36	Capital stock paid in	$75,000.00
Overdrafts	3,845.18		
U. S. bonds to secure circulation	19,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	2,048.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,990.00
Due from approved reserve agents	161.52	State-bank notes outstanding	
Due from other banks and bankers	2,937.91		
Real estate, furniture, and fixtures	3,509.34	Dividends unpaid	
Current expenses and taxes paid	1,243.21		
Premiums paid	5,320.00	Individual deposits	116,175.59
Checks and other cash items	337.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	3.80	Due to other national banks	1,423.30
Trade dollars		Due to State banks and bankers	40,973.73
Specie	16,331.40		
Legal-tender notes	204.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	855.00		
Due from U. S. Treasurer	20.00		
Total	260,610.86	Total	260,610.86

First National Bank, The Dalles.

D. P. THOMPSON, *President.* No. 3441. H. M. BEALL, *Cashier.*

Loans and discounts	$79,948.78	Capital stock paid in	$50,000.00
Overdrafts	6,191.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,595.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,787.46	National-bank notes outstanding	7,950.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	5,130.67		
Real estate, furniture, and fixtures	701.80	Dividends unpaid	
Current expenses and taxes paid	1,298.53		
Premiums paid	3,343.75	Individual deposits	64,086.45
Checks and other cash items	2,247.69	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	120.00		
Fractional currency	.95	Due to other national banks	2,690.61
Trade dollars		Due to State banks and bankers	359.01
Specie	14,748.85		
Legal-tender notes	99.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	130,681.53	Total	130,681.53

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Dalles National Bank, The Dalles.

ZENAS F. MOODY, *President.* No. 3534. M. A. MOODY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,122.61	Capital stock paid in	$50,000.00
Overdrafts	26,490.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,860.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,606.80	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	2,133.45		
Real estate, furniture, and fixtures	1,787.15	Dividends unpaid	
Current expenses and taxes paid	1,363.42		
Premiums paid	3,250.00	Individual deposits	125,989.69
Checks and other cash items	996.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	175.00		
Fractional currency	2.59	Due to other national banks	23,986.47
Trade dollars		Due to State banks and bankers	312.23
Specie	15,388.15		
Legal-tender notes	21.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	215,399.19	Total	215,399.19

First National Bank, Union.

GEORGE WRIGHT, *President.* No. 2947. W. T. WRIGHT, *Cashier.*

Loans and discounts	$72,690.30	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,800.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,171.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	26,053.57	National-bank notes outstanding	10,960.00
Due from approved reserve agents	1,160.67	State-bank notes outstanding	
Due from other banks and bankers	5,023.90		
Real estate, furniture, and fixtures	7,203.28	Dividends unpaid	
Current expenses and taxes paid	773.91		
Premiums paid	800.00	Individual deposits	57,349.24
Checks and other cash items	1,347.78	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	460.00		
Fractional currency		Due to other national banks	5,468.79
Trade dollars		Due to State banks and bankers	172.43
Specie	8,133.90		
Legal-tender notes	90.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	576.00		
Due from U. S. Treasurer			
Total	137,113.31	Total	137,113.31

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ARIZONA.

National Bank of Arizona, Phœnix.

M. W. KALES, *President.* No. 3728. GEO. W. HOADLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$148,474.58	Capital stock paid in	$100,000.00
Overdrafts	25,109.57		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,270.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	72,721.28	National-bank notes outstanding	22,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,320.48		
Real estate, furniture, and fixtures	12,954.50	Dividends unpaid	
Current expenses and taxes paid	1,934.40		
Premiums paid	2,500.00	Individual deposits	133,103.00
Checks and other cash items	1,176.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	470.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	63,314.74
Specie	19,351.95		
Legal-tender notes	12,550.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	324,688.02	Total	324,688.02

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DAKOTA.

First National Bank, Aberdeen.

S. H. JUMPER, *President.* No. 2980. GEO L. CADWELL, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$82,068.22	Capital stock paid in	$50,000.00
Overdrafts	3,113.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	4,507.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,908.14	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,127.38	State-bank notes outstanding	
Due from other banks and bankers	15,029.14		
Real estate, furniture, and fixtures	3,176.55	Dividends unpaid	220.00
Current expenses and taxes paid	2,626.52		
Premiums paid	1,000.00	Individual deposits	93,319.09
Checks and other cash items	1,462.50	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,995.00		
Fractional currency	13.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,175.41
Specie	16,265.00		
Legal-tender notes	4,023.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	167,471.62	Total	167,471.62

Aberdeen National Bank, Aberdeen.

JOHN T. MCCHESNEY, *President.* No. 3326. ROBERT MOODY, *Cashier.*

Loans and discounts	$94,128.45	Capital stock paid in	$75,000.00
Overdrafts	790.11		
U. S. bonds to secure circulation	18,750.00	Surplus fund	12,000.00
U. S. bonds to secure deposits		Other undivided profits	4,763.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages	20,732.91	National-bank notes outstanding	16,875.00
Due from approved reserve agents	9,055.31	State-bank notes outstanding	
Due from other banks and bankers	42,688.02		
Real estate, furniture, and fixtures	10,811.46	Dividends unpaid	
Current expenses and taxes paid	1,762.48		
Premiums paid	2,234.37	Individual deposits	71,329.28
Checks and other cash items	203.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,610.00		
Fractional currency	33.22	Due to other national banks	19,323.73
Trade dollars		Due to State banks and bankers	24,355.42
Specie	1,903.25		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	843.75		
Due from U. S. Treasurer	100.00		
Total	223,646.73	Total	223,646.73

First National Bank, Ashton.

S. F. HAMMOND, *President.* No. 3437. FRED. W. KAMMAM, *Cashier.*

Loans and discounts	$51,888.73	Capital stock paid in	$50,000.00
Overdrafts	462.91		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	2,620.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	945.93	National-bank notes outstanding	10,520.00
Due from approved reserve agents	1,822.89	State-bank notes outstanding	
Due from other banks and bankers	10,155.76		
Real estate, furniture, and fixtures	6,033.33	Dividends unpaid	
Current expenses and taxes paid	825.06		
Premiums paid		Individual deposits	23,799.29
Checks and other cash items	716.14	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,400.00		
Fractional currency	.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	752.60		
Legal-tender notes	2,873.00	Notes and bills re-discounted	3,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	92,939.71	Total	92,939.71

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DAKOTA.

First National Bank, Bismarck.

ASA FISHER, *President.* No. 2434. O. H. WHITAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$110,852.74	Capital stock paid in	$100,000.00
Overdrafts	766.23		
U. S. bonds to secure circulation	25,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	14,653.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,564.21	National-bank notes outstanding	22,500.00
Due from approved reserve agents	2,766.89	State-bank notes outstanding	
Due from other banks and bankers	25,945.63		
Real estate, furniture, and fixtures	51,295.21	Dividends unpaid	
Current expenses and taxes paid	879.09		
Premiums paid	2,500.00	Individual deposits	74,178.90
Checks and other cash items	1,485.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,417.00		
Fractional currency	2.70	Due to other national banks	1,650.00
Trade dollars		Due to State banks and bankers	10,159.05
Specie	10,511.40		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	238,141.72	Total	238,141.72

Bismarck National Bank, Bismarck.

JAMES W. RAYMOND, *President.* No. 2677. WILLIAM B. BELL, *Cashier.*

Loans and discounts	$86,673.27	Capital stock paid in	$50,000.00
Overdrafts	4,119.26		
U. S. bonds to secure circulation	12,500.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	3,480.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,105.81	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,178.28	State-bank notes outstanding	
Due from other banks and bankers	3,793.79		
Real estate, furniture, and fixtures	24,256.70	Dividends unpaid	
Current expenses and taxes paid	1,656.25		
Premiums paid	1,185.83	Individual deposits	64,743.09
Checks and other cash items	3,703.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,476.00		
Fractional currency	11.25	Due to other national banks	4,223.54
Trade dollars		Due to State banks and bankers	520.46
Specie	2,095.75		
Legal-tender notes	2,000.00	Notes and bills re-discounted	7,100.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	157,317.91	Total	157,317.91

Capital National Bank, Bismarck.

C. B. LITTLE, *President.* No. 2986. E. L. WHITFORD, *Cashier.*

Loans and discounts	$79,750.21	Capital stock paid in	$50,000.00
Overdrafts	2,375.67		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	3,812.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,668.02	National-bank notes outstanding	11,249.00
Due from approved reserve agents	7,580.01	State-bank notes outstanding	
Due from other banks and bankers	9,363.54		
Real estate, furniture, and fixtures	8,405.55	Dividends unpaid	399.00
Current expenses and taxes paid	1,009.52		
Premiums paid	3,000.00	Individual deposits	74,733.67
Checks and other cash items	849.72	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,240.00		
Fractional currency	51.50	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,820.75		
Legal-tender notes	5,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	145,176.49	Total	145,176.49

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DAKOTA.

First National Bank, Brookings.

THOMAS L. FISHBACK, *President.* No. 3087. HORACE FISHBACK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$99,098.83	Capital stock paid in	$50,000.00
Overdrafts	2,933.63		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	4,539.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	457.80	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,379.29	State-bank notes outstanding	
Due from other banks and bankers	9,513.27		
Real estate, furniture, and fixtures	2,875.00	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	3,458.22	Individual deposits	73,395.96
Checks and other cash items	1,327.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,757.00		
Fractional currency		Due to other national banks	54.63
Trade dollars		Due to State banks and bankers	1,389.79
Specie	9,766.90		
Legal-tender notes	2,000.00	Notes and bills re-discounted	2,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	152,629.82	Total	152,629.82

First National Bank, Canton.

F. A. GALE, *President.* No. 2830. J. H. GALE, *Cashier.*

Loans and discounts	$70,537.87	Capital stock paid in	$50,000.00
Overdrafts	115.84		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,000.00
U. S. bonds to secure deposits		Other undivided profits	9,362.82
U. S. bonds on hand			
Other stocks, bonds, and mortgages	804.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,929.39	State-bank notes outstanding	
Due from other banks and bankers	8,799.46		
Real estate, furniture, and fixtures	18,001.49	Dividends unpaid	
Current expenses and taxes paid	3,017.43		
Premiums paid	1,451.56	Individual deposits	34,103.21
Checks and other cash items	412.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,155.00		
Fractional currency	6.71	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,211.30		
Legal-tender notes	2,543.00	Notes and bills re-discounted	17,331.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	125,047.93	Total	125,047.93

First National Bank, Casselton.

H. P. WATTS, *President.* No. 2792. J. L. GUNKEL, *Cashier.*

Loans and discounts	$174,642.45	Capital stock paid in	$60,000.00
Overdrafts	3,560.80		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	9,155.98
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,367.92	National-bank notes outstanding	22,500.00
Due from approved reserve agents	6,170.71	State-bank notes outstanding	
Due from other banks and bankers	45,306.49		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	1,294.76		
Premiums paid		Individual deposits	178,958.82
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,080.00		
Fractional currency	109.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,945.00		
Legal-tender notes	10,012.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	290,614.80	Total	290,614.80

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First National Bank, Chamberlain.

DAVID H. HENRY, *President.* No. 2911. PATRICK HENRY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,012.93	Capital stock paid in	$50,000.00
Overdrafts	7,934.28		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	9,719.37
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,905.81	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,965.43	State-bank notes outstanding	
Due from other banks and bankers	4,419.15		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	1,400.00
Current expenses and taxes paid	948.73		
Premiums paid	3,531.25	Individual deposits	42,828.75
Checks and other cash items	138.48	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	33.60	Due to other national banks	
Trade dollars		Due to State banks and bankers	12,741.54
Specie	1,987.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	138,939.66	Total	138,939.66

First National Bank, Clark.

FRED. WARE, *President.* No. 3479. CARL JACKSON, *Cashier.*

Loans and discounts	$59,909.70	Capital stock paid in	$60,000.00
Overdrafts	351.82		
U. S. bonds to secure circulation	15,000.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	2,339.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,658.01	National-bank notes outstanding	13,500.00
Due from approved reserve agents	250.50	State-bank notes outstanding	
Due from other banks and bankers	10,564.05		
Real estate, furniture, and fixtures	5,200.51	Dividends unpaid	
Current expenses and taxes paid	1,576.64		
Premiums paid	1,770.00	Individual deposits	45,374.78
Checks and other cash items	2,014.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,400.00		
Fractional currency	26.44	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,978.00		
Legal-tender notes	3,252.00	Notes and bills re-discounted	3,813.21
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	128,627.15	Total	128,627.15

First National Bank, Columbia.

HENRY C. SESSIONS, *President.* No. 3352. CHARLES A. BAKER, *Cashier.*

Loans and discounts	$81,843.15	Capital stock paid in	$50,000.00
Overdrafts	919.61		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,640.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,569.17	State-bank notes outstanding	
Due from other banks and bankers	9,490.10		
Real estate, furniture, and fixtures	8,870.00	Dividends unpaid	
Current expenses and taxes paid	1,318.58		
Premiums paid	3,500.00	Individual deposits	61,512.65
Checks and other cash items	973.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,171.00		
Fractional currency	16.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,894.45		
Legal-tender notes	6,030.00	Notes and bills re-discounted	225.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	135,628.25	Total	135,628.25

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First National Bank, Deadwood.

O. J. SALISBURY, *President.* No. 2391. D. A. MCPHERSON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$208,465.30	Capital stock paid in	$100,000.00
Overdrafts	7,083.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	125,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	4,241.07
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,632.88	National-bank notes outstanding	22,500.00
Due from approved reserve agents	90,709.06	State-bank notes outstanding	
Due from other banks and bankers	21,127.77		
Real estate, furniture, and fixtures	31,591.98	Dividends unpaid	
Current expenses and taxes paid	4,598.83		
Premiums paid	12,905.28	Individual deposits	223,403.04
Checks and other cash items	1,640.38	United States deposits	70,301.99
Exchanges for clearing-house		Deposits of U.S. disbursing officers	18,177.42
Bills of other banks	355.00		
Fractional currency	86.25	Due to other national banks	10,031.31
Trade dollars		Due to State banks and bankers	16,743.53
Specie	5,501.00		
Legal-tender notes	71,204.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	372.00		
Total	590,398.36	Total	590,398.36

Deadwood National Bank, Deadwood.

GEORGE C. HICKOK, *President.* No. 3552. JAMES L. MAXWELL, JR., *Cashier.*

Loans and discounts	$148,276.20	Capital stock paid in	$100,000.00
Overdrafts	478.09		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,022.30
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	12,315.45	State-bank notes outstanding	
Due from other banks and bankers	1,341.37		
Real estate, furniture, and fixtures	9,031.64	Dividends unpaid	
Current expenses and taxes paid	2,468.27		
Premiums paid	2,482.81	Individual deposits	72,362.66
Checks and other cash items	11,573.56	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	420.00		
Fractional currency		Due to other national banks	952.28
Trade dollars		Due to State banks and bankers	2,542.75
Specie	1,196.60		
Legal-tender notes	12,921.00	Notes and bills re-discounted	22,250.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	228,629.99	Total	228,629.99

Merchants' National Bank, Deadwood.

W. R. STEBBINS, *President.* No. 2461. WILLIAM SELBIE, *Cashier.*

Loans and discounts	$160,687.71	Capital stock paid in	$100,000.00
Overdrafts	21,376.35		
U. S. bonds to secure circulation	25,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	6,211.23
U. S. bonds on hand			
Other stocks, bonds, and mortgages	49,220.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	11,069.44	State-bank notes outstanding	
Due from other banks and bankers	3,216.24		
Real estate, furniture, and fixtures	25,244.65	Dividends unpaid	
Current expenses and taxes paid	3,752.80		
Premiums paid	1,689.40	Individual deposits	129,226.43
Checks and other cash items	569.39	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	796.00		
Fractional currency	18.00	Due to other national banks	1,389.88
Trade dollars		Due to State banks and bankers	2,615.90
Specie	1,150.25		
Legal-tender notes	10,000.00	Notes and bills re-discounted	16,971.79
U. S. certificates of deposit		Bills payable	26,000.00
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	314,915.23	Total	314,915.23

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First National Bank, Dell Rapids.

J. A. COOLEY, *President.* No. 3508. M. R. KENEFICK, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$73,127.97	Capital stock paid in	$50,000.00
Overdrafts	2,493.49		
U. S. bonds to secure circulation	13,000.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,166.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,690.00
Due from approved reserve agents	2,004.75	State-bank notes outstanding	
Due from other banks and bankers	986.33		
Real estate, furniture, and fixtures	1,094.85	Dividends unpaid	
Current expenses and taxes paid	874.81		
Premiums paid	1,745.18	Individual deposits	27,070.57
Checks and other cash items	277.17	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	345.00		
Fractional currency	12.46	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,370.50		
Legal-tender notes	1,500.00	Notes and bills re-discounted	7,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer	9.50		
Total	100,427.01	Total	100,427.01

First National Bank, De Smet.

JOHN H. CARROLL, *President.* No. 3435. P. LAWRENCE, *Cashier.*

Loans and discounts	$56,980.22	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,500.00
U. S. bonds to secure deposits		Other undivided profits	2,971.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	694.48	State-bank notes outstanding	
Due from other banks and bankers	7,594.51		
Real estate, furniture, and fixtures	8,126.68	Dividends unpaid	
Current expenses and taxes paid	1,820.93		
Premiums paid	750.00	Individual deposits	26,013.52
Checks and other cash items	1,221.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,355.00		
Fractional currency	47.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,082.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	96,734.85	Total	96,734.85

First National Bank, Devil's Lake.

CHARLES S. HULBERT, *President.* No. 3397. GEORGE JUERGONS, *Cashier.*

Loans and discounts	$90,240.97	Capital stock paid in	$50,000.00
Overdrafts	606.87		
U. S. bonds to secure circulation	12,500.00	Surplus fund	8,500.00
U. S. bonds to secure deposits		Other undivided profits	3,741.43
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,964.30	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,288.20	State-bank notes outstanding	
Due from other banks and bankers	39,469.85		
Real estate, furniture, and fixtures	7,530.47	Dividends unpaid	
Current expenses and taxes paid	1,196.44		
Premiums paid	1,333.38	Individual deposits	102,606.83
Checks and other cash items	687.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,673.00		
Fractional currency	52.69	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,854.50		
Legal-tender notes	3,550.00	Notes and bills re-discounted	4,412.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	180,510.26	Total	180,510.26

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Merchants' National Bank, Devil's Lake.

F. R. FULTON, *President.* No. 3714. E. A. GOWRAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$42,268.68	Capital stock paid in	$45,000.00
Overdrafts	10.36		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	4,017.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,425.49	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	32,295.80		
Real estate, furniture, and fixtures	1,992.91	Dividends unpaid	
Current expenses and taxes paid	2,475.23		
Premiums paid	1,023.92	Individual deposits	63,267.83
Checks and other cash items	1,576.09	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,475.00		
Fractional currency	139.56	Due to other national banks	
Trade dollars		Due to State banks and bankers	118.46
Specie	7,408.40		
Legal-tender notes	9,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	123,653.94	Total	123,653.94

First National Bank, Doland.

O. W. BARLOW, *President.* No. 3522. S. E. MORRIS, *Cashier.*

Loans and discounts	$50,448.05	Capital stock paid in	$50,000.00
Overdrafts	4,527.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,302.60
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,912.89	National-bank notes outstanding	11,250.00
Due from approved reserve agents	895.36	State-bank notes outstanding	
Due from other banks and bankers	3,828.34		
Real estate, furniture, and fixtures	2,215.64	Dividends unpaid	
Current expenses and taxes paid	1,201.51		
Premiums paid	734.40	Individual deposits	15,304.27
Checks and other cash items	1,493.66	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,235.00		
Fractional currency	1.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,300.70		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	5,000.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	85,856.87	Total	85,856.87

First National Bank, Fargo.

M. B. ERSKINE, *President.* No. 2377. L. S. LYON, *Cashier.*

Loans and discounts	$406,827.64	Capital stock paid in	$150,000.00
Overdrafts	477.12		
U. S. bonds to secure circulation	37,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	10,088.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,172.71	National-bank notes outstanding	33,750.00
Due from approved reserve agents	29,053.77	State-bank notes outstanding	
Due from other banks and bankers	80,699.14		
Real estate, furniture, and fixtures	43,015.59	Dividends unpaid	
Current expenses and taxes paid	3,554.75		
Premiums paid	2,165.62	Individual deposits	402,954.06
Checks and other cash items	5,418.57	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	8,217.00		
Fractional currency	3.06	Due to other national banks	40.00
Trade dollars		Due to State banks and bankers	11,797.46
Specie	34,738.00		
Legal-tender notes		Notes and bills re-discounted	28,900.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,687.50		
Due from U. S. Treasurer			
Total	662,530.47	Total	662,530.47

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Citizens' National Bank, Fargo.

H. F. MILLER, *President.* No. 3662. C. C. SCHUYLER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$161,594.15	Capital stock paid in	$100,000.00
Overdrafts			
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	11,921.65
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,392.32	National-bank notes outstanding	22,500.00
Due from approved reserve agents	16,315.80	State-bank notes outstanding	
Due from other banks and bankers	32,354.83		
Real estate, furniture, and fixtures	51,888.43	Dividends unpaid	
Current expenses and taxes paid	1,981.58		
Premiums paid	1,859.38	Individual deposits	205,140.65
Checks and other cash items	9,255.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	18,436.00		
Fractional currency	62.73	Due to other national banks	1,274.63
Trade dollars		Due to State banks and bankers	2,412.48
Specie	16,614.00		
Legal-tender notes	11,150.00	Notes and bills re-discounted	15,780.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	360,029.41	Total	360,029.41

Red River Valley National Bank, Fargo.

L. S. FOLLETT, *President.* No. 2514. L. W. FOLLETT, *Cashier.*

Loans and discounts	$178,341.94	Capital stock paid in	$100,000.00
Overdrafts	406.25		
U. S. bonds to secure circulation	30,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	11,175.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	22,011.42	National-bank notes outstanding	27,000.00
Due from approved reserve agents	16,461.04	State-bank notes outstanding	
Due from other banks and bankers	112,025.71		
Real estate, furniture, and fixtures	30,960.78	Dividends unpaid	
Current expenses and taxes paid	1,936.06		
Premiums paid	3,075.00	Individual deposits	264,545.82
Checks and other cash items	5,434.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,760.00		
Fractional currency	308.00	Due to other national banks	318.76
Trade dollars		Due to State banks and bankers	1,725.71
Specie	14,695.55		
Legal-tender notes	10,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	429,765.77	Total	429,765.77

First National Bank, Grafton.

F. T. WALKER, *President.* No. 2840. JOHN L. CASHEL, *Cashier.*

Loans and discounts	$110,195.20	Capital stock paid in	$50,000.00
Overdrafts	640.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	3,463.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,865.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,854.81	State-bank notes outstanding	
Due from other banks and bankers	31,657.82		
Real estate, furniture, and fixtures	17,352.10	Dividends unpaid	
Current expenses and taxes paid	1,692.53		
Premiums paid	1,300.00	Individual deposits	107,135.39
Checks and other cash items	3,856.11	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	847.00		
Fractional currency	21.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,503.35		
Legal-tender notes	5,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	201,848.79	Total	201,848.79

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Grafton National Bank, Grafton.

FREDERIC R. FULTON, *President.* No. 3096. DE WITT C. MOORE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$104,414.12	Capital stock paid in	$50,000.00
Overdrafts	120.13		
U. S. bonds to secure circulation	12,500.00	Surplus fund	18,000.00
U. S. bonds to secure deposits		Other undivided profits	2,589.35
U. S. bonds on hand			
Other stocks, bonds, and mortgages	674.68	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	13,964.61		
Real estate, furniture, and fixtures	14,115.50	Dividends unpaid	
Current expenses and taxes paid	1,175.89		
Premiums paid	1,374.76	Individual deposits	72,512.96
Checks and other cash items	137.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,250.00		
Fractional currency	39.62	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	10,023.50		
Legal-tender notes	3,000.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	164,352.31	Total	164,352.31

Second National Bank, Grand Forks.

ALEXANDER GRIGGS, *President.* No. 3504. A. W. CLARKE, *Cashier.*

Loans and discounts	$104,985.61	Capital stock paid in	$55,000.00
Overdrafts	1,170.26		
U. S. bonds to secure circulation	14,000.00	Surplus fund	2,500.00
U. S. bonds to secure deposits		Other undivided profits	2,920.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	12,600.00
Due from approved reserve agents	2,139.46	State-bank notes outstanding	
Due from other banks and bankers	25,449.86		
Real estate, furniture, and fixtures	3,373.50	Dividends unpaid	
Current expenses and taxes paid	1,474.24		
Premiums paid	1,064.50	Individual deposits	108,318.85
Checks and other cash items	4,897.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	6,555.00		
Fractional currency	522.94	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	20,000.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	6,922.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	630.00		
Due from U. S. Treasurer			
Total	188,262.42	Total	188,262.42

Citizens' National Bank, Grand Forks.

WILLIAM BUDGE, *President.* No. 2570. SEYMOUR S. TITUS, *Cashier.*

Loans and disconnts	$198,990.92	Capital stock paid in	$100,000.00
Overdrafts	2,168.38		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	7,418.97
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	105,590.79		
Real estate, furniture, and fixtures	27,500.00	Dividends unpaid	10.00
Current expenses and taxes paid	2,837.95		
Premiums paid	2,000.00	Individual deposits	279,287.71
Checks and other cash items	11,621.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,115.00		
Fractional currency	115.72	Due to other national banks	
Trade dollars		Due to State banks and bankers	9,112.06
Specie	17,447.00		
Legal-tender notes	35,146.00	Notes and bills re-discounted	2,240.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	431,568.74	Total	431,568.74

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Grand Forks National Bank, Grand Forks.

MICHAEL L. MCCORMACK, *President.* No. 3301. WILLIAM O. MULCAHY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$175,270.35	Capital stock paid in	$60,000.00
Overdrafts	1,080.71		
U. S. bonds to secure circulation	15,000.00	Surplus fund	6,000.00
U. S. bonds to secure deposits		Other undivided profits	10,340.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,759.77	National-bank notes outstanding	13,500.00
Due from approved reserve agents	2,587.76	State-bank notes outstanding	
Due from other banks and bankers	17,608.07		
Real estate, furniture, and fixtures	9,131.25	Dividends unpaid	
Current expenses and taxes paid	2,311.82		
Premiums paid	1,725.00	Individual deposits	179,509.57
Checks and other cash items	1,121.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,192.00		
Fractional currency	11.10	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	28,895.10		
Legal-tender notes	2,000.00	Notes and bills re-discounted	9,300.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	675.00		
Due from U. S. Treasurer	281.00		
Total	278,650.37	Total	278,650.37

First National Bank, Hillsborough.

SIMEON B. SARLES, *President.* No. 3400. E. Y. SARLES, *Cashier.*

Loans and discounts	$132,346.29	Capital stock paid in	$50,000.00
Overdrafts	5,958.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	13,834.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	50.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,099.07	State-bank notes outstanding	
Due from other banks and bankers	18,918.75		
Real estate, furniture, and fixtures	13,618.82	Dividends unpaid	
Current expenses and taxes paid	4,502.86		
Premiums paid	1,578.13	Individual deposits	122,394.53
Checks and other cash items	4,931.03	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,261.00		
Fractional currency	88.46	Due to other national banks	433.91
Trade dollars		Due to State banks and bankers	887.47
Specie			
Legal-tender notes	8,704.25	Notes and bills re-discounted	
U. S. certificates of deposit	2,680.00	Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	208,799.92	Total	208,799.92

Hillsboro' National Bank, Hillsborough.

AMOS L. PLUMMER, *President.* No. 3411. ALBERT L. HANSON, *Cashier.*

Loans and discounts	$107,576.00	Capital stock paid in	$50,000.00
Overdrafts	1,224.51		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	11,620.36
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,264.17	State-bank notes outstanding	
Due from other banks and bankers	464.27		
Real estate, furniture, and fixtures	14,955.89	Dividends unpaid	
Current expenses and taxes paid	1,500.61		
Premiums paid	1,562.50	Individual deposits	66,537.35
Checks and other cash items	318.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	115.00		
Fractional currency	29.97	Due to other national banks	
Trade dollars		Due to State banks and bankers	2,487.63
Specie	11,975.50		
Legal-tender notes	2,485.00	Notes and bills re-discounted	4,639.20
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	156,534.54	Total	156,534.54

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First National Bank, Huron.

JAMES W. CAMPBELL, *President.* No. 2819. J. W. MCKENZIE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$55,014.00	Capital stock paid in	$75,000.00
Overdrafts	1,876.77		
U. S. bonds to secure circulation	20,000.00	Surplus fund	37,500.00
U. S. bonds to secure deposits	125,000.00	Other undivided profits	8,272.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	69,443.74	National-bank notes outstanding	18,000.00
Due from approved reserve agents	11,022.19	State-bank notes outstanding	
Due from other banks and bankers	10,121.88		
Real estate, furniture, and fixtures	11,000.00	Dividends unpaid	
Current expenses and taxes paid	1,816.77		
Premiums paid	12,000.00	Individual deposits	79,712.43
Checks and other cash items	458.74	United States deposits	110,500.36
Exchanges for clearing-house		Deposits of U.S. disbursing officers	1,127.85
Bills of other banks	2,454.00		
Fractional currency		Due to other national banks	4,756.87
Trade dollars		Due to State banks and bankers	
Specie	11,261.75		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	334,869.84	Total	334,869.84

Beadle County National Bank, Huron.

JOHN W. VROOMAN, *President.* No. 2989. EDWARD CRIST, *Cashier.*

Loans and discounts	$785,545.17	Capital stock paid in	$50,000.00
Overdrafts	891.12		
U. S. bonds to secure circulation	25,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	1,931.02
U. S. bonds on hand			
Other stocks, bonds, and mortgages	101.69	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,741.84	State-bank notes outstanding	
Due from other banks and bankers	13,642.30		
Real estate, furniture, and fixtures	11,323.65	Dividends unpaid	
Current expenses and taxes paid	1,078.90		
Premiums paid	2,650.00	Individual deposits	33,990.19
Checks and other cash items	1,378.18	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	50.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	44,056.95
Specie	2,600.00		
Legal-tender notes	9,350.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer			
Total	156,478.16	Total	156,478.16

Huron National Bank, Huron.

LOUIS W. HAZEN, *President.* No. 3267. JOHN A. FOWLER, *Cashier.*

Loans and discounts	$189,802.26	Capital stock paid in	$75,000.00
Overdrafts	1,913.93		
U. S. bonds to secure circulation	20,000.00	Surplus fund	4,000.00
U. S. bonds to secure deposits	50,000.00	Other undivided profits	4,266.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	18,000.00
Due from approved reserve agents	51.21	State-bank notes outstanding	
Due from other banks and bankers	53,943.10		
Real estate, furniture, and fixtures	3,500.00	Dividends unpaid	
Current expenses and taxes paid	2,426.08		
Premiums paid	8,468.10	Individual deposits	118,856.63
Checks and other cash items	1,202.97	United States deposits	45,584.24
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,388.00		
Fractional currency	54.28	Due to other national banks	49,751.81
Trade dollars		Due to State banks and bankers	39,177.31
Specie	17,987.00		
Legal-tender notes	2,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	354,636.93	Total	354,636.93

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National Bank of Dakota, Huron.

DAVID L. STICK, *President.* No. 3636. JOHN A. KEMP, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$65,757.55	Capital stock paid in	$50,000.00
Overdrafts	646.40		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	2,804.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,808.11	National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,257.09	State-bank notes outstanding	
Due from other banks and bankers	7,824.84		
Real estate, furniture, and fixtures	10,739.75	Dividends unpaid	
Current expenses and taxes paid	1,096.04		
Premiums paid	1,200.00	Individual deposits	47,469.49
Checks and other cash items	1,223.55	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,725.00		
Fractional currency	6.64	Due to other national banks	2,000.00
Trade dollars		Due to State banks and bankers	8,553.55
Specie	3,720.75		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	122,067.72	Total	122,067.72

James River National Bank, Jamestown.

EDWARD P. WELLS, *President.* No. 2580. GEO. L. WEBSTER, *Cashier.*

Loans and discounts	$61,536.44	Capital stock paid in	$50,000.00
Overdrafts	1,374.63		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,250.00
U. S. bonds to secure deposits		Other undivided profits	5,579.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,637.32	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,667.64	State-bank notes outstanding	
Due from other banks and bankers	24,798.33		
Real estate, furniture, and fixtures	23,864.45	Dividends unpaid	
Current expenses and taxes paid	1,751.66		
Premiums paid	2,812.50	Individual deposits	76,230.94
Checks and other cash items	1,542.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	71.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,793.65		
Legal-tender notes	6,053.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	148,310.74	Total	148,310.74

First National Bank, Larimore.

ANDREW J. BOWNE, *President.* No. 2854. E. C. BENNETT, *Cashier.*

Loans and discounts	$93,460.99	Capital stock paid in	$50,000.00
Overdrafts	59.72		
U. S. bonds to secure circulation	12,500.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	1,306.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	465.63	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,372.77	State-bank notes outstanding	
Due from other banks and bankers	14,252.90		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	1,040.37		
Premiums paid	2,000.00	Individual deposits	81,921.84
Checks and other cash items	7,230.26	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	355.00		
Fractional currency	12.40	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	8,015.00		
Legal-tender notes	14,151.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	164,478.54	Total	164,478.54

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First National Bank, Lisbon.

RUSH S. ADAMS, *President.* No. 3662. H. KIRKE ADAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$91,397.91	Capital stock paid in	$50,000.00
Overdrafts	3,031.59		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,079.61
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,870.93	State-bank notes outstanding	
Due from other banks and bankers	17,779.73		
Real estate, furniture, and fixtures	2,325.85	Dividends unpaid	
Current expenses and taxes paid	97.30		
Premiums paid	1,265.62	Individual deposits	75,088.42
Checks and other cash items	3,070.73	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,790.00		
Fractional currency	140.77	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,518.80		
Legal-tender notes	6,725.00	Notes and bills re-discounted	13,658.70
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	153,076.73	Total	153,076.73

First National Bank, Madison.

F. D. FITTS, *President.* No. 3149. L. H. KEENE, *Cashier.*

Loans and discounts	$65,022.29	Capital stock paid in	$50,000.00
Overdrafts	25.57		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,682.92
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,298.48	State-bank notes outstanding	
Due from other banks and bankers	7,440.00		
Real estate, furniture, and fixtures	5,068.21	Dividends unpaid	
Current expenses and taxes paid	1,218.48		
Premiums paid	565.97	Individual deposits	36,645.07
Checks and other cash items	153.31	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	165.00		
Fractional currency	3.69	Due to other national banks	181.21
Trade dollars		Due to State banks and bankers	
Specie	9,585.70		
Legal-tender notes	150.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	105,759.20	Total	105,759.20

Citizens' National Bank, Madison.

W. F. SMITH, *President.* No. 3151. J. A. TROW, *Cashier.*

Loans and discounts	$97,673.19	Capital stock paid in	$50,000.00
Overdrafts	3,992.14		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,000.00
U. S. bonds to secure deposits		Other undivided profits	7,579.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,505.45	National-bank notes outstanding	11,250.00
Due from approved reserve agents	2,455.97	State-bank notes outstanding	
Due from other banks and bankers	7,694.64		
Real estate, furniture, and fixtures	14,781.62	Dividends unpaid	
Current expenses and taxes paid	2,578.10		
Premiums paid	1,180.00	Individual deposits	81,121.81
Checks and other cash items	1,010.71	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	275.00		
Fractional currency	9.87	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	7,260.00		
Legal-tender notes	472.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	156,951.19	Total	156,951.19

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Madison National Bank, Madison.

E. H. JACOBS, *President.* No. 3597. S. W. JACOBS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$79,234.50	Capital stock paid in	$50,000.00
Overdrafts	8,450.71		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	2,282.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,400.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	272.22	State-bank notes outstanding	
Due from other banks and bankers	242.23		
Real estate, furniture, and fixtures	15,000.00	Dividends unpaid	
Current expenses and taxes paid	1,750.66		
Premiums paid	1,000.00	Individual deposits	72,567.29
Checks and other cash items	6,187.15	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	115.00		
Fractional currency	1.18	Due to other national banks	3,948.77
Trade dollars		Due to State banks and bankers	
Specie	2,937.20		
Legal-tender notes	2,395.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	.50		
Total	142,048.85	Total	142,048.85

First National Bank, Mandan.

H. R. LYON, *President.* No. 2585. H. VAN VLECK, *Cashier.*

Loans and discounts	$104,497.53	Capital stock paid in	$50,000.00
Overdrafts	103.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	7,272.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,143.49	National-bank notes outstanding	11,250.00
Due from approved reserve agents	13,029.78	State-bank notes outstanding	
Due from other banks and bankers	3,578.66		
Real estate, furniture, and fixtures	19,729.33	Dividends unpaid	
Current expenses and taxes paid	1,278.37		
Premiums paid	3,100.00	Individual deposits	94,765.09
Checks and other cash items	388.08	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	902.00		
Fractional currency	38.16	Due to other national banks	2,113.87
Trade dollars		Due to State banks and bankers	495.32
Specie	7,045.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	180,896.39	Total	180,896.39

First National Bank, Mayville.

G. S. ALBEE, *President.* No. 3673. J. ROSHOLT, *Cashier.*

Loans and discounts	$63,746.41	Capital stock paid in	$50,000.00
Overdrafts	2,100.65		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	6,055.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	388.00	National-bank notes outstanding	10,215.00
Due from approved reserve agents	3,000.00	State-bank notes outstanding	
Due from other banks and bankers	24,599.91		
Real estate, furniture, and fixtures	4,222.15	Dividends unpaid	
Current expenses and taxes paid	2,508.56		
Premiums paid	1,203.13	Individual deposits	64,406.64
Checks and other cash items	1,144.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	27.02	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,340.30		
Legal-tender notes	4,955.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	130,677.49	Total	130,677.49

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First National Bank, Mitchell.

JOHN D. LAWLER, *President.* No. 2645. J. E. GILBERT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$156,072.38	Capital stock paid in	$50,000.00
Overdrafts	2,263.84		
U. S. bonds to secure circulation	13,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	14,908.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,642.50	National-bank notes outstanding	11,700.00
Due from approved reserve agents	10,582.80	State-bank notes outstanding	
Due from other banks and bankers	18,687.57		
Real estate, furniture, and fixtures	15,647.53	Dividends unpaid	
Current expenses and taxes paid	6,640.86		
Premiums paid	2,713.75	Individual deposits	157,364.50
Checks and other cash items	260.81	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	13,175.00		
Fractional currency	130.85	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	6,570.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	585.00		
Due from U. S. Treasurer			
Total	258,972.89	Total	258,972.89

Mitchell National Bank, Mitchell.

W. G. DAVISON, *President.* No. 3578. N. L. DAVISON, *Cashier.*

Loans and discounts	$54,524.37	Capital stock paid in	$50,000.00
Overdrafts	256.43		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,001.33
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,020.04	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,662.14	State-bank notes outstanding	
Due from other banks and bankers	9,666.66		
Real estate, furniture, and fixtures	7,000.00	Dividends unpaid	
Current expenses and taxes paid	13.69		
Premiums paid	1,453.12	Individual deposits	41,393.25
Checks and other cash items	1,239.16	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,845.00		
Fractional currency	13.22	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,313.25		
Legal-tender notes	1,575.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	107,644.58	Total	107,644.58

First National Bank, Parker.

L. K. LORD, *President.* No. 3675. W. L. BAKER, *Cashier.*

Loans and discounts	$58,427.69	Capital stock paid in	$50,000.00
Overdrafts	822.29		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	3,790.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,364.37	National-bank notes outstanding	11,250.00
Due from approved reserve agents	296.86	State-bank notes outstanding	
Due from other banks and bankers	9,803.69		
Real estate, furniture, and fixtures	5,341.96	Dividends unpaid	
Current expenses and taxes paid	1,942.16		
Premiums paid	1,062.20	Individual deposits	36,094.33
Checks and other cash items	175.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,055.00		
Fractional currency	15.86	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,817.45		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	447.00		
Total	101,134.41	Total	101,134.41

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First National Bank, Park River.

DAVID H. BEECHER, *President.* No. 3436. SIDNEY CLARKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$90,827.36	Capital stock paid in	$50,000.00
Overdrafts	519.32		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,131.15
U. S. bonds to secure deposits		Other undivided profits	12,259.79
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,069.24	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	11,807.61		
Real estate, furniture, and fixtures	5,317.65	Dividends unpaid	
Current expenses and taxes paid	603.99		
Premiums paid	1,230.00	Individual deposits	61,165.74
Checks and other cash items	579.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,825.00		
Fractional currency	46.31	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	9,454.00		
Legal-tender notes	7,164.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	8,000.00
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer	300.00		
Total	143,806.68	Total	143,806.68

First National Bank, Pembina.

LEWIS E. BOOKER, *President.* No. 3438. G. W. RYAN, *Cashier.*

Loans and discounts	$123,291.72	Capital stock paid in	$50,000.00
Overdrafts	2,096.75		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	289.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,378.65	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,270.25	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	3,154.27	Dividends unpaid	
Current expenses and taxes paid	1,008.60		
Premiums paid	1,282.50	Individual deposits	85,637.67
Checks and other cash items	1,644.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	425.00		
Fractional currency	16.80	Due to other national banks	1,843.49
Trade dollars		Due to State banks and bankers	452.58
Specie	6,087.95		
Legal-tender notes	9,073.00	Notes and bills re-discounted	16,328.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	170,792.85	Total	170,792.85

First National Bank, Pierre.

FRED T. EVANS, *President.* No. 2941. WILLIAM G. NIXON, *Cashier.*

Loans and discounts	$42,416.85	Capital stock paid in	$50,000.00
Overdrafts	968.05		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,850.00
U. S. bonds to secure deposits		Other undivided profits	7,182.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,381.24	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,449.53	State-bank notes outstanding	
Due from other banks and bankers	30,410.20		
Real estate, furniture, and fixtures	10,742.97	Dividends unpaid	
Current expenses and taxes paid	1,866.77		
Premiums paid	1,026.67	Individual deposits	51,996.31
Checks and other cash items	994.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,990.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	192.78
Specie	162.70		
Legal-tender notes	3,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	124,471.61	Total	124,471.61

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First National Bank, Rapid City.

RICHARD C. LAKE, *President.* No. 3237. JAMES HALLEY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$155,984.18	Capital stock paid in	$50,000.00
Overdrafts	5,048.98		
U. S. bonds to secure circulation	12,500.00	Surplus fund	27,500.00
U. S. bonds to secure deposits		Other undivided profits	5,524.06
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,165.16	National-bank notes outstanding	11,250.00
Due from approved reserve agents	23,367.51	State-bank notes outstanding	
Due from other banks and bankers	13,720.67		
Real estate, furniture, and fixtures	13,000.00	Dividends unpaid	
Current expenses and taxes paid	78.15		
Premiums paid		Individual deposits	139,085.42
Checks and other cash items	3,359.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	230.00		
Fractional currency	12.60	Due to other national banks	6,344.44
Trade dollars		Due to State banks and bankers	4,176.74
Specie	947.50		
Legal-tender notes	3,904.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	243,880.66	Total	243,880.66

Black Hills National Bank, Rapid City.

HENRY G. HALL, *President.* No. 3401. HERBERT S. HALL, *Cashier.*

Loans and discounts	$104,583.97	Capital stock paid in	$50,000.00
Overdrafts	4,087.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,738.13
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,862.40	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,589.82	State-bank notes outstanding	
Due from other banks and bankers	1,407.66		
Real estate, furniture, and fixtures	12,865.25	Dividends unpaid	
Current expenses and taxes paid	1,869.46		
Premiums paid	2,500.62	Individual deposits	69,765.57
Checks and other cash items	565.20	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	17.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,525.00		
Legal-tender notes	6,717.00	Notes and bills re-discounted	17,900.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	162,653.70	Total	162,653.70

First National Bank, Redfield.

WILLIAM W. TAYLOR, *President.* No. 3398. H. M. BENEDICT, *Cashier.*

Loans and discounts	$98,570.27	Capital stock paid in	$50,000.00
Overdrafts	1,458.54		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,500.00
U. S. bonds to secure deposits		Other undivided profits	3,818.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	9,574.79	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,921.10	State-bank notes outstanding	
Due from other banks and bankers	29,352.46		
Real estate, furniture, and fixtures	6,649.14	Dividends unpaid	
Current expenses and taxes paid	1,777.31		
Premiums paid	1,370.00	Individual deposits	44,076.38
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,310.00		
Fractional currency	32.42	Due to other national banks	10,000.00
Trade dollars		Due to State banks and bankers	15,607.69
Specie	5,174.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	5,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	146,252.53	Total	146,252.53

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DAKOTA.

Citizens' National Bank, Sioux Falls.

EDWARD P. BEEBE, *President.* No. 3586. EBEN M. HILLS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$119,411.14	Capital stock paid in	$50,000.00
Overdrafts	3,957.40		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	4,287.74
U. S. bonds on hand			
Other stocks, bonds, and mortgages	172.10	National-bank notes outstanding	11,230.00
Due from approved reserve agents	2,752.50	State-bank notes outstanding	
Due from other banks and bankers	10,619.59		
Real estate, furniture, and fixtures	7,699.85	Dividends unpaid	
Current expenses and taxes paid	1,368.15		
Premiums paid	3,350.00	Individual deposits	111,184.09
Checks and other cash items	3,033.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,832.00		
Fractional currency	4.55	Due to other national banks	1,204.97
Trade dollars		Due to State banks and bankers	608.55
Specie	8,753.05		
Legal-tender notes	2,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	180,515.35	Total	180,515.35

Dakota National Bank, Sioux Falls.

GEORGE H. BRACE, *President.* No. 2845. C. C. CARPENTER, *Cashier.*

Loans and discounts	$138,128.53	Capital stock paid in	$50,000.00
Overdrafts	5,962.78		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	12,236.46
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,913.28	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	13,546.17		
Real estate, furniture, and fixtures	2,800.00	Dividends unpaid	
Current expenses and taxes paid	6,772.08		
Premiums paid	1,000.00	Individual deposits	123,478.08
Checks and other cash items	7,535.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,300.00		
Fractional currency	10.30	Due to other national banks	3,019.69
Trade dollars		Due to State banks and bankers	
Specie	2,855.00		
Legal-tender notes	3,096.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	3,000.00
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	212,984.23	Total	212,984.23

Minnehaha National Bank, Sioux Falls.

EDWIN A. SHERMAN, *President.* No. 3393. C. E. JOHNSON, *Cashier.*

Loans and discounts	$140,406.07	Capital stock paid in	$50,000.00
Overdrafts	1,589.99		
U. S. bonds to secure circulation	12,500.00	Surplus fund	4,000.00
U. S. bonds to secure deposits		Other undivided profits	1,966.68
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,820.44	State-bank notes outstanding	
Due from other banks and bankers	12,696.38		
Real estate, furniture, and fixtures	3,218.97	Dividends unpaid	
Current expenses and taxes paid	1,038.60		
Premiums paid	2,625.00	Individual deposits	83,627.80
Checks and other cash items	1,753.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,100.00		
Fractional currency	24.00	Due to other national banks	6,624.25
Trade dollars		Due to State banks and bankers	21,489.20
Specie	5,220.00		
Legal-tender notes	3,412.00	Notes and bills re-discounted	19,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	197,967.93	Total	197,967.93

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Sioux Falls National Bank, Sioux Falls.

CHARLES E. MCKINNEY, *President.* No. 2823. CHARLES L. NORTON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$224,433.18	Capital stock paid in	$100,000.00
Overdrafts	5,245.79		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,500.00
U. S. bonds to secure deposits		Other undivided profits	7,294.91
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,318.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	14,102.64	State-bank notes outstanding	
Due from other banks and bankers	37,548.41		
Real estate, furniture, and fixtures	2,482.98	Dividends unpaid	44.00
Current expenses and taxes paid	5,000.00		
Premiums paid		Individual deposits	193,446.16
Checks and other cash items	17,151.23	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,350.00		
Fractional currency	26.16	Due to other national banks	14,216.31
Trade dollars		Due to State banks and bankers	21,150.01
Specie	10,050.00		
Legal-tender notes	13,318.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	374,151.39	Total	374,151.39

First National Bank, Sturgis.

DONALD A. MCPHERSON, *President.* No. 3739. J. J. DAVENPORT, *Cashier.*

Loans and discounts	$39,742.00	Capital stock paid in	$50,000.00
Overdrafts	284.97		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,500.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,963.65	National-bank notes outstanding	11,240.00
Due from approved reserve agents	7,276.19	State-bank notes outstanding	
Due from other banks and bankers	17,210.97		
Real estate, furniture, and fixtures	13,349.41	Dividends unpaid	
Current expenses and taxes paid	53.65		
Premiums paid	1,140.62	Individual deposits	45,851.39
Checks and other cash items	1,326.86	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,517.00		
Fractional currency	6.35	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,149.50		
Legal-tender notes	3,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.00		
Due from U. S. Treasurer			
Total	108,592.17	Total	108,592.17

First National Bank, Valley City.

JOHN RUSSELL, *President.* No. 2548. GEORGE KANOUSE, *Cashier.*

Loans and discounts	$84,979.37	Capital stock paid in	$50,000.00
Overdrafts	44.55		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	3,788.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,954.31	National-bank notes outstanding	11,250.00
Due from approved reserve agents	986.39	State-bank notes outstanding	
Due from other banks and bankers	2,573.43		
Real estate, furniture, and fixtures	21,000.00	Dividends unpaid	75.00
Current expenses and taxes paid	2,230.27		
Premiums paid	1,343.75	Individual deposits	58,247.18
Checks and other cash items	85.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,350.00		
Fractional currency	94.67	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,917.25		
Legal-tender notes	8,276.00	Notes and bills re-discounted	10,437.22
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	143,797.50	Total	143,797.50

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Farmers and Merchants' National Bank, Valley City.

HERBERT ROOT, *President.* No. 2650. AMASA P. PEAKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$71,491.07	Capital stock paid in	$65,000.00
Overdrafts	.17		
U. S. bonds to secure circulation	16,250.00	Surplus fund	13,000.00
U. S. bonds to secure deposits		Other undivided profits	5,065.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,156.96	National-bank notes outstanding	14,625.00
Due from approved reserve agents	3,059.11	State-bank notes outstanding	
Due from other banks and bankers	7,844.24		
Real estate, furniture, and fixtures	19,594.00	Dividends unpaid	
Current expenses and taxes paid	1,951.38		
Premiums paid	1,300.00	Individual deposits	39,098.79
Checks and other cash items	22.46	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	240.00		
Fractional currency	29.09	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	4,379.25		
Legal-tender notes	5,425.00	Notes and bills re-discounted	2,683.73
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	730.00		
Due from U. S. Treasurer			
Total	139,472.73	Total	139,472.73

First National Bank, Watertown.

HOMER D. WALRATH, *President.* No. 2935. SAMUEL B. SHELDON, *Cashier.*

Loans and discounts	$169,710.53	Capital stock paid in	$50,000.00
Overdrafts	531.30		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	7,245.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,888.82	National-bank notes outstanding	8,750.00
Due from approved reserve agents	2,690.65	State-bank notes outstanding	
Due from other banks and bankers	23,874.18		
Real estate, furniture, and fixtures	6,775.19	Dividends unpaid	
Current expenses and taxes paid	1,048.87		
Premiums paid		Individual deposits	99,417.94
Checks and other cash items	7,101.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,360.00		
Fractional currency	47.90	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,322.75		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	175,413.81	Total	175,413.81

Citizens' National Bank, Watertown.

ALFRED D. LEET, *President.* No. 3349. WALTER D. MORRIS, *Cashier.*

Loans and discounts	$78,240.71	Capital stock paid in	$50,000.00
Overdrafts	114.42		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	2,174.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,206.70	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,370.15	State-bank notes outstanding	
Due from other banks and bankers	10,841.62		
Real estate, furniture, and fixtures	6,041.13	Dividends unpaid	
Current expenses and taxes paid	745.93		
Premiums paid	1,105.60	Individual deposits	57,312.28
Checks and other cash items	5,309.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,570.00		
Fractional currency	80.47	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	1,747.90		
Legal-tender notes	3,300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	1,000.00		
Total	130,736.43	Total	130,736.43

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Watertown National Bank, Watertown.

WINTHROP E. SCARRITT, *President.* No. 3414. EVENS W. THOMAS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$94,434.33	Capital stock paid in	$50,000.00
Overdrafts	768.18		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	8,868.26
U. S. bonds on hand			
Other stocks, bonds, and mortgages	28,800.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	4,831.80	State-bank notes outstanding	
Due from other banks and bankers	8,461.76		
Real estate, furniture, and fixtures	2,648.14	Dividends unpaid	
Current expenses and taxes paid	491.13		
Premiums paid	3,718.75	Individual deposits	73,688.27
Checks and other cash items	2,893.01	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	4,320.00		
Fractional currency	226.15	Due to other national banks	4,013.62
Trade dollars		Due to State banks and bankers	12,836.35
Specie	2,363.75		
Legal-tender notes	8,637.00	Notes and bills re-discounted	15 000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	175,656.50	Total	175,656.50

First National Bank, Yankton.

J. C. MCVAY, *President.* No. 2068. W. H. MCVAY, *Cashier.*

Loans and discounts	$102,366.69	Capital stock paid in	$50,000.00
Overdrafts	1,926.67		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	28,487.22
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,225.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	22,875.22	State-bank notes outstanding	
Due from other banks and bankers	42,146.07		
Real estate, furniture, and fixtures	10,392.04	Dividends unpaid	260.00
Current expenses and taxes paid	1,905.52		
Premiums paid	3,656.25	Individual deposits	107,224.15
Checks and other cash items	4,181.44	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	1,296.00		
Fractional currency	42.78	Due to other national banks	1,011.61
Trade dollars		Due to State banks and bankers	
Specie	5,156.80		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	223,232.98	Total	223,232.98

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First National Bank of Idaho, Boisé City.

JOHN LEMP, *President.* No. 1668. JOHN HUNTOON, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$143,030.30	Capital stock paid in	$100,000.00
Overdrafts	5,450.20		
U. S. bonds to secure circulation	30,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	4,616.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	115,021.19	National-bank notes outstanding	25,440.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	20,079.00		
Real estate, furniture, and fixtures	14,554.00	Dividends unpaid	
Current expenses and taxes paid	5,110.18		
Premiums paid	2,662.50	Individual deposits	209,190.00
Checks and other cash items	2,751.30	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	14,150.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	32,275.17
Specie	5,823.00		
Legal-tender notes	31,540.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	391,521.67	Total	391,521.67

Boisé City National Bank, Boisé City.

HENRY WADSWORTH, *President.* No. 3471. ALFRED EOFF, *Cashier.*

Loans and discounts	$98,269.09	Capital stock paid in	$50,000.00
Overdrafts	7,861.77		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits	50,000.00	Other undivided profits	1,902.62
U. S. bonds on hand			
Other stocks, bonds, and mortgages	57,466.91	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	14,098.16		
Real estate, furniture, and fixtures	2,676.50	Dividends unpaid	
Current expenses and taxes paid	2,506.66		
Premiums paid	4,040.19	Individual deposits	177,786.42
Checks and other cash items	676.20	United States deposits	44,886.51
Exchanges for clearing-house		Deposits of U.S. disbursing officers	177.92
Bills of other banks	36,590.00		
Fractional currency	6.39	Due to other national banks	3,046.71
Trade dollars		Due to State banks and bankers	13,842.79
Specie	10,413.40		
Legal-tender notes	5,225.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	302,892.17	Total	302,892.17

First National Bank, Ketchum.

I. I. LEWIS, *President.* No. 3142. H. C. LEWIS, *Cashier.*

Loans and discounts	$42,459.23	Capital stock paid in	$50,000.00
Overdrafts	1,625.03		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	6,957.99
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,120.69	National-bank notes outstanding	11,250.00
Due from approved reserve agents	20,019.92	State-bank notes outstanding	
Due from other banks and bankers	17,143.20		
Real estate, furniture, and fixtures	7,834.01	Dividends unpaid	
Current expenses and taxes paid	4,689.23		
Premiums paid	1,125.00	Individual deposits	46,774.95
Checks and other cash items	320.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	355.00		
Fractional currency	12.04	Due to other national banks	1,492.42
Trade dollars		Due to State banks and bankers	
Specie	6,039.50		
Legal-tender notes	1,670.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	118,475.36	Total	118,475.36

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IDAHO.

First National Bank, Lewiston.

JOHN P. VOLLMER, *President.* No. 2972. JOHN H. EVANS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$87,155.45	Capital stock paid in	$50,000.00
Overdrafts	664.15		
U. S. bonds to secure circulation	12,800.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	32,430.94
U. S. bonds on hand			
Other stocks, bonds, and mortgages	11,743.95	National-bank notes outstanding	11,500.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	7,971.75		
Real estate, furniture, and fixtures	8,998.02	Dividends unpaid	
Current expenses and taxes paid	3,003.44		
Premiums paid	3,069.00	Individual deposits	52,142.48
Checks and other cash items	571.99	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency	3.55	Due to other national banks	3,854.71
Trade dollars		Due to State banks and bankers	30.67
Specie	12,332.50		
Legal-tender notes	1,070.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	575.00		
Due from U. S. Treasurer			
Total	149,958.80	Total	149,958.80

Lewiston National Bank, Lewiston.

N. W. BREARLEY, *President.* No. 3023. W. F. KETTENBACH, *Cashier.*

Loans and discounts	$115,811.20	Capital stock paid in	$50,000.00
Overdrafts	888.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	41,760.77
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,212.33	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,755.48	State-bank notes outstanding	
Due from other banks and bankers	4,229.19		
Real estate, furniture, and fixtures	5,820.95	Dividends unpaid	
Current expenses and taxes paid	1,760.58		
Premiums paid	1,270.00	Individual deposits	46,465.81
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	290.00		
Fractional currency	1.74	Due to other national banks	204.42
Trade dollars		Due to State banks and bankers	6,684.90
Specie	8,263.00		
Legal-tender notes		Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	156,365.90	Total	156,365.90

First National Bank, Moscow.

M. C. MOORE, *President.* No. 3408. W. W. BAKER, *Cashier.*

Loans and discounts	$74,554.40	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,981.13
U. S. bonds to secure deposits		Other undivided profits	1,620.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	621.10	National-bank notes outstanding	11,250.00
Due from approved reserve agents	1,459.05	State-bank notes outstanding	
Due from other banks and bankers	12,338.94		
Real estate, furniture, and fixtures	1,560.00	Dividends unpaid	
Current expenses and taxes paid	764.96		
Premiums paid	2,937.50	Individual deposits	44,461.44
Checks and other cash items	985.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	157.66
Trade dollars		Due to State banks and bankers	
Specie	5,976.00		
Legal-tender notes	210.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	114,470.41	Total	114,470.41

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MONTANA.

First National Bank, Billings.

WILLIAM R. STEBBINS, *President.* No. 3097. H. H. MUND, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$219,874.92	Capital stock paid in	$90,000.00
Overdrafts	9,577.49		
U. S. bonds to secure circulation	22,500.00	Surplus fund	16,000.00
U. S. bonds to secure deposits		Other undivided profits	1,985.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,645.74	National-bank notes outstanding	20,250.00
Due from approved reserve agents	36,437.70	State-bank notes outstanding	
Due from other banks and bankers	5,646.41		
Real estate, furniture, and fixtures	26,429.92	Dividends unpaid	
Current expenses and taxes paid	232.05		
Premiums paid	1,900.00	Individual deposits	211,688.16
Checks and other cash items	1,021.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,070.00		
Fractional currency	.25	Due to other national banks	15,759.85
Trade dollars		Due to State banks and bankers	
Specie	7,950.20		
Legal-tender notes	10,300.00	Notes and bills re-discounted	16,916.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,012.50		
Due from U. S. Treasurer			
Total	372,599.16	Total	372,599.16

Bozeman National Bank, Bozeman.

EMORY COBB, *President.* No. 2803. C. H. COBB, *Cashier.*

Loans and discounts	$78,791.30	Capital stock paid in	$50,000.00
Overdrafts	5,074.93		
U. S. bonds to secure circulation	12,500.00	Surplus fund	2,000.00
U. S. bonds to secure deposits		Other undivided profits	8,905.38
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,401.27	National-bank notes outstanding	11,250.00
Due from approved reserve agents	7,082.02	State-bank notes outstanding	
Due from other banks and bankers	22,961.01		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	1,686.34		
Premiums paid	1,250.00	Individual deposits	88,976.35
Checks and other cash items	180.02	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,425.00		
Fractional currency	.95	Due to other national banks	399.53
Trade dollars		Due to State banks and bankers	
Specie	7,006.25		
Legal-tender notes	1,500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	110.00		
Total	161,531.26	Total	161,531.26

Gallatin Valley National Bank, Bozeman.

NELSON STORY, *President.* No. 3075. JAMES E. MARTIN, *Cashier.*

Loans and discounts	$208,165.76	Capital stock paid in	$100,000.00
Overdrafts	7,804.63		
U. S. bonds to secure circulation	25,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	46,163.96
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,169.81	National-bank notes outstanding	22,500.00
Due from approved reserve agents	25,445.59	State-bank notes outstanding	
Due from other banks and bankers	63,302.47		
Real estate, furniture, and fixtures	17,060.20	Dividends unpaid	
Current expenses and taxes paid	1,774.47		
Premiums paid	6,875.00	Individual deposits	216,521.84
Checks and other cash items	2,466.13	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,731.00		
Fractional currency	62.45	Due to other national banks	2,113.76
Trade dollars		Due to State banks and bankers	1,893.15
Specie	12,213.20		
Legal-tender notes	23,009.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	409,192.71	Total	409,192.71

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First National Bank, Butte.

ANDREW J. DAVIS, *President.* No. 2566. ANDREW J. DAVIS, JR., *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$832,716.64	Capital stock paid in	$100,000.00
Overdrafts	17,159.00		
U. S. bonds to secure circulation	25,000.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	421,180.24
U. S. bonds on hand	10,150.00		
Other stocks, bonds, and mortgages	45,608.01	National-bank notes outstanding	21,800.00
Due from approved reserve agents	121,586.40	State-bank notes outstanding	
Due from other banks and bankers	461,748.96		
Real estate, furniture, and fixtures	25,250.07	Dividends unpaid	
Current expenses and taxes paid	3,352.24		
Premiums paid		Individual deposits	1,462,647.62
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	7,187.00		
Fractional currency	83.69	Due to other national banks	13,461.81
Trade dollars		Due to State banks and bankers	267.34
Specie	264,390.00		
Legal-tender notes	200,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	4,000.00		
Total	2,019,357.01	Total	2,019,357.01

First National Bank, Dillon.

HOWARD SEBREE, *President.* No. 3120. BENJAMIN F. WHITE, *Cashier.*

Loans and discounts	$197,452.53	Capital stock paid in	$50,000.00
Overdrafts	19,002.50		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	65,992.11
U. S. bonds on hand			
Other stocks, bonds, and mortgages	18,167.98	National-bank notes outstanding	11,250.00
Due from approved reserve agents	19,780.59	State-bank notes outstanding	
Due from other banks and bankers	77,199.25		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	
Current expenses and taxes paid	3,184.22		
Premiums paid	1,000.00	Individual deposits	246,236.35
Checks and other cash items	936.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	9,184.00		
Fractional currency	5.10	Due to other national banks	68.89
Trade dollars		Due to State banks and bankers	6,926.33
Specie	9,499.00		
Legal-tender notes	9,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	380,473.68	Total	380,473.68

Dillon National Bank, Dillon.

GEORGE M. BROWN, *President.* No. 3173. DAVID LAMONT, *Cashier.*

Loans and discounts	$73,932.63	Capital stock paid in	$50,000.00
Overdrafts	3,875.52		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,500.90
U. S bonds to secure deposits		Other undivided profits	5,041.85
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,453.01	National-bank notes outstanding	11,250.00
Due from approved reserve agents	6,244.69	State-bank notes outstanding	
Due from other banks and bankers	2,813.93		
Real estate, furniture, and fixtures	11,143.85	Dividends unpaid	
Current expenses and taxes paid	1,150.72		
Premiums paid	1,312.50	Individual deposits	58,205.37
Checks and other cash items	289.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	309.00		
Fractional currency	1.17	Due to other national banks	790.26
Trade dollars		Due to State banks and bankers	407.24
Specie	5,801.20		
Legal-tender notes	3,805.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	132,194.72	Total	132,194.72

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First National Bank, Fort Benton.

WILLIAM G. CONRAD, *President.* No. 2476. JOS. A. BAKER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$275,750.94	Capital stock paid in	$100,000.00
Overdrafts	667.59		
U. S. bonds to secure circulation	25,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	14,719.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	16,410.14	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,904.79	State-bank notes outstanding	
Due from other banks and bankers	8,113.05		
Real estate, furniture, and fixtures	28,194.13	Dividends unpaid	
Current expenses and taxes paid	2,152.10		
Premiums paid	2,250.00	Individual deposits	186,284.36
Checks and other cash items	2,858.64	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	11,840.00		
Fractional currency	6.95	Due to other national banks	5,292.27
Trade dollars		Due to State banks and bankers	381.70
Specie	14,704.50		
Legal-tender notes	6,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer	1,000.00		
Total	404,177.83	Total	404,177.83

First National Bank, Great Falls.

CHAS. A. BROADWATER, *President.* No. 3525. LOUIS G. PHELPS, *Cashier.*

Loans and discounts	$163,395.75	Capital stock paid in	$100,000.00
Overdrafts	893.83		
U. S. bonds to secure circulation	25,000.00	Surplus fund	450.00
U. S. bonds to secure deposits		Other undivided profits	5,197.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages	66.10	National-bank notes outstanding	14,900.00
Due from approved reserve agents	4,249.25	State-bank notes outstanding	
Due from other banks and bankers	2,266.61		
Real estate, furniture, and fixtures	4,794.83	Dividends unpaid	
Current expenses and taxes paid	1,678.75		
Premiums paid	2,433.19	Individual deposits	91,081.77
Checks and other cash items	256.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	801.00		
Fractional currency	13.17	Due to other national banks	238.82
Trade dollars		Due to State banks and bankers	1,035.11
Specie	5,491.00		
Legal-tender notes	500.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,150.00		
Due from U. S. Treasurer			
Total	212,992.85	Total	212,992.85

First National Bank, Helena.

S. T. HAUSER, *President.* No. 1649. E. W. KNIGHT, *Cashier.*

Loans and discounts	$3,081,243.03	Capital stock paid in	$500,000.00
Overdrafts	22,509.38		
U. S. bonds to secure circulation	100,000.00	Surplus fund	100,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	308,883.16
U. S. bonds on hand			
Other stocks, bonds, and mortgages	286,648.06	National-bank notes outstanding	90,000.00
Due from approved reserve agents	22,692.30	State-bank notes outstanding	
Due from other banks and bankers	59,476.40		
Real estate, furniture, and fixtures	129,352.94	Dividends unpaid	
Current expenses and taxes paid	12,494.94		
Premiums paid	23,000.00	Individual deposits	2,611,611.80
Checks and other cash items	27,512.74	United States deposits	12,903.17
Exchanges for clearing-house		Deposits of U.S. disbursing officers	56,692.42
Bills of other banks	10,000.00		
Fractional currency	197.17	Due to other national banks	440,575.18
Trade dollars		Due to State banks and bankers	103,226.87
Specie	221,455.95		
Legal-tender notes	111,397.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer	11,412.69		
Total	4,223,892.60	Total	4,223,892.60

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MONTANA.

Second National Bank, Helena.

ERASTUS D. EDGERTON, *President.* No. 2757. C. K. COLE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$190,387.93	Capital stock paid in	$75,000.00
Overdrafts	8,869.12		
U. S. bonds to secure circulation	20,000.00	Surplus fund	8,000.00
U. S. bonds to secure deposits		Other undivided profits	8,959.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages	147.00	National-bank notes outstanding	18,000.00
Due from approved reserve agents	6,511.15	State-bank notes outstanding	
Due from other banks and bankers	10,465.06		
Real estate, furniture, and fixtures	2,763.86	Dividends unpaid	
Current expenses and taxes paid	2,474.69		
Premiums paid	2,000.00	Individual deposits	151,097.99
Checks and other cash items	3,564.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	758.00		
Fractional currency	7.20	Due to other national banks	2,408.77
Trade dollars		Due to State banks and bankers	
Specie	6,816.35		
Legal-tender notes	7,801.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	900.00		
Due from U. S. Treasurer			
Total	263,465.85	Total	263,465.85

Merchants' National Bank, Helena.

L. H. HERSHFIELD, *President.* No. 2732. AARON HERSHFIELD, *Cashier.*

Loans and discounts	$858,718.59	Capital stock paid in	$150,000.00
Overdrafts	12,378.65		
U. S. bonds to secure circulation	55,600.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	27,138.41
U. S. bonds on hand			
Other stocks, bonds, and mortgages	48,127.39	National-bank notes outstanding	50,000.00
Due from approved reserve agents	89,130.05	State-bank notes outstanding	
Due from other banks and bankers	233,985.84		
Real estate, furniture, and fixtures	17,625.46	Dividends unpaid	80.00
Current expenses and taxes paid	367.20		
Premiums paid	4,448.00	Individual deposits	1,000,331.25
Checks and other cash items	1,020.22	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	22,785.00		
Fractional currency	314.20	Due to other national banks	72,584.10
Trade dollars		Due to State banks and bankers	176,765.84
Specie	120,605.00		
Legal-tender notes	83,294.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,500.06		
Due from U. S. Treasurer	1,000.00		
Total	1,551,899.60	Total	1,551,899.60

Montana National Bank, Helena.

CHARLES A. BROADWATER, *President.* No. 2813. EBENEZER SHARPE, *Cashier.*

Loans and discounts	$1,048,763.28	Capital stock paid in	$250,000.00
Overdrafts	15,637.21		
U. S. bonds to secure circulation	50,000.00	Surplus fund	32,500.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	65,302.93
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,596.11	National-bank notes outstanding	45,000.00
Due from approved reserve agents	18,820.31	State-bank notes outstanding	
Due from other banks and bankers	90,419.45		
Real estate, furniture, and fixtures	65,141.36	Dividends unpaid	
Current expenses and taxes paid	5,689.62		
Premiums paid	11,250.00	Individual deposits	1,058,856.27
Checks and other cash items	150.30	United States deposits	68,630.35
Exchanges for clearing-house		Deposits of U.S. disbursing officers	15,826.58
Bills of other banks	3,964.00		
Fractional currency	144.86	Due to other national banks	8,523.39
Trade dollars		Due to State banks and bankers	5,311.98
Specie	10,125.00		
Legal-tender notes	125,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	2,250.00		
Due from U. S. Treasurer			
Total	1,549,951.50	Total	1,549,951.50

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MONTANA.

National Park Bank, Livingston.

WILLIAM R. STEBBINS, *President.* No. 3605. ALBERT L. LOVE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$80,427.69	Capital stock paid in	$50,000.00
Overdrafts	6,933.80		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	5,853.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,853.46	National-bank notes outstanding	11,240.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	23,240.42		
Real estate, furniture, and fixtures	17,000.00	Dividends unpaid	
Current expenses and taxes paid	2,768.15		
Premiums paid	1,250.00	Individual deposits	99,040.82
Checks and other cash items	1,103.38	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,785.00		
Fractional currency		Due to other national banks	8,027.31
Trade dollars		Due to State banks and bankers	399.08
Specie	12,646.50		
Legal-tender notes	2,590.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.00		
Due from U. S. Treasurer			
Total	165,570.40	Total	165,570.40

First National Bank, Miles City.

JOSEPH LEIGHTON, *President.* No. 2752. E. B. WEIRICK, *Cashier.*

Loans and discounts	$244,188.81	Capital stock paid in	$50,000.00
Overdrafts	4,896.49		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	45,178.00
U. S. bonds on hand			
Other stocks, bonds, and mortgages	490.23	National-bank notes outstanding	11,250.00
Due from approved reserve agents	9,666.10	State-bank notes outstanding	
Due from other banks and bankers	7,105.68		
Real estate, furniture, and fixtures	25,636.73	Dividends unpaid	
Current expenses and taxes paid	1,528.28		
Premiums paid	2,814.52	Individual deposits	172,021.03
Checks and other cash items	973.35	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,028.00		
Fractional currency	34.00	Due to other national banks	2,511.21
Trade dollars		Due to State banks and bankers	
Specie	9,525.50		
Legal-tender notes	11,231.00	Notes and bills re-discounted	26,220.95
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	332,181.19	Total	332,181.19

Stock Growers' National Bank, Miles City.

WILLIAM R. STEBBINS, *President.* No. 3275. H. F. BATCHELOR, *Cashier.*

Loans and discounts	$158,778.73	Capital stock paid in	$100,000.00
Overdrafts	4,965.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	9,191.89
U. S. bonds on hand			
Other stocks, bonds, and mortgages	778.20	National-bank notes outstanding	22,500.00
Due from approved reserve agents	7,020.29	State-bank notes outstanding	
Due from other banks and bankers	6,795.47		
Real estate, furniture, and fixtures	26,030.59	Dividends unpaid	4,800.00
Current expenses and taxes paid	1,978.19		
Premiums paid	2,800.00	Individual deposits	69,643.78
Checks and other cash items	1,600.59	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	424.00		
Fractional currency	52.00	Due to other national banks	478.86
Trade dollars		Due to State banks and bankers	1,365.33
Specie	1,948.50		
Legal-tender notes	8,767.00	Notes and bills re-discounted	35,084.58
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	248,064.44	Total	248,064.44

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MONTANA.

Missoula National Bank, Missoula.

C. P. HIGGINS, *President.* No. 2106. FERD. KENNETT, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$225,417.26	Capital stock paid in	$100,000.00
Overdrafts	1,808.16		
U. S. bonds to secure circulation	30,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	40,227.84
U. S. bonds on hand			
Other stocks, bonds, and mortgages	24,530.16	National-bank notes outstanding	25,000.00
Due from approved reserve agents	15,503.76	State-bank notes outstanding	
Due from other banks and bankers	87,391.33		
Real estate, furniture, and fixtures	17,593.02	Dividends unpaid	
Current expenses and taxes paid	1,887.52		
Premiums paid		Individual deposits	245,847.20
Checks and other cash items	2,490.98	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,991.00		
Fractional currency	36.05	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	30,930.00		
Legal-tender notes	19,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer	145.80		
Total	461,075.04	Total	461,075.04

First National Bank, White Sulphur Springs.

JOHN POTTER, *President.* No. 3375. D. E. FOLSOM, *Cashier.*

Loans and discounts	$153,797.35	Capital stock paid in	$60,000.00
Overdrafts	2,929.02		
U. S. bonds to secure circulation	15,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	11,044.87
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,937.38	National-bank notes outstanding	13,500.00
Due from approved reserve agents	10,133.69	State-bank notes outstanding	
Due from other banks and bankers	33,701.11		
Real estate, furniture, and fixtures	1,778.41	Dividends unpaid	
Current expenses and taxes paid	1,673.98		
Premiums paid	1,200.00	Individual deposits	159,056.10
Checks and other cash items	37.84	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,253.00		
Fractional currency	2.58	Due to other national banks	1,600.54
Trade dollars		Due to State banks and bankers	
Specie	19,082.15		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	250,201.51	Total	250,201.51

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NEW MEXICO.

First National Bank, Albuquerque.

J. RAYNOLDS, *President.* No. 2614. M. W. FLOURNOY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$253,055.57	Capital stock paid in	$100,000.00
Overdrafts	4,424.30		
U. S. bonds to secure circulation	50,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits	125,000.00	Other undivided profits	410.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,393.92	National-bank notes outstanding	45,000.00
Due from approved reserve agents	36,951.09	State-bank notes outstanding	
Due from other banks and bankers	107,483.59		
Real estate, furniture, and fixtures	55,000.00	Dividends unpaid	
Current expenses and taxes paid	186.58		
Premiums paid	10,000.00	Individual deposits	356,870.02
Checks and other cash items	1,878.52	United States deposits	33,579.23
Exchanges for clearing-house		Deposits of U.S. disbursing officers	80,776.53
Bills of other banks	6,730.00		
Fractional currency	16.05	Due to other national banks	46,982.06
Trade dollars		Due to State banks and bankers	15,842.58
Specie	23,572.50		
Legal-tender notes	7,019.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer	1,000.00		
Total	691,961.12	Total	691,961.12

Albuquerque National Bank, Albuquerque.

JOSEPH BELL, *President.* No. 3222. W. S. STRICKLER, *Cashier.*

Loans and discounts	$173,415.79	Capital stock paid in	$100,000.00
Overdrafts	17,177.87		
U. S. bonds to secure circulation	25,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	5,960.12
U. S. bonds on hand			
Other stocks, bonds, and mortgages	1,625.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,703.55	State-bank notes outstanding	
Due from other banks and bankers	23,421.27		
Real estate, furniture, and fixtures	7,190.93	Dividends unpaid	160.00
Current expenses and taxes paid	2,555.61		
Premiums paid	2,500.00	Individual deposits	150,634.66
Checks and other cash items	2,547.49	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,090.00		
Fractional currency	153.60	Due to other national banks	1,755.65
Trade dollars		Due to State banks and bankers	11,721.43
Specie	11,775.75		
Legal-tender notes	12,950.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	300,231.86	Total	300,231.86

First National Bank, Deming.

CHARLES H. DANE, *President.* No. 3160. FRANK H. SIEBOLD, *Cashier.*

Loans and discounts	$72,056.96	Capital stock paid in	$50,000.00
Overdrafts	2,277.76		
U. S. bonds to secure circulation	12,500.00	Surplus fund	3,600.00
U. S. bonds to secure deposits		Other undivided profits	2,024.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,539.07	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,995.17	State-bank notes outstanding	
Due from other banks and bankers	2,434.98		
Real estate, furniture, and fixtures	14,570.63	Dividends unpaid	18.00
Current expenses and taxes paid	1,377.69		
Premiums paid	1,230.09	Individual deposits	47,587.07
Checks and other cash items	455.36	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,000.00		
Fractional currency	233.60	Due to other national banks	8,899.95
Trade dollars		Due to State banks and bankers	755.31
Specie	2,815.00		
Legal-tender notes	3,586.00	Notes and bills re-discounted	7,500.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	131,634.81	Total	131,634.81

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NEW MEXICO.

First National Bank, Las Vegas.

J. RAYNOLDS, *President.* No. 2436. J. S. RAYNOLDS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$346,851.54	Capital stock paid in	$100,000.00
Overdrafts	7,949.26		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,855.64
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,522.57	National-bank notes outstanding	22,500.00
Due from approved reserve agents	26,929.09	State-bank notes outstanding	
Due from other banks and bankers	60,963.99		
Real estate, furniture, and fixtures	47,948.32	Dividends unpaid	
Current expenses and taxes paid	3,920.73		
Premiums paid	1,486.03	Individual deposits	300,950.24
Checks and other cash items	3,108.14	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	2,950.00		
Fractional currency	107.80	Due to other national banks	61,871.85
Trade dollars		Due to State banks and bankers	53,348.61
Specie	16,086.75		
Legal-tender notes	22,560.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,125.00		
Due from U. S. Treasurer	17.12		
Total	572,526.34	Total	572,526.34

San Miguel National Bank, Las Vegas.

WILLIAM M. EADS, *President.* No. 2454. D. T. HOSKINS, *Cashier.*

Loans and discounts	$274,686.43	Capital stock paid in	$100,000.00
Overdrafts	8,140.88		
U. S. bonds to secure circulation	25,000.00	Surplus fund	50,000.00
U. S. bonds to secure deposits		Other undivided profits	7,633.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	104.97	National-bank notes outstanding	22,490.00
Due from approved reserve agents	28,582.13	State-bank notes outstanding	
Due from other banks and bankers	24,987.60		
Real estate, furniture, and fixtures	6,417.22	Dividends unpaid	
Current expenses and taxes paid	2,390.60		
Premiums paid	1,382.32	Individual deposits	205,297.10
Checks and other cash items	1,103.82	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	340.00		
Fractional currency	86.00	Due to other national banks	5,509.19
Trade dollars		Due to State banks and bankers	327.84
Specie	6,285.05		
Legal-tender notes	10,626.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,124.50		
Due from U. S. Treasurer			
Total	391,257.52	Total	391,257.52

First National Bank, Santa Fé.

W. W. GRIFFIN, *President.* No. 1750. R. J. PALEN, *Cashier.*

Loans and discounts	$310,714.76	Capital stock paid in	$150,000.00
Overdrafts	175.18		
U. S. bonds to secure circulation	40,000.00	Surplus fund	60,371.46
U. S. bonds to secure deposits		Other undivided profits	11,516.39
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,012.49	National-bank notes outstanding	36,000.00
Due from approved reserve agents	49,936.23	State-bank notes outstanding	
Due from other banks and bankers	90,577.81		
Real estate, furniture, and fixtures	44,053.72	Dividends unpaid	
Current expenses and taxes paid	1,951.67		
Premiums paid		Individual deposits	317,899.64
Checks and other cash items	186.31	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks			
Fractional currency	60.22	Due to other national banks	4,057.61
Trade dollars		Due to State banks and bankers	1,113.64
Specie	16,521.35		
Legal-tender notes	19,969.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer	1,000.00		
Total	580,958.74	Total	580,958.74

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NEW MEXICO.

Second National Bank of New Mexico, Santa Fé.

LEHMAN SPIEGELBERG, *President.* No. 2024. W. G. SIMMONS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$159,431.44	Capital stock paid in	$150,000.00
Overdrafts	1,857.15		
U. S. bonds to secure circulation	37,500.00	Surplus fund	17,300.00
U. S. bonds to secure deposits		Other undivided profits	1,099.24
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,548.67	National-bank notes outstanding	33,750.00
Due from approved reserve agents	16,327.60	State-bank notes outstanding	
Due from other banks and bankers	15,281.78		
Real estate, furniture, and fixtures	3,000.00	Dividends unpaid	30.00
Current expenses and taxes paid	9.95		
Premiums paid	3,000.00	Individual deposits	62,895.79
Checks and other cash items	200.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	5,542.00		
Fractional currency	29.96	Due to other national banks	4,911.22
Trade dollars		Due to State banks and bankers	498.30
Specie	15,261.50		
Legal-tender notes	5,816.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,687.50		
Due from U. S. Treasurer			
Total	270,484.55	Total	270,484.55

First National Bank, Silver City.

CHARLES H. DANE, *President.* No. 3554. S. T. HARKEY, *Cashier.*

Loans and discounts	$75,975.31	Capital stock paid in	$50,000.00
Overdrafts	2,079.60		
U. S. bonds to secure circulation	12,500.00	Surplus fund	364.40
U. S. bonds to secure deposits		Other undivided profits	1,952.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages	6,929.41	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,332.46	State-bank notes outstanding	
Due from other banks and bankers	2,207.44		
Real estate, furniture, and fixtures	996.13	Dividends unpaid	
Current expenses and taxes paid	1,359.55		
Premiums paid	1,265.62	Individual deposits	37,437.71
Checks and other cash items	1,682.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,005.00		
Fractional currency	47.25	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	5,150.00		
Legal-tender notes	1,329.00	Notes and bills re-discounted	15,417.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	116,421.39	Total	116,421.39

Silver City National Bank, Silver City.

H. M. MEREDITH, *President.* No. 3539. G. D. GOLDMAN, *Cashier.*

Loans and discounts	$38,849.85	Capital stock paid in	$50,000.00
Overdrafts	1,885.53		
U. S. bonds to secure circulation	12,500.00	Surplus fund	
U. S. bonds to secure deposits		Other undivided profits	1,231.71
U. S. bonds on hand			
Other stocks, bonds, and mortgages	359.64	National-bank notes outstanding	11,250.00
Due from approved reserve agents	8,539.73	State-bank notes outstanding	
Due from other banks and bankers	10,122.20		
Real estate, furniture, and fixtures	470.90	Dividends unpaid	
Current expenses and taxes paid	1,791.35		
Premiums paid	1,275.00	Individual deposits	17,179.97
Checks and other cash items	360.10	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	440.00		
Fractional currency	61.38	Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	2,075.50		
Legal-tender notes	368.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	79,661.68	Total	79,661.68

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UTAH.

First National Bank, Nephi.

GEORGE C. WHITMORE, *President.* No. 3537. ALMA HAGUE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$134,473.26	Capital stock paid in	$50,000.00
Overdrafts	2,447.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,979.40
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	1,000.00	Dividends unpaid	50.00
Current expenses and taxes paid	232.89		
Premiums paid	3,000.00	Individual deposits	50,460.32
Checks and other cash items	350.90	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,041.00		
Fractional currency	3.60	Due to other national banks	26,458.78
Trade dollars		Due to State banks and bankers	
Specie	13,342.50		
Legal-tender notes	1,000.00	Notes and bills re-discounted	23,756.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	169,954.50	Total	169,954.50

First National Bank of Ogden, Ogden City.

H. S. ELDREDGE, *President.* No. 2597. H. S. YOUNG, *Cashier.*

Loans and discounts	$325,991.10	Capital stock paid in	$100,000.00
Overdrafts	9,351.46		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	12,440.70
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	22,500.00
Due from approved reserve agents	51,881.03	State-bank notes outstanding	
Due from other banks and bankers	7,891.30		
Real estate, furniture, and fixtures		Dividends unpaid	150.00
Current expenses and taxes paid	2,353.60		
Premiums paid	2,500.00	Individual deposits	282,599.37
Checks and other cash items	810.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,660.00		
Fractional currency	43.01	Due to other national banks	4,703.78
Trade dollars		Due to State banks and bankers	6,119.93
Specie	21,835.75		
Legal-tender notes	2,071.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	453,513.78	Total	453,513.78

Commercial National Bank of Ogden, Ogden City.

J. C. ARMSTRONG, *President.* No. 3139. O. E. HILL, *Cashier.*

Loans and discounts	$318,577.17	Capital stock paid in	$150,000.00
Overdrafts	17,039.04		
U. S. bonds to secure circulation	50,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,558.15
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	45,000.00
Due from approved reserve agents	24,411.93	State-bank notes outstanding	
Due from other banks and bankers	26,799.80		
Real estate, furniture, and fixtures	8,720.06	Dividends unpaid	100.00
Current expenses and taxes paid	2,174.70		
Premiums paid		Individual deposits	248,121.27
Checks and other cash items	169.19	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,340.00		
Fractional currency	3.40	Due to other national banks	3,361.11
Trade dollars		Due to State banks and bankers	258.11
Specie	7,129.35		
Legal-tender notes	19,784.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	478,398.64	Total	478,398.64

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UTAH.

Utah National Bank of Ogden, Ogden City.

J. E. DOOLY, *President.* No. 2880. L. B. ADAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$265,414.08	Capital stock paid in	$100,000.00
Overdrafts	3,916.56		
U. S. bonds to secure circulation	40,000.00	Surplus fund	50,000.90
U. S. bonds to secure deposits	100,000.00	Other undivided profits	17,035.80
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,323.07	National-bank notes outstanding	36,000.00
Due from approved reserve agents	14,315.20	State-bank notes outstanding	
Due from other banks and bankers	333.57		
Real estate, furniture, and fixtures	30,000.00	Dividends unpaid	
Current expenses and taxes paid	2,214.67		
Premiums paid	20,550.00	Individual deposits	206,597.41
Checks and other cash items	161.99	United States deposits	52,406.49
Exchanges for clearing-house		Deposits of U.S. disbursing officers	849.98
Bills of other banks	1,320.00		
Fractional currency	.40	Due to other national banks	1,613.93
Trade dollars		Due to State banks and bankers	51,031.68
Specie	30,414.75		
Legal-tender notes	1,771.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,800.00		
Due from U. S. Treasurer			
Total	515,535.29	Total	515,535.29

First National Bank of Provo, Provo City.

A. O. SMOOT, *President.* No. 2641. W. H. DUSENBERRY, *Cashier.*

Loans and discounts	$76,751.65	Capital stock paid in	$50,000.00
Overdrafts	6,151.35		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,931.28
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	1,757.30		
Real estate, furniture, and fixtures	14,895.34	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	2,234.38	Individual deposits	53,313.81
Checks and other cash items	1,841.96	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,026.00		
Fractional currency	149.45	Due to other national banks	10,587.44
Trade dollars		Due to State banks and bankers	
Specie	9,079.60		
Legal-tender notes	6,133.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	133,082.53	Total	133,082.53

Deseret National Bank, Salt Lake City.

H. S. ELDREDGE, *President.* No. 2059. L. S. HILLS, *Cashier.*

Loans and discounts	$527,188.40	Capital stock paid in	$200,000.00
Overdrafts	13,388.13		
U. S. bonds to secure circulation	200,000.00	Surplus fund	200,000.00
U. S. bonds to secure deposits		Other undivided profits	58,889.66
U. S. bonds on hand	100,000.00		
Other stocks, bonds, and mortgages	128,500.00	National-bank notes outstanding	124,100.00
Due from approved reserve agents	161,744.04	State-bank notes outstanding	
Due from other banks and bankers	130,726.72		
Real estate, furniture, and fixtures	40,000.00	Dividends unpaid	976.00
Current expenses and taxes paid	11,060.69		
Premiums paid	24,712.49	Individual deposits	929,764.99
Checks and other cash items	8,235.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	10,084.00		
Fractional currency	32.00	Due to other national banks	3,145.79
Trade dollars		Due to State banks and bankers	6,244.00
Specie	155,854.45		
Legal-tender notes	2,594.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	9,000.00		
Due from U. S. Treasurer			
Total	1,523,120.44	Total	1,523,120.44

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UTAH.

Union National Bank, Salt Lake City.

JOSEPH R. WALKER, *President.* No. 3306. M. J. CHEESMAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$408,229.74	Capital stock paid in	$200,000.00
Overdrafts	10,384.24		
U. S. bonds to secure circulation	50,000.00	Surplus fund	63,000.00
U. S. bonds to secure deposits	100,000.00	Other undivided profits	14,634.73
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	32,261.00	National-bank notes outstanding	42,030.00
Due from approved reserve agents	109,714.94	State-bank notes outstanding	.....
Due from other banks and bankers	58,893.84		
Real estate, furniture, and fixtures	31,127.88	Dividends unpaid	.....
Current expenses and taxes paid	4,180.36		
Premiums paid	36,835.25	Individual deposits	564,088.36
Checks and other cash items	1,729.48	United States deposits	34,146.39
Exchanges for clearing-house	.....	Deposits of U.S. disbursing officers	52,775.02
Bills of other banks	35,241.00		
Fractional currency	90.15	Due to other national banks	17,246.11
Trade dollars	.....	Due to State banks and bankers	808.07
Specie	69,585.80		
Legal-tender notes	37,145.00	Notes and bills re-discounted	.....
U. S. certificates of deposit	.....	Bills payable	.....
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasuror	.....		
Total	988,728.68	Total	988,728.68

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WASHINGTON.

First National Bank, Colfax.

LEVI ANKENY, *President.* No. 3076. CHAS. F. ADAMS, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$195,450.88	Capital stock paid in	$50,000.00
Overdrafts	8,119.27		
U. S. bonds to secure circulation	12,500.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	23,677.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	13,380.90	National-bank notes outstanding	11,250.00
Due from approved reserve agents	3,124.99	State-bank notes outstanding	
Due from other banks and bankers	145.96		
Real estate, furniture, and fixtures	14,283.29	Dividends unpaid	
Current expenses and taxes paid	1,038.99		
Premiums paid	2,753.91	Individual deposits	132,610.91
Checks and other cash items	9.40	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks			
Fractional currency		Due to other national banks	38,663.75
Trade dollars		Due to State banks and bankers	1,364.90
Specie	15,897.00		
Legal-tender notes	300.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	267,567.09	Total	267,567.09

Second National Bank, Colfax.

F. M. WADE, *President.* No. 3119. ALFRED COOLIDGE, *Cashier.*

Loans and discounts	$215,719.66	Capital stock paid in	$60,000.00
Overdrafts	12,127.52		
U. S. bonds to secure circulation	15,000.00	Surplus fund	40,000.00
U. S. bonds to secure deposits		Other undivided profits	11,778.45
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,108.05	National-bank notes outstanding	13,500.00
Due from approved reserve agents	1,809.26	State-bank notes outstanding	
Due from other banks and bankers	3,669.69		
Real estate, furniture, and fixtures	8,143.02	Dividends unpaid	
Current expenses and taxes paid	1,333.55		
Premiums paid	2,278.13	Individual deposits	120,658.06
Checks and other cash items	872.12	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	200.00		
Fractional currency		Due to other national banks	9,193.85
Trade dollars		Due to State banks and bankers	28,855.64
Specie	17,743.00		
Legal-tender notes	2,307.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	283,986.00	Total	283,986.00

Columbia National Bank, Dayton.

LEVI ANKENY, *President.* No. 2772. D. C. GUERNSEY, *Cashier.*

Loans and discounts	$248,716.31	Capital stock paid in	$50,000.00
Overdrafts	5,957.93		
U. S. bonds to secure circulation	15,000.00	Surplus fund	10,000.00
U. S. bonds to secure deposits		Other undivided profits	18,522.50
U. S. bonds on hand			
Other stocks, bonds, and mortgages	8,866.11	National-bank notes outstanding	13,500.00
Due from approved reserve agents	8,249.94	State-bank notes outstanding	
Due from other banks and bankers	8,702.19		
Real estate, furniture, and fixtures	8,161.28	Dividends unpaid	
Current expenses and taxes paid	1,641.53		
Premiums paid	3,000.00	Individual deposits	244,483.53
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	888.00		
Fractional currency	1.43	Due to other national banks	3,685.78
Trade dollars		Due to State banks and bankers	2,420.91
Specie	16,753.00		
Legal-tender notes	16,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	675.00		
Due from U. S. Treasurer			
Total	342,612.72	Total	342,612.72

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WASHINGTON.

First National Bank, North Yakima.

J. R. LEWIS, *President.* No. 3355. W. L. STEINWEG, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$88,708.74	Capital stock paid in	$50,000.00
Overdrafts	2,257.02		
U. S. bonds to secure circulation	12,500.00	Surplus fund	6,879.91
U. S. bonds to secure deposits		Other undivided profits	1,807.78
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,045.67	National-bank notes outstanding	11,250.00
Due from approved reserve agents	179.86	State-bank notes outstanding	
Due from other banks and bankers	20,806.78		
Real estate, furniture, and fixtures	7,737.29	Dividends unpaid	
Current expenses and taxes paid	830.20		
Premiums paid	1,107.42	Individual deposits	70,964.19
Checks and other cash items	387.41	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	245.00		
Fractional currency	4.05	Due to other national banks	2,868.69
Trade dollars		Due to State banks and bankers	1,027.82
Specie	7,096.45		
Legal-tender notes	330.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	144,798.39	Total	144,798.39

First National Bank, Olympia.

JOHN F. GOWEY, *President.* No. 3024. A. A. PHILLIPS, *Cashier.*

Loans and discounts	$122,187.46	Capital stock paid in	$75,000.00
Overdrafts	1,844.77		
U. S. bonds to secure circulation	20,000.00	Surplus fund	15,000.00
U. S. bonds to secure deposits		Other undivided profits	2,960.18
U. S. bonds on hand			
Other stocks, bonds, and mortgages	68,690.91	National-bank notes outstanding	18,000.00
Due from approved reserve agents	2,823.40	State-bank notes outstanding	
Due from other banks and bankers	12,347.43		
Real estate, furniture, and fixtures	12,309.32	Dividends unpaid	
Current expenses and taxes paid	1,306.77		
Premiums paid	4,200.00	Individual deposits	141,672.89
Checks and other cash items	2,402.93	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	470.00		
Fractional currency	25.95	Due to other national banks	4,766.30
Trade dollars		Due to State banks and bankers	9,157.57
Specie	14,628.00		
Legal-tender notes	2,420.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	266,556.94	Total	266,556.94

First National Bank, Pomeroy.

WALTER F. BURRELL, *President.* No. 3460. H. M. HATHAWAY, *Cashier.*

Loans and discounts	$80,214.79	Capital stock paid in	$50,000.00
Overdrafts	5,282.64		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,281.21
U. S. bonds on hand			
Other stocks, bonds, and mortgages	12,691.38	National-bank notes outstanding	11,250.00
Due from approved reserve agents	56.98	State-bank notes outstanding	
Due from other banks and bankers	2,125.15		
Real estate, furniture, and fixtures	18,507.13	Dividends unpaid	
Current expenses and taxes paid	1,732.53		
Premiums paid		Individual deposits	36,383.72
Checks and other cash items	121.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	380.00		
Fractional currency	64.75	Due to other national banks	21,093.17
Trade dollars		Due to State banks and bankers	
Specie	9,397.25		
Legal-tender notes	2,772.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	20,400.00
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	146,408.10	Total	146,408.10

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First National Bank, Port Townsend.

HENRY LANDES, *President.* No. 2948. ROBERT C. HILL, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$136,530.65	Capital stock paid in	$50,000.00
Overdrafts			
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	13,364.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,867.12	National-bank notes outstanding	10,500.00
Due from approved reserve agents	16,472.71	State-bank notes outstanding	
Due from other banks and bankers	9,660.75		
Real estate, furniture, and fixtures	16,900.00	Dividends unpaid	170.00
Current expenses and taxes paid	71.15		
Premiums paid	860.00	Individual deposits	125,956.56
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	108.00		
Fractional currency	.47	Due to other national banks	824.71
Trade dollars		Due to State banks and bankers	
Specie	22,682.00		
Legal-tender notes	2,200.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	562.50		
Due from U. S. Treasurer			
Total	225,815.35	Total	225,815.35

First National Bank, Seattle.

GEORGE W. HARRIS, *President.* No. 2783. W. I. WADLEIGH, *Cashier.*

Loans and discounts	$296,150.15	Capital stock paid in	$150,000.00
Overdrafts	20,559.58		
U. S. bonds to secure circulation	40,000.00	Surplus fund	12,500.00
U. S. bonds to secure deposits		Other undivided profits	20,925.42
U. S. bonds on hand			
Other stocks, bonds, and mortgages	53,045.12	National-bank notes outstanding	36,000.00
Due from approved reserve agents	4,907.42	State-bank notes outstanding	
Due from other banks and bankers	32,092.99		
Real estate, furniture, and fixtures	4,417.08	Dividends unpaid	
Current expenses and taxes paid	3,570.97		
Premiums paid		Individual deposits	269,582.14
Checks and other cash items	175.00	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	400.00		
Fractional currency	.23	Due to other national banks	537.80
Trade dollars		Due to State banks and bankers	5,471.59
Specie	27,692.40		
Legal-tender notes	206.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas.	1,800.00		
Due from U. S. Treasurer			
Total	495,016.94	Total	495,016.94

Merchants' National Bank, Seattle.

ANGUS MACKINTOSH, *President.* No. 2985. R. N. MCFADDEN, *Cashier.*

Loans and discounts	$151,001.93	Capital stock paid in	$100,000.00
Overdrafts	2,005.77		
U. S. bonds to secure circulation	25,000.00	Surplus fund	2,675.00
U. S. bonds to secure deposits		Other undivided profits	7,825.10
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,000.00	National-bank notes outstanding	22,500.00
Due from approved reserve agents	83,888.81	State-bank notes outstanding	
Due from other banks and bankers	6,786.29		
Real estate, furniture, and fixtures	4,171.45	Dividends unpaid	
Current expenses and taxes paid	1,643.69		
Premiums paid	2,061.29	Individual deposits	192,441.49
Checks and other cash items	951.01	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	805.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	
Specie	35,001.35		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	325,441.59	Total	325,441.59

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Puget Sound National Bank, Seattle.

BAILEY GATZERT, *President.* No. 2966. JACOB FURTH, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$279,089.06	Capital stock paid in	$50,000.00
Overdrafts	4,164.62		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	6,831.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	14,045.81	National-bank notes outstanding	11,250.00
Due from approved reserve agents	14,894.54	State-bank notes outstanding	
Due from other banks and bankers	10,806.86		
Real estate, furniture, and fixtures	3,703.98	Dividends unpaid	
Current expenses and taxes paid	2,338.60		
Premiums paid		Individual deposits	325,471.45
Checks and other cash items	253.65	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,575.00		
Fractional currency	65.60	Due to other national banks	1,472.50
Trade dollars		Due to State banks and bankers	3,577.67
Specie	72,194.35		
Legal-tender notes	4,019.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	390.00		
Total	423,603.57	Total	423,603.57

First National Bank, Spokane Falls.

JAMES N. GLOVER, *President.* No. 2805. HORACE L. CUTTER, *Cashier.*

Loans and discounts	$234,324.31	Capital stock paid in	$70,000.00
Overdrafts	3,770.32		
U. S. bonds to secure circulation	20,000.00	Surplus fund	5,402.02
U. S. bonds to secure deposits		Other undivided profits	10,087.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,047.37	National-bank notes outstanding	18,000.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	62,971.37		
Real estate, furniture, and fixtures	17,905.61	Dividends unpaid	
Current expenses and taxes paid			
Premiums paid	5,051.00	Individual deposits	288,581.27
Checks and other cash items	7,536.37	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	503.00		
Fractional currency	20.65	Due to other national banks	2,474.61
Trade dollars	1.00	Due to State banks and bankers	13,067.32
Specie	34,531.75		
Legal-tender notes	1,050.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	407,612.75	Total	407,612.75

Traders' National Bank, Spokane Falls.

E. J. BRICKELL, *President.* No. 3409. JACOB HOOVER, *Cashier.*

Loans and discounts	$250,694.30	Capital stock paid in	$75,000.00
Overdrafts	8,237.16		
U. S. bonds to secure circulation	20,000.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	21,904.48
U. S. bonds on hand			
Other stocks, bonds, and mortgages	10,886.31	National-bank notes outstanding	18,000.00
Due from approved reserve agents	27,910.82	State-bank notes outstanding	
Due from other banks and bankers	157,983.28		
Real estate, furniture, and fixtures	3,128.36	Dividends unpaid	
Current expenses and taxes paid	2,404.24		
Premiums paid	4,450.00	Individual deposits	398,508.27
Checks and other cash items	1,194.58	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,000.00		
Fractional currency	1.75	Due to other national banks	7,942.24
Trade dollars		Due to State banks and bankers	7,477.77
Specie	45,190.00		
Legal-tender notes	352.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	900.00		
Due from U. S. Treasurer			
Total	536,332.80	Total	536,332.80

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First National Bank, Sprague.

H. W. FAIRWEATHER, *President.* No. 3528. GEORGE S. BROOKE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$64,594.73	Capital stock paid in	$50,000.00
Overdrafts	13.85		
U. S. bonds to secure circulation	12,500.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,483.53
U. S. bonds on hand			
Other stocks, bonds, and mortgages	17,127.14	National-bank notes outstanding	11,250.00
Due from approved reserve agents	517.13	State-bank notes outstanding	
Due from other banks and bankers	1,414.49		
Real estate, furniture, and fixtures	5,000.00	Dividends unpaid	
Current expenses and taxes paid	792.06		
Premiums paid	1,200.00	Individual deposits	44,529.22
Checks and other cash items	610.74	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	595.00		
Fractional currency	3.05	Due to other national banks	6,453.94
Trade dollars		Due to State banks and bankers	
Specie	10,696.00		
Legal-tender notes	1,080.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer	10.00		
Total	116,716.69	Total	116,716.69

Merchants' National Bank, Tacoma.

W. J. THOMPSON, *President.* No. 3172. HENRY DRUM, *Cashier.*

Loans and discounts	$234,600.82	Capital stock paid in	$50,000.00
Overdrafts	2,721.83		
U. S. bonds to secure circulation	12,500.00	Surplus fund	7,500.00
U. S. bonds to secure deposits		Other undivided profits	8,604.63
U. S. bonds on hand			
Other stocks, bonds, and mortgages	3,035.93	National-bank notes outstanding	11,250.00
Due from approved reserve agents		State-bank notes outstanding	
Due from other banks and bankers	8,422.27		
Real estate, furniture, and fixtures	22,202.04	Dividends unpaid	270.00
Current expenses and taxes paid	2,117.40		
Premiums paid	1,125.00	Individual deposits	227,672.61
Checks and other cash items	4,642.53	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,025.00		
Fractional currency	41.10	Due to other national banks	21,703.58
Trade dollars		Due to State banks and bankers	14,229.10
Specie	43,233.50		
Legal-tender notes	4,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	341,229.92	Total	341,229.92

Pacific National Bank, Tacoma.

C. P. MASTERSON, *President.* No. 3417. T. B. WALLACE, JR., *Cashier.*

Loans and discounts	$198,728.32	Capital stock paid in	$100,000.00
Overdrafts	255.48		
U. S. bonds to secure circulation	25,000.00	Surplus fund	1,000.00
U. S. bonds to secure deposits		Other undivided profits	3,753.38
U. S. bonds on hand	1,000.00		
Other stocks, bonds, and mortgages	7.00	National-bank notes outstanding	15,290.00
Due from approved reserve agents	10,519.61	State-bank notes outstanding	
Due from other banks and bankers	7,344.50		
Real estate, furniture, and fixtures	2,669.86	Dividends unpaid	
Current expenses and taxes paid	1,717.73		
Premiums paid	2,529.37	Individual deposits	151,639.65
Checks and other cash items	3,055.44	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	812.00		
Fractional currency	3.65	Due to other national banks	1,220.84
Trade dollars		Due to State banks and bankers	878.04
Specie	19,396.45		
Legal-tender notes	30.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	712.50		
Due from U. S. Treasurer			
Total	273,781.91	Total	273,781.91

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WASHINGTON.

Tacoma National Bank, Tacoma.

J. W. SPRAGUE, *President.* No. 2924. W. FRASER, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$325,704.87	Capital stock paid in	$100,000.00
Overdrafts	1,477.04		
U. S. bonds to secure circulation	25,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	8,422.19
U. S. bonds on hand			
Other stocks, bonds, and mortgages	15,100.03	National-bank notes outstanding	22,500.00
Due from approved reserve agents	63,025.08	State-bank notes outstanding	
Due from other banks and bankers	89,243.53		
Real estate, furniture, and fixtures	25,003.75	Dividends unpaid	
Current expenses and taxes paid	3,583.10		
Premiums paid	2,000.00	Individual deposits	439,210.21
Checks and other cash items	365.52	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,684.00		
Fractional currency	10.65	Due to other national banks	5,002.17
Trade dollars		Due to State banks and bankers	
Specie	39,341.00		
Legal-tender notes	10,471.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	600,134.57	Total	600,134.57

First National Bank, Vancouver.

LOUIS SOHNS, *President.* No. 3031. E. L. CANBY, *Cashier.*

Loans and discounts	$122,740.00	Capital stock paid in	$50,000.00
Overdrafts	1,036.01		
U. S. bonds to secure circulation	12,500.00	Surplus fund	14,000.00
U. S. bonds to secure deposits		Other undivided profits	3,155.49
U. S. bonds on hand			
Other stocks, bonds, and mortgages	41,031.85	National-bank notes outstanding	11,250.00
Due from approved reserve agents	5,446.87	State-bank notes outstanding	
Due from other banks and bankers	495.19		
Real estate, furniture, and fixtures	9,542.90	Dividends unpaid	
Current expenses and taxes paid	1,476.32		
Premiums paid	856.75	Individual deposits	117,987.56
Checks and other cash items	404.51	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	135.00		
Fractional currency	10.32	Due to other national banks	1,373.65
Trade dollars		Due to State banks and bankers	14,298.47
Specie	15,422.95		
Legal-tender notes	410.00	Notes and bills re-disconnted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	212,065.17	Total	212,065.17

First National Bank, Walla Walla.

LEVI ANKENY, *President.* No. 2380. W. H. STINE, *Cashier.*

Loans and discounts	$490,652.09	Capital stock paid in	$100,000.00
Overdrafts	16,192.09		
U. S. bonds to secure circulation	100,000.00	Surplus fund	20,000.00
U. S. bonds to secure deposits		Other undivided profits	306,506.66
U. S. bonds on hand			
Other stocks, bonds, and mortgages	27,990.76	National-bank notes outstanding	90,000.00
Due from approved reserve agents	3,055.16	State-bank notes outstanding	
Due from other banks and bankers	90,943.33		
Real estate, furniture, and fixtures	32,569.91	Dividends unpaid	
Current expenses and taxes paid	2,395.00		
Premiums paid	25,000.00	Individual deposits	309,949.78
Checks and other cash items	244.62	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	720.00		
Fractional currency	5.15	Due to other national banks	5,962.86
Trade dollars		Due to State banks and bankers	12,099.31
Specie	48,077.50		
Legal-tender notes	2,173.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	4,500.00		
Due from U. S. Treasurer			
Total	844,518.61	Total	844,518.61

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WYOMING.

First National Bank, Buffalo.

JOHN W. COLLINS, *President.* No. 3299. CHARLES M. WHITE, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$97,186.66	Capital stock paid in	$50,000.00
Overdrafts	1,507.16		
U. S. bonds to secure circulation	12,500.00	Surplus fund	5,750.00
U. S. bonds to secure deposits		Other undivided profits	6,375.52
U. S. bonds on hand			
Other stocks, bonds, and mortgages	175.00	National-bank notes outstanding	11,250.00
Due from approved reserve agents	22,839.15	State-bank notes outstanding	
Due from other banks and bankers	2,236.58		
Real estate, furniture, and fixtures	1,701.71	Dividends unpaid	
Current expenses and taxes paid	1,133.75		
Premiums paid	875.00	Individual deposits	80,712.21
Checks and other cash items	1,078.27	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	2,290.00		
Fractional currency	2.45	Due to other national banks	50.94
Trade dollars		Due to State banks and bankers	7,394.56
Specie	10,445.00		
Legal-tender notes	7,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	161,533.23	Total	161,533.23

First National Bank, Cheyenne.

T. B. HICKS, *President.* No. 1800. J. E. WILD, *Cashier.*

Loans and discounts	$665,263.06	Capital stock paid in	$200,000.00
Overdrafts	1,136.99		
U. S. bonds to secure circulation	50,000.00	Surplus fund	75,000.00
U. S. bonds to secure deposits		Other undivided profits	43,350.29
U. S. bonds on hand			
Other stocks, bonds, and mortgages	5,014.99	National-bank notes outstanding	45,000.00
Due from approved reserve agents	57,658.54	State-bank notes outstanding	
Due from other banks and bankers	13,960.87		
Real estate, furniture, and fixtures	4,000.00	Dividends unpaid	
Current expenses and taxes paid	14,081.52		
Premiums paid	1,480.00	Individual deposits	475,711.16
Checks and other cash items	4,301.70	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	4,820.00		
Fractional currency	17.55	Due to other national banks	13,131.59
Trade dollars		Due to State banks and bankers	1,719.18
Specie	80,960.00		
Legal-tender notes	11,000.00	Notes and bills re-discounted	62,033.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	915,945.22	Total	915,945.22

Cheyenne National Bank, Cheyenne.

NATHANIEL R. DAVIS, *President.* No. 3416. JNO. W. COLLINS, *Cashier.*

Loans and discounts	$216,111.50	Capital stock paid in	$100,000.00
Overdrafts	9,202.99		
U. S. bonds to secure circulation	25,000.00	Surplus fund	11,000.00
U. S. bonds to secure deposits		Other undivided profits	7,891.95
U. S. bonds on hand			
Other stocks, bonds, and mortgages	7,592.54	National-bank notes outstanding	22,500.00
Due from approved reserve agents	8,012.64	State-bank notes outstanding	
Due from other banks and bankers	9,081.16		
Real estate, furniture, and fixtures	2,968.27	Dividends unpaid	
Current expenses and taxes paid	4,756.11		
Premiums paid	3,000.00	Individual deposits	145,108.97
Checks and other cash items	2,358.34	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,001.00		
Fractional currency	226.35	Due to other national banks	10,511.89
Trade dollars		Due to State banks and bankers	168.21
Specie	27,730.25		
Legal-tender notes		Notes and bills re-discounted	20,985.13
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	318,166.15	Total	318,166.15

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WYOMING.

Stock Growers' National Bank, Cheyenne.

THOS. STURGIS, *President.* No. 2652. HENRY G. HAY, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$734,816.68	Capital stock paid in	$400,000.00
Overdrafts	10,643.88		
U. S. bonds to secure circulation	50,000.00	Surplus fund	60,000.00
U. S. bonds to secure deposits		Other undivided profits	22,974.44
U. S. bonds on hand			
Other stocks, bonds, and mortgages	2,420.83	National-bank notes outstanding	44,270.00
Due from approved reserve agents	72,565.66	State-bank notes outstanding	
Due from other banks and bankers	32,984.44		
Real estate, furniture, and fixtures	3,600.62	Dividends unpaid	
Current expenses and taxes paid	3,982.77		
Premiums paid	11,000.00	Individual deposits	415,730.43
Checks and other cash items	4,827.07	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	3,661.00		
Fractional currency	196.94	Due to other national banks	5,408.10
Trade dollars		Due to State banks and bankers	638.02
Specie	63,568.00		
Legal-tender notes	7,400.00	Notes and bills re-discounted	54,896.90
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	2,250.00		
Due from U. S. Treasurer			
Total	1,003,917.89	Total	1,003,917.89

First National Bank, Douglas.

DE FOREST RICHARDS, *President.* No. 3556. J. W. FOSTER, *Cashier.*

Loans and discounts	$95,435.00	Capital stock paid in	$75,000.00
Overdrafts	1,118.62		
U. S. bonds to secure circulation	18,750.00	Surplus fund	3,617.80
U. S. bonds to secure deposits		Other undivided profits	2,839.09
U. S. bonds on hand			
Other stocks, bonds, and mortgages		National-bank notes outstanding	16,875.00
Due from approved reserve agents	2,583.77	State-bank notes outstanding	
Due from other banks and bankers	946.27		
Real estate, furniture, and fixtures	10,126.71	Dividends unpaid	
Current expenses and taxes paid	1,208.19		
Premiums paid	4,903.12	Individual deposits	30,213.25
Checks and other cash items	178.05	United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,037.00		
Fractional currency	7.37	Due to other national banks	
Trade dollars		Due to State banks and bankers	497.71
Specie	905.00		
Legal-tender notes	1,000.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	10,000.00
Redemption fund with U. S. Treas	843.75		
Due from U. S. Treasurer			
Total	139,042.85	Total	139,042.85

Albany County National Bank, Laramie City.

ORA HALEY, *President.* No. 3615. ELI CRUMRINE, *Cashier.*

Loans and discounts	$103,125.39	Capital stock paid in	$100,000.00
Overdrafts	3,209.14		
U. S. bonds to secure circulation	25,000.00	Surplus fund	5,000.00
U. S. bonds to secure deposits		Other undivided profits	2,927.17
U. S. bonds on hand			
Other stocks, bonds, and mortgages	4,725.61	National-bank notes outstanding	22,500.00
Due from approved reserve agents	10,396.57	State-bank notes outstanding	
Due from other banks and bankers			
Real estate, furniture, and fixtures	25,563.72	Dividends unpaid	
Current expenses and taxes paid	934.94		
Premiums paid		Individual deposits	49,094.45
Checks and other cash items		United States deposits	
Exchanges for clearing-house		Deposits of U.S. disbursing officers	
Bills of other banks	1,140.00		
Fractional currency	12.86	Due to other national banks	1,282.96
Trade dollars		Due to State banks and bankers	28.65
Specie	5,120.00		
Legal-tender notes	480.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,125.00		
Due from U. S. Treasurer			
Total	180,833.23	Total	180,833.23

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WYOMING.

Laramie National Bank, Laramie City.

HENRY G. BALCH, *President.* No. 2518. JNO. W. DONNELLAN, *Cashier.*

Resources.		Liabilities.	
Loans and discounts	$291,473.77	Capital stock paid in	$100,000.00
Overdrafts	10,535.12		
U. S. bonds to secure circulation	30,000.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	12,152.01
U. S. bonds on hand			
Other stocks, bonds, and mortgages	19,561.43	National-bank notes outstanding	27,000.00
Due from approved reserve agents	14,676.49	State-bank notes outstanding	
Due from other banks and bankers	10,384.64		
Real estate, furniture, and fixtures	16,271.00	Dividends unpaid	
Current expenses and taxes paid	4,704.46		
Premiums paid	2,618.78	Individual deposits	246,776.50
Checks and other cash items	443.12	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	950.00		
Fractional currency		Due to other national banks	
Trade dollars		Due to State banks and bankers	5,537.20
Specie	21,411.90		
Legal-tender notes	2,085.00	Notes and bills re-discounted	10,000.00
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	1,350.00		
Due from U. S. Treasurer			
Total	426,465.71	Total	426,465.71

Wyoming National Bank, Laramie City.

EDWARD IVINSON, *President.* No. 2110. M. DAWSON, *Cashier.*

Loans and discounts	$266,638.24	Capital stock paid in	$50,000.00
Overdrafts	19,657.74		
U. S. bonds to secure circulation	12,500.00	Surplus fund	25,000.00
U. S. bonds to secure deposits		Other undivided profits	81,859.08
U. S. bonds on hand			
Other stocks, bonds, and mortgages	45,878.98	National-bank notes outstanding	11,250.00
Due from approved reserve agents	18,943.70	State-bank notes outstanding	
Due from other banks and bankers	17,294.79		
Real estate, furniture, and fixtures	11,778.80	Dividends unpaid	
Current expenses and taxes paid	1,961.70		
Premiums paid		Individual deposits	253,934.65
Checks and other cash items	8.14	United States deposits	
Exchanges for clearing-house		Deposits of U. S. disbursing officers	
Bills of other banks	335.00		
Fractional currency	5.30	Due to other national banks	
Trade dollars		Due to State banks and bankers	16.16
Specie	25,876.00		
Legal-tender notes	619.00	Notes and bills re-discounted	
U. S. certificates of deposit		Bills payable	
Redemption fund with U. S. Treas	562.50		
Due from U. S. Treasurer			
Total	422,059.89	Total	422,059.89

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214	First National Bank	Bridgeport	Ohio	585
215	First National Bank	Norwalk	Ohio	628
216	First National Bank	Massillon	Ohio	621
219	First National Bank	Green Castle	Indiana	661
221	First National Bank	Portland	Maine	19
222	First National Bank	Ithaca	New York	235
223	Second National Bank	Cooperstown	New York	215
224	Second National Bank	Norwich	Connecticut	185
226	First National Bank	Cortland	New York	215
227	Second National Bank	New Haven	Connecticut	180
228	First National Bank	Orwell	Vermont	54
230	First National Bank	Monroe	Wisconsin	791
231	First National Bank	Auburn	New York	199
233	First National Bank	Athens	Ohio	582
234	Third National Bank	Philadelphia	Pennsylvania	383
237	First National Bank	Bryan	Ohio	585
238	First National Bank	Springfield	Ohio	637
239	First National Bank	Skowhegan	Maine	23
240	First National Bank	Lebanon	Pennsylvania	365
241	First National Bank	Galesburgh	Illinois	705
242	Second National Bank	Ironton	Ohio	615
243	First National Bank	Delaware	Ohio	605
244	First National Bank	Waynesborough	Pennsylvania	423
245	First National Bank	Morrisville	New York	247
246	First National Bank	Wrightsville	Pennsylvania	428
247	First National Bank	Altoona	Pennsylvania	332
248	Second National Bank	Toledo	Ohio	641
249	First National Bank	Greenville	Pennsylvania	356
250	First National Bank	Meriden	Connecticut	175
251	First National Bank	Mystic Bridge	Connecticut	178
252	Second National Bank	Pittsburgh	Pennsylvania	397
253	First National Bank	Milton	Pennsylvania	374
254	Sixth National Bank	New York	New York	252
255	First National Bank	Oswego	New York	270
256	First National Bank	Fall River	Massachusetts	92
258	First National Bank	Mount Gilead	Ohio	624
259	First National Bank	Canandaigua	New York	209
260	First National Bank	Saint Charles	Missouri	872
261	First National Bank	New Bedford	Massachusetts	117
262	First National Bank	Hornellsville	New York	233
263	Second National Bank	Springfield	Ohio	638
265	First National Bank	Friendship	New York	224
266	First National Bank	Plattsburgh	New York	274
267	First National Bank	Albany	New York	195
268	First National Bank	Merrimac	Massachusetts	114
270	First National Bank	Uniontown	Pennsylvania	420
272	First National Bank	Norristown	Pennsylvania	379
273	First National Bank	Oxford	New York	271

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275	First National Bank	Ionia	Michigan	759
277	Second National Bank	Xenia	Ohio	649
278	First National Bank	Brandon	Vermont	47
279	First National Bank	Newburyport	Massachusetts	119
280	First National Bank	Cooperstown	New York	214
281	First National Bank	Trenton	New Jersey	327
282	First National Bank	Franklin	New York	223
283	Fourth National Bank	Saint Louis	Missouri	873
288	First National Bank	Jamesburgh	New Jersey	312
290	Fourth National Bank	New York	New York	251
291	Third National Bank	Pittsburgh	Pennsylvania	398
292	First National Bank	Baldwinsville	New York	201
293	First National Bank	Bloomsburgh	Pennsylvania	336
295	First National Bank	Palmyra	New York	272
296	Second National Bank	Oswego	New York	270
297	First National Bank	Waverly	New York	299
298	Second National Bank	Skowhegan	Maine	24
299	First National Bank	Mount Pleasant	Iowa	825
302	First National Bank	Andes	New York	199
306	Second National Bank	Bangor	Maine	5
308	Third National Bank	Springfield	Massachusetts	133
311	First National Bank	Gettysburgh	Pennsylvania	354
312	First National Bank	Media	Pennsylvania	372
313	First National Bank	Indiana	Pennsylvania	360
314	First National Bank	Warwick	New York	296
315	First National Bank	Saint Clairsville	Ohio	634
316	First National Bank	Champlain	New York	212
317	First National Bank	Dubuque	Iowa	811
318	First National Bank	Concord	New Hampshire	28
321	Vilas National Bank	Plattsburgh	New York	275
322	Second National Bank	Boston	Massachusetts	66
323	First National Bank	McGregor	Iowa	824
324	First National Bank	Newtown	Pennsylvania	378
325	First National Bank	Danville	Pennsylvania	348
326	Second National Bank	Mechanicsburgh	Pennsylvania	372
327	First National Bank	Winchenden	Massachusetts	142
328	First National Bank	Wellsborough	Pennsylvania	424
329	First National Bank	Paterson	New Jersey	323
330	First National Bank	Lewiston	Maine	16
331	First National Bank	Lowell	Massachusetts	108
332	First National Bank	Chester	Pennsylvania	343
333	First National Bank	Lancaster	Pennsylvania	362
334	First National Bank	Greenport	New York	229
335	First National Bank	Bridgeport	Connecticut	167
336	First National Bank	Memphis	Tennessee	573
337	First National Bank	Centerville	Iowa	802
340	First National Bank	Batavia	New York	202
341	Fifth National Bank	New York	New York	251
342	First National Bank	Union Springs	New York	294
344	First National Bank	Fairhaven	Vermont	50
345	New York National Exchange Bank	New York	New York	263
346	First National Bank	Vevay	Indiana	681
347	First National Bank	Lacon	Illinois	712
348	First National Bank	Lowville	New York	241
349	First National Bank	Newark	New York	247
350	Second National Bank	Ravenna	Ohio	633
351	First National Bank	Burlington	Iowa	800
352	Sixth National Bank	Philadelphia	Pennsylvania	383
353	First National Bank	Candor	New York	210
354	First National Bank	Romeo	Michigan	772
355	Delaware County National Bank	Chester	Pennsylvania	343
356	First National Bank	Greensburgh	Indiana	662
357	First National Bank	Selin's Grove	Pennsylvania	413
358	First National Bank	Penn Yan	New York	273
359	Third National Bank	Boston	Massachusetts	67
361	National Exchange Bank	Hartford	Connecticut	174
362	Second National Bank	Newark	New Jersey	318
363	First National Bank	Peru	Indiana	675
365	First National Bank	Wilmington	Ohio	647
366	First National Bank	Mount Vernon	Indiana	672
367	First National Bank	Augusta	Maine	4
368	First National Bank	Waterloo	New York	297
370	First National Bank	Vincentown	New Jersey	328
371	First National Bank	Columbia	Pennsylvania	346
373	Second National Bank	Allentown	Pennsylvania	331
374	First National Bank	Jersey City	New Jersey	312
375	First National Bank	Saint Johnsville	New York	283
376	Central National Bank	New York	New York	253
377	First National Bank	La Porte	Indiana	668
379	National Bank of the Republic	Boston	Massachusetts	78
380	First National Bank	Mechanicsburgh	Pennsylvania	371
381	First National Bank	Cumberland	Maryland	444

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382	First National Bank	Brockport	New York	205
383	First National Bank	Northampton	Massachusetts	121
385	Second National Bank	Freeport	Illinois	704
386	First National Bank	Mount Pleasant	Pennsylvania	376
387	Ninth National Bank	New York	New York	252
390	First National Bank	Marquette	Michigan	765
392	First National Bank	Mercer	Pennsylvania	373
393	First National Bank	Amherst	Massachusetts	63
394	First National Bank	Westport	Connecticut	193
395	First National Nank	Somerville	New Jersey	326
396	First National Bank	Hudson	New York	233
397	First National Bank	Middletown	Connecticut	176
399	First National Bank	Woodstown	New Jersey	329
401	National Mechanics and Traders' Bank	Portsmouth	New Hampshire	42
402	First National Bank	Port Chester	New York	275
404	Brandon National Bank	Brandon	Vermont	47
407	First National Bank	Salem	Massachusetts	128
408	Boston National Bank	Boston	Massachusetts	68
409	First National Bank	Mount Carroll	Illinois	720
411	First National Bank	Marshalltown	Iowa	823
412	First National Bank	Aurora	New York	200
413	Seventh National Bank	Philadelphia	Pennsylvania	383
414	Second National Bank	Baltimore	Maryland	437
415	First National Bank	Canton	Illinois	689
416	First National Bank of Easton	North Easton	Massachusetts	123
418	Hampshire County National Bank	Northampton	Massachusetts	122
419	First National Bank	Galion	Ohio	610
420	First National Bank	Oneonta	New York	269
421	First National Bank	Westborough	Massachusetts	140
422	First National Bank	Van Wert	Ohio	644
423	First National Bank	Minersville	Pennsylvania	375
424	First National Bank	Quincy	Illinois	729
425	First National Bank	Ripon	Wisconsin	794
426	First National Bank	Fox Lake	Wisconsin	785
427	First National Bank	Jefferson	Ohio	616
428	First National Bank	East Hampton	Massachusetts	91
430	First National Bank	Lansdale	Pennsylvania	364
431	First National Bank	Camden	New Jersey	306
432	Fourth National Bank	Pittsburgh	Pennsylvania	398
433	First National Bank of Cambridge	Cambridgeport	Massachusetts	87
435	First National Bank	Glen Rock	Pennsylvania	355
437	First National Bank	Mauch Chunk	Pennsylvania	370
439	Second National Bank	Fall River	Massachusetts	93
440	First National Bank	Clinton	Massachusetts	89
442	Worcester National Bank	Worcester	Massachusetts	145
443	First National Bank	Bucyrus	Ohio	586
445	First National Bank	Red Bank	New Jersey	325
446	First National Bank	Damariscotta	Maine	11
447	First National Bank	Plainfield	New Jersey	324
448	First National Bank	Putnam	Connecticut	187
449	Cambridge National Bank	East Cambridge	Massachusetts	91
450	First National Bank of Killingly	Danielsonville	Connecticut	171
452	First National Bank	Freehold	New Jersey	310
453	Farmers and Mechanics' National Bank	Buffalo	New York	207
455	Central National Bank	Worcester	Massachusetts	143
457	First National Bank	Racine	Wisconsin	793
458	First National Bank	Norwich	Connecticut	184
459	First National Bank	Bellefonte	Pennsylvania	335
460	National Hide and Leather Bank	Boston	Massachusetts	80
461	First National Bank	Cobleskill	New York	214
462	First National Bank	Adams	Massachusetts	62
465	First National Bank	Poughkeepsie	New York	277
468	National Bank	Newburgh	New York	249
469	Second National Bank	Mauch Chunk	Pennsylvania	370
471	First National Bank	Sing Sing	New York	288
472	Deposit National Bank	Deposit	New York	218
473	First National Bank	Wilmington	Delaware	435
474	First National Bank	Greenfield	Massachusetts	100
475	Merchants' National Bank	Boston	Massachusetts	76
476	City National Bank	Worcester	Massachusetts	144
478	First National Bank	Pittston	Pennsylvania	405
479	Third National Bank	Rockford	Illinois	731
481	First National Bank	Haverhill	Massachusetts	101
482	Second National Bank	Rockford	Illinois	731
483	City National Bank	Cedar Rapids	Iowa	802
484	Haverhill National Bank	Haverhill	Massachusetts	102
486	Charter Oak National Bank	Hartford	Connecticut	173
487	First National Bank	Elizabeth	New Jersey	309
489	First National Bank	Saint Johnsbury	Vermont	57
490	National Bank	Fairhaven	Massachusetts	92
491	Second National Bank	Galesburgh	Illinois	705
492	First National Bank	Mount Pleasant	Ohio	625

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493	First National Bank	Decorah	Iowa	809
494	Bath National Bank	Bath	Maine	7
496	First National Bank	Hastings	Minnesota	847
497	First National Bank	Suffield	Connecticut	190
498	Granite National Bank	Augusta	Maine	4
499	Derry National Bank	Derry	New Hampshire	29
501	First National Bank	Smithfield	Ohio	637
502	First National Bank	South Norwalk	Connecticut	188
503	Monson National Bank	Monson	Massachusetts	116
505	Market National Bank	Boston	Massachusetts	74
506	Merchants' National Bank	Lowell	Massachusetts	109
507	First National Bank	Lock Haven	Pennsylvania	368
508	North Western National Bank	Chicago	Illinois	697
509	Rockville National Bank	Rockville	Connecticut	188
510	Union National Bank	Weymouth	Massachusetts	141
511	First National Bank	Jacksonville	Illinois	708
512	First National Bank	Joliet	Illinois	709
514	Blackstone National Bank	Boston	Massachusetts	68
515	National Bank of Redemption	Boston	Massachusetts	78
516	First National Bank of Yarmouth	Yarmouth Port	Massachusetts	145
517	National Mount Wollaston Bank	Quincy	Massachusetts	127
518	Kenduskeag National Bank	Bangor	Maine	5
520	First National Bank	Warren	Pennsylvania	421
522	Eighth National Bank	Philadelphia	Pennsylvania	384
523	First National Bank	Middletown	New York	244
524	Continental National Bank	Boston	Massachusetts	70
525	North National Bank	Boston	Massachusetts	82
528	Framingham National Band	Framingham	Massachusetts	96
529	National Exchange Bank	Boston	Massachusetts	79
531	Grundy County National Bank	Morris	Illinois	719
532	Northern National Bank	Hallowell	Maine	15
533	First National Bank	Chelsea	Massachusetts	88
534	First National Bank	Geneseo	Illinois	706
535	Keystone National Bank	Erie	Pennsylvania	353
536	Eliot National Bank	Boston	Massachusetts	71
537	Connecticut River National Bank	Charlestown	New Hampshire	28
538	Farmers and Mechanics' National Bank	Philadelphia	Pennsylvania	388
539	Philadelphia National Bank	Philadelphia	Pennsylvania	394
540	Penn National Bank	Philadelphia	Pennsylvania	393
541	National Bank of the Northern Liberties	Philadelphia	Pennsylvania	392
542	Corn Exchange National Bank	Philadelphia	Pennsylvania	387
543	City National Bank	Philadelphia	Pennsylvania	386
544	Kensington National Bank	Philadelphia	Pennsylvania	389
545	Boylston National Bank	Boston	Massachusetts	69
546	National Bank of Germantown	Philadelphia	Pennsylvania	392
547	National Bank of Commerce	Philadelphia	Pennsylvania	391
548	First National Bank	Jamestown	New York	235
549	First National Bank	Gloucester	Massachusetts	98
551	Broadway National Bank	Boston	Massachusetts	69
552	National Bank of Chester County	West Chester	Pennsylvania	425
553	National Bank	Winthrop	Maine	26
554	National Bank of Commerce	Boston	Massachusetts	77
555	First National Bank	Fond du Lac	Wisconsin	784
556	Commercial National Bank of Pennsylvania	Philadelphia	Pennsylvania	386
557	Manufacturers' National Bank	Philadelphia	Pennsylvania	390
558	Randolph National Bank	Randolph	Massachusetts	128
559	Cheshire National Bank	Keene	New Hampshire	34
560	Southwark National Bank	Philadelphia	Pennsylvania	394
561	Consolidation National Bank	Philadelphia	Pennsylvania	387
562	First National Bank	New Castle	Pennsylvania	377
563	Union National Bank	Philadelphia	Pennsylvania	396
565	Second National Bank	Providence	Rhode Island	153
567	First National Bank	Mahanoy City	Pennsylvania	368
568	First National Bank	Berwick	Pennsylvania	335
569	Corry National Bank	Corry	Pennsylvania	348
570	Tradesmen's National Bank	Philadelphia	Pennsylvania	395
571	First National Bank	Crawfordsville	Indiana	655
572	Millbury National Bank	Millbury	Massachusetts	115
573	Doylestown National Bank	Doylestown	Pennsylvania	349
574	Amoskeag National Bank	Manchester	New Hampshire	37
575	National Bank of Chester Valley	Coatesville	Pennsylvania	345
576	First National Bank	Francestown	New Hampshire	32
578	Howard National Bank	Boston	Massachusetts	73
579	First National Bank	Rochester	Minnesota	853
580	Harrisburg National Bank	Harrisburg	Pennsylvania	357
581	Indianapolis National Bank	Indianapolis	Indiana	664
582	Shawmut National Bank	Boston	Massachusetts	83
584	Mechanicks' National Bank	Newburyport	Massachusetts	119
585	National Bank	Middletown	Pennsylvania	373
586	First National Bank	Washington	Pennsylvania	422
587	National Bank of New Jersey	New Brunswick	New Jersey	321

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588	First National Bank	Malden	Massachusetts	112
589	Essex National Bank	Haverhill	Massachusetts	102
590	Fall River National Bank	Fall River	Massachusetts	93
591	National Exchange Bank	Columbus	Ohio	602
592	Girard National Bank	Philadelphia	Pennsylvania	388
593	National Bank	Chambersburgh	Pennsylvania	342
594	First National Bank	Danvers	Massachusetts	90
595	People's National Bank of Roxbury	Boston	Massachusetts	83
596	Claremont National Bank	Claremont	New Hampshire	28
597	Farmers' National Bank	Lancaster	Pennsylvania	362
598	Farmers' National Bank	Malone	New York	243
600	First National Bank	Three Rivers	Michigan	776
601	Washington National Bank	Boston	Massachusetts	85
602	Bank of North America	Philadelphia	Pennsylvania	385
603	New England National Bank	Boston	Massachusetts	82
604	York National Bank	York	Pennsylvania	430
606	Second National Bank	Erie	Pennsylvania	352
607	Toledo National Bank	Toledo	Ohio	642
608	National Bank	Pottstown	Pennsylvania	406
609	National City Bank	Boston	Massachusetts	79
610	Mechanics' National Bank	Philadelphia	Pennsylvania	391
611	Gettysburg National Bank	Gettysburgh	Pennsylvania	354
612	Massasoit National Bank	Fall River	Massachusetts	93
613	Merchants and Manufacturers' National Bank	Pittsburgh	Pennsylvania	403
614	Lechmere National Bank	East Cambridge	Massachusetts	91
615	National Rockland Bank of Roxbury	Boston	Massachusetts	81
616	Warren National Bank	Peabody	Massachusetts	125
618	First National Bank	South Weymouth	Massachusetts	132
619	Citizens' National Bank	Pittsburgh	Pennsylvania	399
623	Commonwealth National Bank	Philadelphia	Pennsylvania	387
625	Tremont National Bank	Boston	Massachusetts	85
626	Hopkinton National Bank	Hopkinton	Massachusetts	105
628	Ware National Bank	Ware	Massachusetts	138
629	Suffolk National Bank	Boston	Massachusetts	84
633	Merrimack National Bank	Haverhill	Massachusetts	103
634	Asiatic National Bank	Salem	Massachusetts	129
635	Bunker Hill National Bank of Charlestown	Boston	Massachusetts	69
636	Third National Bank	Providence	Rhode Island	153
637	First National Bank	East Saginaw	Michigan	752
638	First National Bank	Lynn	Massachusetts	111
639	Niagara County National Bank	Lockport	New York	241
640	Troy City National Bank	Troy	New York	293
641	Columbia National Bank	Columbia	Pennsylvania	346
642	Merchants' National Bank	Chicago	Illinois	695
643	Atlantic National Bank	Boston	Massachusetts	67
644	Honesdale National Bank	Honesdale	Pennsylvania	359
645	Mystic River National Bank	Mystic River	Connecticut	178
646	Shoe and Leather National Bank	Boston	Massachusetts	84
647	Naumkeag National Bank	Salem	Massachusetts	130
648	Monongahela National Bank	Brownsville	Pennsylvania	340
649	Miners' National Bank	Pottsville	Pennsylvania	407
651	First National Bank	Alexandria	Virginia	456
652	Kent National Bank	Kent	Ohio	616
653	First National Bank	Yonkers	New York	301
654	Atlas National Bank	Boston	Massachusetts	68
655	Valley National Bank	Lebanon	Pennsylvania	365
656	Western National Bank	Philadelphia	Pennsylvania	396
657	Thames National Bank	Norwich	Connecticut	186
658	Nassau National Bank	Brooklyn	New York	206
659	Fallkill National Bank	Poughkeepsie	New York	278
660	Southport National Bank	Southport	Connecticut	189
661	Downingtown National Bank	Downingtown	Pennsylvania	340
662	First National Bank	Richmond	Maine	21
663	Neponset National Bank	Canton	Massachusetts	88
664	First National Bank	Carbondale	Pennsylvania	342
665	Freeman's National Bank	Boston	Massachusetts	72
666	National Bank of Commerce	New London	Connecticut	182
667	First National Bank	Mount Joy	Pennsylvania	375
668	Pittsburgh National Bank of Commerce	Pittsburgh	Pennsylvania	404
669	Dedham National Bank	Dedham	Massachusetts	90
670	Phœnix National Bank	Hartford	Connecticut	175
672	National Bank of North America	Boston	Massachusetts	78
673	First National Bank	Warren	Rhode Island	162
674	National Bank	Phœnixville	Pennsylvania	397
675	Iron City National Bank	Pittsburgh	Pennsylvania	402
676	National Grand Bank	Marblehead	Massachusetts	113
677	Maverick National Bank	Boston	Massachusetts	75
678	Tradesmen's National Bank	Pittsburgh	Pennsylvania	404
679	Pocasset National Bank	Fall River	Massachusetts	94
680	Lebanon National Bank	Lebanon	Pennsylvania	365

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681	National Bank of Fayette County	Uniontown	Pennsylvania	421
683	Lancaster County National Bank	Lancaster	Pennsylvania	363
684	Blue Hill National Bank	Milton	Massachusetts	116
685	Farmers' Deposit National Bank	Pittsburgh	Pennsylvania	401
687	National Broadway Bank	New York	New York	261
688	Waltham National Bank	Waltham	Massachusetts	138
690	National Bank of Commerce	New Bedford	Massachusetts	118
691	Mercantile National Bank	Salem	Massachusetts	129
693	National Union Bank	Reading	Pennsylvania	410
694	York County National Bank	York	Pennsylvania	430
695	Second National Bank	Jersey City	New Jersey	313
696	Farmers' National Bank	Reading	Pennsylvania	409
697	National City Bank	Lynn	Massachusetts	112
699	First National Bank	Aurora	Indiana	652
700	Mechanics' National Bank	Pittsburgh	Pennsylvania	403
701	First National Bank	New Albany	Indiana	672
702	Rollstone National Bank	Fitchburgh	Massachusetts	95
704	Salem National Bank	Salem	Massachusetts	130
705	Union National Bank	Pittsburgh	Pennsylvania	405
706	First National Bank	Amenia	New York	197
707	First National Bank	Plymouth	Pennsylvania	405
708	Miller's River National Bank	Athol	Massachusetts	64
709	First National Bank	Litchfield	Connecticut	175
710	First National Bank	Minneapolis	Minnesota	849
711	Milton National Bank	Milton	Pennsylvania	374
712	Cape Cod National Bank	Harwich	Massachusetts	101
713	Commercial National Bank	Chicago	Illinois	693
714	Pacific National Bank	Nantucket	Massachusetts	116
715	First National Bank	Batavia	Ohio	583
716	Mount Vernon National Bank	Boston	Massachusetts	77
717	Farmers' National Bank of Bucks County	Bristol	Pennsylvania	339
718	First National Bank	Covington	Kentucky	544
720	Home National Bank	Meriden	Connecticut	176
721	Manufacturers' National Bank	Troy	New York	291
722	Allegheny National Bank	Pittsburgh	Pennsylvania	399
723	Central National Bank	Philadelphia	Pennsylvania	385
725	Second National Bank	Saint Paul	Minnesota	855
726	Merchants' National Bank	Salem	Massachusetts	129
727	People's National Bank	Pittsburgh	Pennsylvania	404
728	National Bank	Oxford	Pennsylvania	381
731	Charles River National Bank	Cambridgo	Massachusetts	87
732	Wyoming National Bank	Wilkes Barre	Pennsylvania	426
733	National Bank of Commerce	New York	New York	260
734	Lumberman's National Bank	Williamsport	Pennsylvania	427
735	First National Bank	Stonington	Connecticut	190
736	First National Bank	Provincetown	Massachusetts	127
737	Wyoming County National Bank	Warsaw	New York	296
738	First National Bank	Franklin	Ohio	609
740	Oakland National Bank	Gardiner	Maine	14
742	First National Bank	Westminster	Maryland	451
743	Mechanics' National Bank	New Bedford	Massachusetts	118
745	Lewisburg National Bank	Lewisburgh	Pennsylvania	366
746	First National Bank	Woburn	Massachusetts	142
747	First National Bank	New Windsor	Maryland	449
748	First National Bank	Montpelier	Vermont	53
749	Rock County National Bank	Janesville	Wisconsin	786
751	National State Bank	Burlington	Iowa	801
752	First National Bank	Red Hook	New York	279
753	Railroad National Bank	Lowell	Massachusetts	110
754	Fairfield County National Bank	Norwalk	Connecticut	184
756	Ætna National Bank	Hartford	Connecticut	172
757	German National Bank	Pittsburgh	Pennsylvania	402
758	National State Capital Bank	Concord	New Hampshire	29
760	First National Bank	Lexington	Kentucky	551
761	Lincoln National Bank	Bath	Maine	7
762	Ticonic National Bank	Waterville	Maine	26
763	First National Bank	Charleston	Illinois	691
764	Oxford National Bank	Oxford	Massachusetts	124
765	Citizens' National Bank	Worcester	Massachusetts	143
766	Bristol County National Bank	Taunton	Massachusetts	136
767	Marblehead National Bank	Marblehead	Massachusetts	113
768	First National Bank	Clearfield	Pennsylvania	345
769	Whitinsville National Bank	Whitinsville	Massachusetts	141
770	National City Bank of Cambridge	Cambridgeport	Massachusetts	88
772	Fourth National Bank	Providence	Rhode Island	153
774	First National Bank	Clarion	Pennsylvania	344
775	New Albany National Bank	New Albany	Indiana	673
776	Second National Bank	Allegheny	Pennsylvania	330
777	Second National Bank	Louisville	Kentucky	553
778	Hamilton National Bank	Boston	Massachusetts	73
779	Plymouth National Bank	Plymouth	Massachusetts	126
780	Waterbury National Bank	Waterbury	Connecticut	192

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781	Wamesit National Bank	Lowell	Massachusetts	110
782	Marine National Bank	Bath	Maine	7
784	Union National Bank	Lewisburgh	Pennsylvania	366
785	City National Bank	Cairo	Illinois	688
786	National City Bank	Cleveland	Ohio	600
787	First National Bank	Hillsborough	Ohio	614
788	Louisville City National Bank	Louisville	Kentucky	555
789	Newton National Bank	Newton	Massachusetts	120
791	Citizens' National Bank	Waterbury	Connecticut	192
792	First National Bank	Waterloo	Iowa	837
794	First National Bank	Martinsville	Indiana	671
795	First National Bank	Seaford	Delaware	433
796	Yale National Bank	New Haven	Connecticut	182
799	Merchants' National Bank	New Bedford	Massachusetts	118
800	Farmers' National Bank	Mansfield	Ohio	621
801	First National Bank	West Winfield	New York	300
802	Holliston National Bank	Holliston	Massachusetts	103
804	First National Bank	New Castle	Indiana	674
805	Townsend National Bank	Townsend	Massachusetts	137
806	National Market Bank of Brighton	Boston	Massachusetts	80
807	Commercial National Bank	Cleveland	Ohio	598
808	National Bank	Lebanon	New Hampshire	36
809	Northern National Bank	Toledo	Ohio	641
810	Second National Bank	Paterson	New Jersey	323
813	First National Bank	Constantine	Michigan	748
814	Third National Bank	Baltimore	Maryland	438
817	National Exchange Bank	Salem	Massachusetts	130
819	First National Bank	Bloomington	Illinois	687
820	Rutland County National Bank	Rutland	Vermont	57
822	Dover Plains National Bank	Dover	New York	218
823	National Niantic Bank	Westerly	Rhode Island	163
824	Grafton National Bank	Grafton	Massachusetts	99
826	Traders' National Bank	Baltimore	Maryland	442
828	Wayne County National Bank	Wooster	Ohio	648
829	Second National Bank	Hamilton	Ohio	613
832	National Granite Bank	Quincy	Massachusetts	127
833	Concord National Bank	Concord	Massachusetts	89
834	First National Bank	Shippensburgh	Pennsylvania	415
835	Wyoming National Bank	Tunkhannock	Pennsylvania	420
837	First National Bank	Muncy	Pennsylvania	376
839	Farmers and Drovers' National Bank	Waynesburgh	Pennsylvania	423
840	Belfast National Bank	Belfast	Maine	8
841	Fredonia National Bank	Fredonia	New York	224
842	National Bank	Castleton	New York	211
843	First National Bank	Pawtucket	Rhode Island	151
844	Merchants' National Bank	Cincinnati	Ohio	595
845	Middlesex County National Bank	Middletown	Connecticut	177
847	Faneuil Hall National Bank	Boston	Massachusetts	71
848	Davenport National Bank	Davenport	Iowa	808
850	Third National Bank	Buffalo	New York	207
852	First National Bank	Manitowoc	Wisconsin	789
853	Delaware County National Bank	Delaware	Ohio	605
855	County National Bank	Clearfield	Pennsylvania	345
856	Slater National Bank of North Providence	Pawtucket	Rhode Island	152
857	Montpelier National Bank	Montpelier	Vermont	53
858	First National Bank	Newark	Ohio	626
860	First National Bank	Washington	New Jersey	328
862	Tioga National Bank	Owego	New York	271
863	Citizens' National Bank	Urbana	Ohio	643
864	Second National Bank	Parkersburgh	West Virginia	469
866	Milford National Bank	Milford	Massachusetts	115
867	First National Bank	Blairsville	Pennsylvania	336
868	National Bank	Potsdam	New York	277
869	Merchants' National Bank	Indianapolis	Indiana	664
870	Marine National Bank	Erie	Pennsylvania	353
871	Merchants' National Bank	Meadville	Pennsylvania	371
872	First National Bank	Knightstown	Indiana	666
873	First National Bank	Elk Horn	Wisconsin	783
875	National Bank of the Republic	Washington	District of Columbia	455
876	Merchants' National Bank	Newton	New Jersey	322
877	Keene National Bank	Keene	New Hampshire	35
879	Second National Bank	Titusville	Pennsylvania	419
880	People's National Bank	Waterville	Maine	26
883	Winnebago National Bank	Rockford	Illinois	732
884	First National Bank	Gardner	Massachusetts	97
885	Lee National Bank	Lee	Massachusetts	107
886	Genesee Valley National Bank	Geneseo	New York	226
887	Winchester National Bank	Winchester	New Hampshire	43
888	First National Bank	Newport	New Hampshire	40
890	Thomaston National Bank	Thomaston	Maine	25
891	National Park Bank	New York	New York	262
892	Hunterdon County National Bank	Flemington	New Jersey	310

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893	First National Bank	Saratoga Springs	New York	285
895	Conway National Bank	Conway	Massachusetts	90
898	Dayton National Bank	Dayton	Ohio	603
899	Cape Ann National Bank	Gloucester	Massachusetts	98
901	Sandy River National Bank	Farmington	Maine	13
903	First National Bank	Princeton	Illinois	728
905	Tradesmen's National Bank	New York	New York	265
906	Lexington City National Bank	Lexington	Kentucky	552
908	First National Bank	Mount Vernon	Ohio	625
909	Richmond National Bank	Richmond	Maine	21
910	Bridgeport National Bank	Bridgeport	Connecticut	168
911	First National Bank	Barnesville	Ohio	582
912	Manheim National Bank	Manheim	Pennsylvania	369
913	First National Bank	Champaign	Illinois	691
915	First National Bank	Shawneetown	Illinois	733
916	Champaign National Bank	Urbana	Ohio	643
917	National Shoe and Leather Bank	New York	New York	265
918	Leicester National Bank	Leicester	Massachusetts	108
919	Pawcatuck National Bank	Pawcatuck	Connecticut	186
920	Franklin County National Bank	Greenfield	Massachusetts	100
921	City National Bank	Bridgeport	Connecticut	168
922	National State Bank	Mount Pleasant	Iowa	825
923	First National Bank	Brooklyn	New York	205
924	Metacomet National Bank	Fall River	Massachusetts	94
925	Sussex National Bank	Newton	New Jersey	322
926	First National Bank of Birmingham	Pittsburgh	Pennsylvania	401
927	Connecticut National Bank	Bridgeport	Connecticut	168
928	Pequonnock National Bank	Bridgeport	Connecticut	169
929	National Union Bank	Kinderhook	New York	237
931	Norwalk National Bank	Norwalk	Ohio	628
932	Mechanics' National Bank	Boston	Massachusetts	75
934	Southbridge National Bank	Southbridge	Massachusetts	131
935	Portsmouth National Bank	Portsmouth	Ohio	632
936	Globe National Bank	Boston	Massachusetts	72
938	City National Bank	Jamestown	New York	236
940	United National Bank	Troy	New York	293
941	Canal National Bank	Portland	Maine	19
942	National Bank	Norwalk	Connecticut	184
943	Danbury National Bank	Danbury	Connecticut	170
944	National Village Bank	Bowdoinham	Maine	9
945	First National Bank	Waukegan	Illinois	740
946	Ashuelot National Bank	Keene	New Hampshire	34
947	Machinists' National Bank	Taunton	Massachusetts	136
948	Phenix National Bank	Providence	Rhode Island	159
949	Geneva National Bank	Geneva	New York	226
952	Washington National Bank	Westerly	Rhode Island	163
953	New Castle National Bank	New Castle	Maine	17
954	First National Bank	Ballston	New York	201
955	State of New York National Bank	Kingston	New York	239
956	First National Bank	Jeffersonville	Indiana	665
957	Taunton National Bank	Taunton	Massachusetts	136
958	South Danvers National Bank	Peabody	Massachusetts	124
959	South Berwick National Bank	South Berwick	Maine	24
960	Prescott National Bank	Lowell	Massachusetts	110
961	First National Bank	Fairmont	West Virginia	466
962	National White River Bank	Bethel	Vermont	46
963	Union National Bank	Troy	New York	293
964	Market National Bank	New York	New York	258
965	Merchants' National Bank	New Albany	Indiana	673
968	First National Bank	Fulton	New York	225
969	Beverly National Bank	Beverly	Massachusetts	66
970	Citizens' National Bank	Woonsocket	Rhode Island	164
973	Farmers' National Bank	Salem	Ohio	635
974	Massachusetts National Bank	Boston	Massachusetts	74
975	Farmers' National Bank	Ashtabula	Ohio	582
976	Putnam County National Bank	Carmel	New York	210
978	National Whaling Bank	New London	Connecticut	182
979	Merchants' National Bank	Galena	Illinois	704
980	First National Bank	Glens Falls	New York	227
981	Stissing National Bank	Pine Plains	New York	275
982	John Hancock National Bank	Springfield	Massachusetts	135
983	Rhode Island National Bank	Providence	Rhode Island	160
984	Indiana National Bank	Indianapolis	Indiana	663
985	National Union Bank	Boston	Massachusetts	81
986	Appleton National Bank	Lowell	Massachusetts	109
987	Pynchon National Bank	Springfield	Massachusetts	135
988	Chicopee National Bank	Springfield	Massachusetts	134
990	Farmers' National Bank	Hudson	New York	234
991	National State Bank	Troy	New York	292
992	Mutual National Bank	Troy	New York	292
993	National Eagle Bank	Boston	Massachusetts	79
994	Clinton National Bank	Clinton	Iowa	805

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995	Clark County National Bank	Winchester	Kentucky	565
996	Old Colony National Bank	Plymouth	Massachusetts	126
997	Newport National Bank	Newport	Delaware	433
998	Seventh Ward National Bank	New York	New York	264
999	First National Bank	Maquoketa	Iowa	822
1000	National Bank of the Republic	New York	New York	261
1002	Fifth National Bank	Providence	Rhode Island	154
1003	National Exchange Bank	Milwaukee	Wisconsin	791
1005	Monument National Bank of Charlestown	Boston	Massachusetts	76
1006	Piqua National Bank	Piqua	Ohio	630
1007	Mechanics' National Bank	Providence	Rhode Island	157
1008	National Hope Bank	Warren	Rhode Island	162
1010	Wisconsin National Bank	Watertown	Wisconsin	795
1011	Ocean National Bank	Newburyport	Massachusetts	120
1012	Central National Bank	Troy	New York	291
1013	First National Bank	Portland	Connecticut	187
1014	Bay State National Bank	Lawrence	Massachusetts	106
1015	Old Boston National Bank	Boston	Massachusetts	83
1016	First National Bank	Denver	Colorado	962
1017	Milwaukee National Bank of Wisconsin	Milwaukee	Wisconsin	790
1018	Northampton National Bank	Northampton	Massachusetts	122
1019	First National Bank	Owego	New York	270
1020	Pittsfield National Bank	Pittsfield	New Hampshire	41
1021	First National Bank	Newport	Rhode Island	148
1022	Blackstone National Bank	Uxbridge	Massachusetts	137
1023	Merchants' National Bank	Portland	Maine	20
1024	First National Bank	Mattoon	Illinois	716
1025	Rockingham National Bank	Portsmouth	New Hampshire	42
1026	National Bank	Kinderhook	New York	237
1027	Lyons National Bank	Lyons	New York	242
1028	State National Bank	Boston	Massachusetts	84
1029	Columbian National Bank	Boston	Massachusetts	70
1030	National Eagle Bank	Providence	Rhode Island	158
1032	First National Bank	Seymour	Indiana	678
1033	First National Bank	Morrison	Illinois	720
1034	First National Bank	Connersville	Indiana	655
1035	First National Bank of Smithfield	Slatersville	Rhode Island	161
1036	National Bank of North America	Providence	Rhode Island	158
1037	New London City National Bank	New London	Connecticut	183
1038	Stamford National Bank	Stamford	Connecticut	190
1039	National Exchange Bank	Lockport	New York	241
1040	First National Bank	Saugerties	New York	286
1041	Sagadahock National Bank	Bath	Maine	8
1042	First National Bank	Pittsfield	Illinois	727
1043	Dover National Bank	Dover	New Hampshire	30
1044	First National Bank	Wellsville	Ohio	647
1045	Merchants' National Bank	Albany	New York	196
1047	Merchants' National Bank	Newburyport	Massachusetts	119
1048	National Pemberton Bank	Lawrence	Massachusetts	107
1049	Powow River National Bank	Amesbury	Massachusetts	63
1050	National Ulster County Bank	Kingston	New York	239
1052	New Hampshire National Bank	Portsmouth	New Hampshire	42
1053	First National Bank	Susquehanna Depot	Pennsylvania	418
1054	First National Bank of Hopkinton	Hope Valley	Rhode Island	148
1055	Agawam National Bank	Springfield	Massachusetts	133
1056	First National Bank	Chicopee	Massachusetts	89
1057	Exchange National Bank	Pittsburgh	Pennsylvania	400
1058	Woonsocket National Bank	Woonsocket	Rhode Island	166
1059	Manchester National Bank	Manchester	New Hampshire	37
1060	Casco National Bank	Portland	Maine	19
1061	Citizens' National Bank	Piqua	Ohio	630
1064	Madison National Bank	London	Ohio	619
1066	First National Bank	Columbus	Indiana	654
1067	Mercantile National Bank	New York	New York	259
1068	First National Bank	New Richmond	Ohio	628
1069	National Metropolitan Bank	Washington	District of Columbia	455
1070	Souhegan National Bank	Milford	New Hampshire	38
1073	Quinsigamond National Bank	Worcester	Massachusetts	144
1074	National Bank of Genesee	Batavia	New York	202
1077	Fitchburg National Bank	Fitchburgh	Massachusetts	95
1078	Danville National Bank	Danville	Pennsylvania	348
1079	Bucksport National Bank	Bucksport	Maine	10
1080	Merchants' Exchange National Bank	New York	New York	260
1081	First National Bank	Greencastle	Pennsylvania	355
1082	Agricultural National Bank	Pittsfield	Massachusetts	125
1083	First National Bank	Groton	New York	230
1085	National Bank	Wrentham	Massachusetts	145
1086	Waukesha National Bank	Waukesha	Wisconsin	796
1087	Cocheco National Bank	Dover	New Hampshire	30
1088	Farmers' National Bank	Portsmouth	Ohio	631
1089	First National Bank	Biddeford	Maine	8
1090	Oneida Valley National Bank	Oneida	New York	260

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1091	National Hudson River Bank	Hudson	New York	234
1092	Farmers' National Bank	Greenville	Ohio	613
1093	Ansonia National Bank	Ansonia	Connecticut	167
1094	First National Bank	Athens	Pennsylvania	333
1096	Belvidere National Bank	Belvidere	New Jersey	304
1097	First National Bank	Belvidere	Illinois	686
1098	Birmingham National Bank	Birmingham	Connecticut	167
1103	National State Bank	Terre Haute	Indiana	680
1104	Traders' National Bank	Rochester	New York	281
1105	East River National Bank	New York	New York	255
1106	Highland National Bank	Newburgh	New York	248
1107	First National Bank	Hyannis	Massachusetts	106
1108	Medomak National Bank	Waldoborough	Maine	25
1109	National Exchange Bank	Baltimore	Maryland	449
1110	National Bank	Fayetteville	New York	241
1111	First National Bank	Richmond	Virginia	461
1112	Saint Louis National Bank	Saint Louis	Missouri	874
1113	National Iron Bank	Morristown	New Jersey	317
1114	Clinton National Bank	Clinton	New Jersey	307
1116	New York County National Bank	New York	New York	203
1118	Union National Bank	Brunswick	Maine	19
1119	Hingham National Bank	Hingham	Massachusetts	103
1120	National Bank of Rondout	Kingston	New York	238
1122	Canajoharie National Bank	Canajoharie	New York	208
1125	National Bank of Virginia	Richmond	Virginia	462
1126	Globe National Bank	Providence	Rhode Island	156
1128	Merchants' National Bank	New Haven	Connecticut	180
1129	Andover National Bank	Andover	Massachusetts	63
1130	National Mohawk Valley Bank	Mohawk	New York	245
1131	Merchants' National Bank	Providence	Rhode Island	157
1132	National Pahquioque Bank	Danbury	Connecticut	170
1133	Woodstock National Bank	Woodstock	Vermont	61
1134	Orono National Bank	Orono	Maine	18
1135	Mechanics' National Bank	Worcester	Massachusetts	144
1136	National Central Bank	Cherry Valley	New York	213
1138	Central National Bank	Frederick	Maryland	447
1139	Deep River National Bank	Deep River	Connecticut	171
1140	National Bank	Lyndon	Vermont	51
1142	Georges National Bank	Thomaston	Maine	24
1143	Cuba National Bank	Cuba	New York	217
1144	Shelburne Falls National Bank	Shelburne Falls	Massachusetts	131
1145	Dartmouth National Bank	Hanover	New Hampshire	33
1146	Mad River National Bank	Springfield	Ohio	618
1147	National Granite State Bank	Exeter	New Hampshire	31
1148	Montgomery National Bank	Norristown	Pennsylvania	379
1149	Kingston National Bank	Kingston	New York	238
1150	Ashaway National Bank	Ashaway	Rhode Island	146
1151	Old National Bank	Providence	Rhode Island	159
1152	Government National Bank	Pottsville	Pennsylvania	406
1153	First National Bank	Manchester	New Hampshire	35
1154	First National Bank	Ottawa	Illinois	722
1156	National Bank of Lawrence County	New Castle	Pennsylvania	378
1157	First National Bank	Rhinebeck	New York	280
1158	National Landholders' Bank	Kingston	Rhode Island	148
1160	Old National Bank	Whitehall	New York	301
1162	Gloucester National Bank	Gloucester	Massachusetts	99
1163	Lamoille County National Bank	Hyde Park	Vermont	51
1165	American National Bank	Hartford	Connecticut	173
1166	Sherburne National Bank	Sherburne	New York	288
1167	Hancock County National Bank	Carthage	Illinois	690
1168	Farmers' National Bank of New Jersey	Mount Holly	New Jersey	317
1169	National Phenix Bank	Westerly	Rhode Island	163
1170	Housatonic National Bank	Stockbridge	Massachusetts	135
1171	First National Bank	Easton	Pennsylvania	350
1172	Ross County National Bank	Chillicothe	Ohio	591
1173	Weybosset National Bank	Providence	Rhode Island	161
1174	Gardiner National Bank	Gardiner	Maine	13
1177	First National Bank	Mendota	Illinois	717
1178	Citizens' National Bank	Fulton	New York	225
1179	First National Bank	Peterborough	New Hampshire	40
1180	Great Falls National Bank	Great Falls	New Hampshire	32
1181	Citizens' National Bank	Middletown	Delaware	431
1182	Hudson County National Bank	Jersey City	New Jersey	313
1183	Somersworth National Bank	Great Falls	New Hampshire	33
1184	New Britain National Bank	New Britain	Connecticut	179
1186	Huguenot National Bank	New Paltz	New York	249
1187	Uncas National Bank	Norwich	Connecticut	180
1188	First National Bank	Morristown	New Jersey	316
1189	City National Bank	Binghamton	New York	203
1190	National Bank of Wilmington and Brandywine	Wilmington	Delaware	436
1191	Burlington County National Bank	Medford	New Jersey	315

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1193	First National Bank	New Milford	Connecticut	183
1194	Rockport National Bank	Rockport	Massachusetts	128
1195	National Bank	Middlebury	Vermont	52
1196	Leather Manufacturers' National Bank	New York	New York	258
1197	Merchants' National Bank	Burlington	Vermont	48
1198	Tanners' National Bank	Catskill	New York	212
1199	First National Bank	Woodbury	New Jersey	329
1201	Central National Bank	Lynn	Massachusetts	111
1202	National Tradesmen's Bank	New Haven	Connecticut	181
1203	National Mahaiwe Bank	Great Barrington	Massachusetts	100
1206	Wakefield National Bank	Wakefield	Rhode Island	161
1207	Franklin National Bank	Franklin	Massachusetts	97
1208	Saugerties National Bank	Saugerties	New York	286
1209	National State Bank	Camden	New Jersey	307
1210	Adams National Bank	North Adams	Massachusetts	121
1211	Cecil National Bank	Port Deposit	Maryland	449
1212	National Mohawk River Bank	Fonda	New York	221
1213	Quassaick National Bank	Newburgh	New York	249
1214	National Iron Bank	Falls Village	Connecticut	172
1216	Middletown National Bank	Middletown	Connecticut	177
1217	Essex County National Bank	Newark	New Jersey	318
1219	First National Bank	Tamaqua	Pennsylvania	418
1220	Newark City National Bank	Newark	New Jersey	320
1221	Farmers' National Bank	Deckertown	New Jersey	308
1222	Mechanics' National Bank	Burlington	New Jersey	306
1226	Mohawk National Bank	Schenectady	New York	287
1228	Cambridgeport National Bank of Cambridge	Cambridgeport	Massachusetts	87
1231	Importers and Traders' National Bank	New York	New York	257
1233	Easton National Bank	Easton	Pennsylvania	350
1235	Coldwater National Bank	Coldwater	Michigan	747
1236	National Bank	Elkton	Maryland	446
1237	First National Bank	Sunbury	Pennsylvania	417
1239	Phillipsburg National Bank	Phillipsburgh	New Jersey	324
1241	Hocking Valley National Bank	Lancaster	Ohio	617
1242	Monadnock National Bank	East Jaffrey	New Hampshire	31
1243	National New Haven Bank	New Haven	Connecticut	181
1244	Farmers' National Bank	Annapolis	Maryland	437
1245	New Haven County National Bank	New Haven	Connecticut	181
1246	Hadley Falls National Bank	Holyoke	Massachusetts	104
1249	First National Bank	New Canaan	Connecticut	179
1250	Mechanics' National Bank	New York	New York	259
1252	National Farmers and Planters' Bank	Baltimore	Maryland	441
1253	Ballston Spa National Bank	Ballston	New York	202
1254	Ocean National Bank	Kennebunk	Maine	15
1256	First National Bank	Corunna	Michigan	749
1257	National Spraker Bank	Canajoharie	New York	209
1259	Hackettstown National Bank	Hackettstown	New Jersey	311
1260	Pittsfield National Bank	Pittsfield	Massachusetts	126
1261	National Butchers and Drovers' Bank	New York	New York	261
1262	New York State National Bank	Albany	New York	197
1263	First National Bank	Shelbyville	Indiana	679
1264	National Bank	Vernon	New York	295
1265	National Bank	West Troy	New York	300
1267	Farmers and Mechanics' National Bank	Frederick	Maryland	448
1269	National Bank	Pawling	New York	272
1270	Millville National Bank	Millville	New Jersey	316
1272	Lambertville National Bank	Lambertville	New Jersey	314
1274	Martha's Vineyard National Bank	Edgartown	Massachusetts	92
1275	Cambridge Valley National Bank	Cambridge	New York	208
1279	Northborough National Bank	Northborough	Massachusetts	123
1280	Lowell National Bank	Lowell	Michigan	763
1281	New Castle County National Bank	Odessa	Delaware	433
1283	Manufacturers' National Bank	Providence	Rhode Island	156
1284	Centreville National Bank of Warwick	Centreville	Rhode Island	147
1287	Salt Springs National Bank	Syracuse	New York	290
1288	National Union Bank	Fall River	Massachusetts	94
1290	National Citizens' Bank	New York	New York	262
1291	Albany City National Bank	Albany	New York	195
1292	First National Bank	Bristol	Rhode Island	146
1293	Glens Falls National Bank	Glens Falls	New York	227
1294	Catskill National Bank	Catskill	New York	212
1295	National Revere Bank	Boston	Massachusetts	80
1297	Bowery National Bank	New York	New York	253
1298	National Bank	Schuylerville	New York	287
1300	Mercantile National Bank	Hartford	Connecticut	174
1301	National Commercial Bank	Albany	New York	196
1302	Providence National Bank	Providence	Rhode Island	159
1303	Commercial and Farmers' National Bank	Baltimore	Maryland	438
1304	Farmers and Drovers' National Bank	Somers	New York	288
1305	City National Bank	Poughkeepsie	New York	277
1306	Poughkeepsie National Bank	Poughkeepsie	New York	279

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1307	First National Bank	Amsterdam	New York	198
1308	Utica City National Bank	Utica	New York	295
1309	Farmers' National Bank	Richmond	Kentucky	562
1310	Indian Head National Bank	Nashua	New Hampshire	39
1312	Farmers and Manufacturers' National Bank	Poughkeepsie	New York	278
1314	Clinton National Bank	Clinton	Connecticut	170
1315	Pejepscot National Bank	Brunswick	Maine	10
1316	National Newark Banking Company	Newark	New Jersey	320
1317	Orange National Bank	Orange	New Jersey	322
1318	Union National Bank	Massillon	Ohio	622
1319	Commercial National Bank	Providence	Rhode Island	155
1320	Falmouth National Bank	Falmouth	Massachusetts	95
1321	Farmers and Mechanics' National Bank	Hartford	Connecticut	173
1322	Allentown National Bank	Allentown	Pennsylvania	331
1323	Delaware National Bank	Delhi	New York	217
1324	Gallatin National Bank	New York	New York	256
1325	Western National Bank	Baltimore	Maryland	442
1326	Salem National Banking Company	Salem	New Jersey	325
1327	Mechanics' National Bank	Trenton	New Jersey	327
1328	Blackstone Canal National Bank	Providence	Rhode Island	155
1329	Old Lowell National Bank	Lowell	Massachusetts	109
1330	New Market National Bank	New Market	New Hampshire	39
1332	Delaware City National Bank	Delaware City	Delaware	431
1333	Citizens' National Bank	Tilton	New Hampshire	43
1334	National Hamilton Bank	Hamilton	New York	231
1335	Farmers' National Bank	Amsterdam	New York	198
1336	Merchants' National Bank	Baltimore	Maryland	440
1337	Farmers and Merchants' National Bank	Baltimore	Maryland	439
1338	Hartford National Bank	Hartford	Connecticut	174
1339	National Exchange Bank	Providence	Rhode Island	158
1340	Central National Bank	Middletown	Connecticut	177
1342	Merchants' National Bank	Syracuse	New York	290
1345	Cayuga County National Bank	Auburn	New York	199
1346	Cumberland National Bank	Bridgeton	New Jersey	305
1347	National Bank	Cohocs	New York	214
1348	North Granville National Bank	North Granville	New York	266
1349	Chester National Bank	Chester	New York	213
1350	National Bank	Auburn	New York	200
1351	National Exchange Bank	Auburn	New York	200
1352	Hanover National Bank	New York	New York	257
1353	Strafford National Bank	Dover	New Hampshire	30
1354	National Bank	Norwich	New York	266
1356	Mount Holly National Bank	Mount Holly	New Jersey	317
1357	Irving National Bank	New York	New York	257
1358	Norwich National Bank	Norwich	Connecticut	185
1359	Michigan National Bank	Kalamazoo	Michigan	762
1360	Windham County National Bank	Brooklyn	Connecticut	169
1361	National Bank	Waterville	New York	298
1362	Flour City National Bank	Rochester	New York	281
1363	National Bank	Port Jervis	New York	276
1364	National Bank	Vergennes	Vermont	59
1365	First National Bank	Elgin	Illinois	701
1366	National Bank of Commerce	Providence	Rhode Island	157
1367	Hampden National Bank	Westfield	Massachusetts	140
1368	National Bank	Derby Line	Vermont	50
1369	Lime Rock National Bank	Providence	Rhode Island	156
1370	Merchants' National Bank	New York	New York	259
1374	Phenix National Bank	New York	New York	264
1375	Chatham National Bank	New York	New York	254
1376	Central National Bank	Rome	New York	282
1380	Merchants' National Bank	Poughkeepsie	New York	278
1382	Meriden National Bank	Meriden	Connecticut	176
1383	National Black River Bank	Proctorsville	Vermont	55
1384	Citizens' National Bank	Baltimore	Maryland	438
1386	Abington National Bank	Abington	Massachusetts	62
1389	Continental National Bank	New York	New York	255
1390	Union National Bank	Wilmington	Delaware	436
1392	Oneida National Bank	Utica	New York	295
1393	Bank of New York National Banking Association	New York	New York	253
1394	American Exchange National Bank	New York	New York	252
1395	First National Bank	Utica	New York	294
1396	Traders' National Bank	Providence	Rhode Island	160
1398	National Bank	Coxsackie	New York	216
1399	National Bank of Orange County	Goshen	New York	228
1402	First National Bank	Woonsocket	Rhode Island	164
1403	First National Bank	Winterset	Iowa	839
1405	Greenwich National Bank	East Greenwich	Rhode Island	147
1406	National Bank of Newbury	Wells River	Vermont	59
1408	Goshen National Bank	Goshen	New York	228
1409	National Union Bank	Woonsocket	Rhode Island	165

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1410	Fort Stanwix National Bank	Rome	New York	283
1411	National Bank	Catasauqua	Pennsylvania	342
1413	National Mechanics' Bank	Baltimore	Maryland	441
1414	First National Bank	Rome	New York	282
1416	Genesee River National Bank	Mount Morris	New York	247
1417	Otoe County National Bank	Nebraska City	Nebraska	942
1419	National Warren Bank	Warren	Rhode Island	162
1420	National Bank of Delaware	Wilmington	Delaware	435
1421	Producers' National Bank	Woonsocket	Rhode Island	165
1422	Westchester County National Bank	Peekskill	New York	272
1423	National Globe Bank	Woonsocket	Rhode Island	165
1424	National Bank of West Virginia	Wheeling	West Virginia	471
1425	Calais National Bank	Calais	Maine	11
1427	Parkersburg National Bank	Parkersburgh	West Virginia	469
1428	Alton National Bank	Alton	Illinois	683
1429	City National Bank	Providence	Rhode Island	155
1430	Vermont National Bank	Brattleborough	Vermont	98
1431	First National Bank	Hagerstown	Maryland	448
1432	National Bank	Baltimore	Maryland	440
1434	Easton National Bank of Maryland	Easton	Maryland	446
1436	National State Bank	Elizabeth	New Jersey	309
1437	Merchants' National Bank	Bangor	Maine	6
1440	National Bank	Wareham	Massachusetts	139
1442	Traders' National Bank	Boston	Massachusetts	85
1443	Manufacturers' National Bank	Brooklyn	New York	206
1444	First National Bank	Hoboken	New Jersey	311
1446	Rockland National Bank	Rockland	Maine	22
1447	Harrison National Bank	Cadiz	Ohio	587
1449	Frederick County National Bank	Frederick	Maryland	448
1451	National Traders' Bank	Portland	Maine	20
1452	National State Bank	Newark	New Jersey	320
1454	Vincennes National Bank	Vincennes	Indiana	682
1455	National Bank of South Reading	Wakefield	Massachusetts	138
1456	Rushville National Bank	Rushville	Indiana	678
1457	National Branch Bank	Madison	Indiana	671
1459	Union National Bank	Frenchtown	New Jersey	310
1460	Phenix National Bank	Phenix	Rhode Island	152
1461	National City Bank	New York	New York	202
1462	Waterbury National Bank	Waterbury	Vermont	59
1464	Williamsport National Bank	Williamsport	Pennsylvania	428
1465	National City Bank	Ottawa	Illinois	722
1466	Citizens' National Bank	Jeffersonville	Indiana	665
1467	Exchange National Bank	Columbia	Missouri	864
1469	Everett National Bank	Boston	Massachusetts	71
1471	Farmers' National Bank	Virginia	Illinois	740
1472	American National Bank	Providence	Rhode Island	154
1475	First National Bank	Fairfield	Iowa	813
1477	Thompson National Bank	Thompson	Connecticut	191
1479	First National Bank	Council Bluffs	Iowa	807
1480	National Bank of New England	East Haddam	Connecticut	171
1481	Merchants' National Bank	Norwich	Connecticut	185
1482	First National Bank	Henry	Illinois	707
1485	National Bank	Methuen	Massachusetts	114
1486	Lake National Bank	Wolfborough	New Hampshire	44
1487	First National Bank	Red Wing	Minnesota	853
1489	National Union Bank of Maryland	Baltimore	Maryland	442
1490	Jefferson County National Bank	Watertown	New York	297
1492	Newport National Bank	Newport	Rhode Island	150
1493	National Bank	Lancaster	Kentucky	550
1494	Hurlbut National Bank of Winsted	West Winsted	Connecticut	193
1495	Frontier National Bank	Eastport	Maine	12
1496	Pulaski National Bank	Pulaski	New York	279
1497	Fulton National Bank	New York	New York	256
1498	National Exchange Bank	Greenville	Rhode Island	147
1499	Chemical National Bank	New York	New York	254
1501	Merchants' National Bank	Saint Louis	Missouri	874
1502	Merchants' National Bank of West Virginia	Morgantown	West Virginia	468
1503	National Union Bank	Monticello	New York	246
1504	Merchants' National Bank of West Virginia	Point Pleasant	West Virginia	470
1505	West Branch National Bank	Williamsport	Pennsylvania	428
1506	Roger Williams National Bank	Providence	Rhode Island	160
1507	National Union Bank	Watertown	New York	298
1508	National Bank and Loan Company	Watertown	New York	297
1509	Orleans County National Bank	Albion	New York	197
1511	Cumberland National Bank	Portland	Maine	20
1512	Pascoag National Bank	Pascoag	Rhode Island	151
1513	National Broome County Bank	Binghamton	New York	204
1515	First National Bank	Marshall	Michigan	765
1516	Union National Mount Joy Bank	Mount Joy	Pennsylvania	376
1519	Second National Bank	Cumberland	Maryland	445

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1520	Merchants' National Bank	Manchester	New Hampshire	38
1521	First National Bank	Paw Paw	Michigan	770
1522	Lynchburg National Bank	Lynchburgh	Virginia	459
1523	North Berwick National Bank	North Berwick	Maine	17
1524	National Bank	Martinsburgh	West Virginia	467
1525	Canastota National Bank	Canastota	New York	209
1526	Farmers and Mechanics' National Bank	Westminster	Maryland	452
1527	National Webster Bank	Boston	Massachusetts	82
1528	York National Bank	Saco	Maine	23
1530	Merchants' National Bank of West Virginia	Clarksburgh	West Virginia	465
1532	National Bank of Rhode Island	Newport	Rhode Island	149
1533	People's National Bank	Jackson	Michigan	761
1535	The Saco National Bank	Saco	Maine	22
1536	National Bank	Newark	Delaware	432
1543	National City Bank	Brooklyn	New York	206
1545	First National Bank	Middletown	Ohio	623
1546	Aquidneck National Bank	Newport	Rhode Island	149
1547	First National Bank	Charlotte	North Carolina	472
1549	First National Bank	Wiseasset	Maine	27
1551	Washington County National Bank	Williamsport	Maryland	452
1552	Scituate National Bank	North Scituate	Rhode Island	150
1553	First National Bank	Portland	Oregon	987
1558	First National Bank	Lynchburgh	Virginia	459
1559	Atlanta National Bank	Atlanta	Georgia	483
1560	National Bank	Huntsville	Alabama	496
1561	Tompkins County National Bank	Ithaca	New York	235
1562	National Eagle Bank	Bristol	Rhode Island	146
1563	Chautauqua County National Bank	Jamestown	New York	236
1565	National Exchange Bank	Newport	Rhode Island	149
1566	First National Bank	Galveston	Texas	524
1567	First National Bank	Dover	Delaware	431
1572	First National Bank	Harrisonburgh	Virginia	458
1575	Biddeford National Bank	Biddeford	Maine	9
1576	Caledonia National Bank	Danville	Vermont	49
1577	First National Bank	Muscatine	Iowa	825
1579	Mifflin County National Bank	Lewistown	Pennsylvania	367
1582	National Bank	Fredericksburgh	Virginia	457
1584	Central National Bank	Boonville	Missouri	861
1587	First National Bank	Monroe	Michigan	766
1589	First National Bank	Frederick	Maryland	417
1590	National Bank	Lawrence	Kansas	900
1591	Germania National Bank	New Orleans	Louisiana	505
1592	Wickford National Bank	Wickford	Rhode Island	164
1595	First National Bank	Mobile	Alabama	496
1596	Union National Bank	Westminster	Maryland	452
1598	Castleton National Bank	Castleton	Vermont	49
1599	First National Bank	Paducah	Kentucky	560
1602	National Bank	Neenah	Wisconsin	792
1603	First National Bank	Clarksville	Tennessee	568
1606	First National Bank	Chattanooga	Tennessee	567
1607	National Exchange Bank	Weston	West Virginia	471
1613	National Bank	Augusta	Georgia	484
1614	Windham National Bank	Willimantic	Connecticut	194
1615	Henderson National Bank	Henderson	Kentucky	549
1616	Pacific National Bank of North Providence	Pawtucket	Rhode Island	151
1617	First National Bank	Macon	Georgia	487
1618	Osage National Bank	Osage	Iowa	827
1620	National Valley Bank	Staunton	Virginia	463
1621	People's National Bank	Charleston	South Carolina	479
1622	First National Bank	Charleston	South Carolina	478
1626	Louisiana National Bank	New Orleans	Louisiana	505
1627	First National Bank	Sedalia	Missouri	874
1628	Planters' National Bank	Richmond	Virginia	462
1629	First National Bank	Grinnell	Iowa	815
1630	Chattahoochee National Bank	Columbus	Georgia	485
1632	National Bank	New Berne	North Carolina	474
1633	Omaha National Bank	Omaha	Nebraska	946
1635	Shenandoah Valley National Bank	Winchester	Virginia	464
1638	Northfield National Bank	Northfield	Vermont	54
1639	National Bank	Athens	Georgia	483
1640	Merchants' National Bank	Savannah	Georgia	483
1641	First National Bank	Olney	Illinois	721
1642	National Bank of Texas	Galveston	Texas	525
1644	First National Bank	Houston	Texas	527
1645	Laconia National Bank	Laconia	New Hampshire	35
1647	National Bank of the Republic	Philadelphia	Pennsylvania	392
1648	Merchants' National Bank	Little Rock	Arkansas	541
1649	First National Bank	Helena	Montana	1017
1651	Colorado National Bank	Denver	Colorado	963
1652	Rocky Mountain National Bank	Central City	Colorado	962

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1653	National Bank	Bellows Falls	Vermont	45
1655	National Bank	Newport	New York	250
1656	First National Bank	Wilmington	North Carolina	476
1657	San Antonio National Bank	San Antonio	Texas	533
1661	First National Bank	Fort Dodge	Iowa	814
1662	Ridgely National Bank	Springfield	Illinois	735
1663	Pennsylvania National Bank	Pottsville	Pennsylvania	407
1666	Cleveland National Bank	Cleveland	Tennessee	569
1668	First National Bank of Idaho	Boisé City	Idaho	1013
1669	Fourth National Bank	Nashville	Tennessee	575
1670	Ilion National Bank	Ilion	New York	234
1671	Citizens' National Bank	Davenport	Iowa	808
1672	First National Bank	Atchison	Kansas	880
1675	National Security Bank	Boston	Massachusetts	81
1676	First National Bank of Honeybrook	Honeybrook	Pennsylvania	359
1677	Greene County National Bank	Springfield	Missouri	876
1678	Union Stock Yard National Bank of Chicago	Lake	Illinois	713
1680	Carolina National Bank	Columbia	South Carolina	480
1682	State National Bank	Raleigh	North Carolina	475
1683	First National Bank	Mankota	Minnesota	848
1685	First National Bank	Sharon	Pennsylvania	414
1686	First National Bank	Faribault	Minnesota	845
1688	First National Bank	Hillsborough	New Hampshire	33
1689	Ohio National Bank	Cleveland	Ohio	600
1690	First National Bank	Austin	Minnesota	842
1692	First National Bank	Murfreesborough	Tennessee	574
1694	National Bank	Lebanon	Kentucky	551
1697	First National Bank	Port Henry	New York	276
1698	Howard National Bank	Burlington	Vermont	48
1700	Baxter National Bank	Rutland	Vermont	55
1701	First National Bank	Springfield	Missouri	875
1705	Farmers' National Bank	Stanford	Kentucky	564
1706	Monmouth National Bank	Monmouth	Illinois	719
1708	Second National Bank	Lebanon	Tennessee	572
1712	Moniteau National Bank	California	Missouri	862
1715	Salem National Bank	Salem	Illinois	733
1716	Citizens' National Bank	Alexandria	Virginia	456
1717	First National Bank	Sterling	Illinois	736
1718	First National Bank	Ottawa	Kansas	910
1719	Jacksonville National Bank	Jacksonville	Illinois	709
1720	Fayette National Bank	Lexington	Kentucky	552
1721	First National Bank	Watseka	Illinois	740
1722	First National Bank	Decatur	Michigan	749
1723	First National Bank	Tuscola	Illinois	738
1724	First National Bank	Chariton	Iowa	803
1726	Iowa National Bank	Ottumwa	Iowa	828
1728	First National Bank	Richmond	Kentucky	562
1730	Muskegon National Bank	Muskegon	Michigan	768
1731	First National Bank	Lapeer	Michigan	763
1733	State National Bank	Springfield	Illinois	736
1736	City National Bank	Selma	Alabama	498
1737	First National Bank	Hightstown	New Jersey	311
1738	Loudoun National Bank	Leesburgh	Virginia	458
1739	South Bend National Bank	South Bend	Indiana	679
1741	First National Bank	San Francisco	California	979
1743	National Security Bank	Philadelphia	Pennsylvania	393
1744	Merchants' National Bank	Burlington	Iowa	800
1745	Hastings National Bank	Hastings	Michigan	758
1748	National Bank	Somerset	Kentucky	563
1749	First National Bank	Appleton	Wisconsin	779
1750	First National Bank	Santa Fé	New Mexico	1022
1752	First National Bank	Holly	Michigan	759
1753	Keeseville National Bank	Keeseville	New York	237
1754	Merchants' National Bank	Richmond	Virginia	461
1755	First National Bank	Lanark	Illinois	713
1756	Fayetteville National Bank	Fayetteville	North Carolina	473
1757	First National Bank	Sioux City	Iowa	833
1758	First National Bank	Charlotte	Michigan	746
1761	First National Bank	Niles	Michigan	768
1762	Washington National Bank	Washington	Iowa	836
1763	First National Bank	Fort Scott	Kansas	890
1764	First National Bank	Mason	Michigan	766
1765	Central National Bank	Columbia	South Carolina	480
1766	Citizens' National Bank	Raleigh	North Carolina	475
1767	First National Bank	Springfield	Kentucky	563
1768	First National Bank	Saginaw	Michigan	773
1770	Boone County National Bank	Columbia	Missouri	863
1772	German National Bank	Evansville	Indiana	658
1773	First National Bank	Morris	Illinois	719
1774	State National Bank	New Orleans	Louisiana	506
1777	National Bank	Jefferson	Texas	528

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1778	New Orleans National Bank	New Orleans	Louisiana	506
1779	Farmers and Merchants' National Bank	Vandalia	Illinois	739
1780	Citizens' National Bank	Flint	Michigan	754
1781	Merchants and Farmers' National Bank	Charlotte	North Carolina	473
1783	Lumbermen's National Bank	Stillwater	Minnesota	858
1784	Bellefontaine National Bank	Bellefontaine	Ohio	584
1785	First National Bank	Kewanee	Illinois	711
1786	First National Bank	Sigourney	Iowa	833
1787	Union National Bank	Oshkosh	Wisconsin	793
1788	Merchants' National Bank	Dayton	Ohio	604
1790	Madison National Bank	Richmond	Kentucky	563
1793	First National Bank	Kankakee	Illinois	710
1794	First National Bank	Saint Peter	Minnesota	857
1796	Union National Bank	New Orleans	Louisiana	507
1798	First National Bank	Lincoln	Nebraska	939
1799	First National Bank	Albia	Iowa	798
1800	First National Bank	Cheyenne	Wyoming	1033
1801	Commercial National Bank	Dubuque	Iowa	812
1802	Manufacturers' National Bank	Racine	Wisconsin	794
1804	National Bank	Chester	South Carolina	479
1806	Exchange National Bank	Polo	Illinois	727
1807	First National Bank	Harrodsburgh	Kentucky	548
1809	First National Bank	Jefferson City	Missouri	865
1810	First National Bank	Charles City	Iowa	803
1811	First National Bank	Indianola	Iowa	818
1812	First National Bank	Cassopolis	Michigan	746
1814	First National Bank	Montgomery	Alabama	497
1815	First National Bank	Elkader	Iowa	813
1816	Rockford National Bank	Rockford	Illinois	731
1817	National Commercial Bank	Mobile	Alabama	497
1818	Merchants' National Bank	Newark	New Jersey	319
1823	First National Bank	South Haven	Michigan	775
1824	Farmers' National Bank	Salem	Virginia	463
1826	Union City National Bank	Union City	Michigan	777
1827	National Bank of the Commonwealth	Boston	Massachusetts	77
1829	First National Bank	Allegan	Michigan	743
1831	First National Bank	Nicholasville	Kentucky	559
1832	Northern National Bank	Big Rapids	Michigan	745
1833	First National Bank	Pueblo	Colorado	968
1834	National Bank	Franklin	Tennessee	570
1837	Livingston County National Bank	Pontiac	Illinois	728
1842	Second National Bank	Winona	Minnesota	859
1843	Bates County National Bank	Butler	Missouri	861
1844	National Bank	Newberry	South Carolina	481
1847	German National Bank	Covington	Kentucky	545
1848	National Bank	Spartanburgh	South Carolina	482
1849	First National Bank	Grand Haven	Michigan	755
1850	First National Bank	Mason City	Illinois	716
1851	Second National Bank	Charleston	Illinois	692
1852	First National Bank	Marseilles	Illinois	716
1853	First National Bank	Tuscaloosa	Alabama	499
1854	First National Bank	Frankfort	Indiana	660
1855	Nebraska City National Bank	Nebraska City	Nebraska	942
1857	First National Bank	Port Huron	Michigan	771
1859	Covington City National Bank	Covington	Kentucky	544
1860	National Exchange Bank	Augusta	Georgia	484
1861	First National Bank	Newnan	Georgia	487
1862	Mills County National Bank	Glenwood	Iowa	815
1863	Citizens' National Bank	Fairbault	Minnesota	845
1865	National Bank	Rolla	Missouri	871
1867	National Bank of Illinois	Chicago	Illinois	696
1868	First National Bank of Jefferson	Charlestown	West Virginia	465
1869	Rush County National Bank	Rushville	Indiana	678
1870	First National Bank	Marengo	Illinois	715
1871	Knoxville National Bank	Knoxville	Iowa	820
1872	Union National Bank	Macomb	Illinois	715
1873	First National Bank	Vincennes	Indiana	681
1874	First National Bank	Webster City	Iowa	838
1875	Keystone National Bank	Reading	Pennsylvania	409
1878	Meridian National Bank	Indianapolis	Indiana	664
1879	Citizens' National Bank	Peru	Indiana	675
1880	First National Bank	Tama City	Iowa	835
1881	Dixon National Bank	Dixon	Illinois	700
1882	Will County National Bank	Joliet	Illinois	710
1884	Wellsburg National Bank	Wellsburgh	West Virginia	470
1885	Littleton National Bank	Littleton	New Hampshire	36
1886	Citizens' National Bank	Niles	Michigan	769
1887	First National Bank	Olean	New York	268
1888	First National Bank	Bloomington	Indiana	653
1889	Rock Island National Bank	Rock Island	Illinois	733
1890	Citizens' National Bank	Greensburgh	Indiana	662
1891	First National Bank	Pella	Iowa	829

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1893	Citizens' National Bank	Washington	District of Columbia	454
1894	Fifth National Bank	Pittsburgh	Pennsylvania	398
1895	Merchants' National Bank	Toledo	Ohio	641
1896	Sycamore National Bank	Sycamore	Illinois	738
1898	Mutual National Bank	New Orleans	Louisiana	506
1899	State National Bank	Lincoln	Nebraska	940
1900	National Bank	Cynthiana	Kentucky	546
1903	First National Bank	Jackson	Ohio	615
1904	First National Bank	Plymouth	Ohio	630
1906	Defiance National Bank	Defiance	Ohio	604
1907	Rochelle National Bank	Rochelle	Illinois	730
1908	Kentucky National Bank	Louisville	Kentucky	555
1909	Second National Bank	Aurora	Illinois	684
1910	People's National Bank	Ottawa	Kansas	910
1911	First National Bank	Owatonna	Minnesota	852
1912	National Bank	Wooster	Ohio	648
1914	First National Bank	Plattsmouth	Nebraska	949
1915	First National Bank	Emporia	Kansas	889
1916	First National Bank	Plymouth	Michigan	770
1918	Second National Bank	East Saginaw	Michigan	752
1924	Southern Michigan National Bank	Coldwater	Michigan	748
1926	De Witt County National Bank	Clinton	Illinois	698
1928	Farmers and Mechanics' National Bank	Georgetown	District of Columbia	453
1929	First National Bank	Shelby	Ohio	636
1933	First National Bank	Burlington	Wisconsin	781
1934	Nokomis National Bank	Nokomis	Illinois	721
1935	National Bank	Greenville	South Carolina	480
1936	Farmers and Mechanics' National Bank	Phœnixville	Pennsylvania	396
1939	Holyoke National Bank	Holyoke	Massachusetts	104
1940	First National Bank	Clinton	Missouri	863
1941	Moline National Bank	Moline	Illinois	718
1942	Guernsey National Bank	Cambridge	Ohio	588
1943	First National Bank	Wyoming	Iowa	840
1944	First National Bank	Bellaire	Ohio	584
1946	Third National Bank	Scranton	Pennsylvania	412
1947	Merchants' National Bank	Fort Dodge	Iowa	814
1950	National Bank of Western Arkansas	Fort Smith	Arkansas	540
1951	First National Bank	Parsons	Kansas	911
1953	Lansing National Bank	Lansing	Michigan	764
1955	City National Bank	Denver	Colorado	963
1956	Norway National Bank	Norway	Maine	17
1959	National Bank	Rising Sun	Indiana	677
1961	First National Bank	Flora	Illinois	703
1962	Lawrence National Bank	Lawrence	Massachusetts	106
1964	Commercial National Bank	Wilmington	Illinois	741
1967	Indiana National Bank	La Fayette	Indiana	667
1969	First National Bank	Oregon	Illinois	722
1970	Citizens' National Bank	Des Moines	Iowa	809
1971	Citizens' National Bank	Sedalia	Missouri	875
1974	First National Bank	Fremont	Nebraska	932
1979	Burlington National Bank	Burlington	Kansas	882
1980	Pomeroy National Bank	Pomeroy	Ohio	631
1981	First National Bank	New London	Ohio	627
1983	Emporia National Bank	Emporia	Kansas	890
1984	Citizens' National Bank	Galion	Ohio	610
1985	Planters' National Bank	Danville	Virginia	457
1986	Marion County National Bank	Knoxville	Iowa	820
1987	First National Bank	Fairbury	Illinois	702
1988	Second National Bank	Richmond	Indiana	676
1989	Quaker City National Bank	Quaker City	Ohio	632
1990	Giles National Bank	Pulaski	Tennessee	576
1992	Keokuk National Bank	Keokuk	Iowa	819
1997	Clinton County National Bank	Wilmington	Ohio	648
1998	First National Bank	Grand Rapids	Wisconsin	785
1999	Citizens' National Bank	New Philadelphia	Ohio	627
2000	Stones River National Bank	Murfreesborough	Tennessee	575
2002	Citizens' National Bank	Winterset	Iowa	840
2003	People's National Bank	Fayetteville	North Carolina	473
2005	Citizens' National Bank	Mankato	Minnesota	848
2006	North Western National Bank	Minneapolis	Minnesota	850
2007	Union County National Bank	Liberty	Indiana	669
2008	Second National Bank	Ionia	Michigan	760
2010	Ashland National Bank	Ashland	Kentucky	543
2011	First National Bank	Kansas	Illinois	710
2012	First National Bank	Belle Plaine	Iowa	799
2014	National Bank of D. O. Mills & Co	Sacramento	California	977
2015	Fayette County National Bank	West Union	Iowa	839
2016	Home National Bank	Elgin	Illinois	701
2018	National Bank	Spring City	Pennsylvania	416
2019	Springfield National Bank	Springfield	Tennessee	578
2020	Merchants' National Bank	Saint Paul	Minnesota	856
2022	Farmington National Bank	Farmington	New Hampshire	31

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2023	National City Bank	Marshall	Michigan	765
2024	Second National Bank of New Mexico	Santa Fé	New Mexico	1023
2025	Merchants' National Bank	Middletown	Ohio	623
2029	Merchants and Planters' National Bank	Montgomery	Alabama	497
2030	First National Bank	Fergus Falls	Minnesota	845
2031	Ashtabula National Bank	Ashtabula	Ohio	581
2032	Louisa County National Bank	Columbus Junction	Iowa	806
2034	First National Bank	Garrettsville	Ohio	611
2035	First National Bank	Lima	Ohio	618
2036	Vinton County National Bank	McArthur	Ohio	622
2038	Second National Bank	Washington	District of Columbia	453
2039	Citizens' National Bank	Hillsborough	Ohio	614
2040	Manufacturers' National Bank	Newark	New Jersey	319
2043	Washington National Bank	Washington	Indiana	682
2044	Bank of Charleston National Banking Association	Charleston	South Carolina	479
2045	German National Bank	Newark	New Jersey	319
2048	Home National Bank	Chicago	Illinois	695
2049	East Tennessee National Bank	Knoxville	Tennessee	571
2050	Lehigh Valley Bank	Bethlehem	Pennsylvania	336
2052	Malta National Bank	Malta	Ohio	620
2054	First National Bank	Greenville	Michigan	757
2057	First National Bank	Lebanon	Indiana	669
2058	Crocker National Bank	Turner's Falls	Massachusetts	137
2059	Deseret National Bank	Salt Lake City	Utah	1025
2060	Merchants and Planters' National Bank	Union	South Carolina	482
2061	Third National Bank	Sandusky	Ohio	635
2062	German National Bank	Louisville	Kentucky	555
2063	Pella National Bank	Pella	Iowa	830
2067	City National Bank	Goshen	Indiana	661
2068	First National Bank	Yankton	Dakota	1012
2070	American German National Bank	Paducah	Kentucky	561
2071	Third National Bank	Urbana	Ohio	643
2072	National Bank	Anderson	South Carolina	478
2073	First National Bank	Northfield	Minnesota	851
2074	Citizens' National Bank	Yonkers	New York	302
2075	City National Bank	Griffin	Georgia	486
2076	National Union Bank	Dover	New Jersey	308
2078	First National Bank	Conshohocken	Pennsylvania	347
2081	Lumberman's National Bank	Muskegon	Michigan	767
2082	Atchison National Bank	Atchison	Kansas	881
2083	North Ward National Bank	Newark	New Jersey	321
2086	Hibernia National Bank	New Orleans	Louisiana	505
2087	Winnsboro' National Bank	Winnsborough	South Carolina	482
2088	Union National Bank	Rochester	Minnesota	854
2089	Veazie National Bank	Bangor	Maine	6
2091	Phœnix National Bank	Medina	Ohio	623
2093	City National Bank	Paducah	Kentucky	561
2095	First National Bank	Centreville	Michigan	746
2097	Lime Rock National Bank	Rockland	Maine	21
2098	Lagonda National Bank	Springfield	Ohio	638
2099	First National Bank	Denison	Texas	518
2100	Edgar County National Bank	Paris	Illinois	723
2102	Noble County National Bank	Caldwell	Ohio	588
2103	Central National Bank	Boston	Massachusetts	70
2104	First National Bank	Santa Barbara	California	981
2106	Missoula National Bank	Missoula	Montana	1020
2107	Natick National Bank	Natick	Massachusetts	117
2108	Union Market National Bank	Watertown	Massachusetts	139
2109	National Bank	Barre	Vermont	45
2110	Wyoming National Bank	Laramie City	Wyoming	1035
2111	Manufacturers' National Bank	Boston	Massachusetts	74
2112	First Ward National Bank	Boston	Massachusetts	72
2113	First National Bank	Ashburnham	Massachusetts	64
2114	First National Bank	Fayetteville	Tennessee	569
2116	Griggsville National Bank	Griggsville	Illinois	707
2117	Home National Bank	Ellenville	New York	220
2118	First National Bank	Austin	Texas	510
2119	First National Bank of Marshall County	Plymouth	Indiana	675
2120	First National Bank	Chelsea	Vermont	49
2122	Farmers' National Bank	Owatonna	Minnesota	852
2124	Decatur National Bank	Decatur	Illinois	699
2125	First National Bank	Chippewa Falls	Wisconsin	782
2126	First National Bank	Lincoln	Illinois	714
2127	State National Bank	Memphis	Tennessee	574
2128	First National Bank	Shelbyville	Illinois	734
2129	First National Bank	Central City	Colorado	961
2130	First National Bank	Red Oak	Iowa	830
2132	Kellogg National Bank	Green Bay	Wisconsin	785
2135	Commercial National Bank	Charlotte	North Carolina	472
2136	Merchants' National Bank	Binghamton	New York	204
2137	National Bank	Boyertown	Pennsylvania	337

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2138	Rochester National Bank	Rochester	New Hampshire	43
2141	National Bank	Pontiac	Illinois	728
2142	National Bank	Schwenksville	Pennsylvania	412
2143	First National Bank	Hancock	Michigan	758
2144	People's National Bank	Martinsburgh	West Virginia	467
2145	Second National Bank	Bay City	Michigan	744
2146	First National Bank	East Liverpool	Ohio	606
2147	Mattoon National Bank	Mattoon	Illinois	717
2148	Citizens' National Bank	Winchester	Kentucky	564
2150	Marion National Bank	Lebanon	Kentucky	550
2151	Wilber National Bank	Oneonta	New York	269
2152	Home National Bank	Brockton	Massachusetts	86
2153	Safety Fund National Bank	Fitchburgh	Massachusetts	96
2154	First National Bank	Belleville	Illinois	685
2155	People's National Bank	Rock Island	Illinois	732
2156	First National Bank	Farmer City	Illinois	702
2158	First National Bank	San José	California	980
2159	First National Bank	Kasson	Minnesota	847
2160	National Exchange Bank	Steubenville	Ohio	639
2161	Merchants' National Bank	Louisville	Kentucky	556
2164	Citizens' National Bank	Louisville	Kentucky	554
2165	Farmers' National Bank	Princeton	Illinois	729
2166	Second National Bank	New Albany	Indiana	673
2168	First National Bank	Jackson	Tennessee	570
2171	Third National Bank	Louisville	Kentucky	554
2172	Athol National Bank	Athol	Massachusetts	64
2174	First National Bank of Florida	Jacksonville	Florida	490
2175	First National Bank	Fairfield	Maine	13
2176	Union National Bank	Streator	Illinois	737
2177	First National Bank	Cedar Falls	Iowa	801
2179	First National Bank	Colorado Springs	Colorado	962
2180	People's National Bank	Princeton	Indiana	676
2181	Centreville National Bank of Thurman	Centreville	Ohio	590
2183	First National Bank	Crown Point	Indiana	656
2184	First National Bank	Lagrange	Indiana	668
2185	Mount Sterling National Bank	Mount Sterling	Kentucky	558
2186	Citizens' National Bank	Romeo	Michigan	773
2187	People's National Bank	Independence	Iowa	818
2188	Citizens' National Bank	Evansville	Indiana	658
2189	Waco National Bank	Waco	Texas	537
2193	First National Bank	Petaluma	California	976
2196	National Bank	New Castle	Kentucky	558
2198	National Bank	Shelbyville	Tennessee	577
2203	First National Bank	New Lisbon	Ohio	627
2204	First National Bank	Arcola	Illinois	683
2205	Second National Bank	Monmouth	Illinois	718
2207	Boonville National Bank	Boonville	Indiana	653
2209	National Bank of Union County	Morganfield	Kentucky	557
2211	Farmers' National Bank	Constantine	Michigan	748
2212	Oakland National Bank	Oakland	Illinois	721
2213	La Fayette National Bank	La Fayette	Indiana	667
2216	Farmers' National Bank	Mount Sterling	Kentucky	557
2217	Second National Bank	Youngstown	Ohio	650
2219	First National Bank	Batesville	Ohio	583
2220	Waynesville National Bank	Waynesville	Ohio	646
2221	National Bank	McMinnville	Tennessee	572
2222	First National Bank	McKeesport	Pennsylvania	371
2223	First National Bank	Montrose	Pennsylvania	375
2224	First National Bank	Nunda	New York	267
2225	First National Bank	Brewsters	New York	205
2226	Citizens' National Bank	Warren	Pennsylvania	421
2227	Lycoming National Bank	Williamsport	Pennsylvania	427
2228	Farmers' National Bank	York	Pennsylvania	429
2229	National Bank	Haverstraw	New York	231
2231	Messalonskee National Bank	Oakland	Maine	18
2232	First National Bank	Attleborough	Massachusetts	65
2233	Merchants' National Bank	Whitehall	New York	301
2234	Citizens' National Bank	Muncie	Indiana	672
2235	Third National Bank	Allegheny	Pennsylvania	330
2236	Diamond National Bank	Pittsburgh	Pennsylvania	400
2237	Marine National Bank	Pittsburgh	Pennsylvania	402
2238	First National Bank	Auburn	Indiana	652
2240	Second National Bank	Nashua	New Hampshire	39
2242	Havana National Bank	Havana	Illinois	707
2243	City National Bank	Plainfield	New Jersey	324
2244	Sharon National Bank	Sharon	Pennsylvania	414
2245	First National Bank	Mayfield	Kentucky	556
2246	First National Bank	Clinton	New Jersey	307
2247	First National Bank	Malvern	Iowa	821
2248	First National Bank	Oakland	California	975
2249	Jenkintown National Bank	Jenkintown	Pennsylvania	360
2250	Bristol National Bank	Bristol	Connecticut	169

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2251	Greenville National Bank	Greenville	Pennsylvania	356
2252	First National Bank	Millersburgh	Pennsylvania	374
2253	Hatboro' National Bank	Hatborough	Pennsylvania	358
2255	Orange National Bank	Orange	Massachusetts	123
2256	Farmers and Mechanics' National Bank	Mercer	Pennsylvania	373
2257	Second National Bank	Red Bank	New Jersey	325
2259	First National Bank	Dexter	Maine	12
2260	Manufacturers' National Bank	Lewiston	Maine	16
2261	German National Bank	Allegheny	Pennsylvania	331
2262	Citizens' National Bank	New Bedford	Massachusetts	117
2263	National Bank	Newport	Vermont	53
2264	Packard National Bank	Greenfield	Massachusetts	101
2265	Wachusett National Bank	Fitchburgh	Massachusetts	96
2266	Union National Bank	Oakland	California	975
2267	Union National Bank	Phillips	Maine	18
2269	Augusta National Bank	Staunton	Virginia	463
2270	National Shoe and Leather Bank	Auburn	Maine	3
2271	Bloomsbury National Bank	Bloomsbury	New Jersey	305
2272	National Bank	Cortland	New York	216
2274	Randolph National Bank	West Randolph	Vermont	60
2275	Home National Bank	Milford	Massachusetts	115
2276	First National Bank	Newport	Kentucky	558
2277	Fourth National Bank	Boston	Massachusetts	67
2278	Duquesne National Bank	Pittsburgh	Pennsylvania	400
2279	Metropolitan National Bank	Pittsburgh	Pennsylvania	403
2280	Citizens' National Bank	Ashland	Pennsylvania	333
2284	Westminster National Bank	Westminster	Massachusetts	141
2287	Farmers' National Bank	Pekin	Illinois	724
2288	Spencer National Bank	Spencer	Massachusetts	132
2289	Metropolitan National Bank	Boston	Massachusetts	76
2290	Barton National Bank	Barton	Vermont	45
2291	Keystone National Bank	Philadelphia	Pennsylvania	389
2292	City National Bank	Gloucester	Massachusetts	98
2293	National Bank	Slatington	Pennsylvania	415
2294	National Bank	Granville	New York	229
2295	Merchants' National Bank	Saint Johnsbury	Vermont	58
2297	Georgetown National Bank	Georgetown	Massachusetts	97
2299	Citizens' National Bank	Keene	New Hampshire	34
2300	First National Bank	Trinidad	Colorado	969
2301	Perkiomen National Bank	Pennsburgh	Pennsylvania	382
2302	First National Bank	Bellevue	Ohio	585
2303	Western National Bank	York	Pennsylvania	430
2304	Merchandise National Bank	Boston	Massachusetts	75
2305	People's National Bank	Brattleborough	Vermont	47
2306	Merchants' National Bank	Waterville	Maine	25
2307	Iowa National Bank	Des Moines	Iowa	810
2308	First National Bank	Lehighton	Pennsylvania	366
2309	Eufaula National Bank	Eufaula	Alabama	495
2310	Stock Growers' National Bank	Pueblo	Colorado	968
2311	Camden National Bank	Camden	Maine	11
2312	First National Bank	Webster	Massachusetts	139
2313	First National Bank	Kirkwood	Illinois	711
2315	National Lafayette Bank	Cincinnati	Ohio	593
2316	Rochester National Bank	Rochester	Minnesota	853
2317	Centennial National Bank	Philadelphia	Pennsylvania	385
2319	First National Bank	Winston	North Carolina	477
2320	First National Bank	Boonville	New York	204
2321	First National Bank	Wilson	North Carolina	477
2322	National Bank	Greensborough	North Carolina	474
2323	Fleming County National Bank	Flemingsburgh	Kentucky	547
2324	Palmer National Bank	Palmer	Massachusetts	124
2327	Second National Bank	Dubuque	Iowa	811
2328	First National Bank	Jerseyville	Illinois	709
2329	First National Bank	Connellsville	Pennsylvania	347
2330	Centennial National Bank	Virginia	Illinois	739
2331	Flemington National Bank	Flemington	New Jersey	309
2332	Farmers' National Bank	Geneseo	Illinois	706
2333	Union National Bank	Souderton	Pennsylvania	415
2334	Farmers' National Bank	Pennsburgh	Pennsylvania	381
2336	Fruit Growers' National Bank	Smyrna	Delaware	434
2337	Citizens' National Bank	Towanda	Pennsylvania	420
2338	National Bank	Columbus	Georgia	486
2339	Amwell National Bank	Lambertville	New Jersey	314
2340	First National Bank	Milford	Delaware	432
2341	Centreville National Bank of Maryland	Centreville	Maryland	443
2342	Central National Bank	Norwalk	Connecticut	183
2343	Union National Bank	Mount Holly	New Jersey	318
2344	La Crosse National Bank	La Crosse	Wisconsin	787
2345	First National Bank	Franklinville	New York	223
2347	Pacific National Bank	Lawrence	Massachusetts	107
2348	Walden National Bank	Walden	New York	296
2349	First National Bank	Fort Worth	Texas	521

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2350	Mahoning National Bank	Youngstown	Ohio	651
2351	German National Bank	Denver	Colorado	964
2352	First National Bank	Boulder	Colorado	960
2353	Moravia National Bank	Moravia	New York	246
2355	National State Bank	Boulder	Colorado	961
2357	First National Bank	Beatrice	Nebraska	926
2359	City National Bank	Fort Worth	Texas	522
2360	Lebanon National Bank	Lebanon	Ohio	618
2361	National Bank	Rockville	Indiana	677
2362	Second National Bank	Manchester	New Hampshire	37
2363	First National Bank	Shenandoah	Iowa	832
2365	Merchants and Manufacturers' National Bank	Detroit	Michigan	751
2366	Quakertown National Bank	Quakertown	Pennsylvania	408
2367	First National Bank	Eaton Rapids	Michigan	753
2368	First National Bank	Rome	Georgia	488
2370	Chase National Bank	New York	New York	254
2371	North National Bank	Rockland	Maine	22
2372	Farmers' National Bank	Union City	Michigan	777
2374	Second National Bank	Richmond	Kentucky	562
2375	Howard National Bank	Kokomo	Indiana	666
2376	Exchange National Bank	Olean	New York	268
2377	First National Bank	Fargo	Dakota	998
2378	Nyack National Bank	Nyack	New York	267
2380	First National Bank	Walla Walla	Washington	1032
2381	National Bank	Smyrna	Delaware	434
2382	Central National Bank	Washington	District of Columbia	453
2383	Commercial National Bank	Rochester	New York	281
2384	Annville National Bank	Annville	Pennsylvania	373
2385	Northampton County National Bank	Easton	Pennsylvania	351
2386	National State Bank	Bloomington	Illinois	687
2388	First National Bank	Willimantic	Connecticut	193
2390	Greene County National Bank	Carrollton	Illinois	690
2391	First National Bank	Deadwood	Dakota	996
2392	Jefferson County National Bank	Brookville	Pennsylvania	339
2393	National Exchange Bank	Lexington	Kentucky	553
2395	Bennington County National Bank	Bennington	Vermont	46
2396	Berkshire National Bank	North Adams	Massachusetts	121
2397	Dillsburg National Bank	Dillsburgh	Pennsylvania	349
2398	First National Bank	Homer	New York	232
2400	National Herkimer County Bank	Little Falls	New York	240
2401	National State Bank	Oneida	New York	268
2402	First National Bank	Mount Sterling	Illinois	720
2403	Farmers' National Bank	Valparaiso	Indiana	681
2404	People's National Bank	Marlborough	Massachusetts	114
2405	Yates County National Bank	Penn Yan	New York	273
2406	Little Falls National Bank	Little Falls	New York	240
2408	Burgettstown National Bank	Burgettstown	Pennsylvania	341
2409	Farmers' National Bank	Danville	Kentucky	547
2410	Farmers' National Bank	Rome	New York	282
2411	First National Bank	Nashua	Iowa	826
2412	First National Bank	Stockton	California	982
2413	Citizens' National Bank	Princeton	Illinois	729
2414	First National Bank	Winsted	Connecticut	194
2415	Fort Pitt National Bank	Pittsburgh	Pennsylvania	401
2416	Third National Bank	Cumberland	Maryland	445
2417	Oskaloosa National Bank	Oskaloosa	Iowa	828
2418	First National Bank	Johnstown	New York	236
2422	Allen National Bank	Fair Haven	Vermont	50
2423	Fourth National Bank	Columbus	Ohio	601
2424	Gate City National Bank	Atlanta	Georgia	484
2425	Wachovia National Bank	Winston	North Carolina	477
2426	Black River National Bank	Lowville	New York	242
2427	First National Bank	Abilene	Kansas	878
2428	Bradford National Bank	Bradford	Pennsylvania	338
2429	First National Bank	Whitehall	Michigan	778
2430	City National Bank	Holyoke	Massachusetts	104
2431	First National Bank	Alameda	California	972
2432	Scotland County National Bank	Memphis	Missouri	870
2433	City National Bank	Springfield	Massachusetts	134
2434	First National Bank	Bismarck	Dakota	993
2435	Chapin National Bank	Springfield	Massachusetts	134
2436	First National Bank	Las Vegas	New Mexico	1022
2438	First National Bank	Monroeville	Ohio	624
2439	Hamilton National Bank	Fort Wayne	Indiana	659
2440	Merchants' National Bank	Kansas City	Missouri	866
2441	Poland National Bank	Poland	New York	275
2442	First National Bank	Carthage	New York	211
2443	Franklin National Bank	Franklin	New Hampshire	32
2444	Farmers and Mechanics' National Bank	Cadiz	Ohio	587
2445	First National Bank	Grafton	West Virginia	466
2446	National Bank	Ogdensburgh	New York	267

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2447	Mechanicks' National Bank	Concord	New Hampshire	29
2448	First National Bank	Camden	New York	208
2449	Merchants' National Bank	Hillsborough	Ohio	614
2450	Hide and Leather National Bank	Chicago	Illinois	694
2451	First National Bank	Cuba	New York	217
2452	Lititz National Bank	Lititz	Pennsylvania	367
2453	National Marine Bank	Baltimore	Maryland	441
2454	San Miguel National Bank	Las Vegas	New Mexico	1022
2455	City National Bank	Dallas	Texas	517
2456	Santa Barbara County National Bank	Santa Barbara	California	982
2457	National Deposit Bank	Brownsville	Pennsylvania	340
2458	Second National Bank	Morgantown	West Virginia	468
2459	Morrow County National Bank	Mount Gilead	Ohio	625
2460	Grand Rapids National Bank	Grand Rapids	Michigan	756
2461	Merchants' National Bank	Deadwood	Dakota	996
2462	Merchants' National Bank	Philadelphia	Pennsylvania	391
2463	Dundee National Bank	Dundee	New York	218
2464	Parkesburg National Bank	Parkesburgh	Pennsylvania	381
2466	Hydo National Bank	Titusville	Pennsylvania	419
2467	First National Bank	Maysville	Kentucky	556
2468	Briggs National Bank	Clyde	New York	213
2469	City National Bank	Clinton	Iowa	805
2470	First National Bank	Bradford	Pennsylvania	338
2471	First National Bank	Hoosick Falls	New York	232
2472	First National Bank	Salamanca	New York	283
2474	Farmers' National Bank	Bryan	Ohio	586
2475	Farmers' National Bank	Vergennes	Vermont	58
2476	First National Bank	Fort Benton	Montana	1017
2477	First National Bank	Weatherford	Texas	538
2478	First National Bank	Reno	Nevada	971
2479	Second National Bank	Warren	Ohio	645
2480	People's National Bank	Bellefontaine	Ohio	584
2481	National Bank	Rising Sun	Maryland	450
2482	Commercial National Bank	Youngstown	Ohio	650
2483	Watsontown National Bank	Watsontown	Pennsylvania	423
2484	First National Bank	Marengo	Iowa	822
2485	South Framingham National Bank	South Framingham	Massachusetts	131
2486	Milmo National Bank	Laredo	Texas	529
2487	First National Bank	Middleburgh	New York	244
2488	First National Bank	Saint Paris	Ohio	634
2489	City National Bank	Canton	Ohio	590
2490	First National Bank	Pensacola	Florida	491
2491	First National Bank	Los Angeles	California	973
2492	Citizens' National Bank	Saginaw	Michigan	773
2493	First National Bank of Rondout	Kingston	New York	238
2494	Manufacturers' National Bank	Waterbury	Connecticut	192
2495	Citizens' National Bank	Cincinnati	Ohio	594
2498	National Bank	Cambridge	Maryland	443
2499	Drovers and Mechanics' National Bank	Baltimore	Maryland	439
2500	First National Bank	Kenton	Ohio	616
2501	Union National Bank	Kewanee	Illinois	711
2502	Elkhart National Bank	Elkhart	Indiana	657
2503	La Salle National Bank	La Salle	Illinois	713
2504	Brockton National Bank	Brockton	Massachusetts	86
2505	First National Bank	Canton	Pennsylvania	341
2506	National Exchange Bank	Lynchburgh	Virginia	459
2507	United States National Bank	New York	New York	265
2508	First National Bank	Huntington	Indiana	663
2509	First National Bank	Tom's River	New Jersey	326
2510	First National Bank	Gouverneur	New York	228
2511	Merchants' National Bank	Cedar Rapids	Iowa	802
2514	Red River Valley National Bank	Fargo	Dakota	999
2515	Ephrata National Bank	Ephrata	Pennsylvania	352
2516	Merchants' National Bank	Defiance	Ohio	605
2517	First National Bank	Greenwich	New York	230
2518	Laramie National Bank	Laramie City	Wyoming	1035
2519	Ricker National Bank	Quincy	Illinois	730
2521	State National Bank	El Paso	Texas	520
2522	Citizens' National Bank	Hornellsville	New York	233
2524	German National Bank	Cincinnati	Ohio	594
2525	Third National Bank	Pittsfield	Massachusetts	125
2526	National Bank	Kennett Square	Pennsylvania	361
2527	Atlantic City National Bank	Atlantic City	New Jersey	304
2528	First National Bank	Hastings	Nebraska	935
2529	Citizens' National Bank	Zanesville	Ohio	651
2530	New Holland National Bank	New Holland	Pennsylvania	378
2531	Mercer National Bank	Harrodsburgh	Kentucky	548
2532	First National Bank	El Paso	Texas	519
2533	Citizens' National Bank	Crawfordsville	Indiana	655
2534	Iron National Bank	Plattsburgh	New York	274
2535	Sioux National Bank	Sioux City	Iowa	834
2536	Merchants' National Bank	Nebraska City	Nebraska	942

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2538	First National Bank	Salina	Kansas	915
2539	First National Bank	Manistee	Michigan	764
2540	First National Bank	Cambridge	Illinois	688
2541	South Pueblo National Bank	Pueblo	Colorado	968
2542	Metropolitan National Bank	Cincinnati	Ohio	595
2543	First National Bank	Bainbridge	New York	201
2544	Potters' National Bank	East Liverpool	Ohio	606
2545	First National Bank	Poultney	Vermont	55
2546	Western National Bank	Pueblo	Colorado	969
2547	Denton National Bank	Denton	Maryland	445
2548	First National Bank	Valley City	Dakota	1010
2550	First National Bank	Quincy	Michigan	772
2551	First National Bank	Madison	New Jersey	315
2552	Second National Bank	Reading	Pennsylvania	409
2553	First National Bank	Richburgh	New York	280
2554	Union National Bank	Newport	Rhode Island	150
2555	First National Bank	Nevada	Iowa	826
2557	Union National Bank	Racine	Wisconsin	794
2558	First National Bank	Greensburgh	Pennsylvania	355
2559	Third National Bank	Chattanooga	Tennessee	567
2560	Farmers' National Bank	Cynthiana	Kentucky	545
2561	Butler National Bank	Butler	Missouri	862
2562	Merchants and Farmers' National Bank	Greensburgh	Pennsylvania	356
2563	National Security Bank	Lynn	Massachusetts	112
2565	Commercial National Bank	Appleton	Wisconsin	779
2566	First National Bank	Butte	Montana	1016
2567	First National Bank	Crookston	Minnesota	843
2568	Second National Bank	Columbia	Tennessee	569
2569	First National Bank	Moorhead	Minnesota	851
2570	Citizens' National Bank	Grand Forks	Dakota	1000
2571	First National Bank	Glencoe	Minnesota	846
2572	Farmers' National Bank	Cambridge	Illinois	689
2573	First National Bank	Hampton	Iowa	817
2574	First National Bank	Mason City	Iowa	823
2575	Citizens' National Bank	Xenia	Ohio	649
2576	First National Bank	Owensborough	Kentucky	559
2577	Citizens' National Bank	Mansfield	Ohio	620
2579	Charles City National Bank	Charles City	Iowa	804
2580	James River National Bank	Jamestown	Dakota	1003
2581	People's National Bank	Norristown	Pennsylvania	380
2583	Des Moines National Bank	Des Moines	Iowa	809
2584	Second National Bank	Danville	Illinois	699
2585	First National Bank	Mandan	Dakota	1005
2586	First National Bank	Creston	Iowa	807
2587	Pemigewassett National Bank	Plymouth	New Hampshire	41
2588	First National Bank	New Hampton	Iowa	826
2589	First National Bank	Hiawatha	Kansas	894
2590	First National Bank	Brainerd	Minnesota	842
2591	Commercial National Bank	Detroit	Michigan	750
2592	First National Bank	Carrollton	Kentucky	543
2593	People's National Bank	McMinnville	Tennessee	573
2594	People's National Bank	Charlottesville	Virginia	456
2595	First National Bank	Storm Lake	Iowa	834
2596	State National Bank	Logansport	Indiana	670
2597	First National Bank of Ogden	Ogden City	Utah	1024
2598	Garfield National Bank	New York	New York	256
2599	First National Bank	Wallingford	Connecticut	191
2600	Lancaster National Bank	Lancaster	New Hampshire	35
2601	Chicago National Bank	Chicago	Illinois	693
2602	National Bank	Stamford	New York	289
2603	Manufacturers' National Bank	Neenah	Wisconsin	792
2604	Winters National Bank	Dayton	Ohio	604
2605	Commercial National Bank	Columbus	Ohio	602
2606	Manistee National Bank	Manistee	Michigan	764
2607	First National Bank	Pontiac	Michigan	771
2608	Lincoln National Bank	New York	New York	258
2609	First National Bank	Saltsburgh	Pennsylvania	411
2610	Salamanca National Bank	Salamanca	New York	284
2611	Fourth National Bank	Grand Rapids	Michigan	755
2612	People's National Bank	Lawrenceburgh	Indiana	668
2613	Citizens' National Bank	Kansas City	Missouri	866
2614	First National Bank	Albuquerque	New Mexico	1021
2615	Citizens' National Bank	Saratoga Springs	New York	286
2617	State National Bank	Austin	Texas	511
2618	Hudson National Bank	Hudson	Massachusetts	105
2619	Merchants' National Bank	Dunkirk	New York	219
2620	Springfield National Bank	Springfield	Ohio	639
2621	Ottumwa National Bank	Ottumwa	Iowa	829
2622	First National Bank	Fort Collins	Colorado	965
2623	Manufacturers' National Bank	Baltimore	Maryland	439
2625	First National Bank	Lorain	Ohio	620
2626	Tarrytown National Bank	Tarrytown	New York	291

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2628	Van Wert National Bank	Van Wert	Ohio	644
2630	First National Bank	Pendleton	Oregon	986
2631	Merchants' National Bank	Des Moines	Iowa	810
2632	Citizens' National Bank	Friendship	New York	224
2633	First National Bank	Baton Rouge	Louisiana	504
2634	Fulton National Bank	Lancaster	Pennsylvania	363
2635	People's National Bank	Pulaski	Tennessee	577
2636	First National Bank	Appleton City	Missouri	861
2637	First National Bank	Durango	Colorado	964
2638	First National Bank	Columbus	Mississippi	500
2640	First National Bank	Cawker City	Kansas	883
2641	First National Bank	Provo	Utah	1025
2642	Searsport National Bank	Searsport	Maine	23
2643	City National Bank	South Norwalk	Connecticut	189
2644	First National Bank	Newton	Iowa	827
2645	First National Bank	Mitchell	Dakota	1006
2646	First National Bank	Topeka	Kansas	918
2647	National Exchange Bank	Waukesha	Wisconsin	795
2648	Fergus Falls National Bank	Fergus Falls	Minnesota	846
2649	Citizens' National Bank	Parkersburgh	West Virginia	469
2650	Farmers and Merchants' National Bank	Valley City	Dakota	1011
2651	First National Bank	Richfield Springs	New York	280
2652	Stock Growers' National Bank	Cheyenne	Wyoming	1034
2654	National Bank	Kittanning	Pennsylvania	362
2655	First National Bank	Corning	New York	215
2656	First National Bank	Washington	Iowa	836
2657	Watertown National Bank	Watertown	New York	298
2658	Mechanics' National Bank	Knoxville	Tennessee	572
2659	First National Bank	Bangor	Pennsylvania	334
2660	Lebanon National Bank	Lebanon	Indiana	669
2661	Millerton National Bank	Millerton	New York	245
2662	National Bank of Commerce	Cleveland	Ohio	599
2663	State National Bank	Maysville	Kentucky	557
2664	Second National Bank	Cincinnati	Ohio	592
2665	Nebraska National Bank	Omaha	Nebraska	946
2666	First National Bank	Larned	Kansas	900
2667	Sellersville National Bank	Sellersville	Pennsylvania	413
2668	Second National Bank	New York	New York	250
2669	National Bank	West Grove	Pennsylvania	425
2670	First National Bank	Chicago	Illinois	692
2671	Tradesmen's National Bank	Conshohocken	Pennsylvania	347
2672	First National Bank	Portsmouth	New Hampshire	41
2673	Second National Bank	Brownsville	Pennsylvania	340
2674	First National Bank	Stillwater	Minnesota	858
2675	First National Bank	Woodstock	Illinois	742
2676	Third National Bank	Bloomington	Illinois	687
2677	Bismarck National Bank	Bismarck	Dakota	993
2678	Third National Bank	Dayton	Ohio	603
2679	Shenandoah National Bank	Shenandoah	Iowa	832
2680	First National Bank	Richmond	Indiana	676
2681	Streator National Bank	Streator	Illinois	737
2682	First National Bank	New Haven	Connecticut	180
2683	First National Bank	York	Nebraska	958
2685	First National Bank	Barre	Massachusetts	65
2686	First National Bank	Gunnison	Colorado	966
2687	First National Bank	Kendallville	Indiana	665
2688	Farmers' National Bank	Springfield	Illinois	735
2689	Traders' National Bank	Forth Worth	Texas	523
2690	First National Bank	Cleveland	Ohio	598
2691	First National Bank	Salem	Ohio	654
2692	First National Bank	Evansville	Indiana	657
2693	First National Bank	Youngstown	Ohio	650
2694	State National Bank	Denver	Colorado	964
2695	First National Bank	Davenport	Iowa	808
2697	First National Bank	Scranton	Pennsylvania	412
2698	First National Bank	Akron	Ohio	580
2699	First National Bank	Worcester	Massachusetts	143
2700	First National Bank	Strasburgh	Pennsylvania	416
2701	First National Bank	Fort Wayne	Indiana	659
2702	De Kalb National Bank	De Kalb	Illinois	699
2703	First National Bank	Fremont	Ohio	609
2704	First National Bank of Porter County	Valparaiso	Indiana	680
2705	First National Bank	Georgetown	Ohio	612
2706	First National Bank	Crete	Nebraska	929
2707	First National Bank	Detroit	Michigan	749
2708	First National Bank	Flushing	Michigan	755
2709	Sterling National Bank	Sterling	Illinois	737
2710	First National Bank	Marietta	Pennsylvania	369
2711	Commercial National Bank	Pittsburgh	Pennsylvania	399
2712	First National Bank	McConnelsville	Ohio	622
2713	First National Bank	Kirksville	Missouri	868
2714	First National Bank	Ann Arbor	Michigan	744

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2715	First National Bank	Milwaukee	Wisconsin	790
2716	Second National Bank	Akron	Ohio	580
2717	First National Bank	La Fayette	Indiana	666
2718	Citizens' National Bank	Oberlin	Ohio	629
2719	First National Bank	Geneva	Ohio	611
2720	Clarksville National Bank	Clarksville	Tennessee	568
2721	First National Bank	Stuart	Iowa	834
2722	Farmers and Traders' National Bank	Covington	Kentucky	545
2723	Citizens' National Bank	Weatherford	Texas	538
2725	Second National Bank	Beloit	Wisconsin	781
2726	German National Bank	Newport	Kentucky	559
2727	First National Bank	Troy	Ohio	612
2728	First National Bank	Le Mars	Iowa	820
2729	First National Bank	McKinney	Texas	529
2730	Third National Bank	Cincinnati	Ohio	592
2731	First National Bank	Philadelphia	Pennsylvania	382
2732	Merchants' National Bank	Helena	Montana	1018
2733	First National Bank	Lyons	Iowa	821
2734	First National Bank	Cambridge City	Indiana	654
2736	First National Bank	Wilkes Barre	Pennsylvania	425
2737	First National Bank	Roanoke	Virginia	462
2738	First National Bank	Iowa City	Iowa	818
2739	First National Bank	Johnstown	Pennsylvania	361
2740	Catlettsburg National Bank	Catlettsburg	Kentucky	544
2741	First National Bank	Nashua	New Hampshire	38
2742	First National Bank	Terre Haute	Indiana	680
2743	First National Bank	Bath	Maine	6
2744	First National Bank	Hollidaysburgh	Pennsylvania	358
2745	First National Bank	Pittsburgh	Pennsylvania	397
2746	First National Bank	Falls City	Nebraska	932
2747	First National Bank	Michigan City	Indiana	671
2748	First National Bank	Janesville	Wisconsin	786
2749	First National Bank	Houlton	Maine	15
2750	Lincoln National Bank	Lincoln	Nebraska	940
2752	First National Bank	Miles City	Montana	1019
2753	First National Bank	Marion	Iowa	823
2754	Farmers' National Bank	South Charleston	Ohio	637
2755	Farmers' National Bank	Franklinville	New York	223
2756	First National Bank	Hebron	Nebraska	936
2757	Second National Bank	Helena	Montana	1018
2758	Exchange National Bank	Atchison	Kansas	881
2759	Eau Claire National Bank	Eau Claire	Wisconsin	783
2760	People's National Bank	Lynchburgh	Virginia	460
2761	Home National Bank	East Saginaw	Michigan	753
2762	Atlantic National Bank	Atlantic	Iowa	799
2763	Fort Dodge National Bank	Fort Dodge	Iowa	814
2764	Chase County National Bank	Cottonwood Falls	Kansas	887
2766	First National Bank	Villisca	Iowa	836
2767	Concho National Bank	San Angelo	Texas	532
2768	Duluth National Bank	Duluth	Minnesota	844
2769	National Bank	Franklin	Indiana	660
2770	First National Bank	Marlborough	Massachusetts	113
2771	First National Bank	Seward	Nebraska	952
2772	Columbia National Bank	Dayton	Washington	1027
2773	First National Bank	Ludington	Michigan	764
2775	Merchants' National Bank	Omaha	Nebraska	945
2777	First National Bank	Newton	Kansas	907
2778	First National Bank	Schuyler	Nebraska	952
2779	First National Bank	Grand Island	Nebraska	934
2780	First National Bank	Wahoo	Nebraska	956
2781	Second National Bank	Altoona	Pennsylvania	332
2782	Kansas National Bank	Wichita	Kansas	922
2783	First National Bank	Seattle	Washington	1029
2784	Fourth National Bank	Louisville	Kentucky	554
2785	Limerick National Bank	Limerick	Maine	16
2786	Wichita National Bank	Wichita	Kansas	922
2787	First National Bank	Stroudsburgh	Pennsylvania	417
2788	First National Bank	Stanford	Kentucky	564
2789	Hillsboro' National Bank	Hillsborough	Illinois	708
2790	First National Bank	Saint Cloud	Minnesota	854
2791	First National Bank	Marysville	Kansas	903
2792	First National Bank	Casselton	Dakota	994
2793	Farmers and Merchants' National Bank	Galva	Illinois	706
2795	Union National Bank	Minneapolis	Minnesota	850
2796	National Bank	Bristol	Tennessee	566
2797	Harford National Bank	Bel Air	Maryland	443
2798	Queen City National Bank	Cincinnati	Ohio	596
2799	First National Bank	Braddock	Pennsylvania	337
2800	First National Bank	Anoka	Minnesota	841
2801	Colorado National Bank	Colorado	Texas	515
2802	Gainesville National Bank	Gainesville	Texas	524
2803	Bozeman National Bank	Bozeman	Montana	1015

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2805	First National Bank	Spokane Falls	Washington	1030
2806	First National Bank	Kearney	Nebraska	938
2807	First National Bank	Columbus	Nebraska	929
2808	First National Bank	Hoopeston	Illinois	708
2809	First National Bank	Frankfort	Kansas	891
2810	Moss National Bank	Sandusky	Ohio	636
2811	First National Bank	Red Cloud	Nebraska	950
2812	First National Bank	Denton	Texas	519
2813	Montana National Bank	Helena	Montana	1018
2814	Southington National Bank	Southington	Connecticut	188
2816	First National Bank	Salem	Oregon	989
2817	Third National Bank	Circleville	Ohio	597
2818	Le Mars National Bank	Le Mars	Iowa	821
2819	First National Bank	Huron	Dakota	1002
2820	First National Bank	Wausau	Wisconsin	796
2821	Iowa City National Bank	Iowa City	Iowa	819
2822	Hummelstown National Bank	Hummelstown	Pennsylvania	359
2823	Sioux Falls National Bank	Sioux Falls	Dakota	1010
2824	First National Bank	Lexington	Illinois	714
2825	First National Bank	Pawnee City	Nebraska	949
2826	National Bank of America	Chicago	Illinois	696
2827	Second National Bank	Cortland	New York	216
2828	Braddock National Bank	Braddock	Pennsylvania	338
2829	Champaign National Bank	Champaign	Illinois	691
2830	First National Bank	Canton	Dakota	994
2831	First National Bank	Fostoria	Ohio	609
2832	Arkansas National Bank	Hot Springs	Arkansas	541
2833	Creston National Bank	Creston	Iowa	807
2835	Fifth National Bank	Saint Louis	Missouri	873
2836	First National Bank	Gainesville	Texas	523
2837	Ripley National Bank	Ripley	Ohio	633
2838	National Bank	Sandy Hill	New York	285
2839	People's National Bank	Americus	Georgia	483
2840	First National Bank	Grafton	Dakota	999
2841	Centerville National Bank	Centerville	Iowa	803
2842	Painesville National Bank	Painesville	Ohio	629
2843	Dakota National Bank	Sioux Falls	Dakota	1009
2844	Third National Bank	Greensburgh	Indiana	662
2845	Adams National Bank	Adams	New York	195
2846	Lincoln National Bank	Boston	Massachusetts	73
2847	Alpena National Bank	Alpena	Michigan	743
2848	Fremont National Bank	Fremont	Nebraska	933
2849	National Bank	Christiana	Pennsylvania	344
2850	First National Bank	Wellsville	New York	299
2851	First National Bank	Menomonie	Wisconsin	789
2852	Linderman National Bank	Mauch Chunk	Pennsylvania	370
2853	Bay National Bank	Bay City	Michigan	745
2854	First National Bank	Larimore	Dakota	1003
2857	Farmers' National Bank	West Chester	Pennsylvania	424
2858	Drovers' National Bank of Union Stock Yards	Lake	Illinois	712
2859	Lima National Bank	Lima	Ohio	619
2860	Fort Plain National Bank	Fort Plain	New York	222
2861	Old National Bank	Cambridge	Ohio	589
2862	First National Bank	Macon	Missouri	869
2863	National Bank	Elyria	Ohio	607
2864	Gap National Bank	Gap	Pennsylvania	354
2865	First National Bank	Baker City	Oregon	984
2866	First National Bank	Wellington	Ohio	646
2867	First National Bank	Honey Grove	Texas	527
2868	First National Bank	Owenton	Kentucky	560
2869	Fultonville National Bank	Fultonville	New York	225
2870	Detroit National Bank	Detroit	Michigan	751
2871	First National Bank	Central City	Nebraska	928
2872	Central National Bank	Cambridge	Ohio	588
2873	National Bank	Troy	New York	292
2874	City National Bank	Dayton	Ohio	603
2875	Freeport National Bank	Freeport	Illinois	703
2877	National Bank	Oshkosh	Wisconsin	793
2878	Peoria National Bank	Peoria	Illinois	726
2879	First National Bank	Wellington	Kansas	920
2880	Utah National Bank of Ogden	Ogden City	Utah	1025
2881	First National Bank	Mexico	Missouri	870
2882	First National Bank	Felicity	Ohio	607
2883	Traders' National Bank	San Antonio	Texas	533
2884	First National Bank	Marshall	Missouri	869
2885	Delphos National Bank	Delphos	Ohio	606
2886	Valley National Bank	Des Moines	Iowa	810
2888	Citizens' National Bank	Lancaster	Kentucky	550
2890	Old National Bank	Grand Rapids	Michigan	757
2891	First National Bank	West Point	Mississippi	562
2892	First National Bank	Springville	New York	289

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2893	First National Bank	Colorado	Texas	515
2894	Continental National Bank	Chicago	Illinois	694
2895	Farmers and Traders' National Bank	Oskaloosa	Iowa	827
2896	Central National Bank	Greencastle	Indiana	661
2897	First National Bank	Aurora	Nebraska	926
2898	Saxton National Bank	Saint Joseph	Missouri	872
2899	Penn National Bank	Reading	Pennsylvania	410
2900	Farmers' National Bank	Boyertown	Pennsylvania	337
2901	Second National Bank	Lexington	Kentucky	551
2902	First National Bank	David City	Nebraska	929
2903	First National Bank	North Manchester	Indiana	674
2904	Chester National Bank	Chester	Pennsylvania	343
2905	Killington National Bank	Rutland	Vermont	56
2906	Farmers' National Bank	Oxford	Pennsylvania	380
2908	People's National Bank	Barnesville	Ohio	583
2909	Collin County National Bank	McKinney	Texas	530
2910	Commercial National Bank	Waterloo	Iowa	837
2911	First National Bank	Chamberlain	Dakota	995
2912	First National Bank	Washington	Kansas	919
2913	Atlantic National Bank	Providence	Rhode Island	154
2914	First National Bank	Stanton	Michigan	775
2915	First National Bank	Urbana	Illinois	739
2916	Lake Shore National Bank	Dunkirk	New York	219
2917	National Bank	Hustonville	Kentucky	549
2918	Vineland National Bank	Vineland	New Jersey	328
2919	Third National Bank	Sedalia	Missouri	875
2920	Merchants' National Bank	Amsterdam	New York	198
2921	National Bank	Ashland	Nebraska	925
2922	Cincinnati National Bank	Cincinnati	Ohio	593
2923	Swedesboro' National Bank	Swedesborough	New Jersey	326
2924	Tacoma National Bank	Tacoma	Washington	1032
2925	Citizens' National Bank	Whitewater	Wisconsin	797
2926	First National Bank	Paxton	Illinois	723
2927	First National Bank	Georgetown	Kentucky	548
2928	First National Bank	Albany	Oregon	983
2929	Amesbury National Bank	Amesbury	Massachusetts	62
2930	First National Bank	Silverton	Colorado	969
2931	Planters' National Bank	Henderson	Kentucky	549
2932	Xenia National Bank	Xenia	Ohio	649
2933	First National Bank	Morris	Minnesota	851
2934	Citizens' National Bank	Fergus Falls	Minnesota	846
2935	First National Bank	Watertown	Dakota	1011
2936	First National Bank	Corning	Iowa	806
2937	First National Bank	Brownwood	Texas	513
2938	Los Angeles National Bank	Los Angeles	California	973
2939	Ennis National Bank	Ennis	Texas	520
2940	First National Bank	Decatur	Texas	518
2941	First National Bank	Pierre	Dakota	1007
2943	National German American Bank	Saint Paul	Minnesota	856
2944	Big Rapids National Bank	Big Rapids	Michigan	745
2945	Aurora National Bank	Aurora	Illinois	685
2946	City National Bank	Akron	Ohio	580
2947	First National Bank	Union	Oregon	990
2948	First National Bank	Port Townsend	Washington	1029
2949	Exchange National Bank	Denton	Texas	519
2950	Clement National Bank	Rutland	Vermont	56
2951	Peru National Bank	Peru	Illinois	726
2952	First National Bank	Seneca	Kansas	916
2953	Merchants' National Bank	Grinnell	Iowa	816
2955	First National Bank	Tecumseh	Nebraska	955
2956	Cleveland National Bank	Cleveland	Ohio	598
2957	First National Bank	Meridian	Mississippi	501
2958	Drovers and Mechanics' National Bank	York	Pennsylvania	429
2959	St. Paul National Bank	Saint Paul	Minnesota	857
2960	First National Bank	Friend	Nebraska	933
2961	First National Bank	Montezuma	Iowa	824
2962	First National Bank	Idaho Springs	Colorado	966
2963	Aurora National Bank	Aurora	Indiana	653
2964	First National Bank	Fullerton	Nebraska	934
2966	Puget Sound National Bank	Seattle	Washington	1030
2967	Front Royal National Bank	Front Royal	Virginia	458
2968	Farmers' National Bank	Owenton	Kentucky	560
2969	First National Bank of Du Bois City	Du Bois	Pennsylvania	350
2970	National Bank	Saint Joseph	Missouri	872
2972	First National Bank	Lewiston	Idaho	1014
2973	First National Bank	Garnett	Kansas	892
2974	First National Bank	Waxahachie	Texas	537
2976	Sprague National Bank	Brooklyn	New York	207
2977	First National Bank	Rochester	Pennsylvania	411
2978	United States National Bank	Omaha	Nebraska	947
2979	First National Bank	Palmyra	Missouri	871
2980	First National Bank	Aberdeen	Dakota	992

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2981	First National Bank	Salisbury	North Carolina	476
2982	First National Bank	Cleburne	Texas	514
2983	First National Bank	Tipton	Iowa	835
2984	Hamilton County National Bank	Webster City	Iowa	838
2985	Merchants' National Bank	Seattle	Washington	1029
2986	Capital National Bank	Bismarck	Dakota	993
2987	First National Bank	Vassar	Michigan	778
2988	Capital National Bank	Lincoln	Nebraska	939
2989	Beadle County National Bank	Huron	Dakota	1002
2991	First National Bank	Wilber	Nebraska	958
2992	Second National Bank	Greenville	Ohio	612
2993	Central National Bank	Chillicothe	Ohio	591
2994	First National Bank	Fairbury	Nebraska	931
2995	First National Bank	Alexandria	Minnesota	841
2996	Owego National Bank	Owego	New York	271
2997	National Bank	El Paso	Illinois	702
2998	First National Bank	Greenville	Texas	525
2999	Bridgeton National Bank	Bridgeton	New Jersey	305
3000	Anoka National Bank	Anoka	Minnesota	842
3001	First National Bank	Stevens' Point	Wisconsin	795
3002	Strong City National Bank	Strong City	Kansas	917
3003	First National Bank	Biggsville	Illinois	686
3004	Tipp National Bank	Tippecanoe City	Ohio	640
3005	First National Bank	Carthage	Missouri	862
3007	First National Bank	Burnet	Texas	513
3009	German American National Bank of Saint Cloud	Saint Cloud	Minnesota	854
3010	First National Bank	Havre de Grace	Maryland	449
3011	Chenango National Bank	Norwich	New York	266
3014	First National Bank	Mexia	Texas	530
3015	First National Bank	Brenham	Texas	512
3017	Union National Bank	Ames	Iowa	798
3018	First National Bank	Marion	Kansas	903
3019	People's National Bank	Middletown	Delaware	432
3020	The Naugatuck National Bank	Naugatuck	Connecticut	178
3021	First National Bank	Independence	Kansas	896
3023	Lewiston National Bank	Lewiston	Idaho	1014
3024	First National Bank	Olympia	Washington	1028
3025	First National Bank	East Portland	Oregon	984
3026	First National Bank	Perry	Iowa	880
3027	First National Bank	Taylor	Texas	535
3028	Decatur National Bank	Decatur	Indiana	656
3029	South Branch Valley National Bank	Moorefield	West Virginia	467
3030	First National Bank	Punxsutawney	Pennsylvania	407
3031	First National Bank	Vancouver	Washington	1032
3032	American National Bank	Nashville	Tennessee	576
3033	Leavenworth National Bank	Leavenworth	Kansas	901
3034	Merchants' National Bank	Charlotte	Michigan	747
3035	National Bank	El Dorado	Kansas	888
3038	First National Bank	Oswego	Kansas	909
3039	First National Bank	Shakopee	Minnesota	858
3040	First National Bank	Manasquan	New Jersey	315
3041	First National Bank	Anniston	Alabama	493
3042	First National Bank	Elizabethtown	Kentucky	547
3043	First National Bank	Petersburgh	Illinois	727
3044	Second National Bank	Clarion	Pennsylvania	344
3045	First National Bank	Shamokin	Pennsylvania	413
3046	Hill County National Bank	Hillsborough	Texas	526
3047	First National Bank	Watkins	New York	299
3048	First National Bank	Griswold	Iowa	816
3049	First National Bank	Cherokee	Iowa	804
3050	First National Bank	San Diego	California	978
3051	National Bank	Brookville	Pennsylvania	359
3052	Third National Bank	Lexington	Kentucky	552
3053	First National Bank	Rockford	Iowa	831
3055	Red Oak National Bank	Red Oak	Iowa	831
3056	Consolidated National Bank	San Diego	California	979
3057	First National Bank	Minden	Nebraska	941
3058	State National Bank	Denison	Texas	518
3059	First National Bank	North Bend	Nebraska	944
3060	Jones National Bank	Seward	Nebraska	953
3061	First National Bank	Holton	Kansas	895
3063	People's National Bank	Langhorne	Pennsylvania	364
3064	First National Bank	Princeton	Kentucky	561
3065	First National Bank	Texarkana	Texas	536
3066	First National Bank	Concordia	Kansas	886
3067	Quarryville National Bank	Quarryville	Pennsylvania	408
3068	Marshall National Bank	Unionville	Missouri	877
3069	Whitney National Bank	New Orleans	Louisiana	507
3070	German American National Bank	Peoria	Illinois	725
3071	First National Bank	Greene	Iowa	815
3072	First National Bank	Clay Center	Kansas	884

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3073	First National Bank	Ayer	Massachusetts	65
3074	Carrollton National Bank	Carrollton	Kentucky	543
3075	Gallatin Valley National Bank	Bozeman	Montana	1015
3076	First National Bank	Colfax	Washington	1027
3077	Kinsman National Bank	Kinsman	Ohio	617
3078	Central National Bank	Topeka	Kansas	918
3079	First National Bank	Tarkio	Missouri	876
3080	Factory Point National Bank	Manchester Centre	Vermont	52
3081	Beatrice National Bank	Beatrice	Nebraska	927
3083	First National Bank	Syracuse	Nebraska	955
3084	First National Bank	Logansport	Indiana	670
3085	Independence National Bank	Philadelphia	Pennsylvania	389
3086	Exchange National Bank	Hastings	Nebraska	936
3087	First National Bank	Brookings	Dakota	994
3088	Merchants' National Bank	Muskegon	Michigan	767
3089	First National Bank	Bedford	Pennsylvania	334
3091	Wellington National Bank	Wellington	Kansas	921
3092	Williamstown National Bank	Williamstown	Massachusetts	142
3093	First National Bank	La Grange	Georgia	486
3094	First National Bank	Bonham	Texas	512
3095	Ishpeming National Bank	Ishpeming	Michigan	760
3096	Grafton National Bank	Grafton	Dakota	1000
3097	First National Bank	Billings	Montana	1015
3099	City National Bank	Hastings	Nebraska	935
3100	First National Bank	Wabasha	Minnesota	859
3101	Citizens' National Bank	Grand Island	Nebraska	934
3102	Calumet National Bank	South Chicago	Illinois	734
3104	Farmers' National Bank	Pittanning	Pennsylvania	361
3105	First National Bank	Waverly	Iowa	837
3106	First National Bank	Huntington	West Virginia	466
3107	First National Bank	Tullahoma	Tennessee	579
3108	Woodson National Bank	Yates Center	Kansas	924
3109	Plymouth National Bank	Plymouth	Michigan	770
3110	First National Bank	Milan	Missouri	870
3111	Mercantile National Bank	Louisiana	Missouri	868
3112	Clarinda National Bank	Clarinda	Iowa	804
3113	First National Bank	Marshall	Texas	529
3114	First National Bank	Alamosa	Colorado	960
3115	First National Bank	Clyde	Kansas	885
3116	First National Bank	Brunswick	Georgia	485
3117	Exeter National Bank	Exeter	Nebraska	930
3118	Saunders County National Bank	Wahoo	Nebraska	956
3119	Second National Bank	Colfax	Washington	1027
3120	First National Bank	Dillon	Montana	1016
3121	First National Bank	Exeter	Nebraska	930
3123	East Saginaw National Bank	East Saginaw	Michigan	753
3124	Security National Bank	Sioux City	Iowa	833
3125	First National Bank of Lake Geneva	Geneva	Wisconsin	788
3126	First National Bank	Saint Paul	Nebraska	951
3128	Home National Bank	Holyoke	Massachusetts	105
3129	Saint Paul National Bank	Saint Paul	Nebraska	951
3131	Fort Worth National Bank	Fort Worth	Texas	522
3132	American National Bank	Dallas	Texas	517
3133	Three Rivers National Bank	Three Rivers	Michigan	776
3134	First National Bank	Peabody	Kansas	911
3135	Citizens' National Bank	Waco	Texas	537
3136	First National Bank	Modesto	California	974
3137	National Bank	Unionville	Missouri	877
3138	Galesburg National Bank	Galesburgh	Illinois	705
3139	Commercial National Bank of Ogden	Ogden City	Utah	1024
3140	Dubuque National Bank	Dubuque	Iowa	812
3141	Citizens' National Bank	Sandusky	Ohio	636
3142	First National Bank	Ketchum	Idaho	1013
3143	First National Bank	Shenandoah	Pennsylvania	414
3144	City National Bank	Susquehanna	Pennsylvania	418
3145	Nicollet National Bank	Minneapolis	Minnesota	850
3147	National Bank	Malvern	Pennsylvania	368
3148	First National Bank	Eureka	Kansas	890
3149	First National Bank	Madison	Dakota	1004
3150	Gray National Bank	Middletown Springs	Vermont	52
3151	Citizens' National Bank	Madison	Dakota	1004
3152	Schuyler National Bank	Schuyler	Nebraska	952
3153	First National Bank	Rock Rapids	Iowa	831
3154	Farmers' National Bank	Granville	New York	229
3155	First National Bank	Sauk Centre	Minnesota	857
3156	First National Bank	Metropolis	Illinois	717
3157	First National Bank	Wapakoneta	Ohio	644
3158	Lyndonville National Bank	Lyndonville	Vermont	51
3159	Merchants and Planters' National Bank	Sherman	Texas	534
3160	First National Bank	Deming	New Mexico	1021
3161	First National Bank	Darlington	Wisconsin	782
3162	York National Bank	York	Nebraska	959

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Charter No.	Title of bank.	Location.	State.	Page.
3163	Commercial National Bank	Omaha	Nebraska	945
3164	First National Bank	Key Port	New Jersey	314
3165	First National Bank	Montague	Texas	530
3166	National Bank	Westfield	New York	300
3167	Washington National Bank	Washington	Kansas	929
3168	First National Bank	Cranbury	New Jersey	308
3170	People's National Bank	Burlington	Kansas	883
3171	First National Bank	Mechanicsville	New York	241
3172	Merchants' National Bank	Tacoma	Washington	1031
3173	Dillon National Bank	Dillon	Montana	1016
3174	Merchants' National Bank	Plattsburgh	New York	274
3175	Citizens' National Bank	Fort Scott	Kansas	891
3176	Meridian National Bank	Meridian	Mississippi	501
3177	First National Bank	Flushing	Ohio	608
3178	First National Bank	Greeley	Colorado	966
3179	Metropolitan National Bank	Chicago	Illinois	696
3180	First National Bank	Hutchinson	Kansas	896
3181	Red Cloud National Bank	Red Cloud	Nebraska	950
3182	First National Bank	DeWitt	Iowa	811
3183	First National Bank	Herkimer	New York	231
3184	Portland National Bank	Portland	Oregon	988
3185	First National Bank	Birmingham	Alabama	493
3186	Homer National Bank	Homer	New York	232
3187	Montgomery County National Bank	Rockville	Maryland	450
3188	Farmers and Merchants' National Bank	Fremont	Nebraska	933
3189	First National Bank	Missouri Valley	Iowa	824
3190	Second National Bank	Belvidere	Illinois	686
3191	People's National Bank	Newark	Ohio	626
3192	First National Bank	What Cheer	Iowa	839
3193	First National Bank	Marathon	New York	243
3195	First National Bank	Abilene	Texas	509
3196	Ashland National Bank	Ashland	Wisconsin	780
3197	First National Bank	Algona	Iowa	798
3198	Lincoln National Bank	Lincoln	Pennsylvania	367
3199	Hutchinson National Bank	Hutchinson	Kansas	896
3200	Panhandle National Bank	Wichita Falls	Texas	539
3201	Kearney National Bank	Kearney	Nebraska	938
3202	Union National Bank	Cleveland	Ohio	600
3203	First National Bank	Mineral Point	Wisconsin	794
3204	Leominster National Bank	Leominster	Massachusetts	108
3205	Queen Anne's National Bank	Centreville	Maryland	444
3206	National Bank of Commerce	Minneapolis	Minnesota	849
3207	First National Bank	Sterling	Kansas	917
3208	First National Bank	Holdrege	Nebraska	937
3209	Mount Jackson National Bank	Mount Jackson	Virginia	460
3210	City National Bank	Kalamazoo	Michigan	761
3211	Kalamazoo National Bank	Kalamazoo	Michigan	762
3212	Citizens' National Bank	Waxahachie	Texas	538
3213	Exchange National Bank	El Dorado	Kansas	888
3214	Central National Bank	Peoria	Illinois	725
3215	First National Bank	Mount Pleasant	Michigan	767
3216	First National Bank	Girard	Kansas	892
3217	First National Bank	Ithaca	Michigan	760
3218	First National Bank	Winfield	Kansas	923
3219	Merchants' National Bank	Gardiner	Maine	14
3220	First National Bank	Ambler	Pennsylvania	332
3221	State National Bank	Fort Worth	Texas	523
3222	Albuquerque National Bank	Albuquerque	New Mexico	1021
3223	First National Bank	Palatka	Florida	491
3224	First National Bank	Winona	Minnesota	859
3225	First National Bank	Grundy Centre	Iowa	816
3226	Guthrie County National Bank	Panora	Iowa	829
3227	First National Bank	Temple	Texas	535
3228	Commercial National Bank	Nashville	Tennessee	576
3229	Red River National Bank	Gainesville	Texas	524
3230	First National Bank	Fairmount	Nebraska	931
3231	First National Bank	Beloit	Kansas	882
3232	People's National Bank	Greenport	New York	230
3233	Third National Bank	Saint Paul	Minnesota	855
3234	Milford National Bank	Milford	Ohio	624
3235	First National Bank	Cheboygan	Michigan	747
3236	Charleston National Bank	Charleston	West Virginia	465
3237	First National Bank	Rapid City	Dakota	1008
3238	First National Bank	Humboldt	Nebraska	937
3239	First National Bank	Saint Louis	Michigan	774
3240	First National Bank	Sutton	Nebraska	954
3241	Farmers and Merchants' National Bank	Clarksville	Tennessee	568
3242	First National Bank	Howard	Kansas	895
3243	City National Bank	Greenville	Michigan	757
3244	People's National Bank	Sandy Hill	New York	285
3245	People's National Bank	Salem	New York	284
3246	Boulder National Bank	Boulder	Colorado	961

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3247	Hallowell National Bank	Hallowell	Maine	14
3248	First National Bank	Albany	Texas	509
3249	First National Bank	Ellsworth	Kansas	889
3250	Salisbury National Bank	Salisbury	Maryland	450
3252	First National Bank	Iowa Falls	Iowa	819
3253	First National Bank	Medicine Lodge	Kansas	905
3254	Merchants' National Bank	Peoria	Illinois	726
3255	First National Bank	Emporium	Pennsylvania	351
3256	First National Bank	Menominee	Michigan	766
3257	Windsor National Bank	Windsor	Vermont	60
3258	First National Bank	Vicksburg	Mississippi	502
3259	National Bank	New Brighton	Pennsylvania	377
3260	San Angelo National Bank	San Angelo	Texas	532
3261	First National Bank	Lampasas	Texas	528
3262	Merchants' National Bank	Crookston	Minnesota	843
3263	First National Bank	Independence	Iowa	817
3264	First National Bank	Ovid	Michigan	769
3265	First National Bank	Harper	Kansas	894
3267	Huron National Bank	Huron	Dakota	1002
3268	First National Bank	Maryville	Missouri	869
3269	Denver National Bank	Denver	Colorado	963
3270	First National Bank	Beaver Dam	Wisconsin	781
3271	Augusta National Bank	Augusta	Maine	4
3272	Mercantile National Bank	Cleveland	Ohio	599
3273	National Bank	Boone	Iowa	799
3274	Second National Bank	Bucyrus	Ohio	586
3275	Stock Growers' National Bank	Miles City	Montana	1019
3276	National Bank	Sturgis	Michigan	776
3277	First National Bank	Cherry Vale	Kansas	884
3278	Union National Bank	Chicago	Illinois	697
3279	Galena National Bank	Galena	Illinois	704
3280	Fowler National Bank	La Fayette	Indiana	667
3281	Old National Bank	Evansville	Indiana	658
3282	National Exchange Bank	Albany	New York	196
3283	National Bank	Le Roy	New York	239
3284	First National Bank	Brooklyn	Iowa	800
3285	Old National Bank	Fort Wayne	Indiana	659
3286	First National Bank	Baird	Texas	511
3287	Farmers' National Bank	Knoxville	Illinois	712
3288	First National Bank	Centreville	Tennessee	566
3289	City National Bank	Austin	Texas	510
3290	Winchester National Bank	Winchester	Kentucky	565
3291	Citizens' National Bank	Ripley	Ohio	633
3292	First National Bank	Plum Creek	Nebraska	949
3293	National City Bank	Grand Rapids	Michigan	756
3294	City National Bank	Dixon	Illinois	700
3295	Belton National Bank	Belton	Texas	512
3296	Commercial National Bank	Peoria	Illinois	725
3297	Newton National Bank	Newton	Kansas	907
3298	Texas National Bank	San Antonio	Texas	533
3299	First National Bank	Buffalo	Wyoming	1033
3300	Exchange National Bank	Little Rock	Arkansas	541
3301	Grand Forks National Bank	Grand Forks	Dakota	1001
3302	First National Bank	Arapahoe	Nebraska	925
3303	Old National Bank	Centralia	Illinois	690
3304	First National Bank	Westmoreland	Kansas	921
3305	Chestertown National Bank	Chestertown	Maryland	444
3306	Union National Bank	Salt Lake City	Utah	1026
3307	People's National Bank	Malone	New York	243
3308	Citizens' National Bank	Darlington	Wisconsin	783
3309	First National Bank	Salem	New York	284
3310	Steubenville National Bank	Steubenville	Ohio	639
3311	Merchants' National Bank	Rutland	Vermont	56
3312	Fulton County National Bank	Gloversville	New York	227
3313	First National Bank	Island City	Oregon	985
3314	National Bank	Battle Creek	Michigan	744
3315	Tiffin National Bank	Tiffin	Ohio	640
3316	First National Bank	Albion	Michigan	743
3317	Boyle National Bank	Danville	Kentucky	546
3318	German National Bank	Little Rock	Arkansas	542
3319	First National Bank	Osborne	Kansas	909
3320	First National Bank	Sibley	Iowa	832
3321	First National Bank	Fresno	California	972
3322	National Bank	Paris	Missouri	871
3323	First National Bank	Earlville	Illinois	701
3324	First National Bank	Coffeyville	Kansas	885
3325	First National Bank	Traverse City	Michigan	777
3326	Aberdeen National Bank	Aberdeen	Dakota	992
3327	National Bank of the State of Florida	Jacksonville	Florida	490
3328	Knox National Bank	Mount Vernon	Ohio	626
3329	Exchange National Bank	Seneca Falls	New York	287
3330	First National Bank	Fort Edward	New York	222

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3332	First National Bank	Jackson	Mississippi	501
3333	Merchants and Manufacturers' National Bank	Middletown	New York	245
3334	National Bank	Houghton	Michigan	759
3335	Elizabethtown National Bank	Elizabethtown	Pennsylvania	351
3336	Abilene National Bank	Abilene	Texas	509
3337	First National Bank	Emmetsburgh	Iowa	813
3338	Franklin National Bank	Franklin	Indiana	660
3339	First National Bank	Ord	Nebraska	948
3340	West Point National Bank	West Point	Nebraska	958
3341	First National Bank	Athens	Tennessee	566
3342	First National Bank	Orleans	Nebraska	948
3343	First National Bank	Auburn	Nebraska	926
3344	Glover National Bank	San Marcos	Texas	534
3345	People's National Bank	Clay Centre	Kansas	885
3346	First National Bank	San Marcos	Texas	534
3347	Norfolk National Bank	Norfolk	Nebraska	943
3348	First National Bank	Riverside	California	977
3349	Citizens' National Bank	Watertown	Dakota	1011
3350	Miami County National Bank	Paola	Kansas	910
3351	Winfield National Bank	Winfield	Kansas	923
3352	First National Bank	Columbia	Dakota	995
3353	First National Bank	Minneapolis	Kansas	906
3354	First National Bank	Longmont	Colorado	967
3355	First National Bank	North Yakima	Washington	1028
3356	First National Bank	Beaver Falls	Pennsylvania	334
3357	American Exchange National Bank	Detroit	Michigan	750
3359	Commercial National Bank	New York	New York	255
3360	First National Bank	Arkansas City	Kansas	880
3361	Flint National Bank	Flint	Michigan	754
3362	Western Reserve National Bank	Warren	Ohio	646
3363	First National Bank	Great Bend	Kansas	892
3364	First National Bank	Stanton	Nebraska	954
3365	North Attleborough National Bank	North Attleborough	Massachusetts	122
3366	Third National Bank	Malone	New York	242
3367	Northern National Bank	Lancaster	Pennsylvania	363
3368	Norfolk National Bank	Norfolk	Virginia	460
3369	Lincoln National Bank	Lincoln	Illinois	715
3370	First National Bank	West Point	Nebraska	957
3371	Ninth National Bank	Philadelphia	Pennsylvania	384
3372	Camden National Bank	Camden	New Jersey	305
3373	First National Bank	Loup City	Nebraska	940
3374	First National Bank	Saint Mary's	Kansas	914
3375	First National Bank	White Sulphur Springs	Montana	1020
3376	First National Bank	Paris	Illinois	723
3377	First National Bank	Abingdon	Illinois	683
3378	St. John's National Bank	Saint John's	Michigan	774
3379	First National Bank	McCook	Nebraska	941
3380	First National Bank	Grant City	Missouri	864
3381	Citizens' National Bank	Danville	Kentucky	546
3382	Newnan National Bank	Newnan	Georgia	488
3383	Citizens' National Bank	Washington	Pennsylvania	422
3384	Harper County National Bank	Anthony	Kansas	879
3385	First National Bank	Anthony	Kansas	879
3386	First National Bank	Belleville	Kansas	882
3387	Moorestown National Bank	Moorestown	New Jersey	316
3388	Pontiac National Bank	Pontiac	Michigan	771
3389	National Bank	Raleigh	North Carolina	475
3390	First National Bank	Dorchester	Nebraska	930
3391	First National Bank	Waupun	Wisconsin	796
3392	First National Bank	Wayne	Nebraska	957
3393	Minnehaha National Bank	Sioux Falls	Dakota	1009
3394	Anthony National Bank	Anthony	Kansas	879
3395	Central National Bank	Wilmington	Delaware	435
3396	Grundy County National Bank	Grundy Centre	Iowa	817
3397	First National Bank	Devil's Lake	Dakota	997
3398	First National Bank	Redfield	Dakota	1008
3399	First National Bank	McMinnville	Oregon	986
3400	First National Bank	Hillsborough	Dakota	1001
3401	Black Hills National Bank	Rapid City	Dakota	1008
3402	Ainsworth National Bank	Portland	Oregon	987
3403	First National Bank	Greenwood	Nebraska	935
3404	Citizens' National Bank	Newport	New Hampshire	40
3405	Capital National Bank	Salem	Oregon	989
3406	National Bank	Savannah	Georgia	489
3407	John Weedman National Bank	Farmer City	Illinois	703
3408	First National Bank	Moscow	Idaho	1014
3409	Traders' National Bank	Spokane Falls	Washington	1030
3410	Second National Bank	Owosso	Michigan	769
3411	Hillsboro National Bank	Hillsboro	Dakota	1001
3412	Union National Bank	La Crosse	Wisconsin	788
3413	Union National Bank	Richmond	Indiana	677

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3414	Watertown National Bank	Watertown	Dakota	1012
3415	Seaboard National Bank	New York	New York	264
3416	Cheyenne National Bank	Cheyenne	Wyoming	1033
3417	Pacific National Bank	Tacoma	Washington	1031
3418	First National Bank	Asheville	North Carolina	472
3419	First National Bank	Blue Hill	Nebraska	927
3420	Farmers' National Bank	Webster City	Iowa	838
3421	National Bank	Abbeville	South Carolina	478
3422	Commercial National Bank	Portland	Oregon	987
3423	Tenth National Bank	Philadelphia	Pennsylvania	384
3424	First National Bank	O'Neill	Nebraska	947
3425	National Bank	Washington	District of Columbia	454
3426	First National Bank	Detroit City	Minnesota	843
3428	First National Bank	Luverne	Minnesota	847
3429	Lynn National Bank	Lynn	Massachusetts	111
3430	Merchants' National Bank	Vicksburg	Mississippi	503
3431	Harper National Bank	Harper	Kansas	894
3432	First National Bank	Morristown	Tennessee	574
3433	First National Bank	Coleman	Texas	514
3434	First National Bank	Wamego	Kansas	919
3435	First National Bank	De Smet	Dakota	997
3436	First National Bank	Park River	Dakota	1007
3437	First National Bank	Ashton	Dakota	992
3438	First National Bank	Pembina	Dakota	1007
3439	First National Bank	Eagle Grove	Iowa	812
3440	First National Bank	Stockton	Kansas	917
3441	First National Bank	The Dalles	Oregon	989
3442	Berney National Bank	Birmingham	Alabama	494
3443	Halstead National Bank	Halstead	Kansas	893
3444	First National Bank of Staten Island	New Brighton	New York	248
3446	First National Bank	Bryan	Texas	513
3447	Central National Bank	Ellsworth	Kansas	889
3448	First National Bank	Garden City	Kansas	891
3449	First National Bank	Broken Bow	Nebraska	928
3450	Trinidad National Bank	Trinidad	Colorado	970
3451	First National Bank	Asbury Park	New Jersey	303
3452	First National Bank	Opelika	Alabama	498
3453	Merchants' National Bank	Duluth	Minnesota	844
3454	First National Bank	Kirwin	Kansas	899
3455	First National Bank	Manning	Iowa	822
3456	First National Bank	Kansas City	Missouri	865
3457	First National Bank of Calumet	Red Jacket	Michigan	772
3458	First National Bank	Eugene City	Oregon	984
3459	Farmers' National Bank	Watsontown	Pennsylvania	422
3460	First National Bank	Pomeroy	Washington	1028
3462	First National Bank	Saint Augustine	Florida	492
3463	First National Bank	Pittsburgh	Kansas	912
3464	First National Bank	Lincoln	Kansas	901
3465	Spring Valley National Bank	Spring Valley	Illinois	736
3466	First National Bank	Sulphur Springs	Texas	535
3467	First National Bank	Saint John	Kansas	914
3468	Spring Garden National Bank	Philadelphia	Pennsylvania	395
3469	First National Bank	Orlando	Florida	491
3470	First National Bank	Ocala	Florida	490
3471	Boisé City National Bank	Boisé City	Idaho	1013
3472	Exchange National Bank	Osborne	Kansas	909
3473	German National Bank	Newton	Kansas	907
3474	Lawrence National Bank	North Manchester	Indiana	674
3475	National Bank	Pittsburgh	Kansas	912
3476	Citizens' National Bank	Frederick	Maryland	447
3477	Farmers' National Bank	Findlay	Ohio	608
3478	First National Bank	Hammond	Indiana	663
3479	First National Bank	Clark	Dakota	995
3480	Citizens' National Bank	Muncy	Pennsylvania	377
3481	Ord National Bank	Ord	Nebraska	948
3482	Welden National Bank	Saint Albans	Vermont	57
3483	First National Bank	Indianola	Nebraska	937
3484	National Bank	White River Junction	Vermont	60
3485	First National Bank	Aspen	Colorado	960
3486	First National Bank	Astoria	Oregon	983
3487	Union National Bank	Detroit	Michigan	752
3488	Fifth National Bank	Grand Rapids	Michigan	756
3489	National Bank	Kansas City	Missouri	867
3490	National Bank	High Point	North Carolina	474
3491	Northwestern National Bank	Philadelphia	Pennsylvania	393
3492	First National Bank	Conneaut	Ohio	602
3493	First National Bank	Fairfield	Nebraska	931
3494	National Iron Bank	Pottstown	Pennsylvania	406
3495	First National Bank	Nelson	Nebraska	943
3496	First National Bank	North Platte	Nebraska	944
3497	First National Bank	Tampa	Florida	492
3498	Southwestern National Bank	Philadelphia	Pennsylvania	395

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3499	First National Bank	Pasadena	California	976
3500	American Exchange National Bank	Chicago	Illinois	692
3501	Farmers' National Bank	Allentown	New Jersey	303
3502	Park National Bank	Chicago	Illinois	697
3503	Atlas National Bank	Chicago	Illinois	693
3504	Second National Bank	Grand Forks	Dakota	1000
3505	Kenton National Bank	Kenton	Ohio	617
3506	First National Bank	Corsicana	Texas	516
3507	Produce National Bank	Philadelphia	Pennsylvania	394
3508	First National Bank	Dell Rapids	Dakota	997
3509	First National Bank	Kingman	Kansas	898
3510	Second National Bank	Haverhill	Massachusetts	102
3511	First National Bank	Oberlin	Kansas	908
3512	First National Bank	Colby	Kansas	886
3513	City National Bank	Lansing	Michigan	762
3514	Third National Bank	Detroit	Michigan	750
3515	National Bank	Petersburgh	Virginia	461
3516	Union National Bank	Omaha	Nebraska	917
3517	Commercial National Bank	Houston	Texas	528
3518	First National Bank	Pomona	California	977
3519	First National Bank	Leetonia	Ohio	618
3520	First National Bank	Santa Ana	California	981
3521	First National Bank	McPherson	Kansas	904
3522	First National Bank	Doland	Dakota	998
3523	First National Bank	Weeping Water	Nebraska	957
3524	State National Bank	Wichita	Kansas	922
3525	First National Bank	Great Falls	Montana	1017
3526	Buffalo County National Bank	Kearney	Nebraska	938
3527	First National Bank	San Bernardino	California	978
3528	First National Bank	Sprague	Washington	1031
3529	First National Bank	Superior	Nebraska	954
3530	People's National Bank	Shelbyville	Tennessee	577
3531	Salina National Bank	Salina	Kansas	915
3532	People's National Bank	Ennis	Texas	521
3533	First National Bank	Ballinger	Texas	511
3534	Dalles National Bank	The Dalles	Oregon	990
3535	Peoples' National Bank	Wapakoneta	Ohio	645
3536	Merchants' National Bank	Portland	Oregon	988
3537	First National Bank	Nephi	Utah	1024
3538	Southern California National Bank	Los Angeles	California	974
3539	Silver City National Bank	Silver City	New Mexico	1023
3540	National Bank	Laurens	South Carolina	481
3541	Oconto National Bank	Oconto	Wisconsin	792
3542	First National Bank	Ness City	Kansas	906
3543	First National Bank	Junction City	Kansas	897
3544	American National Bank	Kansas City	Missouri	865
3545	Euclid Avenue National Bank	Cleveland	Ohio	599
3546	First National Bank	Smith Centre	Kansas	916
3547	First National Bank	Sault Ste. Marie	Michigan	774
3548	Illinois National Bank	Springfield	Illinois	735
3549	First National Bank	Franklin	Nebraska	932
3550	First National Bank	Worthington	Minnesota	860
3551	National Bank	Royersford	Pennsylvania	411
3552	Deadwood National Bank	Deadwood	Dakota	996
3553	Brookline National Bank	Brookline	Massachusetts	85
3554	First National Bank	Silver City	New Mexico	1023
3555	Crocker-Woolworth National Bank	San Francisco	California	980
3556	First National Bank	Douglas	Wyoming	1034
3557	Fourth Street National Bank	Philadelphia	Pennsylvania	388
3558	Santa Rosa National Bank	Santa Rosa	California	982
3559	Kingman National Bank	Kingman	Kansas	899
3560	First National Bank	Albert Lea	Minnesota	841
3561	First National Bank	Comanche	Texas	515
3562	Mankato National Bank	Mankato	Minnesota	848
3563	State National Bank	Wellington	Kansas	920
3565	First National Bank	Wellston	Ohio	647
3566	First National Bank	Yazoo City	Mississippi	503
3567	First National Bank	Greenleaf	Kansas	893
3568	Pasadena National Bank	Pasadena	California	976
3569	First National Bank	Downs	Kansas	888
3570	Farmers' National Bank	Culpeper	Virginia	457
3571	German National Bank	Lincoln	Nebraska	939
3572	Passaic National Bank	Passaic	New Jersey	323
3573	First National Bank	Colton	California	972
3574	First National Bank	Clay Center	Nebraska	928
3575	First National Bank	Winnemucca	Nevada	971
3576	Second National Bank	Jackson	Tennessee	571
3577	First National Bank	Lyons	Kansas	902
3578	Mitchell National Bank	Mitchell	Dakota	1006
3579	First National Bank	Taylorville	Illinois	738
3580	First National Bank	Alma	Nebraska	925
3581	Galion National Bank	Galion	Ohio	610

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Charter No.	Title of bank.	Location.	State.	Page.
3582	First National Bank	Frankfort	New York	222
3583	First National Bank	Brazil	Indiana	654
3584	Merchants' National Bank	Lawrence	Kansas	900
3585	Patapsco National Bank	Ellicott City	Maryland	446
3586	Citizens' National Bank	Sioux Falls	Dakota	1009
3587	Alabama National Bank	Birmingham	Alabama	493
3588	Towson National Bank	Towson	Maryland	451
3589	First National Bank	Lindsborg	Kansas	902
3590	First National Bank	Ashland	Wisconsin	779
3591	First National Bank	Jewell City	Kansas	897
3592	California National Bank	San Francisco	California	980
3593	Canton National Bank	Canton	Illinois	689
3594	Citizens' National Bank	Medicine Lodge	Kansas	905
3595	First National Bank	Shreveport	Louisiana	507
3596	First National Bank	Dodge City	Kansas	887
3597	Madison National Bank	Madison	Dakota	1005
3598	First National Bank of West Newton	Newton	Massachusetts	120
3599	Steelton National Bank	Steelton	Pennsylvania	416
3600	Commercial National Bank	Shreveport	Louisiana	508
3601	First National Bank	Phillipsburgh	Kansas	912
3602	Citizens' National Bank	Fargo	Dakota	999
3603	State National Bank	Omaha	Nebraska	946
3604	Manayunk National Bank	Philadelphia	Pennsylvania	390
3605	National Park Bank	Livingston	Montana	1019
3606	Ohio Valley National Bank	Cincinnati	Ohio	596
3607	Northern National Bank	Ashland	Wisconsin	780
3608	El Paso National Bank	El Paso	Texas	520
3609	First National Bank	Baraboo	Wisconsin	780
3610	Clinton National Bank	Columbus	Ohio	601
3611	South Omaha National Bank	South Omaha	Nebraska	953
3612	United States National Bank	Atchison	Kansas	881
3613	German American National Bank	Lincoln	Illinois	714
3614	First National Bank	Sparta	Tennessee	578
3615	Albany County National Bank	Laramie City	Wyoming	1034
3616	First National Bank	Rock Hill	South Carolina	481
3617	First National Bank	Sheffield	Alabama	498
3618	First National Bank	Sutherland	Iowa	835
3619	First National Bank	Beaver City	Nebraska	927
3620	First National Bank	Wenona	Illinois	741
3621	Second National Bank	Atlantic City	New Jersey	304
3622	East Alabama National Bank	Eufaula	Alabama	495
3623	National Exchange Bank	Dallas	Texas	517
3624	First National Bank	Farmersville	Texas	521
3625	Columbia National Bank	Washington	District of Columbia	454
3626	Union National Bank	Duluth	Minnesota	844
3627	First National Bank	Ponca	Nebraska	950
3628	Carson National Bank	South Auburn	Nebraska	953
3629	First National Bank	Piedmont	West Virginia	470
3630	Smith County National Bank	Smith Centre	Kansas	916
3631	Merchants' National Bank	Fort Worth	Texas	522
3632	Stroudsburg National Bank	Stroudsburgh	Pennsylvania	417
3633	Memphis National Bank	Memphis	Tennessee	573
3634	American National Bank	Fort Smith	Arkansas	540
3635	Keystone National Bank	Manheim	Pennsylvania	369
3636	National Bank of Dakota	Huron	Dakota	1003
3637	Union National Bank	Kansas City	Missouri	867
3638	First National Bank	Paris	Texas	531
3639	Atlas National Bank	Cincinnati	Ohio	593
3640	First National Bank	Beardstown	Illinois	685
3641	First National Bank	Kaukauna	Wisconsin	787
3642	Market National Bank	Cincinnati	Ohio	595
3643	Cedar Rapids National Bank	Cedar Rapids	Iowa	801
3644	First National Bank	Alvarado	Texas	510
3645	Corsicana National Bank	Corsicana	Texas	516
3646	Greenville National Bank	Greenville	Texas	526
3647	Lincoln National Bank	Chicago	Illinois	695
3648	First National Bank	Grass Valley	California	973
3649	First National Bank	Pratt	Kansas	913
3650	People's National Bank	Lancaster	Pennsylvania	364
3651	First National Bank	Tyler	Texas	536
3652	First National Bank	Ogallala	Nebraska	944
3653	Sutton National Bank	Sutton	Nebraska	955
3654	Farmers' National Bank	Canfield	Ohio	589
3655	La Grande National Bank	La Grande	Oregon	985
3656	First National Bank	Aberdeen	Mississippi	500
3657	First National Bank	Russell	Kansas	913
3658	First National Bank	Caldwell	Kansas	883
3659	First National Bank	Red Lake Falls	Minnesota	852
3660	First National Bank	South Pittsburgh	Tennessee	578
3661	First National Bank	Glenwood Springs	Colorado	965
3662	First National Bank	Helena	Arkansas	540
3663	First National Bank	Gadsden	Alabama	496

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3664	Fourth National Bank	Dallas	Texas	516
3665	Pendleton National Bank	Pendleton	Oregon	986
3666	Charter National Bank	Media	Pennsylvania	372
3667	First National Bank	Greensburgh	Kansas	893
3668	Mechanics' National Bank	New Britain	Connecticut	179
3669	First National Bank	Lisbon	Dakota	1004
3670	Merchants' National Bank	Rome	Georgia	488
3671	New Iberia National Bank	New Iberia	Louisiana	504
3672	Carthage National Bank	Carthage	New York	211
3673	First National Bank	Mayville	Dakota	1005
3674	First National Bank	Rulo	Nebraska	951
3675	First National Bank	Parker	Dakota	1006
3676	First National Bank	Arlington	Oregon	983
3677	United States National Bank	Chicago	Illinois	698
3678	Merchants' National Bank	Tuscaloosa	Alabama	490
3679	Birmingham National Bank	Birmingham	Alabama	494
3680	Third National Bank	Jersey City	New Jersey	313
3681	First National Bank	Edmeston	New York	219
3682	First National Bank	Statesville	North Carolina	466
3683	Fourth National Bank	Wichita	Kansas	921
3684	Market Street National Bank	Philadelphia	Pennsylvania	390
3685	Fond du Lac National Bank	Fond du Lac	Wisconsin	784
3686	First National Bank	Chillicothe	Missouri	863
3687	First National Bank	Norton	Kansas	908
3688	First National Bank	Starkville	Mississippi	502
3689	Commercial National Bank	Saint Paul	Minnesota	856
3690	Kinco National Bank	Dover	Maine	12
3691	Chattanooga National Bank	Chattanooga	Tennessee	567
3692	Ouachita National Bank	Monroe	Louisiana	504
3693	Sussex National Bank	Seaford	Delaware	434
3694	First National Bank	Palestine	Texas	531
3695	First National Bank	Meade Center	Kansas	904
3696	First National Bank	Canton	New York	210
3697	People's National Bank	New Brunswick	New Jersey	321
3698	Fort Dearborn National Bank	Chicago	Illinois	694
3699	First National Bank	Decatur	Alabama	495
3700	Western National Bank	New York	New York	265
3701	First National Bank	Natchez	Mississippi	502
3702	Elk National Bank	Fayetteville	Tennessee	570
3703	First National Bank	Coldwater	Kansas	886
3704	First National Bank	Merrill	Wisconsin	790
3705	Merchants' National Bank	Williamsport	Pennsylvania	427
3706	First National Bank	Kansas City	Kansas	897
3707	Equitable National Bank	Cincinnati	Ohio	594
3708	Third National Bank	Knoxville	Tennessee	571
3709	Broad Street National Bank	Trenton	New Jersey	327
3710	First National Bank	Ashland	Kansas	880
3711	Atlanta National Bank	Atlanta	Illinois	684
3712	First National Bank	Liberty	Missouri	868
3713	Merchants' National Bank	Harrisburg	Pennsylvania	358
3714	Merchants' National Bank	Devil's Lake	Dakota	998
3715	Garden City National Bank	San José	California	981
3716	Farmers and Mechanics' National Bank	Woodbury	New Jersey	329
3717	First National Bank	Negaunee	Michigan	768
3718	Central National Bank	Springfield	Missouri	876
3719	Oregon National Bank	Portland	Oregon	988
3720	First National Bank	Olathe	Kansas	908
3721	First National Bank	Alliance	Ohio	581
3722	Glenwood National Bank	Glenwood Springs	Colorado	965
3723	Chestnut Street National Bank	Philadelphia	Pennsylvania	386
3724	First National Bank	Menasha	Wisconsin	789
3725	First National Bank	Tobias	Nebraska	956
3726	Wyandotte National Bank	Kansas City	Kansas	898
3727	First National Bank	Granbury	Texas	525
3728	National Bank of Arizona	Phœnix	Arizona	991
3729	American National Bank	Findlay	Ohio	608
3730	Preston National Bank	Detroit	Michigan	751
3731	Minneapolis National Bank	Minneapolis	Kansas	906
3732	German National Bank	Hastings	Nebraska	936
3733	First National Bank	Merced	California	974
3734	American National Bank	Birmingham	Alabama	494
3735	Alexander County National Bank	Cairo	Illinois	688
3736	Merchants' National Bank	Clinton	Iowa	806
3737	Citizens' National Bank	Kingman	Kansas	898
3738	Lockwood National Bank	San Antonio	Texas	532
3739	First National Bank	Sturgis	Dakota	1010
3740	Merchants' National Bank	Macon	Georgia	487
3741	Citizens' National Bank	Norfolk	Nebraska	943
3742	First National Bank	Calvert	Texas	514
3743	First National Bank	Monrovia	California	975
3744	Second National Bank	Hoboken	New Jersey	312
3745	First National Bank	Mankato	Kansas	903

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3746	Carbonate National Bank	Leadville	Colorado	967
3747	Sault Ste. Marie National Bank	Sault de Ste. Marie	Michigan	775
3748	Citizens' National Bank	Concordia	Kansas	887
3749	First National Bank	Lamar	Colorado	967
3750	Third National Bank	Piqua	Ohio	629
3751	First National Bank	Cimarron	Kansas	884
3752	Quincy National Bank	Quincy	Illinois	730
3753	Oglethorpe National Bank	Brunswick	Georgia	485
3754	First National Bank	Harrisonville	Missouri	804
3755	Citizens' National Bank	Attica	Indiana	652
3756	Westside National Bank	Wichita	Kansas	922
3757	Carver National Bank	Saint Helena	California	978
3758	First National Bank	Millbrook	Kansas	905
3759	First National Bank	Kinsley	Kansas	899
3760	National Bank of Commerce	Kansas City	Missouri	807
3761	First National Bank	Escanaba	Michigan	754
3762	Farmers' National Bank	Hillsborough	Texas	526
3763	First National Bank	Renovo	Pennsylvania	410
3764	Plano National Bank	Plano	Texas	531
3765	First National Bank	Greenville	Mississippi	500
3766	Bryn Mawr National Bank	Bryn Mawr	Pennsylvania	341
3767	Thomasville National Bank	Thomasville	Georgia	489
3768	Fourth National Bank	Waterbury	Connecticut	191
3769	First National Bank	Alma	Kansas	878
3770	German American National Bank	Pekin	Illinois	724
3771	National Bank of Deposit	New York	New York	200
3772	Ohio National Bank	Lima	Ohio	619
3773	First National Bank	Madison	Nebraska	941
3774	First National Bank	Heppner	Oregon	985
3775	First National Bank	Russell Springs	Kansas	914
3776	First National Bank	Wa Keeney	Kansas	919
3777	Abilene National Bank	Abilene	Kansas	878
3779	First National Bank	Scandia	Kansas	915
3780	San Diego National Bank	San Diego	California	979
3781	Tazewell County National Bank	Delavan	Illinois	700
3782	First National Bank	Manhattan	Kansas	902
3783	First National Bank	Snow Hill	Maryland	451
3784	Flour City National Bank	Minneapolis	Minnesota	849
3785	Texarkana National Bank	Texarkana	Texas	536
3786	Sturgis National Bank	Hillsborough	Texas	527
3787	Pratt County National Bank	Pratt	Kansas	913
3788	Wright County National Bank	Clarion	Iowa	805
3790	Kansas National Bank	Topeka	Kansas	918
3791	Second National Bank	McPherson	Kansas	904
3792	Asbury Park National Bank	Asbury Park	New Jersey	303
3793	German American National Bank	Kansas City	Missouri	866
3794	Howard National Bank	Howard	Kansas	895
3795	National Bank	Paola	Kansas	911

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