with a capital stock of $2,410,000, in the Northern and Eastern States; 10, with a capital stock of $1,550,000, in the Southern States; and 13, with a capital stock of $1,325,000, in the Western or trans-Mississippi division.

The charters of forty-one national banks, having a capital stock of $5,143,000 and a circulation of $1,678,050, distributed throughout 18 States were extended during the year. Of these, 9 are located in Illinois, 5 in Indiana, and 4 each in Ohio and Kentucky. (The details as to the distribution of the remainder will be found in the table.) The aggregate capital stock of the leading States is as follows: Kentucky, $825,000; Illinois, $698,000; California, $500,000; Massachusetts, $500,000, and Texas, $500,000.

Within the year 79 banks, with an aggregate capital stock of $10,475,000, have passed out of the system by voluntary liquidation, and 21, including 2 which failed during the year 1893, with a capital stock of $2,770,000, have become insolvent and been placed in charge of receivers. Ten banks, with a capital stock of $1,575,000, which were in the hands of receivers at the date of the last report, have resumed business during the year.

The charters of 6 banks, reporting a capital of $665,000 and a circulation of $283,950, expired by limitation, 5 of which were succeeded by new associations, with a capital stock aggregating $600,000 and circulation amounting to $92,250.

By a comparison of the statements contained in the last report with the operations of the present year, it is observed that the number of new banks decreased 69; the number of voluntary liquidations increased 33; the number of receivers appointed decreased 44. The number of extensions of corporate existence increased 1; the number of expirations increased 2, and the number of banks organized to succeed expiring associations increased 1. The total number of active banks decreased 40.

The following abstract of the reports made in response to the five calls required by law indicates the changes which have characterized the status of the banks at different periods throughout the year covered by this report. For the purpose of facilitating comparison with the year preceding the reports of condition for that year are also given.

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED OCTOBER 2, 1894.

	Dec. 19, 1893.	Feb. 28, 1894.	May 4, 1894.	July 18, 1894.	Oct. 2, 1894.
	3,787 banks.	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.
RESOURCES.					
Loans and discounts	$1,871,574,769.95	$1,872,402,605.96	$1,926,686,824.98	$1,944,441,315.10	$2,007,122,191.30
U. S. bonds to secure circulation	204,809,350.00	200,808,850.00	200,469,250.00	201,335,150.00	199,642,500.00
U. S. bonds to secure U. S. deposits	14,436,000.00	14,445,000.00	14,720,000.00	14,926,000.00	15,226,000.00
U. S. bonds on hand	3,049,000.00	17,250,150.00	14,805,200.00	12,875,100.00	10,662,200.00
Premiums on U. S. bonds	13,806,470.18	15,606,786.13	15,133,458.23	14,930,896.78	14,624,279.03
Stocks, securities, etc	159,749,363.92	174,305,552.50	185,324,549.67	191,137,435.66	193,300,072.44
Banking house, furniture, and fixtures	73,642,314.14	74,143,833.68	74,802,956.73	74,929,982.52	75,183,745.64
Other real estate and mortgages owned	18,679,746.39	20,145,599.88	21,174,855.07	21,877,508.22	22,708,391.20
Due from national banks (not reserve agents)	108,265,460.75	112,672,823.41	119,303,798.52	111,775,552.18	122,479,067.98

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED OCTOBER 2, 1894—Continued.

	Dec. 19, 1893.	Feb. 28, 1894.	May 4, 1894.	July 18, 1894.	Oct. 2, 1894.
	3,787 banks.	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.
RESOURCES—cont'd.					
Due from State banks and bankers	28,682,998.64	27,335,317.15	29,628,495.01	27,063,816.38	27,973,911.86
Due from approved reserve agents	212,630,636.30	246,891,926.63	257,854,100.32	258,089,227.51	248,849,607.59
Checks and other cash items	13,519,016.51	12,633,797.31	12,549,614.34	11,865,939.23	15,576,975.25
Exchanges for clearing house	71,943,165.75	70,299,653.62	76,002,055.47	66,511,835.77	88,524,052.17
Bills of other national banks	21,497,840.00	19,866,610.00	20,754,988.00	19,650,333.00	18,580,577.00
Fractional paper currency, nickels, and cents	988,602.57	1,061,927.79	1,014,037.51	1,041,630.44	952,932.95
Gold coin	143,928,989.41	124,904,826.09	128,180,158.36	125,051,677.14	125,020,290.92
Gold Treasury certificates	44,877,100.00	41,516,110.00	41,928,330.00	40,560,490.00	37,810,940.00
Gold clearing-house certificates	14,702,000.00	32,765,000.00	34,721,000.00	34,023,000.00	34,096,000.00
Silver dollars	7,530,135.00	7,741,205.00	7,489,931.00	7,016,489.00	6,116,354.00
Silver Treasury certificates	34,776,253.00	43,181,166.00	41,580,654.00	38,075,412.00	28,784,897.00
Silver fractional coin	5,439,171.02	6,058,278.25	6,041,850.15	5,943,584.19	5,422,172.58
Legal-tender notes	131,626,759.00	142,768,676.00	146,131,292.00	138,216,318.00	120,544,028.00
U. S. certificates of deposit for legal-tender notes	31,255,000.00	35,045,000.00	46,030,000.00	50,045,000.00	45,100,000.00
Five-per-cent redemption fund with Treasurer	8,876,042.25	8,751,434.40	8,713,498.44	8,791,946.90	8,723,223.16
Due from U.S. Treasurer	2,029,141.92	2,132,772.09	2,301,480.28	1,920,783.31	897,645.20
Total	3,242,315,326.70	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27
LIABILITIES.					
Capital stock paid in	681,812,960.00	678,536,910.00	675,868,815.00	671,091,165.00	668,861,847.00
Surplus fund	246,739,602.09	246,594,715.96	246,314,185.63	245,727,673.71	245,197,517.60
Undivided profits, less expenses and taxes paid	100,288,668.05	86,874,385.87	89,394,262.20	84,569,294.46	88,923,564.50
National-bank notes outstanding	179,973,150.50	174,436,269.10	172,626,013.50	171,714,552.50	172,331,978.00
State-bank notes outstanding	75,059.50	71,483.50	71,480.50	66,290.50	66,290.50
Due to other national banks	298,805,834.56	343,143,745.59	359,539,488.04	352,002,081.10	343,692,316.63
Due to State banks and bankers	151,313,715.25	173,942,000.98	182,937,307.10	181,791,906.23	183,167,779.62
Dividends unpaid	1,217,903.99	1,536,354.03	2,332,506.97	2,586,504.77	2,576,245.95
Individual deposits	1,539,399,795.23	1,586,800,444.50	1,670,958,769.07	1,677,801,200.85	1,728,418,819.12
U. S. deposits	10,391,466.00	9,925,967.44	10,538,365.64	11,029,017.29	10,024,909.62
Deposits of U. S. disbursing officers	3,469,398.77	3,643,346.71	3,317,341.85	3,099,504.08	3,716,537.80
Notes and bills rediscounted	11,465,546.18	7,729,558.98	7,905,541.10	8,195,566.99	11,453,427.95
Bills payable	14,388,362.94	9,234,205.50	9,224,464.78	9,999,098.81	12,552,277.78
Liabilities other than those above stated	2,973,863.64	2,265,513.73	2,313,836.70	2,422,567.04	2,938,543.20
Total	3,242,315,326.70	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED OCTOBER 3, 1893.

	Dec. 9, 1892.	Mar. 6, 1893.	May 4, 1893.	July 12, 1893.	Oct. 3, 1893.
	3,784 banks.	3,806 banks.	3,830 banks.	3,807 banks.	3,781 banks.
RESOURCES.					
Loans and discounts	$2,166,615,720.28	$2,159,614,092.48	$2,161,401,858.59	$2,020,483,671.04	$1,843,634,167.51
U. S. bonds to secure circulation	166,449,250.00	170,096,550.00	172,412,550.00	176,588,050.00	206,463,850.00
U. S. bonds to secure deposits	15,321,000.00	15,351,000.00	15,261,000.00	15,256,000.00	14,816,000.00
U. S. bonds on hand	4,148,600.00	4,372,600.00	3,519,550.00	3,078,050.00	2,760,950.00
Stocks, securities, etc	153,648,180.71	153,420,770.68	150,747,862.86	149,690,701.61	148,569,950.46
Due from approved reserve agents	204,948,159.79	202,612,051.30	174,312,119.44	159,352,677.33	158,499,644.28
Due from other national banks	142,623,166.36	124,384,884.35	121,673,794.24	111,956,506.81	94,740,014.97
Due from State banks and bankers	34,403,231.75	30,126,300.21	32,681,708.90	27,211,234.32	24,229,103.82
Banking house, furniture, and fixtures	72,294,364.78	72,680,344.23	73,386,921.79	72,750,830.15	72,322,826.08
Other real estate and mortgages owned	15,926,687.47	17,030,064.31	16,646,853.69	16,632,446.13	16,828,949.40
Current expenses and taxes paid	14,204,970.25	10,992,932.60	11,746,470.23	4,892,772.88	11,071,996.65
Premiums on U. S. bonds	13,913,289.71	13,270,691.10	12,935,077.74	11,933,004.69	13,981,867.44
Checks and other cash items	16,755,332.09	18,755,010.52	17,546,973.93	16,707,680.61	15,359,764.56
Exchanges for clearing-house	110,522,668.49	125,142,839.74	114,977,271.08	107,765,890.44	106,181,394.59
Bills of other national banks	20,488,781.00	18,248,706.00	20,085,688.00	20,135,054.00	22,402,611.00
Fractional currency, nickels, and cents	893,909.82	945,532.50	952,810.90	952,632.48	1,026,813.90
Gold coin	94,754,328.05	99,857,235.09	101,006,531.58	95,799,861.68	129,740,438.19
Gold Treasury certificates	73,118,480.00	69,198,790.00	62,783,410.00	50,550,100.00	47,522,510.00
Gold clearing-house certificates	6,237,000.00	4,939,000.00	5,073,000.00	4,285,000.00	5,080,000.00
Silver coin, dollars	7,593,084.00	7,212,800.00	7,615,574.00	7,380,457.00	7,965,844.00
Silver Treasury certificates	22,556,689.00	21,695,114.00	24,603,511.00	22,626,180.00	28,385,889.00
Silver coin, fractional	5,635,679.71	5,438,877.33	6,140,115.23	6,119,574.63	6,009,178.88
Legal-tender notes	102,276,335.00	90,935,774.00	103,511,163.00	95,833,677.00	114,709,352.00
U. S. certificates of deposit	6,470,000.00	14,675,000.00	12,130,000.00	6,660,000.00	7,020,000.00
Five per cent redemption fund	7,282,413.90	7,401,830.74	7,467,989.77	7,600,604.72	8,977,414.18
Due from Treasurer, other than 5 per cent fund	1,268,405.03	1,322,444.60	1,556,891.28	1,019,074.42	1,262,749.85
Total	3,480,349,667.19	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36
LIABILITIES.					
Capital stock paid in	689,698,017.50	688,642,876.00	688,701,200.00	685,786,718.56	678,540,338.93
Surplus fund	239,931,932.08	245,478,362.77	246,139,133.32	249,138,300.30	246,750,781.32
Undivided profits	114,603,884.52	103,067,550.15	106,966,733.57	93,944,649.73	103,474,662.87
National-bank notes outstanding	145,669,499.00	149,124,818.00	151,604,110.00	155,070,821.50	182,959,725.90
State-bank notes outstanding	74,176.50	75,075.50	75,075.50	75,072.50	75,069.50
Dividends unpaid	1,308,137.97	1,350,392.19	2,579,556.38	3,879,673.50	2,874,697.59
Individual deposits	1,764,456,177.11	1,751,439,374.14	1,749,930,817.51	1,556,761,230.17	1,451,124,330.55
U. S. deposits	9,673,349.92	9,813,762.17	9,657,243.49	10,379,842.66	10,546,135.51
Deposits of U. S. disbursing officers	4,034,240.37	3,927,760.44	4,293,739.93	3,321,271.84	3,776,438.21
Due to other national banks	323,339,449.03	304,785,336.62	275,127,229.28	238,913,573.51	226,423,979.06
Due to State banks and bankers	160,778,117.18	166,901,054.78	153,500,923.94	125,979,422.16	122,891,098.21
Notes and bills rediscounted	15,775,618.63	14,021,596.43	18,953,306.98	29,940,438.56	21,066,737.01
Bills payable	9,318,249.82	18,180,228.71	21,506,247.53	31,381,451.27	27,426,937.54
Other liabilities	1,688,817.56	2,913,047.88	3,051,379.82	28,689,265.68	31,632,352.16
Aggregate	3,480,349,667.19	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36