

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

THIRD SESSION OF THE FIFTY-THIRD CONGRESS

OF

THE UNITED STATES.

DECEMBER 3, 1894.

WASHINGTON:
GOVERNMENT PRINTING OFFICE.

1894.

TREASURY DEPARTMENT,
Document No. 1721.
Comptroller of the Currency—2d ed.

TABLE OF CONTENTS.

	Page.
NATIONAL BANKS IN OPERATION	3
Authorized capital stock of national banks.....	3
Number of shares and shareholders of national banks.....	3
Aggregate resources, loans, deposits, and circulation of national banks.....	3
Change in circulation during the year.....	3
Number and capital of national banks organized during the year.....	3
Number, capital, and circulation of national banks extended during the year.....	4
Number and capital of banks placed in voluntary liquidation during the year.....	4
Changes in number of banks organized and passed out of the system during the year.....	4
Resources and liabilities of national banks at date of each report from December 2, 1892, to October 2, 1894.....	4 6
Reports of 1893 and 1894 compared.....	7
Earnings and dividends of national banks.....	9
Consolidation of banks.....	9
Banks other than national.....	10
Principal items of resources and liabilities of national and other banks.....	12
Number, assets, and liabilities of building and loan associations in the United States.....	13
Interest of women in banks.....	13
Insolvent national banks.....	14
Receiverships.....	14
Insolvent banks other than national.....	15
Investigations undertaken.....	16
Use of credit instruments in retail transactions.....	17-24
Depositors in national and other banks.....	24-27
Revenue to the Government.....	28
Service to the public.....	29
Amendments recommended.....	31
Conclusion.....	36
APPENDIX	39
Digest.....	43
Tables in.....	139
Index to Report	411
Index to Appendix tables	419

REPORT
OF
THE COMPTROLLER OF THE CURRENCY.

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 3, 1894.

SIR: I have the honor to herewith submit, as required by law, for the consideration of Congress, the annual report of the Comptroller of the Currency. It is the thirty-second report made since the organization of the Bureau, and covers the year which ended October 31, 1894.

The records of the Bureau show that on October 31 the total number of national banks in operation was 3,756, with an authorized capital stock of \$672,671,365, represented by 7,955,076 $\frac{1}{2}$ shares of stock owned by 287,842 shareholders, thus giving to each bank in the system an average capital stock of \$179,092, with 2,117 shares and 76 shareholders.

In this total number of banks in the system Pennsylvania leads with 406; New York follows with 334; Massachusetts is next with 267, and the three following in order of numbers are Ohio, 246; Texas, 218; and Illinois, 217. In the item of capital stock Massachusetts is first, with \$97,992,500, with the several States following next in the order named, viz: New York, \$87,346,060; Pennsylvania, \$74,168,390; Ohio, \$45,240,100; Illinois, \$38,506,000; Texas, \$23,255,000; Connecticut, \$22,791,070, and Missouri, \$20,840,000.

On October 2, 1894, the date of their last report of condition, the total resources of the 3,755 banks then reporting were \$3,473,922,055.27, of which their loans and discounts aggregated \$2,007,122,191.30, and money of all kinds in bank, \$422,428,192.45. Of their liabilities, \$1,728,418,819.12 represented individual deposits, \$334,121,082.10 surplus and net undivided profits, and \$172,331,978 circulating notes outstanding. The total amount of circulation of national banks October 31, as shown by the books of the office, was \$207,472,603, a net decrease during the year of \$1,741,563, and a gross decrease of \$8,614,864 in circulation secured by a deposit of bonds.

During the year but 50 banks, located in 22 States, were organized, with a total capital stock of \$5,285,000. This is the smallest number of banks organized, as well as the minimum amount of capital, in any one year since 1879. In point of numbers Pennsylvania leads with 8 banks, followed by Illinois with 5, Minnesota 4, Ohio and Texas 3 each; the remaining 27 are distributed among the other States. In point of capital stock Kentucky is first, with \$800,000, Pennsylvania second, with \$600,000, Missouri third, with \$575,000, and Ohio fourth, with \$510,000.

An examination of the geographical location of these banks shows 27,

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	14,436,600.00	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 bank	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	128,180,158.86	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	1,920,733.31	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	9,925,987.44	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	206,463,853.00
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	2,760,050.00
Stocks, securities, etc.	153,048,180.71	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	159,352,077.33	158,499,644.28
Due from other national banks	142,623,166.36	124,284,884.35	121,673,794.24	111,956,506.81	94,740,611.97
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	72,322,825.08
Other real estate and mortgages owned	15,926,687.47	17,030,064.31	16,646,853.69	16,632,476.13	16,828,949.40
Current expenses and taxes paid	14,204,970.25	10,992,932.60	11,746,470.23	4,832,772.88	11,071,995.65
Premiums on U. S. bonds	13,913,389.71	13,270,691.10	12,935,077.74	11,933,004.66	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	106,181,294.59
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	23,385,889.00
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	95,833,677.60	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	7,029,000.00
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	3,103,563,284.36
LIABILITIES.					
Capital stock paid in	689,698,017.50	688,642,876.60	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	2,578,556.38	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	3,776,433.21
Due to other national banks	323,339,449.63	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	153,509,923.94	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	3,103,563,284.36

REPORTS OF 1893 AND 1894 COMPARED.

The changed condition of the national banking interests, despite the severe and prolonged financial and business depression of the year, as shown by a comparison of the tables, is not less marked than was that between the years 1892 and 1893. The recovery of public confidence in the banks during the year 1894 has been not less rapid than was the apparent loss of such confidence in 1893.

Individual deposits declined from \$1,764,456,177 on December 9, 1892, to their lowest point, \$1,451,124,330, on October 3, 1893, but from the last-named date they began steadily to increase to \$1,539,399,795 on December 19, 1893, \$1,586,800,444 on February 28, 1894, \$1,670,958,769 on May 4, 1894, \$1,677,801,200 on July 18, 1894, until on October 2, 1894, they had reached the sum of \$1,728,418,819, or an amount but \$36,000,000 less than on December 9, 1892, the highest point reached during the two years named.

In this connection it is to be considered that on December 9, 1892, these deposits were held by 3,784 banks, with a capital stock of \$689,698,017, while on October 2, 1894, they were held by only 3,755 banks, with a capital stock of but \$668,861,847.

At the last-named date the banks had a surplus fund of \$245,197,517, and net undivided profits of \$88,923,564, as against, on December 9, 1892, a surplus fund of \$239,931,932, and undivided profits, after deducting expenses and taxes, of \$100,398,914.

During the two years named the national-bank notes outstanding increased from \$145,669,499, on December 9, 1892, to \$182,959,725 on October 3, 1893, after which date they decreased until July 18, 1894, when the amount of \$171,714,552 was reached. Between that date and October 2, 1894, the amount again increased, reaching \$172,331,978.

The amount due to other national banks on December 9, 1892, was \$323,339,449. It gradually decreased to \$226,423,979 on October 3, 1893, but after that date again increased, and on October 2, 1894, stood at \$343,692,316. So also with the amount due State banks and bankers. On December 9, 1892, it was \$160,778,117, but decreased by October 3, 1893, to \$122,891,098, and after that date again increased, standing on October 2, 1894, at \$183,167,779.

On October 3, 1893, the liabilities of the banks for money borrowed in different forms amounted to \$80,126,026, which liability had by December 19, 1893, decreased to \$28,827,772. The same items of liability on October 2, 1894, aggregated \$26,944,248. The total liabilities of the banks which on December 9, 1892, were \$3,480,349,667 had on October 3, 1893, decreased to \$3,109,563,284, the lowest point touched during the two years under consideration, and after that time increased gradually until on October 2, 1894, was \$3,473,922,055, an amount but \$6,000,000 less than on December 9, 1892.

A study of their resources shows that the loans and discounts which on December 9, 1892, stood at \$2,166,615,720, and on May 4, 1893, at \$2,161,401,858, had by October 3, 1893, decreased to \$1,843,634,167, the lowest point touched during the two years. By December 19, 1893, however, this item of resources had increased to \$1,871,574,769; on February 28, 1894, \$1,872,402,605; on May 4, 1894, \$1,926,686,824; on July 18, 1894, \$1,944,441,315, and on October 2, 1894, to \$2,007,122,191, a recovery at the last-named date of \$163,488,024, as compared with the lowest point reached on October 3, 1893.

The amount of United States bonds to secure circulation on December 9, 1892, was \$166,449,250, increasing gradually during 1893 until on October 3, 1893, it stood at \$206,463,850, the highest point reached

during the two years. After October 3, 1893, commenced a slight decrease, the amount of bonds held for circulation on October 2, 1894, being \$199,642,500. The amount of bonds held to secure United States deposits shows little variation between the dates named. On December 9, 1892, it was \$15,321,000, and on October 2, 1894, \$15,226,000.

Of United States bonds held for investment the banks had on December 9, 1892, \$4,148,600, the item decreasing in amount until on October 3, 1893, when they held \$2,760,950. On December 19, 1893, the amount had slightly increased, reaching \$3,049,000, but on February 28, 1894, it increased to \$17,250,150, this marked increase being chiefly due to investments made by the banks in the 5 per cent bonds sold by the Treasury during the period intervening between the two dates named. After February 28, 1894, the amount of these bonds held for investment gradually decreased until on October 2, 1894, when the banks held \$10,662,200.

The amount of stocks, securities, etc., was on December 9, 1892, \$153,648,180, but steadily decreased until October 3, 1893, when it amounted to but \$148,569,950. An increase then began and continued, as is shown by the following: December 19, 1893, \$159,749,363; February 28, 1894, \$174,305,552; May 4, 1894, \$185,324,549; July 18, 1894, \$191,137,435, and October 2, 1894, \$193,300,072. This movement commencing at the close of the monetary stringency and continuing while the cash resources of the banks were being replenished by depositors, indicates the extent to which this form of investments was resorted to by the banks during a period of easy money.

The amount invested in banking houses, furniture, and fixtures was on December 9, 1892, \$72,294,364, and with slight variations gradually increased during the period to \$75,183,745 on October 2, 1894. Of other real estate and mortgages owned the banks held on December 9, 1892, \$15,926,687, the amount increasing during the year to \$16,828,949, after which date there was a gradual and steady increase until, on October 2, 1894, the amount reached \$22,703,391, thus showing the extent to which real-estate security was acquired by the banks as a result of the financial stringency for the purpose of saving debts previously contracted.

The item due from national banks, which on December 9, 1892, was \$142,623,106, decreased until, on October 3, 1893, it was but \$94,740,014. It then began to increase until, on October 2, 1894, it reached the amount of \$122,479,067; so also the amount due from State banks and bankers, which on December 9, 1892, was \$34,403,231, decreased to \$24,229,106 on October 3, 1893, after which time it again slightly increased to \$28,682,998 on December 19, 1893. The variation during 1894 was slight, standing on October 2, \$27,973,911.

The amount due from reserve agents on December 9, 1892, was \$204,948,159, decreasing by October 3, 1893, to \$158,499,644, and thereafter increasing steadily until on July 18, 1894, the amount of \$258,089,227 was reached, the item standing at \$248,849,607 on October 2, 1894.

Exchanges for clearing house, which on March 6, 1893, had reached the large amount of \$125,142,839, decreased to \$106,181,394 on October 3, 1893, still further to \$71,943,165 on December 19, 1893, and to \$70,299,653 on February 28, 1894, increasing to \$76,002,055 on May 4, 1894, decreasing again by July 18, 1894, to \$66,511,835, and again sharply increasing between the last named date and October 2, 1894, to \$88,524,052. Representing, as does this item, the volume of checks drawn by their depositors exchanged by associated banks, the fluctuations are interesting as measuring the ebb and flow of business activity during the period under consideration.

The specie held on December 9, 1892, amounted to \$209,895,260, and gradually decreased to \$186,761,173 on July 12, 1893, after which it as gradually increased until on May 4, 1894, it amounted to \$259,941,923, decreasing thereafter to \$250,670,652, and further to \$237,250,654 on October 2, 1894. So the amount of legal-tender notes and United States certificates of deposit therefor, which on July 12, 1893, had decreased to \$102,493,677, increased thereafter until the sum of these items amounted on May 4, 1894, to \$192,161,292, then decreasing to \$188,261,318 on July 18, 1894, and further to \$165,644,028 on October 2, 1894.

It is interesting to note that the lawful money reserve in bank, which had reached its lowest point, \$289,244,850, on July 12, 1893, steadily increased thereafter until May 4, 1894, the amount of it was \$452,103,214. It then decreased to \$438,931,970 on July 18, 1894, and further to \$402,894,682 on October 2, 1894, such decrease in cash resources between May 4, 1894, and October 2, 1894, being accounted for by the marked increase in the item of loans and discounts during the same period, due to the gradual revival of business between the two dates named, but more particularly between July 18, 1894, and October 2, 1894.

EARNINGS AND DIVIDENDS.

The law requiring dividend reports from national banks went into effect in March, 1869, and since that date the abstracts for semiannual periods have been incorporated in the annual reports issued by this Bureau. The number, capital, surplus, dividends, net earnings, and ratios of dividends to capital, dividends to capital and surplus, and net earnings to capital and surplus, annually, from March, 1869, to March, 1894, are shown by such abstracts.

The average capital and surplus were \$522,797,940 and \$149,931,336, respectively; the average annual dividends paid amount to \$44,355,814 and the net earnings to \$55,237,454. The rate per cent of dividends declared varies from 10.5 in the year ended March 1, 1870, to 6.8 in 1894, the average for the twenty-five years being 8.5. The total dividends paid and the net earnings are shown to amount to \$1,108,895,358 and \$1,380,936,361, respectively.

CONSOLIDATION OF BANKS.

During the year, as already stated, 79 national banks withdrew from the system by voluntary liquidation, a number larger than in any previous year except 1885. Many active banks have reduced their capital stock to a greater or less degree since the last report, while the number of banks organized has been comparatively small. The cause is probably to be found in the reduced earnings of the banks, consequent upon the contraction in the volume of business for the year.

While the average percentage of net earnings on capital and surplus since 1869, when the act of Congress became operative requiring national banks to report earnings and dividends, is 8.2 per cent and of dividends 6.6 per cent, net earnings during the year past have only amounted to 5.6 per cent and dividends to 5 per cent. This is the smallest percentage of dividends ever paid, and the percentage of earnings falls below all years except 1878 and 1879. The continued stagnation in commercial circles, with its attendant business embarrassments, has in some instances consumed surplus and undivided profits, and even demanded substantial assessments upon the shareholders to make good impairment of capital. In order to place such

banks upon a dividend-paying basis, expenses must be reduced until the earnings again exceed them. How to accomplish this purpose has demanded very serious consideration. Two methods appear to promise favorable results. Either a reduction of capital or a consolidation of banking interests will produce a curtailing of expenses. If the reduction can be accomplished without loss of business, its results may be fairly satisfactory. However, such action frequently tends to breed distrust rather than create confidence. No one can deny that banking has overreached itself in many communities. Profits are sought by several institutions when one strong bank only could be able to make them, the others conducting their business at either an actual loss, or at least without profit. The consolidation of rival concerns in such localities would add quite largely to the available banking capital, and at the same time escape a large proportion of expense. It would also tend to check reckless banking springing from an unwholesome competition to obtain business. Such a course invites public confidence and goes to justify it.

During the year this plan has been adopted by national banks at Louisville, Indianapolis, Denver, Dallas, and in other places with satisfactory results. Unquestionably it will hereafter receive careful attention from conservative bankers, and, without in anywise tending toward monopoly in banking concerns, it will be productive of benefit to all interests.

BANKS, OTHER THAN NATIONAL.

In compliance with the provisions of the law requiring that the Comptroller shall present to Congress a general statement of the resources, liabilities, and condition of banks and banking companies, other than national, namely: State, savings, private banks, and loan and trust companies, the following information is submitted. It has been furnished to this office by the officers of the various States and Territories of the Union having supervision of these institutions, and is complete except as to Delaware, Maryland, West Virginia, South Carolina, Georgia, Florida, Alabama, Arkansas, Tennessee, Arizona, Idaho, Indian Territory, Oklahoma, Montana, Nevada, New Mexico, Oregon, and Utah.

The number of banks and savings institutions organized under State authority, and in active operation July 1, 1894, was 5,033, and reports of condition have been received from 4,834 of this number. A compilation of these returns will be found in the appendix, tabulated by classes and States and the source of information indicated. In addition to the returns from banks organized under State authority, reports of condition have been received from 904 private banks and bankers.

As the reports almost uniformly indicate the condition of such banks in the months following the monetary stringency of 1893, a comparison with the returns of the preceding year is herewith made to show the extent to which these banks were affected by the panic. The principal items of resources and liabilities are as follows:

Items.	1893.	1894.
Loans	\$2,340,605,313	\$2,133,628,978
Bonds, etc.....	1,009,604,350	1,010,248,230
Cash	205,645,203	229,373,004
Capital	406,007,240	398,735,390
Surplus and profits.....	346,206,287	352,424,784
Deposits	3,070,462,680	2,973,414,101
Total resources.....	3,979,008,533	3,868,474,997

From the above statement an increase is to be noted in the following items: Investments in stocks and bonds, \$643,880; cash on hand, \$23,727,801; surplus and undivided profits, \$6,218,497. The following items show a decrease: Loans and discounts, \$206,976,335; capital stock, \$7,271,850; deposits, \$97,048,579, and total resources, \$110,533,536.

The total number of State banks from which reports were received is seven more than reported in 1893, though the capital stock is \$6,000,000 less, being but \$244,435,573. The deposits are \$658,107,494; loans and discounts, \$665,988,823; investments in stocks and bonds, \$84,541,728; total resources, \$1,077,164,813. The decrease in loans is about \$91,030,000; deposits, \$49,000,000, and total resources, \$53,000,000.

The amount of dividends paid by the State banks in Rhode Island, Connecticut, Pennsylvania, Michigan, and North Dakota is official, and the percentage is based on the entire capital employed by all banks in each State. With the exceptions above noted the average rates are based on the capital and dividends of dividend-paying banks. Information on this subject, in full or in part, was received from 1,265 banks, located in twenty-six States, capitalized in the sum of \$69,601,357, on which dividends amounting to \$5,145,440, an average rate of 7.4 per cent, were paid.

The incompleteness of such returns is owing to the fact that in a large majority of States in which public officers are charged with the supervision of banks and the compilation of banking statistics, no provision is made for procuring statements of dividends paid. In a number of instances, however, the State officials very courteously made a special call in order that the desired information might be placed at the disposal of this Bureau.

Reports of condition were received from 1,024 savings banks and savings institutions, of which 646 are mutual and 378 stock savings banks. The resources of the latter class amount to less than 15 per cent of the total of both. Of the mutual savings institutions 635 are located in the Eastern and Middle States, 1 in a Southern, and 10 in three of the Western States.

The total loans of banks of this class amount to \$822,404,433; investments in stocks and bonds, \$742,923,542; deposits, \$1,538,305,070; and total resources, \$1,691,432,501. The total loans of all savings banks amount to \$1,026,622,425; stock and bond investments, \$778,587,866; deposits subject to check, \$29,971,962; savings deposits, \$1,747,961,280; and total resources, \$1,980,744,189.

A comparison of these returns with those of 1893 indicates a decrease in the following items: Loans, \$20,152,272; stocks and bonds, \$20,784,610; deposits, \$30,867,020; total resources, \$33,030,958. The number of savings depositors is 52,912 less, and the average amount due each depositor \$3.69 less than last year. It appears from the annual reports of public officers in the Eastern and Middle States that the large decrease in deposits in savings banks was the result of the panic, withdrawals from the banks being due to fear, inspired by a lack of confidence, a desire to make other investments, or, where industrial depressions occurred, for subsistence.

From reports of savings banks, made as late as June 30 last, it appears that they are again approaching their normal condition, and their deposits are now constantly increasing.

The tables in the appendix show in detail, by States, the condition of each and of both classes of savings banks and the average deposit by States and geographical divisions, the number of depositors in all savings banks, amount of savings deposits and average due by States

in 1892-'93 and in 1893-'94, and the growth of savings banks in number, depositors, and amount of savings deposits from 1820 to 1894.

There have been received reports of condition of 224 loan and trust companies, which show loans amounting to \$374,421,713; stocks and bonds, \$142,224,151; capital, \$97,068,092; deposits, \$471,298,816; total resources, \$705,186,944.

Nine hundred and four private banks and bankers, having an aggregate capital of \$26,652,167; deposits, \$66,074,549; loans, \$66,596,017; stocks and bonds, \$4,894,485, and total resources, \$105,379,051, reported.

In order to make a proper comparison, a condensed statement is here-with given, showing the principal items of resources, liabilities, and total resources of each class of banks referred to:

Items.	State banks.	Loan and trust companies.	Savings banks.	Private banks.
Loans	\$665,988,823	\$374,421,713	\$1,026,622,425	\$66,596,017
United States bonds	604,055	13,449,411	108,950,804	534,102
Other bonds	83,937,673	128,774,740	669,637,062	4,360,383
Capital	244,435,573	97,068,092	30,579,558	26,652,167
Surplus and profits	102,453,492	75,303,366	165,609,461	9,058,465
Deposits	658,107,494	471,298,816	1,777,933,242	66,074,549
Resources	1,077,164,813	705,186,944	1,980,744,189	105,379,051

Similar information with respect to national and other banks and total of all banks is shown in the following statement:

Items.	National banks.	All other banks.	Total.
Loans	\$1,991,874,273	\$2,133,628,978	\$4,125,503,251
United States bonds	240,154,979	123,538,372	363,693,351
Other bonds	193,300,072	886,709,858	1,080,009,930
Capital	668,861,847	398,735,390	1,067,597,237
Surplus and profits	334,121,082	352,424,784	686,545,866
Deposits	1,742,160,267	2,973,414,101	4,715,574,368
Total resources	3,473,922,055	3,868,474,997	7,342,397,052

The total amount of capital stock reported by national banks on July 18 last, and of State, stock savings, private banks, and loan and trust companies at the date of the latest returns obtainable by this Bureau, is \$1,069,826,555, an average of \$15.63 per capita. The aggregate capital reported in 1893 was \$1,091,793,959, an average of \$16.29.

The estimated population of the United States on the date mentioned was 68,473,000; the total banking funds, namely, capital, surplus, undivided profits, and deposits of national and other banks, \$6,407,003,338, making a per capita average of \$93.57. The decrease in these funds, as compared with 1893, is \$5,936,616. The average per capita on the latter date was \$95.68.

The amount of specie, paper currency, etc., held by national banks on July 18 last, and by other banks on or about the same date, was \$688,996,937, of which amount the gold reported was \$133,398,786; silver, \$16,827,146; specie, not classified, \$20,480,340; paper currency, \$397,587,281; fractional currency, \$1,041,630, and cash not classified, \$119,661,754.

In connection with the information obtained relative to the condition of banks other than national, it is not out of place to here incorporate

a summary of the annual report of the Commissioner of Labor, issued May last, which is devoted exclusively to the laws and rules governing, methods of operating, condition of, and statistics relative to building and loan associations of the United States.

It appears from the report that associations of this character have existed in the country since about 1840, since which date their growth has been very rapid. It is stated that the number in operation is 5,838, of which 1,079 are located in Pennsylvania, 721 in Ohio, 669 in Illinois, 445 in Indiana, 418 in New York, 366 in Missouri, 288 in New Jersey, 240 in Maryland, 148 in Kentucky, 133 in California, 115 in Massachusetts. In no other State does the number reach 100. Nearly complete data show that the number of shares in force is 13,255,872, and the number of shareholders 1,745,725. The number of male and female shareholders was 919,614 and 307,828, respectively. The assets and liabilities of the associations are as follows:

Assets.		Liabilities.	
Loans on real estate	\$470, 142, 524	Borrowed money	\$13, 283, 265
Loans on association stock	17, 352, 193	Dues paid in	370, 003, 478
Loans on other securities	6, 001, 671	Profits	80, 664, 116
Cash	14, 056, 406	Stock, paid up	33, 773, 366
Other assets	21, 300, 091	Other liabilities	31, 126, 690
Total	528, 852, 885	Total	528, 852, 885

Tables showing in detail information submitted by State and other banks, the condition of the loan and trust companies in the District of Columbia October 2, 1894, and of the chartered banks in the Dominion of Canada on July 31, 1894, will be found under their appropriate headings in the appendix.

INTEREST OF WOMEN IN BANKS.

In April, 1893, as the result of an inquiry instituted by this Bureau, reports were received from national banks showing the number and value of shares of stock owned therein by women, the number of women employed, and the amount paid them as compensation by the banks. In June last similar information was submitted by banks incorporated under State authority. The returns from banks of the latter class are shown in detail in the table appearing in the appendix. A condensed statement of such information from national and other banks is as follows:

	1893. National banks (3,806).	1894. All other banks (3,211).
Number of shares issued	7, 099, 413	3, 618, 084
Value of shares issued	\$688, 642, 876	\$307, 151, 716
Number of shares issued held by women	1, 733, 772	481, 098
Value of shares issued held by women	\$130, 681, 494	\$38, 074, 712
Percentage of shares issued held by women	24. 4	13. 3
Percentage of capital held by women	18. 9	12. 4
Number of women shareholders	70, 697	23, 146
Number of women employes	383	584
Compensation of women employes	\$185, 797. 00	\$262, 847. 00
Average compensation of women employes	\$485. 11	\$450. 42

INSOLVENT NATIONAL BANKS.

During the year there were placed in the hands of receivers 21 national banking associations, having an aggregate capital of \$2,770,000; surplus and undivided profits, \$715,889; outstanding circulation, \$453,154; other liabilities, \$5,470,313; and total liabilities, \$9,409,356. By comparison with the number and liabilities of all banks on October 2, last, the number of failures was 0.56 of 1 per cent the capital 0.4 of 1 per cent, and the liabilities 0.27 of 1 per cent.

The greatest number of failures occurred in Oregon, in which State 4 banks, with capital aggregating \$425,000, were closed. In Kansas 3 banks, with capital of \$450,000, and the same number in Nebraska, with capital of \$260,000, failed. There were 2 failures each in Texas and Missouri, the aggregate capital being \$175,000 and \$450,000 respectively. In each of the following-named States but 1 bank was compelled to close, the capital being as indicated: New York, \$50,000; Pennsylvania, \$85,000; Alabama, \$50,000; Michigan, \$300,000; Colorado, \$200,000; South Dakota, \$75,000, and Washington, \$250,000.

RECEIVERSHIPS.

Within the period covered by this report the affairs of 143 insolvent national banks have demanded the supervision of the Comptroller. Of these, 10 have been restored to solvency and have resumed business in charge of their proper officers. The accounts of 8 have been finally closed; 25 have been placed upon the inactive list, the accounts being kept open only to await the result of pending litigation, or to prevent too great sacrifice in disposing of remaining assets. On October 31 receivers were in charge of 100 trusts in process of active liquidation.

The number of receiverships in active operation during the past year has been greater than in any former year since the origin of the national-banking system. For this reason, it seems appropriate to here present some statistics concerning the administration of insolvent banks.

It has been found necessary to place the affairs of 267 national banks in the hands of receivers since June 20, 1863, when the Comptroller's certificate of authority to begin business was issued to the first bank. Of these 12 have been restored to solvency, leaving the assets of 255 to be distributed by forced liquidation. The affairs of 130 of these have been fully administered and the trusts closed.

The nominal value of the general assets of the 255 banks, as they passed into the possession of the receivers, amounted to \$158,010,847. Assessments have been levied against shareholders of insolvent banks amounting to \$24,051,050, making the total resources of these trusts \$182,061,897, an average of \$713,576 for each receivership. The total liabilities of these failed banks were \$109,936,458, an average of \$413,123 for each receivership.

The different receivers have collected in cash from the general assets \$64,925,321, and from assessments against shareholders \$10,119,452, making a total of cash collected \$75,044,773. This amount is increased by \$21,871,822 by reason of offset settlements, etc., making gross collections aggregating \$96,916,595.

There is an uncollected balance of assets in the hands of receivers amounting to \$43,846,521. Assets valued at \$3,926,137 have been returned to the shareholders of the banks that have paid all claims allowed against them, including interest in full. These figures show

an average of over 72 per cent of the nominal value realized from a forced collection of these items.

The total cost of securing this large aggregate of collections was \$5,857,727, or an average on all trusts of a trifle over 6 per cent of the gross proceeds. When the extremely complicated and, in many instances, desperate condition of these trusts is considered, it will be seen that the expenses have been kept at a very low figure. It is gratifying to know that each year the percentage of cost to collections of assets is lessened.

The balance of the cash collected by the different receivers, after deducting the expenses of the trusts, has been disposed of as follows: settlements by offsets and otherwise, which discharged \$21,871,822 of the gross liabilities, required cash payments of \$9,460,506. This leaves a balance of liabilities footing up \$88,064,636, of which 64 $\frac{3}{4}$ per cent has already been paid in dividends, amounting to \$56,933,633.

Including the settlements already mentioned, an average of 71 $\frac{5}{7}$ per cent has already been paid upon gross liabilities of all insolvent national banks. The proceeds of the assets yet to be collected will materially increase this average. Shareholders of those banks that have more than paid in full have received in cash from receivers \$1,077,344. On October 31, 1894, the cash balance remaining in the hands of the Comptroller and the receivers amounted to \$1,723,563.

The average time required for the complete liquidation of the 130 receiverships which have been finally terminated was five and two-fifths years. The longest time taken to settle the affairs of any trust was in the case of the second bank that failed, which was eighteen and three-fourths years. The third failed bank comes next with seventeen years. The shortest time within which the affairs of an insolvent national bank have been settled by a receiver was four months and eight days, the next shortest time being four months and fourteen days.

It should be explained that the length of time required to settle the affairs of the second and third failed banks was owing to the fact that at that time no legal precedents had been established, and all important questions arising in the liquidation of their assets were required to be determined in court. The litigation thus engendered was the principal cause of the prolongation of these trusts.

It is gratifying to know that the average life of receiverships is rapidly growing shorter, being approximately proportioned to the increased experience in settling the affairs of such banks. The first receiver for a national bank was appointed April 14, 1865. The average term of receiverships for the ten years prior to October 31, 1874, was eight years one month and seventeen days. For the succeeding decade the average is six years three months and fourteen days, and for the last ten years the average is but two years ten months and twenty-four days.

INSOLVENT BANKS OTHER THAN NATIONAL.

Through the courtesy of Mr. Albert C. Stevens, editor of Bradstreet's, this Bureau has been placed in possession of statistics with respect to the failure of banks other than national during the year ended August 31 last. This information in tabular form, showing the number of failures, assets, and liabilities by States, etc., will be found in the appendix. An abstract is herewith given, in connection with similar information

with respect to the banks which closed during the first eight months of 1893.

Class.	1893.			1894.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
State banks	172	\$41,281,848	\$36,903,266	27	\$1,773,678	\$2,009,967
Saving banks	47	17,673,938	16,830,809	9	2,646,008	2,677,943
Loan and trust companies	13	14,337,500	22,354,000	5	420,000	477,000
Mortgage companies	6	760,803	1,790,000	3	33,000,000	37,500,000
Private banks	177	20,237,259	19,315,465	21	1,749,600	2,235,600
Total	415	94,291,348	97,193,530	65	39,569,286	44,900,510

By eliminating the failures of mortgage companies, which do not do a banking business, from the total for the year, the number of failures is reduced to 62, and their assets and liabilities to \$6,589,286 and \$7,400,510, respectively. By comparing these figures with those of 1892, when the failures were 69, the assets, \$6,125,189, and the liabilities, \$11,024,628, it is evident that the banking business of institutions of the classes named has about resumed its normal condition.

The following table indicates the number of banks of each class in operation on July 1, 1894, and the number and percentage of national and other banks closed during the year.

Class.	Number doing business July 1, 1894.	Banks closed.	
		Number.	Per cent.
National banks	3,775	*22	.58
State banks	4,359	27	.62
State and savings banks	5,033	36	.71
Loan and trust companies		8	
Private banks	3,858	21	.54

*One bank has resumed, 1 will probably resume, and 1 will go into voluntary liquidation, leaving 19 in the hands of receivers.

The number of all banks, exclusive of loan and trust companies, reported to be in existence on the date in question is 12,666; the number of failures 79, and the percentage of failures, 0.62.

INVESTIGATIONS UNDERTAKEN.

The increasing importance of the bank as a means for facilitating the daily business transactions of every character and the many interests centering in it, warranted the instituting and carrying on of a number of investigations upon lines which it was believed would afford the general public and the lawmaking powers added information upon questions not only affecting them in their relation to the banks, but to the whole monetary problem. They involved the use of credit instruments in daily retail transactions, the extent to which banks are used as banks of deposit by the people, as a source of profit to the Government and utility to the public. These investigations have been carried on without other expense to the Government than the trifling cost involved in the printing of the necessary extra blanks sent to the banks upon three occasions when calls for reports of condition were made upon them. The information furnished by the officers of these institu-

tions was wholly gratuitous, and the Comptroller desires to here acknowledge his indebtedness to them for the courtesy shown by them in so readily complying with his request and aiding him in his undertaking.

THE USE OF CREDIT INSTRUMENTS IN RETAIL TRANSACTIONS.

The use of credit instruments in the daily transactions of the business of the country has been largely discussed in former reports, but this office had not undertaken to systematically gather information upon the subject of the use of them in retail transactions alone. The inquiries made relative to their use had been general in their character, and thus the returns received embraced in the largest measure the part they played in transactions of very large magnitude.

It seems desirable in this instance to confine them exclusively to the every-day business involved in daily living, and, therefore, at the suggestion of David Kinley, PH. D., professor in charge of the department of political economy in the University of Illinois, who had interested himself in the matter, and of his colleague, Mr. A. P. Winston, the following circular and blank form for a reply thereto were prepared and sent out to each bank under the supervision of the Comptroller:

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., May 15, 1894.

To the Cashier of the ——— National Bank,

SIR: An investigation is about to be undertaken looking toward the collection and publication of statistics relative to the use of credit instruments in retail transactions throughout the country, and the assistance of banks and bankers, generally, is earnestly desired. I shall, therefore, be exceedingly thankful to have your cooperation in this investigation by having you furnish this office, at your early convenience, the information called for in the inclosed blank, as well as such other data bearing on the subject as may be at your command. It is suggested that the most satisfactory results will be obtained by giving the data requested, as shown by the deposits on the "settling day," in your community, nearest to the close of the fiscal year ending June 30, 1894.

Respectfully, yours,

JAMES H. ECKELS,
Comptroller.

June —, 1894.

Hon. JAMES H. ECKELS,
Comptroller of the Currency:

SIR: In compliance with your request of May 15, I give herewith the information desired with respect to deposits, etc., of retail merchants with this bank on June —, 1894:

Depositors.	Deposits.*						Total.
	Gold.	Silver.	Gold certificates.	Silver certificates.	Treasury notes.	Checks and other instruments of credit.	
Grocers, retail							
Butchers, retail							
Clothiers, retail							
Furniture dealers, retail							
Fuel dealers, retail							
Total							

* Please omit cents.

1. What is the usual period of credit granted by the retail merchants in your community? _____.
2. Is it the custom in your community for employers to pay wages by checks? _____.
3. If it is the custom for employers to pay wages by checks, do the employes as a rule present such checks for payment at the bank, or are they cashed by the merchants? _____.

Very respectfully,

Cashier _____,
National Bank,

Replies more or less complete were received from 2,465 out of a total of 3,774. Upon their receipt an analysis of them was undertaken by Prof. Kinley, in conjunction with the Comptroller, and while neither the returns nor the analysis based upon them are as thorough as might be wished, they at least throw some light upon an important phase of the use of credit instruments and justify the making of the inquiry. It is proposed to undertake during the ensuing year another investigation touching the same subject, but in a way that will, it is believed, call out more fully the exact facts.

There was of course no way of getting anything like complete returns of retail transactions throughout the country. The best that could be done was to select a few of those kinds of retail trade which in the aggregate represent the largest percentage of retail business; that is to say, those employments were selected the purchase of whose products represents the largest part of expenses for living.

In his report for 1890, on the cost of production of iron, steel, etc., the U. S. Commissioner of Labor gives data respecting the cost of living, from which it appears that the expenditure for food, clothing, furniture, and fuel is ordinarily about 72.6 per cent of the total expenditure of the average family of five persons in those industries. It seemed likely that the mode of payment of the purchases of products in these lines would be fairly representative of the mode of payment in other classes of retail transactions, and therefore of all classes of retail transactions.

Owing to some slight misunderstanding the blanks sent out did not cover these classes of transactions quite as fully as was intended. Under clothiers, for instance, it was intended to include dealers in dry goods. It was intended further to insert among the classes whose deposits were called for, "general stores," because, as is well known, in most country districts one store covers most, if not all, the classes of trade mentioned in the schedule. Notwithstanding these omissions, it is thought, however, that the returns are fairly representative of the character of the composition of the circulating medium of those places throughout the country which are sufficiently developed to have a national bank.

It may be said that a large amount of the retail trade on the day in question is not represented, and that this omission vitiates the statistics materially. It must be remembered, however, that a large part of the trade concerning which there are no returns is in the small country towns where there are no national banks. In these places most of the trade is done on the basis of book credit, farmers bringing in their produce being credited with its value on the books of the dealers and securing their supplies on the basis of such credit.

In all these transactions very little money is used. So far as money is not used in these transactions they would go to swell the amount of

the credit in retail business. Moreover, the returns came from national banks only. It is not unlikely that if returns had been received from State and private banks throughout the country they would show the same proportion of credit instruments used. The total number of State and private banks at the time of the investigation was about 8,200; the number of national banks was about 3,700.

If the State and private banks did only half as much business as the national banks the total amount of retail transactions represented would be \$9,000,000, and this is about two-thirds of the average daily expenditure in retail transactions throughout the country, as estimated from the average expenditure given by the Commissioner of Labor in his report for 1890, assuming the family expenditure he describes as the average of the country. It is doubtless true, also, that the returns from these banks would more largely increase the per cent of credit than the per cent of money in the returns, for they are mostly located in those parts of the country where credit seems to be more largely used.

Moreover, there are many instances in which the percentage of checks used for payments in the other kinds of retail transactions is much larger than in those for which returns were obtained. This is shown by the extra returns written in on many of the blanks. For example, in 8 banks in the State of Pennsylvania alone there were \$6,687 in checks deposited by dealers of the kinds specified in the circular, and \$50,428 in checks deposited by other classes of retail dealers. Instances of this kind would arise largely from some peculiar character of the place, like the predominance of some particular trade, but wherever they occur they would tend to swell the proportion of checks.

The amount of retail payments which the returns cover is \$5,999,065, or in round numbers \$6,000,000. Of this amount 58.9 per cent was in checks and store orders, and 41.1 per cent in the various kinds of money. The percentages for the different States are as follows:

TABLE I.

State.	Per cent of money.	Per cent of checks.	State.	Per cent of money.	Per cent of checks.
Alabama.....	35	65	Montana.....	27.3	72.7
Arizona.....	40.6	59.4	Nebraska.....	35.6	64.4
Arkansas.....	39.7	60.3	New Hampshire.....	42.9	57.1
California.....	58.4	41.6	New Jersey.....	49	51
Colorado.....	29.5	70.5	New Mexico.....	16.4	83.6
Connecticut.....	45.4	54.6	New York.....	42.5	57.5
Delaware.....	46.3	53.7	North Carolina.....	50.5	49.5
Florida.....	34	66	North Dakota.....	43.7	56.3
Georgia.....	29.8	70.2	Ohio.....	51.8	48.2
Idaho.....	45.7	54.3	Oklahoma.....	39.2	60.8
Illinois.....	44.8	55.2	Oregon.....	51	49
Indiana.....	54.7	45.3	Pennsylvania.....	47.9	52.1
Iowa.....	40.6	59.4	Rhode Island.....	41	59
Kentucky.....	46.1	53.9	South Dakota.....	62.4	37.6
Kansas.....	34.3	65.7	Tennessee.....	42.9	57.1
Louisiana.....	33.6	66.4	Texas.....	32.5	67.5
Maine.....	37.7	62.3	Utah.....	43.7	56.3
Maryland.....	41.9	58.1	Vermont.....	37.8	62.2
Massachusetts.....	50.5	49.5	Virginia.....	25.2	74.8
Michigan.....	45.1	54.9	West Virginia.....	36	64
Mississippi.....	13.5	86.5	Washington.....	35.2	64.8
Minnesota.....	56.8	43.2	Wisconsin.....	40.5	59.5
Missouri.....	35.7	64.3	Wyoming.....	56.4	43.6

The following table shows the returns for groups of States according to population:

TABLE II.

Population.	States.	Per cent of check.
5,000,000, upward	New York and Pennsylvania	54.8
3,500,000, upward	Illinois and Ohio	50.2
2,000,000, upward	Missouri, Texas, Massachusetts, Indiana, and Michigan	55.9
1,500,000, upward	Iowa, Kentucky, Georgia, Tennessee, Wisconsin, Virginia, North Carolina, and Alabama	61.2
500,000, upward	New Jersey, Kansas, Minnesota, California, Arkansas, Louisiana, Nebraska, Maryland, West Virginia, Connecticut, and Maine	69.4
Below 500,000		58.7

In Table III the returns are given for the States grouped geographically, according to the grouping of the census, as North Atlantic division, South Atlantic division, etc.

TABLE III.

Division.	Percent.	Population.
North Atlantic	56.1	17,400,000
South Atlantic	62.3	8,900,000
North Central	54.3	22,400,000
South Central	65.6	11,000,000
Western	59.7	3,000,000

The order of these groups of States as respects density of population, beginning with the lowest, is Western, South Central, North Central, South Atlantic, and North Atlantic.

Figures showing the percentage of checks to total receipts in groups of cities according to population:

TABLE IV.

In cities of—	Per cent.
500,000 and over	55.9
200,000 and over	65.3
100,000 and over	70.9
50,000 and over	53.8
25,000 and over	53.0
10,000 and over	69.1
Below 10,000	55.6

The number of cities of the first class whose statistics are included above was 4; of the second, 11; of the third, 10; of the fourth, 25; of the fifth, 41; of the sixth, 59; of the seventh, 309.

It is not clear to what extent national-bank notes were returned as Treasury notes. The omission of these, if they were omitted to any large extent, can be allowed for on the assumption that the proportion of these notes used of the denominations of \$20 and less bears the same proportion to the total amount of these notes of the denominations mentioned that the silver certificates returned bear to the total silver certificates of the same denominations. That amount would be \$400,000. If this is included on the money side of the returns the percentage of checks would become 53.8. This would not alter the proportion of credit instruments used more than 5 per cent.

Another element which ought to be considered, concerning which there is no way of getting data, but which would go to swell the credit

side of the account, is the large amount of store orders and store checks used, especially in the mining districts and in country districts throughout the South. These are issued in payment of wages, and reduce the amount of money paid out in wages as well as in retail payments. These store orders, as well as the book credit accounts mentioned above, obtain very largely in places whose supplies are furnished through "general stores."

The business of these stores is therefore probably more largely a credit than a cash business. The inclusion of these in the returns would therefore have swelled the per cent of credit instruments. From all these considerations it may be safely inferred that the percentage of credit instruments shown is at least not too large.

A study of the tables shows that the extent of the use of credit instruments in retail transactions varies widely in different parts of the country. Mississippi heads the list and South Dakota shows the smallest percentage. The larger daily use of credit throughout the cotton-growing States was to be expected, and the figures bear out the supposition. Alabama shows 65 per cent in checks and orders, Georgia 70.2 per cent, and Texas 67.5 per cent.

The same is true in general of the great wheat-growing States of the Northwest. Referring to Table III, it is found that the highest percentage of checks is in the South Central division and the lowest in the North Central division. Grouping the division of States somewhat differently, it is found that the percentage of retail transactions done on credit is larger in the South Atlantic and South Central divisions than in the North Atlantic and North Central divisions, while the Western group of States is intermediate.

It is commonly assumed that the use of checks and other credit instruments increases with the population. While it is not safe to draw any very definite conclusions from the results of a single investigation, and that, too, so defective as the present one necessarily was, yet there are some indications from the returns that the above assumption is not in strict accordance with the facts. It would rather appear that the rate of increase in the use of credit instruments in retail transactions decreases relatively to the growth of population after a certain density of population is reached.

The returns from States grouped according to population, as in Table II, seems to show this, and the returns from the cities appear to bear out the conclusion. The same relation holds for the population groups of Table III. The conclusion holds when the groups in the tables are arranged either in the simple order of population, or in the order of the density of population in the groups. The results for the cities, grouped according to population, is shown in Table IV.

In the first class there are represented 4 cities whose population is 500,000 or more; the second class contains 11 cities whose population is between 200,000 and 500,000; the third class 10 cities of between 100,000 and 200,000 population; the fourth class 25 cities of between 50,000 and 100,000; the fifth class 41 cities of between 25,000 and 50,000; and the sixth class 59 cities of between 10,000 and 25,000. The percentage of checks falls from 66.1, in the group of cities of 10,000 and over to 53.0 in the cities of 25,000; rises again to 70.9 in the cities of 100,000 and more, and gradually falls to 55.9 when the cities of 500,000 are reached.

It will be seen from these figures that the movement of the use of checks in the cities of the country corresponds approximately to the movement in the country at large. The data are not sufficient for the foundation of a law, but they indicate that the conclusion stated above

as to the relation of the extent of the use of checks to the population may be true.

The most important practical question connected with the investigation is whether or not the returns throw any light on the legitimacy of the continual demand for more money in certain sections of the country. Bearing in mind the difficulties which always interfere with the drawing of fair conclusions from incomplete data, it may be said that, so far as they go, the returns do not fully justify, if at all, this demand.

There are wide differences as to the extent of the use of credit instruments in retail business between States of the same general character of population and economic condition, but it would seem, from such results as this investigation show, that if there is a real demand and necessity for a continuous larger medium of exchange, the satisfaction of that demand could and would be met by an increase in the use of credit instruments. It is fair to presume that their use would follow, as the absolute business needs of the people are always properly met by those engaged in carrying on business of each community. That it is not so met is evidence that the need is not as real as many would suppose from the constant demand made upon Congress to simply increase the volume of the currency. Moreover, if that argument, which is based solely upon the demand for more money, were in any large measure sound, it would amount merely to a demand for an increase in the use of credit, since the purpose served by bank notes in the majority of instances could be equally well served by bank discounts and credit deposits; in other words, by the use of checks.

There are certain other items of interesting information furnished by the investigation. One is the distribution of the different kinds of money in the country. It is a commonly observed fact that gold coin in ordinary daily transactions is common in some parts of the country and scarce in others; that silver and silver certificates are used to a relatively much larger extent in some sections than in others, and finally that Treasury notes and national-bank notes also have a pretty well defined area of circulation. Thus we find gold used in retail transactions more largely, for example, in California, Colorado, South Dakota, Oregon, Minnesota, Missouri, Nebraska, Texas, Washington, and Wyoming than in the other States. Silver and silver certificates constitute a larger part of the paying medium in retail business in Alabama, Arkansas, North Carolina, Connecticut, Delaware, Florida, Georgia, Kentucky, Maryland, Ohio, and Texas than in other States. Treasury and bank notes enter more largely in Massachusetts, New York, Maine, Michigan, Indiana, Illinois, North Dakota, Kansas, and Iowa, but the data are not very satisfactory.

The distribution of money in a country is a matter of no little interest and importance, concerning which information is very desirable.

The returns do not throw any new light on the length of the period of credit in retail transactions. It varies from a few days to six or nine months, and in some cases a year, the longer period being in the agricultural districts. Moreover, there is no uniformity among retail tradesmen even in the same locality. In the 23 largest cities of the country the average period of credit varies from one and one-tenth to one and four-tenths months. The returns are therefore too meager to furnish any satisfactory conclusion of a general nature in so complex a matter.

As to the method of payment of wages, the custom varies greatly in different States. So far as the results show in those States whose population may be roughly described as being of medium density, wages are paid more largely by checks than by cash. In the most

thickly settled States, however, the opposite is true. Cash is used, of course, more largely than checks for this purpose in States which have a considerable number of large cities and whose industrial character is manufacturing. As illustrating these points, the following table is given, showing the ratio between the number of banks which report that wages are paid by checks to the number which report payment by cash:

States.	Ratio.	States.	Ratio.
Arizona	3 to 1	Indian Territory	0.25 to 1
Alabama	0.4 to 1	Kansas	1.7 to 1
California	0.5 to 1	Kentucky	0.44 to 1
Colorado	9.7 to 1	Maryland	0.07 to 1
Florida	0.3 to 1	Massachusetts	0.15 to 1
Idaho	0.75 to 1	Michigan	1.3 to 1
Illinois	1.5 to 1	Minnesota	2 to 1
Indiana	0.22 to 1	Missouri	1.7 to 1
Iowa	1.2 to 1	Montana	6 to 1
Nebraska	4 to 1	South Dakota	1.8 to 1
New Hampshire	0.2 to 1	Tennessee	0.5 to 1
New Jersey	0.3 to 1	Texas	1.2 to 1
New Mexico	6 to 1	Utah	1.5 to 1
New York	0.17 to 1	Vermont	0.07 to 1
Ohio	0.2 to 1	Virginia	0.7 to 1
Oklahoma	0.7 to 1	Washii	2.5 to 1
Pennsylvania	0.43 to 1	Wisconsin	0.8 to 1
Rhode Island	0.09 to 1	Wyoming	8 to 1

The figures in the above table show the proportion of those banks reporting that it is the custom in their community to pay wages by checks. Besides these a considerable number of banks report that in their localities wages are paid about equally by checks and by cash. This is true principally of New York and Pennsylvania. One or two banks note the interesting fact that since the currency dearth in 1893 the custom of paying wages by checks has grown in their localities. On the other hand, one or two report that they discourage the practice of payment by checks.

A question was inserted in the blanks sent out asking whether in the places in which wages are paid by checks the employés, as a rule, present their checks for payment at the banks or have them cashed by the merchants. The purpose of this question was to get some information as to how far wage payment by check diminished the amount of money which the banks have to carry to meet drafts for pay rolls. Evidently if the employés immediately carry their checks to the banks the situation is not different from what it would be if the employers draw the amount of their pay rolls from the banks and pay the wages in cash.

If, however, the employés paid part of their bills with the checks by presenting them to the merchants, obviously they would entail a smaller draft on the cash in the banks. The returns, so far as they indicate anything, show that about half the pay checks are cashed by the banks and half by the merchants, the proportions, according to 650 replies, being 327 by the banks and 300 by the merchants.

There are several interesting facts of minor importance given in the returns.

A fact, noted by several banks, was the influence of the railroad strike of last summer. In some cases the receipts of the banks had fallen off almost entirely for several days, including that selected for securing the statistics asked for. Still another fact brought out clearly, although, of course, it was known with more or less certainty before, is that a considerable number of banks, especially in the large cities, have no depositors in retail business at all. In New York City, for example,

24 banks report that they have no such deposits or only an exceedingly small amount of them.

This fact has an important bearing on the apparent discrepancy between the percentage of checks reported in the returns of this investigation and those secured by the Comptroller of the Currency in previous investigations. The present inquiry has to do with the checks used in retail transactions only. Previous inquiries have dealt with the amount used in all transactions. It has been pretty generally agreed among economists that the percentage (between 90 and 92 per cent) of instruments of credit shown by previous investigations to be used in the business of the country was so large because it represented, to a great extent, wholesale as well as retail operations.

The advocates of a large volume of money, not inherently sound money, have used this belief to offset the statement that credit is a more important determining cause of prices in modern business than money. The results of the present inquiry, however, are, on the whole, in the line of the former conclusions as to the importance of credit instruments in payments and exchanges generally, and against the necessity of any additional provisions for simply an increase in the volume of money without taking into consideration the other and more important elements which should characterize our currency circulation.

THE NUMBER OF DEPOSITORS IN THE NATIONAL BANKS.

The office having obtained such information as it could relative to the subject just treated of, it seemed that facts showing the use of the national banks by the general public as banks of deposit would be of interest. Such facts would not only show the great numbers of the people who were making use of them as a means of safe-keeping for their cash assets and the importance to them of having them properly dealt with, but would further tend to show why so many credit instruments, such as checks, were in daily use.

It is fair to presume that as a person becomes a depositor in a bank he is more given to the use of checks upon his bank of deposit in making payment of indebtedness than to the use of actual money. As the number of depositors in banks increase such method of payment will correspondingly increase, and the need of the enlargement of the volume of the circulating medium of the country fall away. The depositing of money in bank and the checking against it makes every dollar of the currency an efficient one, in that each dollar is made to support many transactions each day instead of but a single one, as is the case where each transaction is carried on by the payment of actual cash.

In the appendix will be found the statement showing in detail the number of depositors in national banks on July 18, 1894, together with aggregate amounts to their credit. It is so arranged as to show—

- Depositors having less than \$1,000 to their credit,
- Depositors having more than \$1,000 and less than \$2,000,
- Depositors having \$2,000 and less than \$10,000; and
- Depositors having \$10,000 and over.

The statement is made up by geographical divisions, giving the number of banks and the number of depositors in each class and aggregate of deposits to the credit of each class, together with a grand aggregate of the number of depositors and the total amount of their deposits, as follows:

States, reserve cities, and Territories.	Total number of banks.	Number of banks reporting.	Under \$1,000.		\$1,000 and less than \$2,000.		\$2,000 and less than \$10,000.		\$10,000 and over.		Total.	
			Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Division 1: Maine, New Hampshire, Vermont, Massachusetts (Boston), Rhode Island, Connecticut.....	593	588	175,916	\$35,978,041	14,585	\$20,324,691	14,933	\$64,080,653	4,571	\$154,559,628	210,005	\$274,943,013
Division 2: New York (New York City, Albany, Brooklyn), New Jersey, Pennsylvania (Philadelphia, Pittsburg).....	837	805	576,030	102,252,901	33,901	47,181,891	31,920	132,064,045	0,777	458,189,199	651,628	739,688,036
Division 3: Delaware, Maryland (Baltimore), District of Columbia (Washington City), Virginia, West Virginia.....	166	162	114,246	17,375,228	5,538	7,724,277	4,607	17,607,444	790	20,653,792	125,181	63,360,741
Division 4: North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana (New Orleans), Texas, Arkansas, Kentucky (Louisville), Tennessee.....	497	483	135,522	18,245,336	5,679	7,768,100	4,867	18,829,317	828	24,407,726	146,896	69,250,479
Division 5: Ohio (Cincinnati, Cleveland), Indiana, Illinois (Chicago), Michigan (Detroit), Wisconsin (Milwaukee).....	754	733	381,314	66,609,567	20,709	28,038,260	16,601	66,628,376	4,240	146,213,465	422,864	307,489,668
Division 6: Iowa (Des Moines), Minnesota (St. Paul, Minneapolis), Missouri (St. Louis, St. Joseph, Kansas City), Kansas, Nebraska (Lincoln, Omaha).....	582	557	215,255	33,515,935	10,635	12,801,114	7,541	30,090,622	1,683	47,324,807	235,114	123,732,478
Division 7: Colorado, Nevada, California (San Francisco), Oregon, Arizona.....	128	123	68,900	10,278,863	3,806	5,164,514	2,727	10,318,089	523	15,439,267	75,956	41,200,733
Division 8: North Dakota, South Dakota, Idaho, Montana, New Mexico, Utah, Washington, Wyoming, Oklahoma, Indian Territory.....	213	199	56,894	9,013,990	2,586	3,524,023	1,890	7,254,599	326	7,559,369	61,696	27,351,981
United States.....	3,770	3,650	1,734,077	293,269,861	97,439	132,526,870	85,086	346,873,145	22,738	874,347,253	1,929,340	1,647,017,129

The information above set forth was procured from the banks reporting at the same date as their report of condition made to the Comptroller for July 18, 1894, and is complete as to all the 3,770 doing business on the date named, except as to 120, which failed to make any report. The failure of these 120 banks to furnish this information, taken in connection with the fact that some of the banks reporting failed to include certificates of deposit, which are included in the item of individual deposits shown in the aggregate of their liabilities, will account for the difference of \$30,784,071 between the aggregate of individual deposits shown by this statement, and the aggregate of this item shown in the statement of resources and liabilities of the banks on July 18, 1894.

Considering the aggregates shown by this statement, it is found that 3,650 banks held deposits to the amount of \$1,647,017,129, deposited by 1,929,340 depositors, or an average of 528.5 depositors to each bank.

The following table indicates by geographical divisions the average number of depositors, and the average amount for each depositor of each class:

Geographical divisions.	Under \$1,000.		\$1,000 and less than \$2,000.		\$2,000 and less than \$10,000.		\$10,000 and over.		Total.	
	Average number of depositors.	Average amount for each depositor.	Average number of depositors.	Average amount for each depositor.	Average number of depositors.	Average amount for each depositor.	Average number of depositors.	Average amount for each depositor.	Average number of depositors.	Average amount for each depositor.
Division 1	299.2	\$205	24.8	\$1,394	25.4	\$4,291	7.7	\$33,813	357.1	\$1,309
Division 2	715.6	178	42.1	1,392	39.6	4,137	12.1	46,864	809.4	1,135
Division 3	705.2	152	34.2	1,395	28.4	3,823	4.9	26,144	772.7	506
Division 4	280.6	135	11.7	1,368	10.1	3,869	1.7	29,478	304.1	471
Division 5	520.2	175	28.2	1,354	22.6	4,014	5.8	34,484	576.8	727
Division 6	386.5	156	19.1	1,204	13.5	3,990	3	28,119	422.1	526
Division 7	560.2	149	30.9	1,357	22.2	3,784	4.2	29,521	617.5	542
Division 8	285.9	158	13	1,363	9.5	3,838	1.6	23,188	310	443
United States	472.3	170	26.7	1,360	23.3	4,077	6.2	38,453	528.5	853

An analysis of the table shows that in the class under \$1,000 the average amount for each depositor varied in different sections of the country from \$135 to \$205; in the class \$1,000 and less than \$2,000, from \$1,204 to \$1,395; in the class \$2,000 and less than \$10,000, from \$3,784 to \$4,291; in the class \$10,000 and over, from \$23,188 to \$46,864.

It will be seen from these figures that, with the exception of the class of \$10,000 and over, which has the smallest number of depositors, the variation as to the average amount for each depositor in the different sections of the country is but slight. A comparison of the average number of depositors in the different geographical divisions shows the variations to be much greater. The average of the total number of depositors is lowest in division No. 4, viz, 304.1, and highest in division No. 2, where it was 809.4. These wide variations are largely accounted for by the extensive banking facilities furnished by banking institutions outside of the national system.

For instance, in division No. 1, comprising six Eastern States, the average number of depositors in 588 national banks is only 357.1, but from tables appearing elsewhere in this report it will be seen that there

are also in this division 540 State banks, loan and trust companies, and savings banks.

Taking divisions Nos. 2 and 3 together, having the highest average total number of depositors in 1,003 national banks, viz, 809.4 and 772.7, respectively, it is found that in the States comprising these two divisions there also are 811 State banks, loan and trust companies, savings and private banks. In division No. 4, comprising 11 Southern States, we find the lowest average total number of depositors in 497 national banks, viz, 304.1, there being also in these 11 States 606 State, etc., banks. In division No. 5 the average total number of depositors in 754 national banks is 576.8, there being also in this division 966 State, etc., banks. In division No. 6 the average total number of depositors in 582 national banks is 422.1, there being also 2,155 State, etc., banks. In division No. 7 the average total number of depositors in 128 national banks is 617.5, there being also 313 State, etc., banks. In division No. 8 the average total number of depositors in 213 national banks is 310, there being also 347 State and other banks.

In conclusion, it is shown by the table referred to that 3,650 national banks held \$1,647,017,129, deposited by 1,929,340 depositors, or an average of 528.5 depositors to each bank. Applying this average to \$1,225,452,821 of deposits held by the banking institutions other than savings banks operating outside of the national system, it is found that such banking institutions held deposits made by 1,436,638 depositors. The latest returns to this office made by savings banks show that they held \$1,747,961,280, deposited by 4,777,687 depositors.

A tabulation of this information is shown herewith:

	Deposits.	Number of depositors.
National banks	\$1,647,017,129	1,929,340
State and private banks, loan and trust companies	1,225,452,821	1,436,638
Savings banks	1,747,961,280	4,777,687
Total	4,620,431,230	8,143,665

It is found that all the banks and banking institutions in the country, from which figures were obtainable at the latest dates, held deposits to the enormous sum of \$4,620,431,230 deposited by no less than 8,143,665 depositors. After making due allowance for the fact that the same person may have deposits in more than one bank; further, that 120 national banks doing business on July 18, 1894, failed to make any report; that the number of depositors in State and private banks and loan and trust companies was estimated from the average number of those in national banks, it is not unreasonable to conclude that the banking institutions of the country are patronized and used by no less than about 9,000,000 depositors, or about 1 person out of every 7 or 8 persons in the total population of the United States.

No better evidence of the valuable and generally diffused service rendered to the public by banks in general can be deduced than that shown by the figures here presented, and no stronger argument could be adduced to warrant the most careful and statesmanlike consideration of any measure affecting them. The facts as they are demonstrate how many people have a material interest in them and how many branches of trade and commerce are touched by any banking legislation which is placed upon the statute books.

REVENUE TO THE GOVERNMENT.

The interest awakened by a discussion of a general revision of the present national banking system makes it proper to consider in this report how far the national banks have been a source of revenue to the Government. Congress has considered the capital, deposits, and circulation of these banks as legitimate subjects of taxation. The act of March 3, 1883, relieved the banks of further taxes on the first two items, but left the 1 per cent annual duty on circulation undisturbed. No subsequent changes have been made affecting this law.

The total tax collected on capital amounted to \$7,885,887.74. The banks have paid taxes on their deposits to the amount of \$60,940,067.16. Up to June 30, 1894, the end of the last fiscal year, the national-bank circulation had yielded a revenue amounting to \$75,834,997.17. Estimated at the same rate as for the year prior, the taxes on circulation from June 30 to October 31 would yield an additional revenue of \$573,698.39.

National banks are also assessed for a sufficient amount to cover the redemption of their circulating notes by the United States Treasurer, the preparation of the plates from which these notes are printed, and the fees of the national-bank examiners. These items amounted to \$367,836.93 during the past fiscal year, but they should not be regarded in this calculation, as no part of this amount is retained in the public treasury.

Whatever amount of bank notes remain eventually unredeemed will be an additional source of profit, as the banks are required to pay into the Treasury lawful money to the full amount of their circulation before they are allowed to withdraw their deposits of United States bonds. From the best obtainable figures, it appears reasonable to suppose that a small amount of notes will not be presented for redemption. Although some of the national banks ceased doing business over thirty years ago, each bank still has currency that has not been presented. Something like 2 per cent of the old State-bank circulation was not redeemed.

A careful examination of the currency accounts of the liquidated national banks shows that the percentage of national-bank currency probable to be unredeemed will be very much smaller. From present indications, it seems probable that about two-fifths of 1 per cent of the national-bank notes that have been in actual circulation will remain unredeemed. On October 31, 1894, this amount was \$691,706,231. At the average rate of redemption there will remain as profit to the Government from this source \$2,766,824.92. The average cost of redemption has been about \$1.37 per thousand.

On October 31, 1894, the amount in the Treasury to the credit of the national-bank redemption account was \$35,883,967.73. Hence it will be seen that the profits from unredeemed circulation are already available.

The revenue from these banks was as follows:

From taxation	\$145, 234, 650. 4
From unredeemed circulation	2, 770, 615. 4
Total	148, 005, 265. 93

From this should be deducted the Government expense of this office, including the additional expense, which has been carefully estimated on the basis established by former Comptrollers, and the total brought down to the close of the report year, amounting to \$15,365,963.75. This leaves the net profit derived from the national banks at \$132,639,302.19.

As Government depositories, the national banks have received, stored in their vaults, and accounted for \$5,356,625,891, without expense to the Government. Allowing the rate of three-eighths of 1 per cent as a reasonable compensation for such services, which is the same as that fixed by the act of March 3, 1875, as the compensation of disbursing officers for public buildings, it would amount to \$20,087,347.

No attempt has been made to compute the expense for transportation charges during the thirty years, had it been necessary to transfer the moneys to the various subtreasuries instead of depositing them in these national banks, owing to the impossibility of obtaining the necessary information upon which to base an estimate. A casual investigation shows that this item would have amounted to a very large sum. The saving in expense, irrespective of transportation charges, added to the net profits detailed above, makes a total of \$168,092,616 as the measure of the direct benefit the United States Treasury has actually received from the national banks.

SERVICE TO THE PUBLIC.

The amount of revenue received directly by the Government from the tax imposed by it upon the banks, and the savings to it, as stated, have been but a part of the benefits conferred upon the people through a well organized, uniform, and carefully conducted banking system. The aid rendered the individual in the carrying on of his business undertakings has been far greater than any revenue paid to the Government or service given it. The indisputable facts are that since the inauguration of the present system four great points of advantage and saving have been gained to the general public.

First. The saving in heavy discounts on the bank currency prevalent before the establishing of the national-bank system.

Second. The saving in rates of interest on loans and discounts.

Third. The saving in the making of exchange.

Fourth. The saving to customers in charges for making collections.

It is unnecessary to elaborate at any great length either of the above enumerated propositions, and yet something pertinent to each may be said that will give a clearer understanding of just what has been gained by a system under the general supervision and control of the Government.

It is not impossible, and it may be not improbable, that the same results might have followed, with improved business methods and keener watchfulness, the conduct of systems of note issue and banking not uniform and not under the same supervision, but the facts are that so far as the experiment has been tried, the one system has been wholly successful in its operation, and the other, at the best, was but partially so, and at its worst highly disastrous to all concerned.

The saving of loss from discounts on circulating notes of banks not uniform was quickly realized by the public at large. Prior to the issuing of national-bank notes there were as a part of our circulating medium approximately \$200,000,000 of State-bank notes. The loss in discount upon these varied in different sections of the country, and was in a large measure controlled by what was known of the financial standing of the issuing bank. The loss to the note holder, however, was from 1 to 5 per cent, and not infrequently 10 per cent. In many cases it was an entire loss. Whatever may be the defects of the present note issue of the national banks, it is at least uniform in appearance and value, and by law the note issued by every bank in the

system is receivable at par by every other bank in it, and redeemable in lawful money at the bank of issue or at its designated redemption agency.

The saving in rates of interest on loans and discounts has been brought especially to the South, the West, and the Northwest, where the necessary capital for banking purposes was very scarce and at the same time very greatly needed to develop the great natural resources of these sections of the country. The provisions for the same governmental supervision of the national banks and uniformity of method with which the capitalists in the East and North were familiar undoubtedly was an important factor in engaging their capital, which, owing to its plentifulness at home was bringing to them either no interest or very low rates in banking enterprises in the sections named.

The evidence of the extent of this investment is found in the fact that in 1889 nearly one-third of the capital stock of 520 national banks in Iowa, Minnesota, Missouri, Kansas, and Nebraska, was contributed by Northern and Eastern shareholders, while in Dakota, Idaho, Montana, New Mexico, Utah, Washington, Wyoming, and Arizona more than one-half of the capital stock of 144 national banks was held by nonresident shareholders. In the States of Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, of the shares of 410 national banks a little more than one-sixth of the total was held by non-resident shareholders. The investments of this character made by non-residents since the dates given has been at least as large, if not larger, than prior thereto, but the figures are not now at hand to state with accuracy the proportion. The facts gathered, however, form of themselves such data upon the point made as to make it worthy of consideration.

The increase in the supply of loanable funds thus furnished necessarily had the effect of lowering the rates of interest on loans and discounts below the level of those previously prevailing. The general confidence inspired by a central and uniform governmental supervision and examination, the frequent publication of sworn reports of condition, the double liability of shareholders, the percentage of reserve to be held against deposits required, and the necessity of having the bank's funds invested in quick assets, rather than tied up in real estate investments, operated to attract all over the country to these banks the deposit of funds in large and small amounts, upon the greater portion of which no interest is paid for temporary safe-keeping. To the extent that these deposits were made was the loaning capacity of the banks added to and the idle capital in each community brought into use. It can be easily calculated what the effect of rendering available so much imported and home capital was toward lowering rates of interest, when it is known that on October 2 last the individual deposits held by national banks amounted to \$1,728,418,819.

As banking methods have improved and safety made more certain, under the effects of uniformity and general supervision, the lessening of the rates of exchange has steadily gone on, thus giving business interests the benefit of saving in an item in the transfer of funds that prior to 1860 assumed very large proportions. At present, to transmit \$1,000 from New Orleans to New York it is but necessary to purchase from the bank at New Orleans its check payable to the purchaser's order on its correspondent bank in the latter city, and this may with perfect safety be transmitted to New York or any other point in the Union. At certain seasons of the year the purchaser will procure the

draft at par, at others at a slight premium of one-tenth or one-eighth of 1 per cent.

In 1859 the average rate of exchange on New York from points in the South and West is reported as from 1 to 1½ per cent, while the current rate in the State of New York in 1860 was one-half of 1 per cent. The exact figures which represent the grand total of exchange between national banks alone are not to be secured, but figures obtained by the Comptroller in the year 1878 showed an estimate at that time of nearly \$3,000,000,000 as the amount of exchange drawn annually upon New York alone by Southern and Western States, and not less than \$4,000,000,000 as the amount drawn annually by the same States upon points in the East, including New York.

The volume of business done by the national banks has greatly increased since 1878, and a corresponding increase must be made in the estimate then given for the purpose of approximating the measure of saving to the public effected merely through exchanges. As a very large proportion of clearing-house exchanges consist of checks drawn by banks located at a distance from the clearing houses, an examination of the volume of these clearing-house transactions will convey some idea of the great volume of exchange effected between banks at distant points. The clearings in New York city alone for the thirty years ended in 1894 aggregated the sum of \$949,000,000,000, while the clearings for all the clearing houses in the United States for the single year 1894, and that a year far below the average, were \$45,000,000,000.

It is impossible to ascertain in exact figures the saving to bank customers in the collections made for them free of charge, of notes, drafts, and other evidences of indebtedness. No statistics showing the money value of these services have ever been gathered, but the continual presence of these collection items in the files of every bank in the country furnishes abundant proof upon this point.

AMENDMENTS RECOMMENDED.

The act enumerating the duties of the Comptroller of the Currency specifically requires that in his annual report to Congress at the commencement of its sessions he shall suggest "any amendment to the laws relative to banking by which the system may be improved and the security of the holders of its notes and other creditors may be increased."

In compliance with the foregoing there were submitted at the last session of Congress certain recommendations looking to the amendment of existing laws. As yet the suggestions then made remain unacted upon, and therefore they are resubmitted. It is unnecessary to here set them forth in detail or again give the reasons then assigned in support of them. In a general way it may, however, be stated they cover the following points:

That associations, if the present law is not changed as to a bond deposit, be authorized to issue circulating notes equal to the par value of the bonds deposited; that the semiannual duty on circulation be so reduced as to equal one-fourth of 1 per cent per annum; that the Comptroller, with the approval of the Secretary of the Treasury, be empowered to remove officers and directors of national banks for violations of law; that loans of any bank to its executive officers or employes be restricted; that the assistant cashier under certain conditions be authorized to sign circulating notes; that some class of public officers be empowered to administer the general oaths required by the national-

bank act; that bank examiners be required to take an oath of office; that the Comptroller be empowered to fix their compensation, and that provision be made for supervising examiners.

It is believed the taking of proper legislative action upon these proposed amendments would be for the betterment of the system and promotive of the public good.

The amendments thus suggested, however, affect in the largest degree only the administrative features of the present national-bank act, and are of less relative importance than the remedying of any defects which may exist in the note-issuing power vested by it in the banks. No section of the law should be disturbed which can not be materially improved upon and no amendment engrafted unless such amendment will work out better results than flow from the existing order of things.

The present law, it must be conceded, has been successful in every material feature, excepting in the matter of bank-note issue, and here the failure has been but a partial one. The notes issued by the banks under governmental supervision have been uniform in appearance and under any and all circumstances of the full face value which they purport to carry. They have possessed the first requisite of a good bank-note issue—immediate convertibility into coin upon presentation.

It is probable that there could be no better plan for simply insuring the note holder against loss than the present requirement of a deposit of bonds to secure a bank's circulation, but it is equally certain, however, that a method could be devised not less safe in this respect and in addition thereto possessing that which is as essential and is now wholly wanting—elasticity of issue. The complaint therefore made against the present system is that lacking in elasticity of issue it fails to meet as fully as it ought the varying wants of the country's trade and commerce. This defect must attach to every scheme for currency issued by the banks against a deposit of bonds, the market value of which fluctuates while the percentage of issue, less than the value of the bonds, granted the banks remains unchanged. It must also be wanting in such a method because of the delay, in the face of a pressing need, occasioned by a tight money market or other reason, in securing and depositing the bonds required and taking out the circulation thereon.

But serious as is this fault, and retardful as it is to the business interests of the country, any attempt to remedy it which should lose sight of or in anywise make less certain the present unquestioned credit and convertibility of the bank issues of the country could not be justified. It is a duty of governments to see that the currency which circulates among the people ought always to be of the very highest character, and the soundness of which should never be a subject of inquiry. For thirty years the American people have had such a bank currency, and having seen the value of it, both here and abroad, they will not be content to have any innovation made unless such new departure insures not only equal but better results.

It is respectfully suggested that not only as good but better results would be obtained if the present banking act were amended by repealing the provision thereof requiring each bank, as a prerequisite to entering the system and issuing bank-note currency, to deposit Government bonds.

In lieu of such provision should be substituted one permitting the banks to issue circulating notes against their assets to an amount equal to at least 50 per cent of their paid-up unimpaired capital. In order to guarantee the note holder against loss on account of the issue of any insolvent bank, a safety fund should be provided by graduated

taxation upon the outstanding circulation of the banks until the same should equal not less than 5 per cent of the total of such outstanding circulation, such fund to be held by the Government as an agent only and for the purpose of immediately redeeming the notes of such insolvent bank. It should be as speedily as possible replenished by a first and a paramount lien out of the assets of the bank and the shareholders' double liability. The redemption of such notes should be immediate upon presentation. Whatever other changes, if any, it would be necessary to make in the present system relative to current redemption of bank notes, and the Government's position relative to the same and kindred matters, it is unnecessary to here set forth. If the recommendation here made, together with that which will follow, should receive consideration at the hands of Congress, a bill drawn after careful study and investigation of the whole subject would necessarily embody all the details incident to a change from a bond to a safety-fund security as a basis for bank circulation.

Before presenting what seems to the Comptroller to be as important a phase of the question under discussion, and one which, if properly worked out, would be of great benefit to the General Government, it is pertinent to state that the change in the form of security for bank-note issues proposed was sanctioned not only by the American Bankers' Association, which recently met in Baltimore, but is indorsed by many of the leading financiers and students of political economy in this and other countries. It is embodied in the Canadian bank system and, in part at least in the Scotch, English, and German systems. It is safe to say that a note-issuing bank's best assets are its good business notes falling due and paid each day, and that the loss attendant upon notes issued and circulated against such assets under systems permitting it has been comparatively nothing. Only by issuing against them instead of against a bond security can any degree of elasticity in the note-issuing function be attained. It certainly can not be reached in the present hard and fast line fixed by existing law.

As an aid in arriving at the proper per cent of taxation necessary to raise a fund sufficient to redeem the notes of failed banks and the expense incident to the conduct of the office of the Comptroller of the Currency the following, taken from official records, is submitted:

Average annual circulation of national banks, 1864 to 1894.....	\$282, 801, 252
Outstanding circulation of failed banks	17, 819, 541
<hr/>	
Cost to General Government on account of national banks, as shown by the books of the Comptroller's office	7, 610, 169
Additional estimated cost	7, 732, 914
<hr/>	
	15, 343, 083
Tax of one-fourth of 1 per cent for thirty-one years.....	21, 917, 073
Tax of one-fifth of 1 per cent for thirty-one years	17, 533, 674

It will thus be seen that a tax on national banking circulation of one-fifth of 1 per cent would have repaid the cost of the national banks to the General Government, and also that a tax of one-fourth of 1 per cent would have redeemed the notes of all failed national banks; in fact, a tax of two-fifths of 1 per cent would have been ample to meet both the cost of that system and the redemption of the notes of failed national banks. Under the existing laws, the Government standing responsible for the redemption of the circulation of failed national banks, up to January 1 last, had there been no bond deposit whatever, the loss to it would have been but \$1,139,253, and of this amount

\$958,247 represents the loss by banks whose trusts are still open and will pay further dividends, thus reducing the amount last named.

In considering the question of the benefits to the public of a bond deposit on the part of the banks it is well to remember that the comparatively few failures on the part of national banks have not been because of any security given by them for their circulation, but because of prudent and honest management on the part of those in charge of them, and the careful supervision and examination of them by the officers of the Government. Under the same character of management and the same superintendency and watchfulness on the part of the Government, failures will be not more numerous under a change in the respect named, and therefore the deductions made from the facts of the past are a safe basis for calculations as to the future.

The changes thus outlined will upon investigation, it is believed, prove to be safe in affording complete security to the note holder and give to the business interests of the country a note issue responsive to their needs. Within the measure of percentage of issue against assets granted the banks will be such range as will enable them to keep out sufficient currency to meet the ordinary demands of business and to speedily take out whatever extra amount is necessary to meet extraordinary occasions. It will not permit of an overissue if the notes issued under such system are convertible in coin on demand and the proper and speedy redemption of them is afforded. The business world will use just such amount of them as is necessary to carry on trade, and the remaining ones, it being unprofitable to have them in circulation, will at once return for redemption.

The profit upon the issue of circulation to the banks by such change would be so augmented that it is giving to them a franchise for which it is suggested they should be called upon to make proper return to the General Government. This return should not, however, be of such a character as to defeat the ends sought in the privilege given.

For a long time the chief source of embarrassment to the General Government and the cause of so great uncertainty in the business conditions of the country is the continual danger threatened by the use made of the currency issues of the Government, and the inability, when the revenues of the Government are inadequate, to maintain, except through bond issues, such a reserve of gold coin as is required by law. The current redemption of the legal tender issues and the Treasury issues under the act of 1890, and the reissuing instead of cancellation of the same, must always create distrust of the Government's credit abroad and at home, so long as the laws now upon the statute book remain unchanged.

The General Government ought to be wholly free from direct issuing and redeeming of notes to pass as money among the people. No Government yet has ever successfully engaged in so doing, and the experience of the United States has proven no exception to the rule. The general cost and loss entailed upon the Government, the repeated periods of uncertainty as to its credit, and the stability of our monetary system have been so great as to make the legal tender and Treasury issues of 1890 one of the extraordinary burdens placed upon the people. The relief given in increasing the volume of the circulating medium has been as nothing compared with the expense incident to maintaining the reserve in gold at all hazards necessary to keep intact the Government's credit and provide for their current redemption.

These issues ought to be redeemed and canceled, and the Government thus enabled to retire from the banking business—a business for which it is so poorly adapted and equipped. The intention of those

who first authorized the legal-tender issues was that it should so do at the earliest practicable moment, and the discussion then carried on in Congress is replete with such protestations. The first Congressional enactment signed by President Grant after his inauguration as Chief Executive was one reasserting the determination of the Government to preserve unquestioned the public faith, and the closing clause of it was "And the United States also solemnly pledges its faith to make provision at the earliest practicable period for the redemption of the United States notes in coin."

In the light of the present condition of the Government's finances, that which ought to have been done when there was a surplus in the Treasury can not now be undertaken, and the same conditions must continue to weaken the country's credit and plague the lines of business unless a means is devised for removing these issues from the channel of current redemption until such time as the Government finds itself in position to do that which at first was the intent of all—gradually redeem and cancel them.

If the franchise is granted the banks of issuing circulating notes against their assets instead of against a bond security, it is suggested that the banks in return should recompense the Government by relieving the Treasury Department of the current redemption in coin of the present Treasury issues. The ultimate redemption, of course, must fall upon the Government, but the embarrassment does not arise from their ultimate redemption but from their current.

It is therefore suggested that if Congress shall repeal the provisions of the present act requiring the national banks to make a deposit of Government bonds in order to secure circulating notes, and substitute therefor a provision giving them instead the right to issue the same against their assets, it incorporate therein and as a part thereof that as a prerequisite to so doing the banks be compelled to deposit with the Treasurer of the United States legal-tender issues, or issues under the act of 1890, equal in amount to the difference between the percentage of their capital stock of issues granted against their assets and the total of such capital stock. The deposit thus made ought to remain with the Treasurer until the bank ceased either through voluntary or involuntary liquidation to do business, and in either case the Government ought to then redeem and cancel such Treasury issues deposited. It is only by such permanent deposit during the life of the bank that the issues named can be removed from current presentation for redemption.

As against this deposit of legal tenders and Treasury notes so made there should be issued to the banks dollar for dollar of national-bank notes, either of the same or different design, as might be deemed best, that thus fixed the volume of the currency, as it is now contributed to by the issues of the Government, would not be contracted so long at least as the banks making such deposits are in existence. The bank notes issued under the plan suggested should be exempt from any tax levied on circulation to the same per cent that legal tender notes and Treasury issues, under the act of 1890, are deposited against circulation. If 50 per cent of the circulation is so based then 50 per cent of the circulation should be exempt from circulation tax. To an equitable percentage the bank should be permitted to hold these notes as a part of their reserve against deposit as they in part, would be based upon a deposit of lawful money, which, under the present system, is the money which must constitute such reserves.

The law should make it incumbent upon the banks to deposit in the Treasury for the current redemption of such notes gold coin to an

amount necessary to make sure the current redemption of them. The Government should not undertake or in anywise become responsible for the current redemption of these notes. Its responsibility should end with its redemption of the notes deposited to secure such circulation, when the bank ceased to exist. At present a current redemption fund of 5 per cent of the outstanding circulation is found sufficient, and it is probable that in the future no greater amount would be required.

As already suggested, it is not deemed necessary to here enter into a discussion of details. The principle, if correct, can be incorporated into a law framed in such a manner as to meet any objections, be just and equitable to all concerned, and while placing upon the banks a daily burden now borne by the Government, give them just compensation in making circulation a source of legitimate and fair profit instead of of loss. The elasticity of issue in national-bank circulation will be found in the percentage of issue against assets, subject to the necessary rate of taxation and secured by an adequate safety fund to guarantee the note holder against loss on account of the notes of insolvent banks and in a current redemption fund maintained for daily redemption. The Government will be aided, the bank given in exchange a dollar for every dollar deposited, and thus relieved of the loss incident to depositing an amount of its capital stock in excess of the return in notes granted it. No violent contraction of the currency would follow such a course, but whenever contraction would occur it would be not less gradual than would at other times the expansion incident thereto.

It is respectfully suggested that as a necessary element to the securing of proper elasticity of issue in our bank-note currency, section 9 of the act of July 12, 1882, regulating the retirement and issuing of circulation to banks within a fixed period of time, should be repealed, and also that such amendment should be made to the law as will necessitate the banks keeping in the office of the Comptroller of the Currency a sufficient amount of blank notes as will enable them to secure circulation at once, instead of after a period of delay, frequently of sufficient duration as to make the issue unavailable to relieve the pressure existing at the time of ordering the same.

It has been suggested from many eminent financial sources that the whole question of a banking and currency system ought to be referred by Congress to a commission, created by the proper act, appointed by the President, and clothed with proper authority. A commission, non-partisan in its character, composed of men of eminent abilities, could unquestionably devise a currency system sound in every part and one which would commend itself to every interest of the country. It could largely take the question out of politics and have it considered simply in its business aspects and upon merit alone; but if the present Congress is to enact a law upon the subject the appointment of a commission could avail nothing. If, however, nothing more definite can be accomplished, the question of the creation of such commission ought to be considered and acted upon.

CONCLUSION.

In concluding this report the Comptroller desires to again bear testimony to the character and general efficiency of the employés in the Bureau, to the examiners in the field, and to the work accomplished by the receivers in relation to the trusts in their charge. The record of the Bureau throughout the past year justifies these expressions of praise.

In the appendix will be found in detail the usual tables, together with a digest of legal decisions rendered by the various courts of the country involving questions affecting national banks.

In the second volume of this report will be found a detailed statement of the condition of all the national banks, as shown by the report of condition of October 2, 1894, alphabetically arranged by States and properly indexed.

JAMES H. ECKELS,
Comptroller of the Currency.

The SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1894.

Name.	Grade.	Salary.
James H. Eckels.....	Comptroller.....	\$5,000
Oliver P. Tucker.....	Deputy Comptroller.....	2,800
Joseph Y. Paige.....	Chief clerk.....	2,500
George M. Coffin.....	Chief of division.....	2,200
Watson W. Eldridge.....	do.....	2,200
Abram R. Serven.....	do.....	2,200
George S. Anthony.....	Superintendent.....	2,200
Amos Webster.....	Teller.....	2,000
Theodore O. Blough.....	Bookkeeper.....	2,000
Willis J. Fowler.....	Assistant bookkeeper.....	2,000
Edward A. Demaray.....	Clerk, class 4.....	1,800
John A. Hebrew.....	do.....	1,800
Endicott King.....	do.....	1,800
George T. May.....	do.....	1,800
Edmund E. Schreiner.....	do.....	1,800
Charles A. Stewart.....	do.....	1,800
Charles McC. Taylor.....	do.....	1,800
Walter Taylor.....	do.....	1,800
Thomas P. Kane.....	Stenographer.....	1,600
Harriet M. Black.....	Clerk, class 3.....	1,600
Willard E. Buell.....	do.....	1,600
William E. Colladay.....	do.....	1,600
George W. Collison.....	do.....	1,600
Washington K. McCoy.....	do.....	1,600
Isaac C. Miller.....	do.....	1,600
Joseph K. Miller.....	do.....	1,600
Franklin L. Mitchell.....	do.....	1,600
Ebenezer Southall.....	do.....	1,600
William D. Swan.....	do.....	1,600
Ephraim S. Wilcox.....	do.....	1,600
George H. Wood.....	do.....	1,600
Eliza R. Hyde.....	Clerk, class 2.....	1,400
Robert Leroy Livingston.....	do.....	1,400
Mary L. McCormick.....	do.....	1,400
Loren H. Milliken.....	do.....	1,400
Morris M. Ogden.....	do.....	1,400
Carrie L. Pennock.....	do.....	1,400
Margaretta L. Simpson.....	do.....	1,400
Warren E. Sullivan.....	do.....	1,400
Arthur M. Wheeler.....	do.....	1,400
Anna M. Whiteside.....	do.....	1,400
Eliza M. Barker.....	Clerk, class 1.....	1,200
Eveline C. Bates.....	do.....	1,200
Margaret L. Browne.....	do.....	1,200
Philo L. Bush.....	do.....	1,200
Sarah M. Cartwright.....	do.....	1,200
Mary L. Conrad.....	do.....	1,200
William S. Davenport.....	do.....	1,200
Anna E. Rhodes.....	do.....	1,200
Marie Richardson.....	do.....	1,200
Eliza A. Saunders.....	do.....	1,200
Louisa Campbell.....	Clerk, class E.....	1,000
Virginia H. Clarke.....	do.....	1,000
Sarah G. Clemens.....	do.....	1,000
Harry V. Dresbach.....	do.....	1,000
Arthur L. Hitchcock.....	do.....	1,000
Frank T. Israel.....	do.....	1,000
Alice M. Kennedy.....	do.....	1,000
Emma Lafayette.....	do.....	1,000
William A. Nestler.....	do.....	1,000
Adelia M. Stewart.....	do.....	1,000
Clara L. Willard.....	do.....	1,000
Jacob L. Bright.....	Engineer.....	1,000
Thomas H. Austin.....	Clerk, class D.....	900
David C. Bangs.....	do.....	900
Alice M. Brazebridge.....	do.....	900
John E. Briggs.....	do.....	900
John A. W. Burche.....	do.....	900
Ellen Carey.....	do.....	900

* Additional to bond clerk, \$200.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1894—Continued.

Name.	Grade.	Salary.
Geraldine Clifford	Clerk, class D.	\$900
James W. Farrar	do	900
Mary B. Harvell	do	900
Louisa B. Hunter	do	900
Charles S. Hyde	do	900
Mary A. Martin	do	900
Mary E. Oliver	do	900
Cassandra A. Smith	do	900
Julia A. Snell	do	900
Emma W. Stokes	do	900
William J. Tucker	do	900
William Griffiths	Messenger	840
Joseph O. Broadfoot	Assistant messenger	720
Silas Holmes	do	720
John F. Robertson	do	720
John Earle	Watchman	720
Daniel H. Mason	do	720
Samuel M. Freeman	Fireman	720
Richard Corcoran	Laborer	660
Peyton B. Kemp	do	660
Percy H. Towson	do	660

EXPENSES OF THE OFFICE OF COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDED JUNE 30, 1894.

For special dies, plates, printing, etc.....	\$133,359.58
For salaries.....	100,924.03
For salaries, reimbursable by national banks.....	16,778.41
Total expenses of the office of the Comptroller of the Currency from its organization, May, 1863, to June 30, 1894.....	7,574,277.85

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

DIGEST OF NATIONAL BANK DECISIONS.

INDEX.

- | | |
|----------------------------|-----------------------------|
| ABATEMENT. | INSOLVENT BANKS. |
| ACCOMMODATION PAPER. | INTEREST. |
| ACTIONS. | JURISDICTION. |
| AGENT OF SHAREHOLDERS. | LEASE. |
| ASSESSMENT. | LIABILITY OF BANK. |
| ATTACHMENT. | LIEN. |
| BONDS OF OFFICERS. | LIQUIDATION. |
| BOOKS, INSPECTION OF. | LOANS. |
| BRANCH BANKS. | MANDAMUS. |
| BROKER. | MARRIED WOMEN. |
| CAPITAL STOCK. | MORTGAGE. |
| CASHIER. | NOTARY PUBLIC. |
| CERTIFICATE OF DEPOSIT. | NOTICE. |
| CHECKS. | OATH OF DIRECTOR. |
| CERTIFICATION OF CHECKS. | OFFICERS. |
| CIRCULATION. | OFFSET. |
| COLLATERAL SECURITIES. | PASS BOOK. |
| COLLECTIONS. | PLACE OF BUSINESS. |
| CONSTITUTIONALITY. | POST NOTES. |
| CONSTRUCTION OF LAW. | POWERS OF BANK. |
| CONVERSION. | PREFERENCE. |
| CRIMINAL LAW. | PREFERRED CLAIMS. |
| DEPOSITS. | PRESIDENT. |
| DEPUTY COMPTROLLER. | REAL ESTATE. |
| DIRECTORS. | RECEIVER. |
| DISTRICT ATTORNEY. | REDUCTION OF CAPITAL STOCK. |
| ESTOPPEL. | REPORT OF CONDITION. |
| EVIDENCE. | RESIDENCE. |
| EXECUTION. | RESTRAINING ACTS. |
| EXPIRATION. | SAVINGS BANKS. |
| EXTENSION. | SHAREHOLDERS. |
| FALSE ENTRIES. | SPECIAL DEPOSITS. |
| FORFEITURE OF CHARTER. | TAXATION. |
| FORGERIES. | TRANSFER OF STOCK. |
| GUARANTY. | ULTRA VIRES. |
| INCREASE OF CAPITAL STOCK. | USURY. |
| INDICTMENT. | VICE PRESIDENT. |
| INJUNCTION. | VOTING. |

ABATEMENT:

1. An action brought by the creditor of a national bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. *First National Bank of Selma v. Colby*, 21 Wall., 609.
2. A creditor's bill was filed against a national bank, before the passage of the act of Congress of June 30, 1876 (19 St. at L., 63), and a receiver was appointed, who took possession of the property of the bank. An amended bill was filed in the cause, after the passage of that act, to secure the benefits of the act, to which all the stockholders were made parties. Subsequently the Comptroller of the Currency appointed a receiver to wind up the affairs of the bank, and this suit was brought by him against one of

ABATEMENT—Continued.

the stockholders. Held, on demurrer to a plea in abatement, which set forth these facts, that the defendant is entitled to judgment on the ground that, as the stockholder's liability can be completely enforced in the suit in equity, the general rule applies that a debtor shall not be vexed by two suits in the same jurisdiction for the same cause of action. *Harvey, Receiver, etc., v. Lord, 10 Fed. Rep., 236.*

ACCOMMODATION PAPER:

1. A national banking association can not guarantee the paper of a customer for his accommodation. *Seligman v. Charlottesville National Bank, 3 Hughes, 647.*
2. The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. *Johnson v. Charlottesville National Bank, 3 Hughes, 657.*
3. A national bank can not become an accommodation indorser. *National Bank of Commerce v. Atkinson, 55 Fed. Rep., 465.*

ACTIONS: See Jurisdiction.

A. Solvent banks—

1. A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. *National Park Bank v. Gunst, 1 Abb. N. C., 292.*
2. As a national banking association can acquire no title to negotiable paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. *First National Bank of Rochester v. Pierson, 24 Minn., 140.*
3. A stockholder in a national bank can not maintain an action at law against the officers and directors thereof to recover damages for willful waste of the assets whereby the value of his shares was decreased and he became liable to an assessment thereon. His remedy must be sought in equity. *Hirsh v. Jones et al., 56 Fed. Rep., 137.*
4. The provision of the banking law, section 5198, Rev. St., which requires that actions brought against national banking associations in State courts shall be brought in the county or city in which the association is located, applies only to transitory actions. It was not intended to apply to actions local in their character. *Casey v. Adams, 102 U. S., 66.*
5. Under section 57 of act of 1864, suits may be brought by, as well as against, any association. *Kennedy v. Gibson, 3 Wall., 498.*
6. Actions local in their nature may be maintained in the proper State court in a county or city other than that where it is established. *Casey v. Adams, 102 U. S., 66.*
7. A national bank may be sued in any State, county, or municipal court in county or city where located. *Bank of Bethel v. Pakquoque Bank, 14 Wall., 383.*
8. Under the original act respecting national banks, and before the act of June 30, 1876, a court of equity had jurisdiction of suit to prevent or redress maladministration or fraud against creditors, in voluntary liquidation of such bank, whether contemplated or executed; and such suit by one creditor must be for all. *Richmond v. Irons, 121 U. S., 27.*

B. Insolvent banks—

9. Suit may be brought against a national banking association though it is in the hands of a receiver. *Bank of Bethel v. Pakquoque 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.*
10. A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. *Conway v. Halsey, 15 Vroom., 462; Howe v. Barney, 45 Fed. Rep., 668.*
11. But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. *Nelson v. Burrows, 9 Abb. N. C., 280.*
12. And when the receiver is a director and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. *Brinckerhoff v. Bostwick, 88 N. Y., 52.*

ACTIONS—Continued.

13. A receiver may sue either in his own name or the name of the bank. *National Bank v. Kennedy*, 17 Wall., 19.
14. Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney, under the direction of the Solicitor of the Treasury. *Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.
15. But section 380, Rev. St., is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. *Ib.*
16. Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship. *Ib.*
17. The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust or of a person authorized by a statute to sue, does not apply to the receiver of a national-banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national-banking law. *Stanton v. Wilkeson*, 8 Ben., 357.
18. Under section 1001, Rev. St., no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national-banking associations or the receivers thereof. *Pacific National Bank v. Mixer*, 114 U. S., 463.
19. The State statute of limitations applies to a suit brought by the receiver of a national bank against a shareholder to recover an assessment upon his stock to pay the debts of the bank. *Butler v. Poole*, 44 Fed. Rep., 586.
20. Whether a suit against a director for negligent performance of his duties, as required by the statutes of the United States and the by-laws of the association, will survive against the executor or administrator depends upon State laws. *Witters v. Foster*, 25 Fed. Rep., 737.
21. Such action is not prescribed by the limitation of one year in Louisiana. *Case v. Bank*, 100 U. S., 446.
22. On a bill filed by receiver against stockholders under section 50, where bank fails to pay its notes, action by Comptroller must precede institution of suit by receiver, and be set forth therein. *Kennedy v. Gibson*, 8 Wall., 498.
23. Creditors of the bank are not proper parties to such bill. *Ib.*
24. A compromise of a suit by the receiver of a national bank and counsel for the United States will not be opened after a delay of seven years, no fraud being shown. *Henderson v. Myers*, 11 Phila., 616; 3 N. B. C., 759.
25. An action may be brought against a national bank, notwithstanding a receiver of it has been appointed. *Security Bank of New York v. National Bank of the Commonwealth*, 4 Thompson & Cook, 518; 1 N. B. C., 774. *Green v. The Wallkill National Bank*, 7 Hun., 63; 1 N. B. C., 786.

AGENT OF SHAREHOLDERS:

1. The Federal courts have the same jurisdiction of suits by and against the "agents" of national banks appointed under the national-banking acts of Congress, when the "receivers" of an insolvent bank have been displaced by such "agents," as they have of suits by and against the "receivers" of such banks, each being in the same sense officers of the United States, and each representing in precisely the same relation the bank in its corporate capacity; and this jurisdiction attaches without regard to any diversity of citizenship of the parties or the amounts involved. *McConville v. Gilmour et al.*, 36 Fed. Rep., 277.
2. When the receiver of an insolvent national bank has been displaced by an "agent" appointed under the acts of Congress in that behalf, it is proper practice to substitute, upon motion, the "agent" as the plaintiff on the record in place of the "receiver" in a suit already commenced by the latter. *Ib.*

ASSESSMENT: See Insolvent banks; Receiver; Shareholders; Transfer of stock.

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

ASSESSMENT—Continued.

- troller in final liquidation of the bank. *Pacific National Bank v. Eaton*, 141 U. S., 227; *Thayer v. Butler*, *ib.*, 234; *Butler v. Eaton*, *ib.*, 240.
3. The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. *Casey v. Galli*, 94 U. S., 673.
 4. Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. *Delano v. Butler*, 118 U. S., 634.
 5. Where a married woman is by the State law capable of holding stock in a national bank in her own right she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. *Witters v. Soules*, 32 Fed. Rep., 767; 35 Fed. Rep., 640.
 6. Married women who are permitted by the laws of the State in which they reside to become shareholders in national banks, are liable to assessments under the national-banking laws. *In re First National Bank of St. Albans*, 49 Fed. Rep., 120.
 7. The coverture of a married woman, who is a shareholder in a national bank, does not prevent the receiver of the bank from recovering judgment against her for the amount of an assessment levied upon the shareholders equally and ratably under the statute. *Keyser v. Hitz*, 133 U. S., 138.
 8. It is not essential, in an action to enforce the individual liability of the shareholders of an insolvent national-banking association, to aver and prove that the assessment was necessary; for the decision of the Comptroller on this point is conclusive. *Strong v. Southworth*, 8 Ben., 331; *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673.
 9. And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. *Davis v. Weed*, 44 Conn., 569.
 10. Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. *Ib.*
 11. The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. *Kennedy v. Gibson*, 8 Wall., 498; *National Bank v. Case*, 99 U. S., 628; *Casey v. Galli*, 94 U. S., 673.
 12. The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. *United States v. Knox*, 102 U. S., 422.
 13. Where, to discharge liabilities of an insolvent bank, Comptroller assessed against shareholders a sufficient per cent on par value of stock held by each, some being insolvent, he can not provide for deficiency by new assessment. *Ib.*
 14. The estate of a deceased owner of national-bank stock is liable (Rev. St., sec. 5152) to an assessment levied against his executors in consequence of the failure of the bank after his death. *Wickham v. Hull et al.*, 60 Fed. Rep., 326.
 15. An action was brought against the executors of an estate to establish its liability for an assessment on certain shares of national-bank stock. The estate was at the time in possession of an Iowa probate court for purposes of administration, for which reason the Federal court could not enforce the liability, if adjudged to exist. Defendants set up the limitation contained in the Iowa statute (Code, sec. 2421) regulating the settlement of estates: *Held*, That the Federal court would not pass upon the question whether this provision debarred complainant from sharing in the estate, for, as the claim established in the Federal court must be presented for allowance in the probate proceedings, the better practice was to remit the question to the probate court. *Ib.*
 16. Where a national bank issues certificates of its shares to a subsequent purchaser in lieu of the certificates of the prior owner, without observing its by-law in regard to a transfer on its books, so far as creditors of the bank are concerned a party taking and holding such shares of stock will be subject to the liabilities imposed by section 5151 of the national-banking law. *Laing v. Burley*, 101 Ill., 591; 3 N. B. C., 369.

ASSESSMENT—Continued.

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

ASSESSMENT—Continued.

28. One who procures a transfer to himself, on the books of a national bank, of stock in such bank, becomes liable for the engagements of the bank as prescribed in the national bank act, although such stock was pledged to him by the owner simply as security for a debt. *Moore v. Jones, 3 Woods, 53; 2 N. B. C., 144.*
29. One in whose name shares of the stock of a national bank stand on the bank books is subject to the individual liability of a shareholder, although his holding of the stock was originally as collateral security for a loan, and the loan has been repaid and the stock certificate surrendered with an executed power of attorney for transfer. *Bowdell v. Farmers and Merchants' National Bank of Baltimore, 14 Bankers' Magazine, 387; 2 N. B. C., 146.*
30. The determination of the Comptroller as to the necessity of an assessment on stockholders of an insolvent national bank for the payment of debts is conclusive, and in a suit to enforce such an assessment the necessity need not be alleged. *Strong, Receiver, v. Southworth, 8 Ben., 231; 2 N. B. C., 172.*
31. S. bought shares in a national bank and caused them to be transferred to E., who was in his employ, S. remaining the real owner. *Held*, that S. was liable as stockholder upon the failure of the bank. *Davis, Receiver, v. Stevens, 20 Alb. L. J. 490; 2 N. B. C., 158.*
32. In an action by the receiver of a national bank to enforce the liability of a shareholder, it appeared that the date of the defendant's subscription to the stock was prior to May, 1866, when the receiver was appointed; that the Comptroller of the Currency decided on the 28th of June, 1876, that the enforcement of this liability to its full extent was necessary, and instructed the receiver accordingly, and that this action was thereupon brought. *Held*, that although such decision and order of the Comptroller were necessary preliminaries to a suit against the shareholder, yet, having been delayed without sufficient apparent reason for more than six years from the date of the subscription, the statute of limitations was a bar to the action, the State courts having decided that an act necessarily preliminary to the commencement of a suit upon a contract must be done within six years, unless sufficient reason for the delay is shown. *Price, Receiver, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
33. A court has no power, under sec. 5324, U. S. Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Ib.*
34. A stockholder of an insolvent national bank, who happens also to be one of its creditors, can not cancel or diminish the assessment to which the provisions of sec. 5151, Rev. St., make him liable by offsetting his individual claim against it. *Hobart, Receiver, etc., v. Gould, 8 Fed. Rep., 57.*
35. Section 5151, Rev. St., among other things, provides that the shareholders of every national banking association shall be held individually responsible for all contracts, etc., to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. *Held*, that, upon the insolvency of such a bank a shareholder, who happens to be one of its creditors, can not cancel or diminish the assessment to which the provisions of this section make him liable, by offsetting his individual claim against it. *Ib.*
36. The liability which shareholders in national banks incur under section 12 of the act of 1864, which provides for a liability "to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares," is that of principals, not of sureties. *Hobart, Receiver, etc., v. Johnson, 8 Fed. Rep., 493.*
37. Such a liability is not one on a "promise to pay the debt, or answer for the default or liability, of any other person," within the meaning of the proviso to section 5 of the Revised Statutes of New Jersey of 1874, p. 469. *Ib.*
38. On the principle of estoppel, one can not take advantage of certain statutory provisions without incurring thereby the attendant liabilities. *Ib.*
39. Under sec. 5151, Rev. St., owners of stock in a national bank are liable for its debts, and persons who hold themselves out or allow themselves to be held out as owners of stock are also liable, whether they own stock or not. *Case, Receiver, v. Small et al., 10 Fed. Rep., 722.*
40. A married woman who owns stock in a national bank is not exempt on account of her coverture from the liability imposed by the national currency acts upon all stockholders in such banks. *Anderson v. Line, 14 Fed. Rep., 405.*

ASSESSMENT—Continued.

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

ASSESSMENT—Continued.

- worthless by an examiner; that certain of the stockholders, including defendant, had raised a fund which was placed in the hands of trustees to apply so much as might be from time to time required by the Comptroller to retire such securities; that the fund was deposited with the bank with full notice of the purpose to which it was to be applied; that a portion had been used to retire the securities designated, and that when the bank failed, the balance of the fund came into the hands of the receiver, and was now claimed by him as a part of the ordinary assets of the bank; that a certain portion of this balance belonged to defendant, which amount he asked to set-off against plaintiff's demand: *Held*, That a general demurrer based on the ground that no set-off or counterclaim was available in such an action would be overruled, as the claim could be set off if it was of such a nature that the holder would be entitled to receive the full amount before distribution by the receiver to general creditors. *Welles v. Stout*, 38 Fed. Rep., 807.
49. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker*, 39 Fed. Rep., 319.
 50. Defendant, for the purpose of helping a bank, of which complainant was a stockholder, in a financial crisis, loaned it certain securities belonging to complainant, and when complainant was informed of the fact she did not object. She was assured by the bank's officers that if the bank was saved the securities would be returned, and if it failed the avails would be credited on her assessment as a stockholder. The bank failed, and the securities were not returned: *Held*, That she was not entitled, as against other creditors, to set off the value of the securities against her assessment, but was, as to such value, on the same footing as any other creditor. *Sowles v. Witters et al.*, 39 Fed. Rep., 403.
 51. One who subscribes and pays for a specified number of shares of a "proposed increase" of the capital stock of a national bank, which increase is in fact never issued, and to whom the bank officials transfer, instead, old stock of the bank without his knowledge or consent, is not a "shareholder" within the meaning of Rev. St., sec. 5151, imposing individual liability on the shareholders for the debts of national banks. *Stephens v. Follett et al.*, 43 Fed. Rep., 342.
 52. The fact that the subscriber for the new shares received a dividend on the old shares so transferred to him does not estop him from denying his liability as a shareholder, where such dividend was received in the belief that it was paid to him by virtue of his subscription to the new stock. *Id.*
 53. A person who becomes a stockholder in a national bank thereby submits himself to the provisions of the national-bank act, and becomes liable to be assessed to the extent of his statutory liability for all debts of the bank existing while he holds his stock. *Young v. Wempe et al.*, 46 Fed. Rep., 354.
 54. In an action by the receiver of a national bank to enforce an assessment under Rev. St., sec. 5151, against one credited on the transfer books as a stockholder, it appeared that nearly a year before the failure he had sold his stock to a broker for an undisclosed principal, that he indorsed the same, and requested the broker to inform the cashier of the transaction, and to have the stock transferred; that the broker accordingly handed the stock to the cashier, gave him the necessary information, and requested him to make the transfer. This the cashier promised to do, but in fact the transfer was never made. The certificate recited that it was transferable on the books of the company "by indorsement hereon and surrender of this certificate:" *Held*, That in requesting the cashier to make the transfer the broker acted as the seller's agent, and that the latter did all that was required of him as a prudent business man, and could not be held liable as a stockholder. *Young v. McKay*, 50 Fed. Rep., 394.
 55. A Federal court will not, even if it has the power under Rev. St., sec. 5234, grant an order authorizing a receiver of a national bank to compound the statutory liability of certain stockholders by accepting payment of a gross sum, less than is due, in satisfaction and discharge thereof, although more money would thus be realized than by proceedings to collect the same in the usual way, when it appears probable that such stock-

ASSESSMENT—Continued.

- holders have fraudulently conveyed their property to avoid their legal obligations as stockholders, or to shield themselves from injury and exposure by litigation. *In re Certain Shareholders of the California Nat. Bank of San Diego, 53 Fed. Rep., 38.*
56. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable as a stockholder for the debts of the bank, when the true owner has been adjudged so liable, although nothing is realized upon the execution of such judgment. *Yardley v. Wilgus, 56 Fed. Rep., 965.*
 57. When the full personal liability of shareholders is to be enforced the action must be at law. *Kennedy v. Gibson, 8 Wall., 498; Casey v. Galli, 94 U. S., 673.*
 58. And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. *Bailey v. Sawyer, 4 Dill., 463; 1 N. B. C., 356.*
 59. But the suit may be in equity. *Kennedy v. Gibson, supra.*
 60. It is no objection to a bill against stockholders within the jurisdiction of the court that other stockholders, not within such jurisdiction, are not codefendants. *Ib.; Case v. Bank, 100 U. S., 446.*
 61. But a pledgee of shares of stock in a national bank who in good faith and with no fraudulent intent takes the security for his benefit in the name of an irresponsible trustee for the avowed purpose of avoiding individual liability as a shareholder, and who exercises none of the powers or rights of a stockholder, incurs no liability as such to creditors of the bank in case of its failure. *Anderson, receiver, v. Warehouse Company, 111 U. S., 479.*
 62. 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.*
 63. The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements *after the association is put into liquidation* and receive from the president payment of their claims in paper of the association, or of the individual notes of the president himself, indorsed or guaranteed in the name of the association, are not to be considered as creditors of the association entitled to subject the stockholders to individual liability; for these are new contracts. *Richmond v. Irons, 121 U. S., 27.*
 64. The individual liability of the stockholders is enforceable only in behalf of all the creditors, and any security given by a stockholder for his liability in this respect should likewise be for the benefit of all the creditors. Accordingly, a mortgage of all the individual property of a stockholder, made after the bank has closed its doors, for the purpose of securing a single depositor, is void as against a judgment obtained against such stockholder in an action by the receiver to recover the amount of his individual liability. *Gatch v. Fitch, 34 Fed. Rep., 566.*
 65. Bill filed by receiver against transferrer and transferee to enforce such liability will lie where it is for discovery as well as relief, as the transfer would be good between the parties. *Bowden v. Johnston, 107 U. S., 251.*
 66. A shareholder in a national bank, who is liable for its debts, is liable for interest thereon to the extent of the bank's liability, and not in excess of the maximum liability fixed by statute. *Richmond v. Irons, 121 U. S., 27.*
 67. The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against stockholders or the debtors of the bank. *Kennedy v. Gibson, 8 Wall., 498.*
 68. Each shareholder of a national banking association is individually liable for its debts to the extent of the amount of his stock at its par value, in addition to the amount invested in the shares held by him, and a receiver appointed to wind up the affairs of such an association that has become insolvent is authorized, under the direction of the Comptroller of the Currency, to enforce the liability of its stockholders, and to collect from each of them the necessary amount, up to the extent of his liability, for the payment of the creditors. *King et al. v. Armstrong, Receiver; 34 N. E., 163; 50 Ohio St., 222.*
 69. Code N. C. sec. 1826, provides that no woman during coverture shall be capable of making any contract to affect her real and personal estate without

ASSESSMENT—Continued.

the written consent of her husband: *Held*, That a purchase of stock by a married woman is not a "contract" within the terms of the statute, and that the wife is liable upon an assessment, although the stock was purchased without the written consent of her husband. *Robinson v. Turrentine et al.*, 59 Fed. Rep., 554.

ATTACHMENT:

A. Solvent banks—

1. The stock of a shareholder indebted to it may be attached by the association and sold on execution. *Hager v. Union National Bank*, 63 Me., 509.
2. No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property of an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency; but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in sec. 5242, Rev. St., is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. *Pacific National Bank v. Mixer*, 124 U. S., 721.
3. No attachment can issue from United States circuit court in an action against a national bank before final judgment in the cause, and a bond given on such attachment is illegal. *Ib.*
4. An attachment can issue against a national bank from a State court. *Robinson v. National Bank of Newbern*, 58 How. Pr., 306; 2 N. B. C., 309.
5. The provision of the national banking act that attachments, injunctions, etc., shall not be issued by State courts against national banks before final judgment, relates only to actions against banks where the action is brought, and not to cases where the action is against a nonresident corporation. *Southwick v. The First National Bank of Memphis*, 7 Hun., 96; 1 N. B. C., 789.
6. An attachment will not lie before final judgment against the property in this State of a national bank situated and doing business in another State. *Rhorer v. National Bank of Allentown, Pa.*; *Palmer v. Same*, 14 Hun., 126; 2 N. B. C., 331.
7. An attachment can not be issued from a State court against a national bank before final judgment, whether such bank be located in this State or not. *Central National Bank v. Richland National Bank*, 52 Howard, 136; 1 N. B. C., 801.
8. The provision of the national banking act prohibiting attachments in such cases is not repealed by the act of Congress of July 12, 1883, providing that the jurisdiction for suits thereafter brought against national banks shall be the same as for suits against State banks, and repealing laws inconsistent therewith. *Raynor v. Pacific National Bank*, 93 N. Y., 371; 3 N. B. C., 624.
9. An unrecorded transfer of national-bank stock will take precedence of a subsequent attachment in behalf of a creditor without notice. *Continental National Bank v. Eliot National Bank et al.*, 7 Fed. Rep., 369.
10. The loss of interest occasioned by an attachment wrongfully laid is clearly an injury for which damages are recoverable against the wrongdoer. *Jacobus v. Monongahela National Bank of Brownsville*, 35 Fed. Rep., 395.
11. Where shares of corporation stock are attached, the subsequently declared dividends are as much bound by the attachment as the corpus of the stock itself is. *Ib.*
12. Counsel fees and other expenses (not taxable as costs) paid or incurred in defending against an attachment wrongfully laid are not recoverable as damages in an action upon a statutory recognizance given when the attachment was issued, conditioned for the payment to the party aggrieved of "such damages as the court may adjudge." *Ib.*

B. Insolvent banks—

13. When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. *First National Bank of Selma v. Colby*, 21 Wall., 609; *Harvey v. Allen*, 16 Blatch., 29.
14. Sureties on attachment bond against national bank who have received assets of the bank to secure them from loss thereon, the obligation being illegal, will be discharged in equity and be compelled to transfer their collateral to the receiver of the bank. *Pacific National Bank v. Mixer*, 124 U. S., 721.

ATTACHMENT—Continued.

15. An attachment from a State court may not issue against an insolvent national bank of that State. *National Shoe and Leather Bank of the City of New York v. Mechanics' National Bank of Newark, N. J.; Corn Exchange Bank v. Same; West Side Bank v. Same; 80 N. Y., 467; 3 N. B. C., 601.*
16. An attachment issued against an insolvent national bank is invalid (U. S. R. S., sec. 5142) and is not made valid by the subsequent acquisition by the bank of further capital. *Raynor v. Pacific National Bank, 93 N. Y., 371; 3 N. B. C., 624.*
17. Although the bank, after the issuing of the attachment, paid a large amount of its debts in full, this does not estop it from questioning the validity of the attachment. *Ib.*
18. A receiver of a national bank situated in another State, though not a party, may move to vacate an attachment. *People's Bank of the City of New York v. Mechanics' National Bank of Newark, 62 How. Pr., 422; 3 N. B. C., 670.*
19. In an action against a national bank of another State, an attachment issued against its property in this State will be vacated upon proof of its insolvency. *Ib.*
20. The defendant, a national bank at Boston, Mass., on November 18, 1881, closed its doors and was put in charge of a Government bank examiner, and thus continued till March 14, 1882, when the Comptroller allowed it to resume. It transacted business till May 22, 1882, when it was placed in the hands of a receiver. An attachment was issued in this action November 19, 1881, against defendant's property in this State. At that time its assets would have paid its debts and liabilities exclusive of its capital, but it had refused to pay various legal obligations then due. *Held*, That defendant had committed acts of insolvency within U. S. Rev. St., sec. 5242, and the attachment should be vacated. *Market National Bank of New York v. Pacific National Bank of Boston, 30 Hun., 50; 3 N. B. C., 672.*
21. Bank property attached by individual creditor after bank is insolvent can not be sold to pay his demand against the claim of a receiver subsequently appointed. *National Bank v. Colby, 21 Wall., 609.*

BONDS OF OFFICERS:

1. It is not necessary that national-banking associations shall signify their approval of the official bonds of their officers by memoranda entered upon the journals or minutes of the directors. The acceptance is to be presumed from the retention of the bond, and from the fact that the officer is permitted to enter upon or continue in the discharge of his duties. *Graves v. The Lebanon National Bank, 10 Bush., 23.*
2. Where the sureties of an officer can reasonably be presumed to have been deceived by the statement of the condition of the bank published just prior to the execution of the bond, and to have been led to think that there was no deficit, whereas there had been a misapplication of a large part of the funds by the officer whose bondsmen they became, which fact would have been ascertained had the directors exercised ordinary diligence, the sureties are discharged from their liability. *Ib.*
3. A surety on the bond of a cashier of a national bank is not discharged by the fact that the cashier had, before the bond was given, committed frauds upon the bank, if such frauds were unknown to the officers of the bank, although they were guilty of gross negligence in not discovering them. *Tapley v. Martin, 116 Mass., 275; 1 N. B. C., 611.*
4. The engagement of a surety is a direct original agreement with the obligee that in the event his principal fails he will perform the original obligation, and whether it is entered into jointly with the principal or separately, the extent and character of the obligation are the same as to both, depending only upon the form in which it is expressed. *La Rose et al. v. The Logansport National Bank et al., 102 Ind., 332.*
5. The contract of obligors, whether entered into separately or jointly with the principal, if by its terms it appears that the principal is separately bound by an original, independent contract, to which the contract for security is collateral, and the obligors agree therein that the principal will pay or perform according to his original engagement, and that they will answer for his default in the event of failure, is a contract of guaranty. *Ib.*
6. The contract of the sureties in the bond of a bank cashier, conditioned for the faithful discharge of his duties by such cashier, is a contract of guaranty. *Ib.*
7. A failure to give notice to guarantors of the default of their principal, except in cases governed by commercial rules, is a matter of defence, and resulting damages must concur with such failure in order to work a discharge. *Ib.*

BONDS OF OFFICERS—Continued.

8. Where by a by-law of a bank its cashier is made responsible for the funds and valuables of the bank, it can not be implied that his bond would not become operative until all the other officers and employes were denied access to such funds and valuables, nor that he is responsible for losses which may occur through the delinquencies of others. *Ib.*
9. The bond of a bank cashier, executed and approved two weeks after he enters upon his duties, is upon sufficient consideration, and is operative, at least from the date of its approval. *Ib.*
10. The knowledge by an employer of the misconduct of an employe whose conduct and fidelity have been guaranteed by another, which will, if concealed, release the guarantor, must relate to the service in which the employe is engaged, and must be something more than mere moral delinquency, unconnected with the subject-matter of the guaranty. *Ib.*
11. A continuing contract, guaranteeing the fidelity of a bank cashier, may be revoked by the guarantors without cause, upon proper notice, but the right must be exercised reasonably. *Ib.*

BOOKS, INSPECTION OF:

1. Code of Alabama, 1886, sec. 1677, which provides that stockholders of all corporations have the right to have access to and inspection and examination of the books, records, and papers of the corporation at all reasonable and proper times, applies to national banks located within the State; and *mandamus* will lie against the officer having custody of the books to enforce the right. *Winter v. Baldwin, 7 So., 734; 89 Ala., 483.*
2. The rights of stockholders are not curtailed nor the statute in conflict with U. S. Rev. St., which provide that national banks shall not be subject to visitatorial powers other than those authorized by Congress or vested in the courts of justice. *Ib.*
3. The officers of a national bank can not be compelled to exhibit the books of the bank to State officers for the purpose of furnishing a basis for State taxation of the deposits as against the depositors. *First National Bank of Youngstown v. Hughes, et al.; Second National Bank v. Do., 2 N. B. C., 176.*

BRANCH BANKS:

1. A national bank located in another State can not keep an office for discount and deposit in New York, and can not maintain an action upon a note discounted at such office. *National Bank of Fairhaven v. The Phoenix Warehousing Co., 6 Hun., 71; 1 N. B. C., 734.*
2. Under Rev. St., sec. 5190, providing that "the usual business of each national-banking association shall be transacted at an office or banking house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. *Armstrong v. National Bank of Springfield, 38 Fed. Rep., 883.*

BROKER:

A national-banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. *First National Bank of Allentown v. Hoch, 39 Penn. St., 324; Weckler v. The First National Bank of Hagerstown, 42 Md., 581.*

CAPITAL STOCK: See Shareholders; Transfer of stock.

A. In general—

1. A national bank can acquire an interest in its own stock only by purchase to prevent a loss upon a debt previously contracted in good faith; and a provision in certificates of stock in such bank that they shall not be transferred until all the liabilities of the stockholder to the bank are paid is void and of no effect. *Conklin v. The Second National Bank, 45 N. Y., 655; 1 N. B. C., 698.*
2. Where a national bank made a loan, upon the pledge of its own shares and afterwards sold the shares to obtain payment of the loan which exceeded the amount realized from the shares: *Held*, That the owner of the shares could not, on the ground that the statute forbids a national bank to take its own shares as security, recover from the bank the amount realized upon the sale of the shares. *First National Bank of Xenia v. Stewart, 107 U. S., 676; 3 N. B. C., 96.*
3. The articles of association and the by-laws of a national bank prohibited the transfer of stock owned by any stockholder indebted to the bank until such indebtedness should be satisfied: *Held*, That the prohibition was invalid, under section 35 of the National Banking Act, and that the bank could not thus acquire a lien on the shares of the stockholders. *Bullard v. Bank, 18 Wall., 589; 1 N. B. C., 93.*

CAPITAL STOCK—Continued.

B. Increase—

4. National banks have no authority to increase their capital stock except as provided by Rev. St., sec. 5142, and act of Congress May 6, 1886; and where an increase is attempted to be made without obtaining the consent of two-thirds of the stock, the payment in full of the amount of such increase, and the certificate and approval of the Comptroller of the Currency, as required by those statutes, the proceedings are invalid, and preliminary subscriptions to such increase can not be enforced.
Winters v. Armstrong; Armstrong v. Stange; Same v. Wood, 37 Fed. Rep., 508.
5. Such a subscription is impliedly conditioned on the subscription of the whole amount of the proposed increase and on the compliance by the corporation with all the requirements of the statute necessary to make the increase stock valid, and in case of noncompliance with such requirements there is a failure of consideration. *Ib.*
6. In an action by the receiver of a national bank to enforce subscriptions to a proposed increase of its capital stock, an allegation that the bank, subsequent to defendants' subscriptions, and with their knowledge, represented to the public by means of circulars, letter-heads, etc., that its capital stock had been so increased and that defendants allowed their names to remain "upon the list of those subscribing for and entitled to such new or increase of stock," but without alleging that the public gave credit to the bank on the faith that the defendants were part owners of such increase of stock, or that they allowed themselves to be held out as actual stockholders, does not show that they are estopped to plead the failure of the bank to comply with the statutory requirements in perfecting such increase. *Ib.*
7. The receiver stands in the shoes of the bank, and can assert no rights against the subscribers which the bank could not have asserted. *Ib.*
8. A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. *Ib.*
9. 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.*
10. 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. *Ib.*
11. But if such subscriber has assented to or ratified the change he will be held a shareholder. *Delano v. Butler, 118 U. S., 634.*
12. When the previous proceedings looking to an increase in the capital stock of a national bank have been regular and all that are requisite, and a stockholder subscribes to his proportionate part of the increase and pays his subscription, the law does not attach to the subscription a condition that it is to be void if the whole increase authorized be not subscribed; although there may be cases in which equity would interfere to protect him in case of a material deficiency. *Aspinwall v. Butler, 133 U. S., 595.*
13. The Comptroller of the Currency has power by law to assent to an increase in the capital stock of a national bank less than that originally voted by the directors, but equal to the amount actually subscribed and paid for by the shareholders under that vote. *Ib.*
14. Where one subscribes for shares in an increase of capital stock of a national bank and pays for the same without waiting to see whether the whole amount of the increase is taken, he is bound by such subscription and payment, though the amount of the increase is afterward reduced by the bank and the Comptroller of the Currency. *Butler v. Eaton, 141 U. S., 240.*
15. The conditions imposed by Rev. St., sec. 5142, as to the validity of increase of national-bank capital were intended to secure actual cash payment of subscriptions and to prevent watering stock, not to invalidate bona fide subscriptions actually made and paid. *Aspinwall v. Butler, 133 U. S., 595.*
16. Stockholder in national bank who, with knowledge of its insolvent condition and of all material facts, subscribes for increased stock to same amount as his original stock, and amount of proposed increase is afterwards reduced, can not question validity of proceedings for such increase to annul such subscription and payment. *Delano v. Butler, 118 U. S., 634; Pacific National Bank v. Eaton, 141 Ib., 227; Thayer v. Butler, Ib., 234; Butler v. Eaton, Ib.,*

CAPITAL STOCK—Continued.

17. There can be no increase of the capital of a national bank until the Comptroller of the Currency approves thereof and issues his certificate, as provided by section 13 of the act of Congress providing for the organization of national banks. *Charleston v. People's National Bank, 5 South Carolina, 103; 1 N. B. C., 398.*

C. Reduction—

18. A national bank, reducing its capital, can not retain, as a surplus or for any other purpose, any portion of the money which it received for retired stock, and having refused to permit shares thus retired to be transferred on its books, is liable for the value of the shares to the holder. *Seeley v. New York National Exchange Bank, 78 N. Y., 608; 4 Abb. New Cases, 61; 2 N. B. C., 340.*
19. The capital of a national bank having become impaired by the nonpayment of the interest on some paper among its assets, to the amount of \$71,000, in order to avoid an assessment by the Comptroller, the stockholders reduced its capital stock, and carried the bills and notes to the account of suspended or "bad debts," which were not thereafter included as assets, although retained in its custody. Some years afterwards the bank realized \$75,000 from collaterals pledged for the security of that paper. In a suit by a stockholder to recover his share of the amount realized, proportioned to the amount of stock surrendered: *Held*, That he could not recover. *McCann v. First National Bank of Jeffersonville, 112 Ind., 354; 3 N. B. C., 434.*

CASHIER: See Officers.

CERTIFICATE OF DEPOSIT:

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

CERTIFICATE OF DEPOSIT—Continued.

9. A person depositing money in a bank accepted from the cashier a certificate of deposit, which made no mention of interest, but with a verbal agreement that interest should be paid. The cashier at the same time indorsed a memorandum of the rate of interest on the stub from which the certificate was taken: *Held*, That the stub should be read with the certificate, as evidence of the entire contract. *Thomson v. Beal, 48 Fed. Rep., 614*

CHECKS: See Certification of checks; Collections.

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

CHECKS—Continued.

- and did give a perfect title to its transferee, and that plaintiff was entitled to recover. *The Metropolitan National Bank of New York v. Lloyd, 90 N. Y., 530.*
11. The implied contract between a bank and its depositors is that it will pay the deposits when and in such sums as are demanded, the depositor having the election to make the whole payable at one time by demanding the whole, or in installments by demanding portions; and whenever a demand is made by presentation of a genuine check in the hands of a person entitled to receive the amount thereof for a portion of the amount on deposit, and payment is refused, a cause of action immediately arises, and the statute of limitations begins to run as against the installment so due and payable. *Felts v. The Union National Bank of Troy, 101 N. Y., 563.*
 12. While a check drawn by a depositor against a general bank account does not operate as an assignment of so much of the account, it authorizes the payee, or one to whom he has indorsed and delivered it, to make a demand, and a refusal of the bank to pay on presentation gives the drawer a right of action, in case he has funds in bank to meet the check, and the refusal was without his authority. *Ib.*
 13. It is not enough to make an equitable assignment of money on deposit in bank that a check be drawn therefor; but where the money was deposited as the money of the holder of the check, though in the drawer's name, and that fact is communicated to the bank before any other right has accrued to the fund, the same becomes in equity the property of the holder of the check, and he may recover it from the bank. *Van Allen v. The American National Bank, 3 Lans., 517.*
 14. The holder of a check on a bank can not sue the bank for refusal to pay it on presentation, though the drawer have sufficient on deposit to meet it. *Creveling et al. v. Bloomsbury National Bank, 46 N. J., 255.*
 15. The implied engagement on the part of a banker to pay the checks of his depositor does not inure to the benefit of the holder of a check so as to enable him to enforce payment thereon against the bank prior to acceptance, and in the absence of assent by the banker the giving of the check does not operate as a transfer or assignment of the debt created by the making of the deposit. *First National Bank of Union Mills v. Clark, 134 N. Y., 368.*
 16. Where it is shown to be out of a bank's course of business to receive for collection checks drawn on it by its depositors, and a check on it, drawn by one of its depositors in favor of another, is presented by the latter and the amount thereof is credited on his pass book as a deposit, and the check is placed on the file of paid and canceled checks, and afterwards the amount of the check is also entered to his credit and charged against the drawer on the books of the bank; these facts constitute a payment of the check, and the amount of it can not be withheld by the bank on discovering that the check was an unauthorized overdraft and the drawer was insolvent. *City National Bank of Selma v. Burns, 68 Ala. 600.*
 17. A charge is erroneous and properly refused which affirms, as matter of law, that, if the drawer and payee of a check are customers of the bank on which it is drawn, the presentation of the check by the payee to the bank and the noting or entry of it by the bank on his pass book as a deposit do not operate as a payment of the check; and that, if within a reasonable time the bank ascertains that the check is an unauthorized overdraft and offers to return it, there is no liability to the depositor. *Ib.*
 18. In such case no presumption arises that the bank received the check merely for collection and in the capacity of agent for the holder; but a presumption of payment of the check does arise and the onus of overcoming that presumption rests upon the bank, and it can only be removed by evidence that such was not the intention of the parties, derived from the course of business with the depositor or from contemporaneous acts or declarations. *Ib.*
 19. If a holder of a check, with full knowledge that the drawer is without funds in the bank to meet it, and has no just reason to believe that the check will be honored in the absence of funds, he is wanting in good faith if he demands and receives payment, especially if it is known to him that the drawer is insolvent and the bank is ignorant of the insolvency. *Ib.*
 20. In such case, fraud being imputed to the holder of the check, knowledge of the want of funds must be clearly traced to him. It can not be inferred from the relations existing between him and the drawer, however intimate, unless connected with inculpatory facts or circumstances. *Ib.*

CHECKS—Continued.

21. A check, drawn and delivered to the person to whose order it is payable, does not, without acceptance by the drawee, operate as an assignment of the sum in his hands for which it is given. It may be revoked by the drawer at any time before acceptance, and is revoked by his death; and there being no privity, express or implied, between the payee and the drawee, the former can maintain no action on it against the latter. *National Commercial Bank v. Miller & Co.*, 77 Ala. 168.
22. When a bank receives from a customer a check on another bank, for the special purpose of collection, the title does not pass by the special indorsement for that purpose; nor does the receiving bank owe the amount until the check is collected. But where the customer has a deposit account with the bankers, on which he is accustomed to deposit checks payable to himself, which are entered on his pass book, and to draw against such deposits, an indorsement of the words "For deposit" on a check so deposited, "is, in the absence of a different understanding, presumptive of more than a mere agency or authority to collect;" it is a request and direction to deposit the sum to the credit of the customer, and gives to the bankers authority, not only to collect, but to use the check in such manner as, in their judgment and discretion, having reference to the conditions and necessities of their business, may make it most available to their protection, and they may have it certified by the bank on which it is drawn. *Ib.*
23. When checks on another bank are handed by a depositor to the receiving teller of a bank and are by the teller credited on the depositor's pass book, they are only received for collection, and if not paid on presentation may be returned and the credit in the pass book canceled. *National Gold Bank and Trust Company v. McDonald*, 51 Cal., 64.
24. If a customer of a bank hands the receiving teller a check drawn by another person upon the same bank and at the same time hands him his pass book, and the teller receives the check and enters a credit for the amount in the pass book but no entry is made on the books of the bank, and nothing else is said or done, and the drawer has no funds in the bank, the check may be returned to the depositor and the credit in the pass book canceled. *Ib.*
25. In such case a finding by the court that the check was received as a cash deposit is erroneous. *Ib.*
26. The fact that the cashier of a bank upon which a check is drawn takes the check and places it upon the "cancelling fork," does not constitute such an acceptance as will prevent him from declining to pay and returning the same upon learning that the drawer has not sufficient funds, or if the check is not in proper form. *The National Bank of Rockville v. The Second National Bank of Lafayette*, 69 Ind., 479.
27. Where the larceny of a bank check is charged the question of its value is for the jury, and it is error to instruct them that a check drawn on a bank where the maker has funds sufficient to meet it is presumptively of some value. *Burrows v. State*, 37 N. E., 271.
28. The act of Congress of March 3, 1869 (Rev. St., sec. 5208), making it unlawful for national banks to certify checks unless the drawer has at the time an amount of funds on deposit equal to the amount specified in the check, does not invalidate an oral acceptance of a check, or promise to pay a check, there being at the time sufficient funds of the drawer in possession to meet it. *First National Bank v. Merchants' National Bank*, 7 W. Va., 544; 1 N. B. C., 915.
29. A check drawn on a national bank was presented for acceptance, whereupon the bank promised to pay it as soon as it received information that a certain draft left with it for collection was paid. The draft was paid and the bank informed. *Held*, That the acceptance was good and binding on the bank. *Ib.*
30. The refusal of the bank to pay a check upon presentation gives the drawer a right of action in case he has funds in the bank to meet the check, and the refusal to pay was without authority. *Brooke v. Tradesmen's National Bank*, 22 N. Y. St., 633; 63 Hun., 129.
31. The measure of damages will be the amount of actual loss the party has sustained, which may fairly and reasonably be considered as naturally arising from the breach of the contract, according to the usual course of things. *Ib.*
32. The ordinary amount of damages in such case would be the amount of check, interest, and costs. *Ib.*
33. The immediate entering of a judgment against the drawer and the seizure of his business by the sheriff, in consequence of the failure of the bank to pay the check, is not an injury for which the bank would be liable. *Ib.*

CHECKS—Continued.

34. The term "protest," as applied to inland bills of exchange, includes only the steps essential to charge the drawer and indorser. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239; 36 Neb., 744.*
35. Bank checks in the country are regarded as inland bills of exchange, for the purpose of presentment and demand and notice of dishonor, and do not require a formal protest in order to charge the indorsers. *Ib.*
36. They are also due upon presentation and not entitled to days of grace. *Ib.*
37. A check operates as an equitable assignment pro tanto from the time it is drawn and delivered, as between the drawer and the payee or holder. *Hulings v. Hulings Lumber Company et al., 18 S. E., 620; 38 W. Va., 351.*
38. A general assignment for the benefit of creditors does not defeat the check holder, although the check be not presented to the bank for payment until after such assignment. *Ib.*

CERTIFICATION OF CHECKS: See Collections.

1. A national banking association may "certify" a check. *Merchants' National Bank v. State National Bank, 10 Wall., 604.*
2. The certification of a check by a bank is, in effect, merely an acceptance, and creates no trust in favor of the holder of the check and gives no lien on any particular portion of the assets of the bank. *People v. St. Nicholas Bank, 28 N. Y. St., 407; 58 N. Y. St., 712.*
3. A certified check has a distinctive character as a species of commercial paper, the certification constituting a new contract between the holder and the certifying bank. The funds of the drawer are, in legal contemplation, withdrawn from his credit and appropriated to the payment of the check, and the bank becomes the debtor of the holder as for money had and received. *National Commercial Bank v. Miller & Co, 77 Ala., 168.*
4. Where the defendant has a right of election, on account of a tort committed, either to sue for the tort, or, waiving the tort, to sue for money had and received, the relation of debtor and creditor does not exist until he elects to sue for the money; and his creditors can not defeat his election by garnishment against the wrongdoer. But this principle does not apply where the garnishees, having received a check from the defendant, with authority to collect for deposit and use, have had the check certified by the bank on which it is drawn, before the service of the garnishment; being authorized to have it certified, and the relation of the parties being thereby changed, they are liable to the defendant for the amount of the check, as for money had and received, and that liability may be reached by garnishment. *Ib.*
5. A broker received coupon railroad mortgage bonds to cover future margins of a customer and pledged them to a bank as collateral security for any indebtedness he might owe to it. Afterward the bank advanced money and certified checks on the faith of these bonds, when broker did not have money on deposit equal in amount to the checks: *Held, under sec. 5208, that although the certifications were unlawful the checks certified were good and valid obligations against the bank. Thompson v. St. Nicholas National Bank, 146 U. S., 240.*
6. In an action by a bona fide holder of a check drawn on defendant, a national bank, and certified by its cashier: *Held, That the defendant was liable, although the drawer had no funds in the bank when the check was certified. Cooke v. The State National Bank of Boston, 52 N. Y., 96; 1 N. B. C., 698.*
7. Where a postdated check is certified by the cashier of the bank on which it is drawn to be "good," by indorsement thereon before the day of its date, the instrument, upon its very face, communicates facts and information to persons receiving the same that the cashier, in making such certification, was not acting within the known limits of his power, and that he was clearly exceeding them. *The Clarke National Bank v. The Bank of Albion, impleaded, etc., 52 Barb., 592.*
8. It appearing, on the face of such paper, that it was certified by the cashier before its payment could have been legally demanded, and before it could be presumed that the drawer had made a deposit for its payment, this is, in the law, full notice to a purchaser. *Ib.*
9. To enable a holder of such check to recover of the bank upon it, it must appear that he became the owner and holder in good faith for a full and fair consideration in the usual course of business, and without notice of the cashier's want of power to make the certification. He must have parted with something of value upon the strength and in consideration of the transfer of the paper. *Ib.*

CERTIFICATION OF CHECKS—Continued.

10. If he parted with nothing before the check was dishonored, he stands in privacy with his immediate indorsers, and is affected by all that will affect them. *Ib.*
11. Crediting the indorsers with the avails of the check on the books of the holder is in no sense a paying over. The holder, upon receiving notice of dishonor, has an undoubted right to erase such credit, and to restore it only at the special instance of the indorsers from whom he received the check. *Ib.*
12. The receipt of a certified check is not, of itself, payment. Such a check does not cease to be commercial paper and become money. Certifying a check to be "good" is nothing more than a promise by the bank upon which it is drawn to pay it when presented, as in the case of the acceptance of a bill of exchange. If an accepted bill be protested for nonpayment, and the drawer duly notified thereof, he is bound to pay the bill, with damages and costs. The same is the law with regard to a certified check. *Bickford v. First National Bank of Chicago, 42 Ill., 238.*
13. As the acceptance of a bill of exchange does not discharge the drawer, so neither should the acceptance of a check, manifested by the word "good" placed upon it by the bank, discharge the drawer. They rest on the same principles. In this respect there is no difference between an uncertified and a certified check; the dishonor of either must make the drawer liable. *Ib.*
14. There is this difference, however, between a certified and an uncertified check: In case of the former, the amount of the check is supposed to be at once charged up against the drawer, and thus placed beyond his control, while the holder of an uncertified check may be anticipated by another, who also holds a check on which he may draw the money. The certificate is an unconditional promise on the part of the bank to pay the check on demand. The object in certifying the check is to give it a currency value and to enable the holder to use it as money. *Ib.*
15. Although it be the fact that certified checks pass from hand to hand as cash, still they are not cash or currency, in the legal sense of those terms, and they do not lose, on that account, any of their characteristics as bills of exchange, and therefore, when dishonored, the holder has a right to look to the drawer for payment. *Ib.*
16. In this case a check was drawn and certified and deposited in a bank after 10 o'clock a. m. and before 3 o'clock p. m. on a certain day, where it remained until the next morning, when it was taken, in the usual course of business, to the bank on which it was drawn. The bank was closed and continued so. The check was protested for nonpayment and due notice given. This was sufficient diligence to hold the drawer. *Ib.*
17. The holder of a certified check has the right to hold the drawee and acceptor, as well as the drawer. So, where the acceptor has failed and made an assignment, the holder waives none of his rights against the drawer by giving notice to the assignee of the acceptor not to pay over any money to the drawer out of assets which might come to his hands in that capacity. *Ib.*
18. A certificate of a bank that a check is good is equivalent to an acceptance; it implies that a check is drawn upon sufficient funds in the hands of the drawee; that they have been set apart for its satisfaction, and that they shall be so applied whenever the check is presented for payment. *Merchants' National Bank v. State National Bank, 10 Wall., 604; 1 N. B. C., 47.*
19. National banks have the power to certify checks, and this power may be exercised by the cashier without special authorization. The directors may limit his exercise of this power as they deem proper, but such limitation will not affect a person ignorant thereof who deals with the cashier in relation to matters apparently within the scope of his power. *Ib.*
20. A bank, knowing that the county treasurer of the county had not sufficient county funds in his hands to balance his official accounts, consented to give him a fictitious credit in order to enable him to impose upon the county commissioners, who were about to examine his accounts. They accordingly gave him a "cashier's check" for \$16,571.61, which he indorsed and took to the commissioners. They received it, but refused to discharge him or his bondsmen, and placed the check and such funds as he had in cash in a box and delivered them to his bondsmen. The latter deposited the money and the check in another bank in the same place, which bank brought suit against the bank which issued the check to recover upon it: *Held, 1, That the circumstances under which the check was issued were a plain fraud upon the law, and also upon the county commissioners; 2, that their*

CERTIFICATION OF CHECKS—Continued.

- receipt of it and turning it over to the sureties was a single act, intended to assist the sureties in protecting themselves, and was inconsistent with the idea of releasing them from their obligation. *Thompson v. Sioux Falls National Bank, 150 U. S., 231.*
21. Though the drawer of a check, before delivering it, has it certified, he will not be relieved from liability thereon, the bank having failed before payment thereof, though presented in due season. *Randolph National Bank v. Hornblower et al., 35 N. E., 850; 160 Mass., 401.*
 22. Where the drawer of a check, before delivering it to the payee, has it certified as good by the bank upon which it is drawn, and the payee presents it in good season for payment, and gives due notice to the drawer of its nonpayment, and the bank had failed at the time of presentment for payment, the drawer will not be discharged from liability on the check. *Cincinnati Oyster and Fish Co. v. National Lafayette Bank., 36 N. E., 833.*
 23. As a general rule the certification of a check in the hands of the payee, the body of which is unaltered, releases the drawer from further liability, and creates a direct liability from the bank to the payee, while as between the bank and the drawer it operates as a payment, to that extent, on his account; and although prior to its being certified the check may be countermanded by the drawer, after its certification it has passed beyond his control, and he no longer has power to countermand its payment. *Meridian National Bank of Indianapolis v. First National Bank of Shelbyville, 34 N. E., 608; 7 Ind. App., 323.*
 24. The indorsement of a check by the person to whom it was actually issued, and by whom the drawer intended the money should be received, is an effectual indorsement to pass title to the check to a bank cashing the same; and the indorsement is not, as to such bank, invalidated by reason of the payee acting under an assumed and fictitious name, when he was not impersonating any other individual. *Ib.*
 25. A bank cashing, in good faith, a check so drawn and indorsed may collect the amount thereof of the bank which has certified the same. *Ib.*

CIRCULATION:

1. The circulating notes of a national-banking association are valid though they do not bear the imprint of the seal of the Treasury. Such imprint was intended to be simply evidence of the contract, and forms no part of the contract itself. *United States v. Bennett, 17 Blatch., 357.*
2. The State can not tax the circulating notes of national-banking associations. *Horne v. Greene, 25 Miss., 452.*
3. The State, until forbidden by Congress, has the power to tax national-bank bills. *Lilly v. The Board of Commissioners of Cumberland County, 69 N. C., 300.*
4. The circulating notes of national banks, known as "national currency," are not exempt from taxation by a State. *Board of Commissioners of Montgomery County v. Elston, 32 Ind., 27; 1 N. B. C., 425.*
5. The power of a State to tax the circulation of the national banks depends upon whether such circulation is for the use of the United States Government, or for private profit. Congress can protect the circulation of those banks, by forbidding the States to tax it. Until this is done, the States have a right to tax it. *Ruffin v. Board of Commissioners, 69 N. C., 498; 1 N. B. C., 806.*
6. The tax of 10 per cent imposed by the act of July 13, 1866 (14 Stat. at Large 146, sec. 9) on the circulation of State banks used for currency and paid out by the national or State banks is not repugnant to the Constitution, either on the ground that the tax is a direct tax, which must be apportioned, among the several States, or that the act impairs franchises granted by the State. *Veazie Bank v. Fenno, 8 Wall., 533; 1 N. B. C., 22.*
7. Congress having undertaken, in the exercise of undisputed constitutional power, to provide a currency for the whole country, may constitutionally secure the benefit of it to the people by appropriate legislation, and to that end may restrain by suitable enactments the circulation of any notes not issued under its own authority. *Ib.*
8. The provision of section 3413 of the national bank act, that "every national banking association, State bank or banker, or association, shall pay a tax of 10 per cent on the amount of notes of any town, city, or municipal corporation paid out by them," is constitutional, even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock v. United States, 101 U. S., 1; 2 N. B. C., 100.*

CIRCULATION—Continued.

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

COLLATERAL SECURITIES:

1. A national-banking association may take stock of a corporation as collateral security for a loan. *Shoemaker v. The National Mechanics' Bank, 2 Abb. U. S., 416; 1 N. B. C., 312.*
2. And it may take for such purpose the stock of another national-banking association. *National Bank v. Case, 99 U. S., 628.*
3. A national-banking association may take a pledge of personal chattels as security for a loan. *Pittsburg Locomotive and Car Works v. State National Bank of Keokuk, 2 Cent. L. J., 692; 1 N. B. C., 315.*
4. A national banking association may take as collateral security for a loan a warehouse receipt for merchandise. *Cleveland, Brown & Co., v. Shoeman, 40 Ohio St., 176.*
5. Where stockholder borrows money from bank and gives as security certificate of his shares of its stock, he is not entitled to recover when, on nonpayment of loan, the bank sold his stock and applied proceeds to his credit. *National Bank of Xenia v. Stewart, 107 U. S., 676.*
6. Creditor of insolvent bank has the right to prove and have dividends upon his entire claim, irrespective of collateral security he may hold. *Peoples v. Remington, 121 N. Y., 328.*
7. A pledged stock in a private corporation holding the certificates as collateral security, and having had the transfer duly entered on the books of the corporation, is liable to creditors as the owner thereof on the subsequent insolvency and dissolution of the corporation; and this liability is governed by the law in force when their debts were created (Rev. Code, 1867, sec. 1760), although it had been repealed or abrogated before the stock was transferred to him. *National Commercial Bank v. McDonnell, 92 Ala., 387.*
8. It is the duty of a receiver, if a secured debt is so reduced by dividends that the security will more than pay it, to redeem the security for the benefit of his trust. *West v. Bank of Rutland, 19 Vermont, 403; Miller's Estate, 82; Penn. St., 113; Bates v. Paddock, 7 Western Reporter, 222.*
9. A sale of shares of stock pledged as collateral security, without notice to the pledgor, is not a conversion, when it appears that the stock was knocked down to a nominal purchaser without his knowledge or consent, and that the certificates, though changed into his name, were never delivered to him, but were retained by the pledgee until after a subsequent sale pursuant to notice. *Terry v. Birmingham National Bank, 93 Ala., 599.*
10. For an unauthorized sale of stock pledged as collateral security, amounting to a conversion, the pledgor is entitled to recover, as damages, the market value of the stock at the time of the sale, with interest to the day of the trial; and the jury may, in their discretion, allow the highest market value at any time between the sale and the trial. *Ib.*
11. This suit was brought to recover the value of certain bonds, which, it is claimed, had been left at the bank as collateral security for money which the bank might, from time to time, advance the plaintiff. The plaintiff testified that on July 1, 1868, he went to the bank to obtain a loan upon this security; that the bonds could not be found, but that he received the money. The defendant requested the court to instruct the jury that, "if the bonds were not found by the bank when the note of July 1 was offered and were not afterward found, the jury are not authorized to find that they were taken and held as collateral security for the note of July 1." *Held, That this instruction was properly refused. Dearborn v. The Union National Bank of Brunswick, 61 Me., 369.*
12. A bank is bound to take only ordinary care of United States bonds pledged to it as collateral security for the payment of a note discounted by the bank. *Jenkins v. National Village Bank of Bowdoinham, 58 Me., 275.*
13. A writing, executed by the cashier, acknowledging the receipt by the bank, "to be returned to him on the payment of his note in four months, dated May 9, 1866," is not a contract which increases the common-law liability of the bank, even if the cashier had the authority to do so. *Ib.*
14. Securities taken by sureties for their indemnity, inure to the benefit of the creditor. *Thornton v. National Exchange Bank, 71 Mo., 221; 3 N. B. C., 513.*
15. Creditors holding collateral security are liable for negligence in realizing thereon. *National Bank of Jefferson, v. Bruhn et al., 64 Tex., 571.*

COLLATERAL SECURITIES—Continued.

16. In an action by a pledgee upon the debt secured by the pledge he is not required to account for nonnegotiable securities pledged to him by defendant, in the absence of any allegation or proof that he has lost or misappropriated them. *Marberry v. Farmers and Mechanics' National Bank*, 26 S. W., 215.
17. The cashier of a bank has no authority to assign collaterals belonging to himself, which were given to secure a loan to another person for the cashier's benefit. *Merchants' National Bank v. Demere*, 19 S. E., 38.
18. One who borrows money from a bank for the cashier thereof, on collaterals belonging to the cashier, is not entitled to credit for amount of such collaterals after they have been wrongfully withdrawn and converted by the cashier. *Ib.*
19. When shares of stock in a private corporation are pledged as collateral security for a debt, and default is made in the payment of the debt at maturity, the pledgee may file a bill in equity to foreclose the pledge by a sale under the order of the court, or he may exercise the implied power to sell without resorting to judicial proceedings; but, if he elects to pursue the latter remedy, the sale must be at public auction, in the absence of a special agreement, and reasonable notice must be given to the pledgor; and if he sells privately, without notice, becoming himself the purchaser, the relation between him and the pledgor is not thereby dissolved. *Sharpe v. National Bank of Birmingham*, 87 Ala., 644.
20. If the pledgor, when notified of the irregular or unauthorized sale, accepts its benefits, giving his note for the balance of his debt remaining unpaid, this is presumptively a ratification of the sale, and he can not afterward impeach it; but, if he acted in ignorance of the fact that the pledgee himself was the purchaser, and did not intend to make an absolute and unconditional ratification without regard to the facts attending the sale, he may disaffirm it within a reasonable time after discovering that the pledgee was the purchaser. *Ib.*
21. If a part owner of certificates of stock pledges them, with the consent of the other owner, as collateral security for his own debt, and they are converted by the pledgee, the pledgor is entitled to recover as if he were the sole owner, the pledgee being estopped from denying his absolute ownership. *Ib.*
22. Rev. St., sec. 5242, which declares all deposits, all transfers of deposits, and all payments of money made by a national bank after an act of insolvency, or in contemplation thereof, to be null and void, does not render illegal the retention of a balance standing to the credit of an insolvent national bank with a correspondent on the day of its failure, which has been pledged for the purpose of securing loans made by the correspondent to the insolvent bank. *Bell v. Hanover National Bank*, 57 Fed. Rep., 821.
23. Where a deposit with a correspondent has, long prior to the commission of the act of insolvency by a national bank, been pledged as collateral to secure the payment of loans made to the insolvent by its correspondent, neither the subsequent insolvency of the bank, nor the appointment of the receiver, destroys the lien of the correspondent, or its rights to dispose of the pledge to satisfy the debt secured. *Ib.*
24. Creditors of an insolvent national bank can not be required, in proving their claims, to allow credit for any collections made after the date of the declared insolvency from collateral securities held by them. *Chemical National Bank v. Armstrong*, 59 Fed. Rep., 372.
25. Rev. St. U. S., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with a view to the preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.
26. The plaintiff, a judgment creditor of the defendant, had the steamboat *Kinta* seized. The defendant had pledged it to the Third National Bank of New York, but remained in possession for his own account, and never completed the pledge by an actual delivery to the pledgee. The act of pledge was drawn up in the common-law form, and was intended to operate as a chattel mortgage. It contains, as to the form of the act, the essentials of an act of pledge. *Citizens' Bank of Louisiana v. Janin (Third National Bank of New York, Intervener)*, 15 So., 471, 46 La. Ann.

COLLATERAL SECURITIES—Continued.

27. The Third National Bank, as pledgee, claimed the proceeds of the sale. The property, when it was seized, was in the possession of the subtenant. It is not proved that plaintiff colluded with the defendant, and thereby gained an improper advantage. Pledge is not made perfect by the consent of the parties. It requires absolute possession. The alleged pledgee never was in possession during the tenure of the defendant. *Ib.*
28. It (the Third National) could not obtain possession through the agency of the sublessee, who held possession for his lessor, the defendant. *Ib.*
29. A pledge can not be made perfect by the sublessee's delivery of possession without the consent of his lessor. *Ib.*
30. The obligation of the lessor to account for the property, and whatever revenues were realized therefrom, binding between him and his creditor, the Third National Bank—the property not having been delivered—did not affect his other creditors, who could seize the property in his possession, or in that of his sublessee, who held possession for his lessor. *Ib.*
31. In an action by a bank on a promissory note, it appeared that defendant delivered as security the promissory note of S., to which was annexed, as collateral security, a certificate of corporate stock in the name of S.; that defendant, with the consent of S., agreed that the bank might sell the stock, and take in place of the note of S. the note of the purchaser, secured by the same stock reissued in the name of the purchaser; and that the bank sold the stock, and took in payment notes secured by the stock, payable to itself, with which notes defendant had no connection, and over which he had no control: *Held*, That as the bank had converted the stock to its own use, defendant's note must be credited with the value of the stock at the time of conversion. *Pauly v. Wilson, 57 Fed. Rep., 548.*
32. Plaintiff had in its possession collateral security for a debt due from a third party, who also owed the defendant: *Held*, That an agreement by the parties in interest that any sum received on such collateral security in addition to the indebtedness first secured thereby, should be applied on the debt due from defendant operated as an equitable assignment to defendant of such surplus, if any there should be. *Second National Bank v. Sprout, 56 N. W., 254.*

COLLECTIONS: See Checks; Certified checks.

A. Solvent banks—

1. Where the holder of a bill of exchange, payable at a distant place, deposits it with a local bank for collection, he thereby assents to the course of business of banks to collect through correspondents, and the correspondent of the local bank to which the bill is forwarded becomes his agent and is responsible to him directly for negligence in failing to present the bill for payment within the proper time. *Guelich v. The National State Bank of Burlington, 56 Iowa, 434.*
2. The payee of a check deposited it for collection with bank A on the same day it was made. The bank presented it for payment the next day shortly before 11 o'clock, and the drawee's check on bank B, only a few blocks distant, was taken in payment. The drawee became bankrupt at 1 o'clock. Several checks given after this, one by the drawee on bank B, were paid before 1 o'clock. Before 3 o'clock, bank A presented the check in question for payment, which was refused, whereupon it immediately went to the drawee, and, after recovering the original check, protested it: *Held*, That the drawer of the check was not liable thereon. *Anderson v. Gill, 29 A., 527.*
3. Where the payee of a check makes a demand on the drawee and receives something other than cash in payment, he can not, by making a second demand, though within the time allowed for presenting a check, undo the first, and render the drawer liable on the bankruptcy of the drawee. *Ib.*
4. Two bills of exchange, belonging to the plaintiff at Chicago, were indorsed for collection to a bank at Atchison, Kans., and by said Atchison bank to a bank at Kansas City, Mo., and by the latter to defendant, a bank at Hutchinson, Kans: *Held*, That they remain the property of plaintiff, all the indorsements being restrictive. *First National Bank of Chicago v. Reno County Bank, 1 McCrary, 491.*
5. An indorsement on a bill of exchange directing the drawee to pay to another "on account of" the indorser, or "for collection," is a restrictive indorsement, the effect of which is to restrict the further negotiability of the bill, and to give notice that the indorser does not thereby give title to the bill, or to its proceeds when collected. *Ib.*
6. Although there may be no privity between the owner of the bill and the last indorsee, yet, if the latter collects the bill, he is bound to pay the pro-

COLLECTIONS—Continued

ceeds to the owner, and the latter may recover in assumpsit, on the ground that the defendant has property in his possession which belongs to the plaintiff, and refuses to pay the same over. *Ib.*

7. A bank receiving an indorsed note before maturity for collection is required to take the proper steps to fix the liability of the indorser. *West v. St. Paul National Bank, 56 N. W., 54; 54 Minn., 466.*
 8. In an action by the owner of the note for neglect of that duty, resulting in the discharge of the indorser, the question of the solvency of the maker is material as affecting the measure of damages. *Ib.*
 9. Insolvency may be shown prima facie by proof of general reputation. Proof of insolvency within a reasonable time after the maturity of the note held admissible. *Ib.*
 10. A bank receiving for collection, from a correspondent, checks drawn upon it by a customer, with instructions to protest in case of nonpayment, is required, in case payment is refused for want of funds, to give notice to the bank from which they were received not later than the next day after dishonor; and when they are held for two days in order to enable the drawer to provide funds for payment thereof a jury will be warranted in finding that the bank intended to accept them, and become liable thereon. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239.*
 11. The indorsement of a draft to a bank "for collection," accompanied by a credit of the amount to the indorser's account, does not transfer title to the bank, and correspondent of the bank who collects draft for it is responsible therefor to indorser. *Tyson v. Western National Bank of Baltimore, 26 Att. Rep., 520.*
- B. Insolvent banks—
12. The Winters National Bank sent to the Fidelity Bank a note of \$2,000 for collection, and indorsed "Pay Fidelity National Bank, Cincinnati, Ohio, or order, for collection for account of the Winters National Bank, Dayton, Ohio, J. C. Reber, cashier." The Fidelity Bank forwarded it to the Drivers and Mechanics' Bank, which received payment thereof at maturity. Before the Fidelity Bank received notice and remittance of the \$2,000, it became insolvent, and went into the hands of a receiver, who took the \$2,000 and credited the Winters Bank therewith: *Held*, That the Fidelity Bank did not own the note, and the Winters Bank was entitled to the full \$2,000 as against the Fidelity Bank's receiver. *In re Armstrong, 33 Fed. Rep., 405.*
 13. Plaintiff sent to F bank a draft indorsed "for collection," accompanied with instructions to "collect and credit proceeds." F bank sent the draft to the defendant and the latter collected it, received the proceeds, and credited them to the F bank in accordance with the usual course of business between the F bank and the defendant, and notified the F bank of the credit. The F bank suspended business before crediting plaintiff with the proceeds, but after they had been collected and after it had received notice of the credit. After the suspension of the F bank the receiver appointed over its affairs credited plaintiff with the proceeds of the draft on the books of the bank: *Held*, That the indorsement "for collection" was notice to the defendant of the qualified title to the F bank, and defendant could not acquire any better title to the draft or the proceeds than that of the F bank, and could not, as against the plaintiff, apply the proceeds to an account owing the defendant from the F bank; and that the defendant could only defeat an action brought to recover the proceeds in its hands by showing that the draft or its proceeds belonged to the F bank. *First Nat. Bank of Circleville v. Bank of Monroe, 33 Fed. Rep., 408.*
 14. *Held, further*, That the relation of principal and agent continue between the plaintiff and the F bank so long as the latter did not assume the relation of primary debtor to the plaintiff for the proceeds of the draft; that the plaintiff not having been credited with the proceeds by the F bank, the relation between them remained that of principal and agent, and not debtor and creditor; and that the F bank, not having credited the plaintiff with the proceeds while it was a going concern, could not, by doing so subsequently, change the existing relation. *Ib.*
 15. *Held*, In an action brought by the plaintiff against the defendant to recover the proceeds of the draft, the defendant, not having remitted the proceeds to the F bank, was liable to the plaintiff for the amount. *Ib.*
 16. Plaintiffs sent to a certain bank a bill of exchange indorsed to said bank for collection. At the time the bank received the bill of exchange it was insolvent to the knowledge of the managing officer, and on that day, or

COLLECTIONS—Continued.

- following morning, it failed. Prior to the failure it indorsed the bill of exchange to defendant bank, which collected it and kept the proceeds, crediting the insolvent bank, which was indebted to it, with the amount thereof: *Held*, That the first bank acquired no title because of its fraud in not disclosing its insolvency, and defendant had no better title, as plaintiffs' indorsement showed that the bank was merely plaintiffs' agent to collect the proceeds. *Peck et al. v. First Nat. Bank*, 43 *Fed. Rep.*, 356.
17. Plaintiff sent to defendant's bank paper indorsed "For collection and immediate return" to plaintiff, and the paper was collected and the proceeds mingled with other moneys of the bank, instead of forwarded to plaintiff. The bill contained an uncontroverted allegation that defendant's bank at all times subsequent to the collection and at the time of defendant's appointment as receiver, had on hand cash to a greater amount than that due plaintiff. The bill asked to have the balance due plaintiff paid in full on the ground that the bank by receiving the paper for collection and immediate return became a trustee, and that either its entire property or the money in its vaults became impressed with the trust: *Held*, That if the mingling of the funds was a breach of trust it was a conversion; and plaintiff became a simple contract creditor, with no preference at law. *Philadelphia National Bank v. Dowd*, 38 *Fed. Rep.*, 172.
 18. It was immaterial whether or not the bank stood in a fiduciary capacity to plaintiff, as the facts stated in the bill showed that the money collected could not be traced into any specific investment or fund, but had been indistinguishably mingled with the general assets. *Ib.*
 19. By agreement and custom the Fidelity Bank received drafts from its correspondent bank at E, and credited them to it as cash, with the understanding that any draft which was unpaid should be charged back to the correspondent. The latter forwarded drafts, which were credited to it but were not collected before the Fidelity Bank failed. The drafts were paid after the appointment of a receiver and the moneys actually came into his hands. The drafts were indorsed payable to the Fidelity Bank "for collection for the" bank at E: *Held*, That as the drafts were when received credited as cash to the bank at E, which had the right at once to draw against them, the indorsement for collection did not affect the result and the bank had only the rights of a general creditor. *First Nat. Bank of Elkhart v. Armstrong*, 39 *Fed. Rep.*, 231.
 20. A draft sent to a bank specially indorsed for collection was paid by the drawee by check, which the bank collected through the clearing house. A memorandum was placed with the bank's cash, to indicate that the proceeds of the draft was the property of the sender. The bank was closed the next morning, and the receiver credited such proceeds to the sender of the draft on the books of the bank: *Held*, That the fund was not so mingled that it could not be traced and identified, and that the sender could recover the same. *First Nat. Bank of Montgomery v. Armstrong*, 36 *Fed. Rep.*, 59.
 21. Checks and drafts sent from one bank to another were indorsed "for collections," and credited "subject to payment," according to the dealings between the banks. Part of them were paid to the receiver of the latter bank after its failure, and the balance were credited to it by the payers: *Held*, That the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First Nat. Bank of Wellston v. Armstrong*, 42 *Fed. Rep.*, 193.
 22. The claimant bank sent to the F bank a sight draft, drawn on a third party, indorsed, "pay" F bank, or order, "for collection for" claimant bank. It was the practice of the F bank in its dealings with claimant to credit the latter on the day of receipt for all drafts, checks, etc., sent for collection that were payable at sight or on demand, and the balance thus created was subject to be drawn on; but if the paper was not paid it was charged back to claimant. On receipt of the draft the F notified claimant that it had been credited, "subject to payment;" but the credit was not drawn against nor were advances made on the faith of it. Claimant merely kept a memorandum of its transmission for collection. The F sent the draft to its reserve agent, indorsed, for collection, and the amount of it was counted as a part of the F's reserve fund, though this fact was not known to claimant: *Held*, That the indorsement being restrictive, the F acquired no title to it, and that upon the insolvency of the F, before notification of the collection of the draft, the claimant was entitled to the proceeds of it in the hands of the collecting agent. *Fifth National Bank v. Armstrong, Farmers' National Bank et al., interpleaders*, 40 *Fed. Rep.*, 46.

COLLECTIONS—Continued.

23. A bank which had received a draft for collection sent it to its correspondent bank at the residence of the drawee, and the draft was paid to such correspondent. There were no mutual accounts between the two banks, but it was the custom of the correspondent to remit the proceeds of collections at stated periods: *Held*, That until this remittance was made, or the principal bank had given the original owner of the draft credit for the avails, the original owner of the draft, as the owner of the proceeds thereof, was entitled to recover them from the correspondent bank. *National Exchange Bank of Dallas v. Beal*, 50 Fed. Rep., 355.
24. Though the correspondent was the agent of the first bank, and payment to it was to that extent a payment to the principal, yet until the proceeds were actually remitted to such principal and mingled with its general funds, or were so credited, the owner of the draft had the option to decline to consider it his debtor, and to claim the proceeds in the hands of the agent. *Ib.*
25. Where the principal fails, and a receiver is appointed, he takes the proceeds of the draft, when remitted to him, subject to the same right of reclamation by the owner that the latter had as against the agent. *Ib.*
26. Where, in such a case, there are mutual accounts between the two banks, the right of the agent to set off the amount of the collection against the principal's indebtedness to it can not be adjudicated in a suit in equity between the owner of the draft and the principal without making such agent a party. *Ib.*
27. Checks deposited in a bank by its customers for collection do not at once become the property of the bank; the bank continues to be the agent of the customer until the collection of the check, which remains, in the meantime, the property of the depositor. *Balbach et al. v. Frelinghuysen, Receiver, etc.*, 15 Fed. Rep., 675.
28. The rule is different where such checks are deposited to make good an overdrawn account of the customer, or when the amount deposited by check is immediately drawn against; in that case the bank may hold the deposit until the overdraft is made good from other sources. *Ib.*
29. The indorsement by the customer of a check, deposited for collection, is only intended to put the paper in such shape that the bank may collect it, and not to thereby pass the title to the bank. *Ib.*
30. The practice which has grown up among banks to credit deposits of checks at once to the account of the depositor, and to allow him to draw against them before the collection, is a mere gratuitous privilege, which does not grow into a binding legal usage. *Ib.*
31. A., who for several years had kept an account with the Marine National Bank of New York, on May 5, 1884, deposited a sight draft, dated that day, and drawn by him on a corporation of Boston, Mass., which was indebted to him in the amount of the draft. The bank was insolvent at the time, but the draft was forwarded to its collection agent at Boston, and paid May 7, after the bank had failed and closed its doors. On several previous occasions A. had deposited similar drafts, and been credited therewith as cash, and they were treated by him as cash deposits. On the occasion in question the bank credited plaintiff with the draft as a cash item: *Held*, That the draft was not the property of A. when paid by the drawee, and that he was not entitled to recover the amount thereof from the receiver. *St. Louis & S. F. Ry. Co. v. Johnston, Receiver, etc.*, 27 Fed. Rep., 243.
32. When a sight bill is credited by a bank to a customer as a cash item, with the latter's assent, the transaction is equivalent to a discount of the bill by the bank. *Ib.*
33. Where a check of a depositor is accepted by a correspondent bank in payment of a draft for collection, which charges the same to the drawee and credits the drawer without separating the amount from its general funds, it holds the money as agent for the drawer, who, after insolvency, becomes a mere general creditor, notwithstanding the State constitution provides that "depositors who have not stipulated for interest shall for such deposits be entitled in case of insolvency to preference of payment over all other creditors." *Anheuser-Busch Brewing Association v. Clayton*, 56 Fed. Rep., 759.
34. A bank in Ohio contracted with a bank in Pennsylvania to collect for it at par, at all points west of Pennsylvania, and remit the 1st, 11th, and 21st of each month. In executing this agreement the Pennsylvania bank stamped upon the paper forwarded for collection, with a stamp prepared for it by the Ohio bank, an indorsement "Pay to" the Ohio bank, "or

COLLECTIONS—Continued.

- order, for collection for," the Pennsylvania bank. The Ohio bank failed, in hands of its hands or in the hands of other banks to which it had been sent for collection, proceeds of paper sent it by the Pennsylvania bank for collection. A receiver being appointed, the Pennsylvania bank brought this action to recover such proceeds: *Held*, First, that the relation between the banks as to uncollected paper was that of principal and agent, and that the mere fact that the subagent of the Ohio bank had collected the money due on such paper was not a commingling of those collections with the general funds of the Ohio bank, and did not operate to relieve them from the trust obligation created by the agency, or create any difficulty in specially tracing them. *Commercial Bank of Pennsylvania v. Armstrong*, 148 U. S., 50.
35. Second, that if the Ohio bank was indebted to its subagent, and the collections when made were entered in their books as a credit to such indebtedness, they were thereby reduced to possession and passed into the general funds of the Ohio bank. *Ib.*
 36. Third, that by the terms of the agreement the relation of debtor and creditor was created when the collections were fully made, the funds being on general deposit with the Ohio bank, with the right in that bank to their use until the time of remittance should arrive. *Ib.*
 37. A bank received two drafts indorsed to it for collection, on account of the drawers, against two of its depositors. After acceptance by the latter the bank charged to each depositor's account the amount of the draft accepted by him. Before remitting to the drawers the bank assigned, having on hand cash sufficient to pay such drafts: *Held*, That the drawers were not entitled to a preference as to the funds on hand at the time the bank failed, where the assignee holds nothing which he or such drawers can identify with the drafts, or trace as a payment of them. *Freiberg v. Stoddart*, 23 A., 1111.
 38. A national bank collected a note for plaintiff by accepting a draft for the amount on another party, which it forwarded to its correspondent for collection, and at the same time sent plaintiff a draft on the same correspondent as a remittance of the proceeds of his note. The correspondent received the money on the draft sent it for collection, but before plaintiff's draft was paid by the correspondent the bank failed: *Held*, That the bank was only agent for plaintiff, and that the money derived from his note was a trust fund, which did not become a part of the bank's assets. *Foster v. Rincker*, 35 P., 470.
 39. B forwarded to bank a draft for collection. On July 22, 1893, bank made collection, and the same day forwarded its draft on New York. On July 26, bank failed, and a receiver was appointed. Draft was presented after the failure, and payment refused. B brought suit to secure a preference in payment: *Held*, That when a draft is forwarded to a bank for collection, in the absence of instructions to the contrary, it is with the understanding that upon collection the title to the proceeds shall vest in the collecting bank, and that said bank shall remit to its correspondent the equivalent of such proceeds, by the system of exchanges established by the universal custom among banks, and when this has been done no preference can arise. *Bowman et al. v. Clark et al.*, Washington supreme court, October, 1894.
 40. Where one deposits a draft with a national bank, and the bank sends it to an agent for collection, who collects it, and the bank fails before receiving the avails, having been insolvent at the time of the deposit, the depositor may rescind the transaction for fraud and recover the avails from the agent. *Craigie v. Smith*, 14 Abb. N. C., 409; 3 N. B. C., 679.
 41. Plaintiff sent a draft to a bank for collection. The bank collected it and then passed into the hands of a receiver without remitting. The bank had previously made similar collections for plaintiff, the proceeds of which were always remitted to him promptly, and never credited to him as a deposit: *Held*, That plaintiff was entitled to be paid the entire proceeds of the draft out of the bank's assets in the receiver's hands, since the bank was his trustee, and not his debtor. *Hunt v. Townsend*, 26 S. W., 310.
 42. Under an agreement between plaintiff bank and the H. bank that the latter should collect notes and checks forwarded it by plaintiff for a commission, and remit daily, the relation of principal and agent as to any paper ceased on collection, and the relation of creditor and debtor as to cash immediately arose. *First National Bank of Richmond v. Davis*, 19 S. E., 280.
 43. On failure of the H. bank, it being shown that its cashier had no knowledge of its insolvency till the failure, it is not chargeable as for a conversion of funds of plaintiff which it has mingled with its own funds, since, in the

COLLECTIONS—Continued.

- absence of such knowledge on the cashier's part the contract, with its necessary implication as to the disposition to be made of plaintiff's money on collection, remained in force till the failure. *Ib.*
44. Where plaintiff and defendant banks for several years had acted as agents for each other in the collection of checks, notes, and drafts, and where plaintiff sent defendant a note "for collection and credit" which on maturity was paid by a check and credit was immediately given on the books, but defendant failed and the check passed into the hands of a receiver: *Held*, that in view of the course of dealing the two banks stood in the relation of debtor and creditor with respect to the amount of the check, and it became part of the assets of the bank. *Franklin County National Bank v. Beal, 49 Fed. Rep., 606.*
 45. Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor, is a question of fact, depending upon the circumstances and course of dealing in each particular case. *City of Somerville v. Beal, 49 Fed. Rep., 790.*
 46. Where a bank in accordance with its custom credited checks deposited by a customer at the close of each day's business, retaining the right to subsequently charge off the same if returned unpaid from the clearing house, and the bank became insolvent on a succeeding day, title in the checks passed to the bank so as to create the relation of debtor and creditor. *Ib.*
 47. Where a national bank collected all papers sent to it by complainant under an arrangement which constituted the bank the agent of complainant, the latter can recover, on the ground of a trust, from a receiver of the bank such portion only of the proceeds of its paper sent to the bank as it shows has passed into the receiver's hands, either in its original or some substituted form. *Commercial National Bank v. Armstrong, 39 Fed. Rep., 684.*
 48. Where checks and drafts sent from one bank to another indorsed "for collection" and credited "subject to payment" according to the dealings between the banks, and part of them were paid to the receiver of the latter bank after its failure and the balances were credited to it by the payors, the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First National Bank v. Armstrong, 42 Fed. Rep., 193.*
 49. Negotiable paper with restrictive indorsement credited by agent on date of receipt "subject to payment," although account is subject to be drawn upon, title is not transferred, and upon the insolvency of the agent before receiving notice of the collection of the item, the owner is entitled to the proceeds in the hands of the collecting agent. *Fifth National Bank v. Armstrong, 40 Fed. Rep., 46.*
 50. The drawers of a draft deposited with a bank for collection, and by it forwarded to a correspondent bank, are entitled to the amount as against the receiver of the forwarding bank, which was insolvent, and known to be so by its officers when it received the draft, and suspended payment before the proceeds were withdrawn from the collecting bank. *Importers and Traders' National Bank v. Peters et al., 123 N. Y., 272.*
 51. When a bank which has received a draft for collection sends it to another bank for that purpose, and on being advised that the latter bank has collected the draft credits the depositor and then becomes insolvent without having received the money from the collecting bank, the depositor remains the owner of the draft, and is entitled to its proceeds from the collecting bank against the receiver and the creditors of the insolvent bank. *Armstrong v. National Bank of Boyertown, 11 S. W. 411; Manufacturers' National Bank v. Continental Bank et al., 20 N. W. 193.*
 52. A bank which collects a draft sent to it by another bank for that purpose with directions to remit the proceeds to a third bank for the owner's account does not thereby become a trustee, so that the fund can be followed into the hands of a receiver, although it had become mixed with the other cash of the bank before his appointment; especially when it appears that the business was carried on, and money paid out, for several days after the collection was probably made. *Merchants and Farmers' Bank v. Austin et al., 48 Fed. Rep., 25.*
 53. Where bank sends paper to another bank for collection and credit on general account, the custom being to enter credit only when paper is collected, the relation being that of principal and agent until collection and receipt of money by the second bank, and if latter sends to another bank, which

COLLECTIONS—Continued.

collects but does not remit until latter bank has failed, the former can recover the proceeds from the receiver thereof. *Beal v. National Exchange Bank of Dallas, 55 Fed. Rep., 894.*

54. Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor, is a question of fact, depending upon the circumstances and course of dealing in each particular case. *City of Somerville v. Beal, Receiver, 49 Fed. Rep., 790.*

CONSTITUTIONALITY:

1. Congress has the constitutional power to incorporate banks. *McCulloch v. Maryland, 4 Wheat., 316; Osborne v. Bank of the United States, 9 Wheat., 738.*
2. Congress has power to clothe national-banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. *The Chesapeake Bank v. The First National Bank of Baltimore, 40 Md., 269.*
3. Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national-banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. *Ib.*
4. Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. *Teazie Bank v. Fenno, 8 Wall., 533.*
5. Congress has the power to divest the United States courts of their jurisdiction of suits by or against national-banking associations. *National Bank of Jefferson v. Fare et al., 25 Fed. Rep., 209.*
6. National-banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. *Farmers and Mechanics' Bank v. Dearing, 91 U. S., 29.*
7. A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. *Stetson v. City of Bangor, 56 Me., 274.*
8. National-banking corporations, organized under the acts of Congress providing for their creation, are agencies or instruments of the General Government, designed to aid in the administration of an important branch of the public service, and are an appropriate constitutional means to that end. *Pollard v. The State ex rel. Zuber, 65 Ala., 628.*
9. The national-banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Logan County National Bank v. Townsend, 139 U. S., 67.*

CONSTRUCTION OF LAW:

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

CONSTRUCTION OF LAW—Continued.

- follow the decisions of the local State tribunals and will administer the same justice which the State courts would administer between the same parties. *Price, Receiver of Venango National Bank, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
6. Repeals by implication are not favored by the courts, and in the absence of express words of repeal it is the duty of the court to give effect to a prior statute, if it can be done, unless the repugnancy between the two is so absolute and palpable as to be recognized at once. *United States v. Cooke Co. Nat. Bank, 25 Int. Rev. Record, 266; 2 N. B. C., 128.*
 7. It is the peculiar province of the supreme court of the State to determine the meaning of the statutes of such State, and with such determination courts of the United States will hesitate to place upon a State statute any construction which will bring such statute in conflict with a statute of the United States, and therefore render it void. *Davenport Nat. Bank v. Mittelbuscher, collector, et al., 15 Fed. Rep., 225.*
 8. The punctuation of a statute is not made to be relied on, and must be disregarded if it requires a construction which is repugnant to a sense of justice. *United States v. Vorhees, 9 Fed. Rep., 143.*
 9. Where Congress has enacted a law covering a particular case, such law must prevail in the federal courts, though it differs from the State law. *Stephens v. Bernays, 42 Fed. Rep., 488.*
 10. Among the assets of an insolvent national bank were three mortgages, which were sought to be impeached by the assignees of the mortgagor as having been given in violation of the insolvency law of the State. Plaintiff, receiver of the bank, claimed that the State law was inoperative upon the assets of a national bank, and was ineffectual to divest him of the title acquired by the mortgages: *Held, That the mortgages were governed by the State law, and the bank took them with all the limitations imposed by the laws of the State upon them. Witters, Receiver, etc., v. Sowles et al., 32 Fed. Rep., 758.*
 11. As the Supreme Court of the United States has decided that it has authority to reexamine the judgment of a State court as to the power of national banks under the act of Congress, a State court should follow its decisions on the question. *First National Bank of Aberdeen v. Andrews et al.; Young v. Same.*

CONVERSION:

1. Where a State bank has been converted into a national-banking association it may enforce all contracts made with it while a State corporation. *City National Bank v. Phelps, 97 N. Y., 44.*
2. And it is liable, after the conversion, for all the obligations of the old institution. *Coffee v. The National Bank of Missouri, 46 Mo., 140; Kelsey v. The National Bank of Crawford, 69 Penn. St., 426.*
3. A national-banking association, organized as the successor of a State bank, may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation but the organization of a new corporation. *Bank v. McIntyre, 40 Ohio St., 528.*
4. And such association will be liable to the depositors of the former bank. *Eans v. Exchange Bank, 79 Mo., 182.*
5. A State law authorizing national-banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national-banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. *Thomas v. Farmers' Bank of Maryland, 46 Md., 43.*
6. The conversion of a State bank into a national bank, with a change of name, under the national-bank act does not affect its identity or its right to sue upon liabilities incurred to it by its former name. *Michigan Insurance Bank v. Eldred, 143 U. S., 293.*
7. No authority other than that conferred by act of Congress is necessary to enable any State bank to become a national-banking association. *Casey v. Galli, 94 U. S., 673.*
8. When a State bank is converted into a national-banking association all of the directors at the time will continue to be directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. *Lockwood v. The American National Bank, 9 R. I., 308.*

CONVERSION—Continued.

9. But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. *Ib.*
10. A national bank, changed from a State bank, may maintain an action on a continuing guaranty for loans held by it before the change; for loans both before and after the change. *City National Bank of Poughkeepsie v. Phelps, 97 N. Y., 44; 49 Am. Rep., 513; 3 N. B. C., 627.*
11. A State bank paid its president money to reimburse him for money which he falsely represented he had paid to its creditor. The State bank was afterwards changed to a national bank, and the creditor recovered judgment against it for his debt: *Held*, That it could maintain an action against the president for money had and received, although the State statute provided that the State bank should be continued a body corporate for three years for the purpose of prosecuting and defending suits, closing its concerns, and conveying its property. *Atlantic National Bank v. Harris, 118 Mass., 147; 2 N. B. C., 454.*
12. The provisions in the statute in New York of April 11, 1859 (Laws of 1859, chap. 236), as to the redemption of circulating notes issued by a State bank, and the release of the bank if the notes should not be presented within six years, do not apply to a State bank converted into a national bank under the act of March 9, 1865, and not "closing the business of banking." *Metropolitan National Bank v. Claggett, 141 U. S., 520.*
13. The conversion of a State bank in New York into a national bank, under the act of the legislature of that State of March 9, 1865 (N. Y. Laws of 1865, chap. 97), did not destroy its identity or its corporate existence, nor discharge it as a national bank from its liability to holders of its outstanding circulation, issued in accordance with State laws. *Ib.*
14. No authority from a State is necessary to enable a State bank to become a national bank. *Casey v. Galli, 94 U. S., 527; 1 N. B. C., 137.*

CRIMINAL LAW: See False entries; Indictment.

1. The willful misapplication of the moneys and funds of a national-banking association, made an offense by sec. 5209, Rev. St., must be for the use or benefit of the party charged, or of some person or company other than the association. *United States v. Britton, 107 U. S., 655.*
2. It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. *United States v. Fish, 24 Fed. Rep., 585.*
3. A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. *Ib.*
4. It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national-banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. *United States v. Taintor, 11 Blatch., 374.*
5. If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. *In the matter of Van Camper, 2 Ben., 419.*
6. Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. *United States v. Britton, 108 U. S., 193.*
7. It is not a willful misapplication of the moneys of the association within the meaning of sec. 5209, Rev. St., for a president who is insolvent to procure the discounting by the association of his note not well secured. *Ib.*
8. To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within sec. 5209, Rev. St., it is not necessary that the person charged with the offense should have been previously in the actual possession of such moneys, funds, and credits under or by virtue of any trust, duty, or employment committed to him. Nor is it necessary to the commission of this offense that the officer making the willful misapplication should derive any personal benefit therefrom. When the funds or assets of the bank are unlawfully taken from its possession, and afterward willfully misapplied by converting them to the use of any person other than the bank, with intent to injure and defraud, the offense as described in the statute is committed. *United States v. Harper, 33 Fed. Rep., 471.*
9. This criminal act may be done directly and personally, or it may be done indirectly through the agency of another. If the officer charged with it has

CRIMINAL LAW—Continued.

- such control, direction, and power of management by virtue of his relation to the bank as to direct an application of its funds in such manner and under such circumstances as to constitute the offense of willful misapplication, and actually makes such direction or causes such misapplication to be made, he is equally as guilty as if it was done by his own hands. *Ib.*
10. The officers of a national-banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with, and in the custody of, the association. *Commonwealth v. Tenney, 97 Mass., 50; State v. Fuller, 34 Conn., 280.*
 11. As the national-banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national-banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. *Commonwealth v. Felton, 101 Mass., 204.*
 12. It is not a conspiracy against United States, under sec. 5440, Rev. St., nor a willful misapplication of money of bank, under sec. 5209, for president and director of bank to cause shares of its stock to be purchased with its money and held on trust. *United States v. Britton, 108 U. S., 192.*
 13. It is not a willful misapplication of bank money by the president, under sec. 5209, for him to procure the discount by bank for his own benefit of an unsecured note on which both maker and indorser are insolvent to his knowledge. *Ib., 193.*
 14. Nor is president liable for a criminal violation of that section solely by reason of permitting a depositor who is largely indebted to bank to withdraw his deposits without first paying such indebtedness. *Ib.*
 15. The procuring by two or more directors of the declaration of a dividend at a time when there are no net profits to pay it, is not a willful misappropriation of money of bank within sec. 5204, Rev. St. *Ib., 199.*
 16. Where the president, charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of sec. 5209, Rev. St. *In the matter of Van Campen, 2 Ben., 419.*
 17. To constitute the offense of willful abstraction by an officer, defined by the statute, it is necessary that the money or funds of the association should be withdrawn by the officer or by his direction; that such taking or withdrawing should be without the knowledge or consent of the bank, or of its board of directors; that the money or funds so taken or withdrawn should be converted to the officer's own use, or for the benefit and advantage of some person other than the association, and that this should be done with intent to injure and defraud the association. *Ib., United States v. Harper, 33 Fed. Rep., 471.*
 18. An officer of a national-banking association can not be punished under State laws for embezzling the funds of the association. *Commonwealth ex rel. Torrey v. Ketner, 92 Penn. St., 372; Commonwealth v. Felton, 101 Mass., 204.*
 19. But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. *Commonwealth v. Barry, 116 Mass., 1.*
 20. The word "embezzle," as found in the United States Rev. St., is used to describe a crime which a person has an opportunity to commit by reason of some office or employment, and which may include some breach of confidence or trust. *United States v. Conant, 9 Cent. L. J., 129; 2 N. B. C., 148.*
 21. Section 1025 of the Rev. St. provides: "No indictment * * * shall be deemed insufficient * * * in a matter of form only." *Held*, That anything that forms a part of the description of the crime is not a "matter of form." *Ib.*
 22. Embezzlement, abstraction, and willful misapplication of the moneys, funds, etc., of a national bank, as described in Rev. St., sec. 5209, constitute three separate crimes or offenses, which, under Rev. St., sec. 1024, may be joined in one indictment, but must be stated in separate counts. *United States v. Cadvallader, 59 Fed. Rep., 677.*
 23. The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association, is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. *United States v. Fish, 24 Fed. Rep., 585.*
 24. It is competent for a State by penal enactments to protect its citizens in their dealings with national-banking associations located within the State. *State v. Fuller, 34 Conn., 280.*

CRIMINAL LAW—Continued.

- 25. And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. *Luberg v. Commonwealth, 94 Penn. St., 85.*
- 26. Purchase of stock in violation of sec. 5201, Rev. St., made with intent to defraud, and by officers named in sec. 5209, is not punishable under latter section. *United States v. Britton, 107 U. S., 655.*

DEPOSITS:

1. The relation of banker and depositor is that of debtor and creditor. Deposits on general account belong to the bank and are part of its general fund. The bank becomes a debtor to the depositor to the amount thereof, and the debt can only be discharged by payment to the depositor, or pursuant to his order. *The Etna National Bank v. The Fourth National Bank, 46 N. Y., 82.*
2. The contract has none of the elements of a trust. For a breach on the part of the bank of the obligation resulting from the relations between the parties the depositor alone can sue. *Ib.*
3. General deposits in a commercial bank on account of the depositor, without being complicated by any other transaction than that of the depositing and withdrawing of the moneys, transfers the ownership of the money to the bank; and the relationship with reference thereto, as between the bank and the depositor, is simply that of debtor and creditor. *Collins v. State, 15 So., 214.*
4. A deposit made in the usual course of business vests in the bank, and can not be recovered by the depositor on the ground of fraud, though the bank was insolvent and failed on the next day, and though the deposit was made in reliance on representations of the president that the bank was all right, unless the officers of the bank knew of its insolvency at the time of the deposit. *New York Breweries Co. v. Higgins, 29 N. Y. S., 416.*
5. A trustee who deposits in a bank and causes to be credited to his private account money of the trust fund without giving any notice that it is not his private property or making any special agreement in regard to it, thereby converts it to his own use; so that the bank, in the absence of any notice that it is not his private property, may apply it as such. *School District v. First National Bank, 102 Mass., 174.*
6. Where an agent deposits in a bank, to his own account, the proceeds of property sold by him for his principal under instructions thus to keep it, a trust is impressed upon the deposit in favor of the principal, and his right thereto is not affected by the fact that the agent at the same time deposits other moneys belonging to himself; nor is it affected by the fact that the agent, instead of depositing the identical moneys received by him on account of his principal, substitutes other moneys therefor. *Van Allen v. The American National Bank, 52 N. Y., 1.*
7. Where an agent or trustee has deposited money belonging to his principal or beneficiary in a bank to which he is himself indebted, and the bank, without his authority and in ignorance of the true ownership of the fund, has applied it on the debt, the owner is not debarred from recovering it from the bank if it can be identified. *Burnett, adm'r, v. The First National Bank, 38 Mich., 630.*
8. A bank is not chargeable with interest on sums deposited to the credit of customers to be drawn against by check, until payment be demanded, unless upon special contract. *Parkersburg National Bank v. Andy Als., 5 Va., 50.*
9. Unlike checks, cash deposited by customers with the bank ceases to be the property of the depositor, and becomes the property of the bank, creating at once the relationship of debtor and creditor. *Balbach et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*

DEPUTY COMPTROLLER:

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

DIRECTORS: See Officers.

DISTRICT ATTORNEY:

1. For services performed by the district attorney in bringing a suit against a national bank, and obtaining a forfeiture of its charter, he is not entitled to more than \$10, the fees prescribed by section 824, there being no other law in the United States giving a compensation to a district attorney for such services. *Bashaw v. United States*, 47 Fed. Rep., 40.
2. The 56th (now 153d) section of the act providing that suits under it, in which officers of the United States are parties, shall be conducted by the district attorney of the district, is directory only. *Kennedy v. Gibson*, 8 Wall., 498.
3. District attorney can not recover compensation for services in conducting suit arising out of the provisions of the national-banking law in which the United States or any of its agents or officers are parties. *Gibson v. Peters, Receiver*, 150 U. S., 342.
4. The expenses of a receivership can not be held to include compensation of district attorney for conducting a suit in which the receiver is party, and he can not receive any compensation for services so rendered or offered to be rendered. *Ib.*

ESTOPPEL:

A. Solvent banks—

1. Where one sued by a national bank is accustomed to deal with it as such, and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. *National Bank of Fairhaven v. The Phoenix Warehousing Company*, 6 Hun., 71.
2. A director is not, by reason of his position, estopped from setting up the defense of usury in an action brought against him by the association. *Bank of Cadiz v. Slemons*, 34 Ohio St., 142.
3. Where a national-banking association has entered into a contract which it is not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. *Casey v. La Société de Crédit Mobilier*, 2 Woods, 77; *German National Bank v. Meadowcroft*, 95 Ill., 124.
4. Where officer of a bank guaranteed payment in name of bank and sold the note, the bank by retention and enjoyment of the proceeds is estopped to deny officer's act. *People's Bank v. National Bank*, 101 U. S., 181.
5. The organization of a national bank under the national-banking act may be put in issue by a party who has not estopped himself. But a party who has accepted as payee a promissory note payable at a banking institution which the parties to the note style a national bank, and has sold and transferred the note to such banking institution, can not be allowed to raise that issue by merely averring want of knowledge or information sufficient to form a belief as to whether the institution is a body corporate, etc. *Huffaker v. National Bank of Monticello*, 12 Bush, 287; 1 N. B. C., 504.
6. If, upon inquiry by the surety, the cashier, knowing that he is a surety, inform him that the note is paid, intending that he should rely upon his statement, and the surety does so, and in consequence changes his position by giving up securities, or indorsing other notes for the principal, or the like, the bank will be estopped to deny that such note is paid. *Cochecho National Bank v. Haskell et al.*, 51 N. H., 116.
7. A stockholder of a private corporation, when sued by its creditors, is estopped from denying the legal existence of the corporation, or insisting that its charter has been forfeited by noncompliance with statutory provisions for which a forfeiture might be judicially declared. *National Commercial Bank v. McDonnell*, 92 Ala., 387.

B. Insolvent banks—

8. Where an officer of a bank loaned money for his individual benefit upon pretended collateral security of the bank: *Held*, That his bank was estopped to deny the loan and is liable therefor, as the lender dealt with him solely in his official capacity. *Stewart v. Armstrong*, 56 Fed. Rep., 167.
9. Vice-president of bank, also manager of a commercial house, substituted as collateral notes to order of his house, and indorsed by them without consideration: *Held*, That, as against holders of collateral, the house was estopped to deny that these notes were properly pledged as security for a loan to his bank. *Ib.*
10. The estoppel upon his bank exists only in favor of lender. Hence, his house has no remedy against it for any liability enforced by the lender on account of its indorsed notes so pledged. *Ib.*
11. A shareholder who has held himself out to the world as such is estopped to deny that the association was legally incorporated. *Casey v. Galli*, 94 U. S., 673; *Wheelock v. Kost*, 77 Ill., 296.

ESTOPPEL—Continued.

12. A person who received dividends on shares of stock standing in his name on the books of a national bank is estopped from denying his liability on the ground that he returned the same by check to an officer of the bank. He is presumed to be the owner of the stock when his name appears upon the books of the bank and the burden of proof is upon him to show that he is not in fact the owner. *Finn v. Brown*, 142 U. S., 56.
13. A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. *Casey v. Galli*, 94 U. S., 673.
14. In such suit stockholder is estopped to deny existence or validity of corporation. *Ib.*
15. The legality of the appointment of the receiver can not be questioned by the debtors of the bank when sued by him. The bank may move to have the appointment set aside, but the debtors can not. *Cadle v. Baker*, 20 Wall., 650; *Platt v. Beebe*, 57 N. Y., 339.

EVIDENCE:

1. The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of *nil 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; *Merchants' National Bank of Bangor v. Glendon*, 120 Mass., 97.
2. The certificate of the Comptroller of the Currency duly made is sufficient evidence of the appointment of the receiver in an action brought by him. *Platt v. Beebe*, 57 N. Y., 339; 1 N. B. C., 725.
3. And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. *Casey v. Galli*, 94 U. S., 673.
4. Under the national-banking act, a copy of the certificate of organization of a United States national bank, which is certified by the Comptroller of the Currency and authenticated by his seal of office, is competent evidence in a State court. *Tapley v. Martin*, 116 Mass., 275; 1 N. B. C., 611.
5. In an action by "The West River National Bank of Jamaica, Vermont": *Held*, That the certificate of the Comptroller of the Currency of the existence of a corporation under the name of "The West River National Bank of Jamaica," described as located in the town of Jamaica, Vermont, was admissible under the general issue for the purpose of proving the plaintiff's corporate existence. *Thatcher v. West River National Bank*, 19 Mich., 196; 1 N. B. C., 622.
6. It is no objection to the admission in evidence of the certificate of the organization of a national bank, that the notary before whom it was acknowledged was one of the shareholders of the bank. The Comptroller's certificate of compliance with the act of Congress removes any objection which might otherwise have been made to the evidence on which he acted. *Ib.*
7. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., sec. 5154. *Aspinwall v. Butler*, 133 U. S., 595.
8. A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. *Bowden v. Johnson*, 107 U. S., 251.
9. In an action by a national bank, plaintiff may prove that it is a corporation de facto by parol evidence; that it is carrying on a general banking business as a national bank, authorized by the general laws of the United States, under the name by which it has sued, the court taking judicial notice of such laws. *Yakima National Bank v. Knipe*, 33 P. 834; 6 Wash., 348.

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.

EXPIRATION OF CORPORATE EXISTENCE:

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

EXTENSION OF CORPORATE EXISTENCE:

The identity of a national bank is not affected by the extension of its term of existence. *Trustees of First Presbyterian Church v. National State Bank, 29 A., 320.*

FALSE ENTRIES:

1. The only remedy for the making of a false return to the auditor, by the cashier of a bank, of the resources and liabilities of the bank for the purposes of taxation is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement; and any officer of the bank may be fined not exceeding \$100 for failing to make the statement, or for willfully making a false one. *Miller v. First National Bank, 21 N. E. 860.*
2. Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. *United States v. Harper, 33 Fed. Rep., 471.*
3. It may be made personally or by direction. *Ib.*
4. The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account constitute a "false entry" within the meaning of sec. 5209, Rev. St., by which it is declared to be a misdemeanor to make any "false entry in any book, report, or statement of the association, with intent to injure or defraud," etc. *United States v. Creelius, 34 Fed. Rep., 30.*
5. Where false entries are made by a clerk at the direction of the president, the latter is a principal. *In the matter of Van Campen, 2 Ben., 419; United States v. Fish, 24 Fed. Rep., 535.*
6. A report of condition of a national bank, whether called for by the Comptroller of the Currency or not, which is a report in the usual form made by an officer of the bank in his official capacity, if it contains a false entry made with intent to deceive, is within Rev. St., sec. 5209, which declares such false entries to be a misdemeanor. *United States v. Hughitt, 45 Fed. Rep., 47.*
7. Where false entries were made by a bookkeeper in a statement requested by a national-bank examiner purporting to give the balance due to depositors, which statement it was the duty of the examiner to make and not the bookkeeper, an indictment for making "false entries in a statement of the association" will not be sustained. *United States v. Ege, 49 Fed. Rep., 852.*
8. In an indictment of an officer of a national bank under sec. 5209, Rev. St., for making false entries in a report to the Comptroller of the Currency, it is no defense that such entries were made by a clerk and verified by the officer without actual knowledge of their truth, since it was his duty to inform himself. *United States v. Allen, 47 Fed. Rep., 696.*
9. A "false entry" in a report by a national-bank officer or a director to Comptroller of the Currency within the meaning of sec. 5209 is not merely an incorrect entry made through inadvertent negligence or mistake, but is an entry known to the maker to be untrue and incorrect and by him intentionally entered while so knowing its false and untrue character. *United States v. Graves, 53 Fed. Rep., 634.*
10. In determining whether a certain false entry, made by a national-bank officer in a report to the Comptroller, was made with intent to deceive or defraud, etc., within the meaning of the statute, the jury are authorized to infer the intent if the natural and legitimate result of such false entry would be to deceive any other officer or officers of the bank or any agent appointed to examine into its affairs. *Ib.*

FALSE ENTRIES—Continued.

11. In determining whether defendant made a "false entry" within the meaning of the statute when he included in such report, as "Loans and discounts" of the bank, amounts which were being carried on the books of the bank as "overdrafts," the jury will not consider whether other national banks followed the same practice; but the jury, in determining whether such entry, if a "false entry," was made with intent to deceive and defraud, may consider whatever knowledge defendant is shown to have had as to practice of any other national bank in this respect. *Ib.*
12. It is not necessary to complete the offense of making a "false entry" in a report to the Comptroller of the Currency of the condition of a national bank, with intent to deceive or defraud, that any person shall have been in fact actually deceived or defrauded; for the making of such a "false entry" with the intent to deceive or defraud is sufficient. *Ib.*
13. Under sec. 5209 of the national-bank act it is an indictable offense to make a false entry in a report to the Comptroller of the Currency, or to aid and abet the making of such entry. *United States v. French et al.*, 57 Fed. Rep., 382.
14. It is not a "false entry" to enter under heading of "Loans and discounts" items which, on books of the bank, and for convenience of its officers, have been temporarily withdrawn from that heading, and which are, from day to day, carried on the books of the bank under heading of "Suspended loans" while awaiting action of directors as to same being withdrawn from character of loans and entered up as a loss on profit and loss account. *United States v. Graves*, 53 Fed. Rep., 634.

FORFEITURE OF CHARTER.

1. Forfeiture of the privileges and powers of a national bank must be determined by a suit brought by the Comptroller of the Currency and until determined it may do business, and no person, by a conspiracy to evade its regulations, may escape liability for borrowed money loaned by it, upon personal security in the manner authorized. *Stephens v. Monongahela National Bank*, 88 Penn. St., 157; 32 Am. Rep., 438; 2 N. B. C., 398.
2. Under Rev. St., sec. 5239, providing that if the directors of a national bank shall violate any of the provisions of the title relating to the organization and management of banks, the franchises of the bank shall be forfeited, such violation, however, to be determined by a proper court of the United States in a suit therefor by the Comptroller, and that in cases of such violation every director participating therein shall be personally liable for all damages which the bank, its shareholders, or any other person shall have sustained in consequence thereof, the Comptroller can not authorize the receiver to bring suit, under sec. 5234, to enforce such personal liability, until it has been adjudged by a proper court that such acts have been done as authorize a forfeiture of the charter. *Welles v. Graves*, 41 Fed. Rep., 459.
3. The forfeiture of the rights, privileges, and franchises of a bank authorized by Rev. St., sec. 5239, for violation by its directors of the provisions of the banking act, comes within sec. 1047, limiting suits for any penalty or forfeiture accruing under the laws of the United States to five years. *Ib.*
4. The right to maintain an action under Rev. St., sec. 5239, to recover from a bank director the damages sustained by his bank in consequence of excessive loans made by him while serving in the capacity of director, is not affected by the fact that the Comptroller has or has not procured a forfeiture of the bank's charter. *Stephens v. Overstolz*, 43 Fed. Rep., 771.
5. In an information charging that "the banking association and the directors thereof did knowingly permit," etc., the allegation that the association, aside from the directors, permitted the doing of the alleged acts, tenders an immaterial issue, and should be stricken out on motion. *Trenholm, Comptroller, v. Commercial National Bank*, 38 Fed. Rep., 323.
6. As the section only refers to acts done by the directors, or by the executive officers with the knowledge of the directors, an information seeking a forfeiture, which charges that the association did the act, is insufficient. *Ib.*

FORGERIES:

1. A depositor owes a duty to the bank to make an examination of his pass book and vouchers within a reasonable time; and if loss would result to the bank from his failure to do so he can not recover for forged checks paid by the bank and charged to his account. *First National Bank v. Allen*, 14 So., 335.

FORGERIES—Continued.

2. Where the examination is committed to a clerk or agent who has himself committed the forgeries, his concealment of such forgeries will not relieve the depositor from the consequences of the failure to discover the fraud and notify the bank. *Ib.*
3. But if the omission of the depositor to discharge such duty has resulted in no injury to the bank, the depositor may recover. *Ib.*
4. Where, however, forgeries by the same person are committed after the depositor is chargeable with knowledge of the fact, the failure of the depositor to give the bank notice may estop him to dispute the genuineness of such checks. *Ib.*
5. Plaintiff bank paid defendant bank money on a forged order, made payable at plaintiff bank, bearing the general indorsement of the payee and of defendant, the latter being "For collection." The person by whom the order purported to be drawn was a customer of plaintiff, and had directed it to pay orders drawn by him. The forgery was not discovered for four weeks: *Held*, That an answer alleging that at the time of the payment the payee had property from which the order could have been collected, but that before the discovery of the forgery the payee had departed with his property, was not sufficient to prevent recovery of the money paid defendant, as it did not show how long the payee and the property remained within reach, and, therefore, failed to show loss to defendant by unreasonable delay of plaintiff in discovering the forgery and notifying defendant. *Indiana National Bank v. First National Bank, 36 N. E., 382.*
6. In an action against a bank by a depositor to recover the amount of checks drawn by plaintiff, but alleged to have been paid by defendant on indorsements of the payees' names forged by plaintiff's cashier, part of whose duty was to fill in the body of checks for plaintiff to sign, pay bills, and keep the accounts, it appeared that the money on the checks in question had been obtained by plaintiff's cashier, but there was no evidence that any payees had been named in them, the canceled checks having been destroyed by the cashier: *Held*, That plaintiff could not recover, as it would not be presumed that the cashier committed forgery in addition to the embezzlement, when he could have avoided forgery by making the checks payable to "cash" or "bearer," in which event defendant would not be liable. *National Board of Marine Underwriters v. National Bank of the Republic, 29 N. Y. S., 698.*
7. Defendant bank received a check drawn on plaintiff for collection. After plaintiff had remitted to defendant and defendant had paid the holder of the check, it was discovered that the payee's name was forged: *Held*, That delay of plaintiff in notifying defendant of the forgery did not relieve defendant from liability, where the only evidence of injury from the delay was that of defendant's cashier, who said: "If more seasonable notice had been given the forger would have been arrested earlier, and more favorable results might have arisen." *Third National Bank v. Merchants' National Bank, 27 N. Y. S., 1070.*

GUARANTY:

A personal guaranty, given by stockholders and directors to another bank in consideration of loans, discounts, or other advances to be made, for the repayment of any indebtedness thus created, imposes a liability on the guarantors when acted on by the guarantee, though no notice of the acceptance of the guarantee was given, for the contract shows a personal interest of the guarantors in the advances constituting a consideration moving to them. *Doud et al. v. National Park Bank, 54 Fed. Rep., 846.*

INCREASE OF CAPITAL STOCK: *See* Capital stock.

INDICTMENT: *See* False entries.

1. An indictment under act of July 12, 1882, amending sec. 5208, making it a misdemeanor to "certify any check" drawn by a person not then having on deposit sufficient money to meet same need not allege delivery of check by bank after certification. *United States v. Potter, 56 Fed. Rep., 83.*
2. When indictment alleges certification as accomplished, authentication will not be presumed as an essential part thereof, and hence it is unnecessary to allege absence of required credit or deposit at time of authentication. *Ib.*
3. The indictment in charging in the language of sec. 5208 that the drawer of the check had not on deposit, at the time it was certified, "an amount of money equal to that specified" in the check is sufficient. *Ib.*

INDICTMENT—Continued.

4. The indictment does not charge two offenses in the same count because it alleges therein that the check was certified "before the amount thereof had been entered to the credit of the drawer on the books of the bank," and also at a time when the drawer did not "have on deposit an amount of money equal to" the amount of the check. *Ib.*
5. An indictment against the president for "aiding and abetting" cashier in certifying check under prohibition can not be sustained. *Ib.*
6. An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. *United States v. Warner, 26 Fed. Rep., 616.*
7. An indictment against the president of a national bank, alleging that he "unlawfully and willfully and with intent to injure and defraud the said association for the use, benefit, and advantage of himself, did misapply certain of the money and funds of the association which he * * * then and there with the intent aforesaid paid and caused to be paid" to certain persons named, was bad for failure to allege the fact that made such payment unlawful or criminal. *United States v. Eno, 56 Fed. Rep., 218.*
8. It is not essential that such indictment should allege that the acts charged were done without the knowledge and assent of the directors of the association. *Ib.*
9. In indictment under Rev. St., sec. 5209, for willfully misapplying the funds of a national bank, it is not necessary to charge that the funds had been previously intrusted to defendant, since such act may be done by an officer or agent of the association without his having previously received the funds into his manual possession. *United States v. Northway, 120 U. S., 327.*
10. In indictment charging president of a bank with aiding and abetting its cashier in the misapplication of its funds, it is not necessary to aver that he then and there knew that the person so aided and abetted was the cashier. *Ib.*
11. A form of indictment which sufficiently describes and identifies the crime of abstracting the funds of a national bank created by Rev. St., sec. 5209, and sufficiently states the character and capacity of the bank. *Ib.*
12. An indictment for willfully misapplying funds of a national bank (Rev. St., sec. 5209), charging in general words fraudulent misapplication and intent to defraud the bank, and describing specifically funds misapplied and the manner of misapplication, need not negative every possible theory consistent with an honest purpose in the disposition of the funds specified. *Evans v. United States, 14 S. Ct., 934; Ib., 939.*
13. An indictment charging directors of a national-banking association with making false entries in a report of condition to the Comptroller of the Currency can not be sustained under sec. 5209. *United States v. Potter, 56 Fed. Rep., 83.*
14. The use in an indictment, under sec. 5209, of the words, "then and there" in alleging that the defendant was president or director of such bank and made alleged false entries, is not uncertain or repugnant merely because in one place they may refer to the whole of a day and in another to only one instant of the day. *Ib.*
15. The omission of the signs for dollars and cents in the recital of alleged false entries in reports and misnomer of reports are immaterial where reports are set out by their tenor in the indictment. *Ib.*
16. It is not necessary to allege specifically in such indictment that the reports were transmitted to the Comptroller of the Currency, or that they were published. *Ib.*
17. Allegations that the false entries were made with intent "to injure and defraud the said association and certain persons to the grand jurors unknown" are sufficient. *Ib.*
18. An indictment against the president of a national bank, under sec. 5209, for making false entries in the books of the bank, charging that it was done "with intent to defraud said association and certain persons to the grand jurors unknown" is sufficient so far as concerns the allegations of intent. *United States v. Potter, 56 Fed. Rep., 97.*
19. When indictment alleges that the false entries indicated that there was then in the paying teller's department of the bank certain amount in gold, legal tenders, and gold certificates, when in fact such amount was not there, it is not necessary that it should further allege that such amount was not then in other departments of the bank. *Ib.*
20. In addition to the entries themselves, the indictment need set out the context only when it so modifies the entries as to be in presumption of law a part of them. *Ib.*

INDICTMENT—Continued.

21. The fact that the note teller's and paying teller's books, in which the president is charged with making the false entries are usually kept by those officers without interference by the president does not invalidate indictment thereon. *Ib.*
22. Counts charging false entries by the president in reports of condition of the bank, which allege that reports were made in conformity to the law and then set them out by their tenor are bad, for their failure to allege specifically that the reports were verified and attested by the cashier. *Ib.*
23. Where the entry whose tenor is set forth contains the words "See schedule," it is not a valid objection to the indictment that these words are not explained. *United States v. French et al., 57 Fed. Rep., 332.*
24. It is sufficient if the indictment allege the substance of the reports in question without setting them out in full. *Ib.*
25. An allegation in an indictment under sec. 5209 that defendant "did make a certain false entry in a certain report of the association" will not be construed to mean that the entry was made after the report was completed, and was, in fact, an alteration. *Ib.*
26. The preparation and completion of the report, the making of the false entry therein, its verification, attestation, and delivery to the Comptroller, may be considered as simultaneous, and there is no repugnance in failing to allege that any or all of these things occurred in consecutive order. *Ib.*
27. Though the counts in an indictment under this section for aiding and abetting the cashier in making such false entries describe defendant as "being then and there a director" of the bank in question, it can not be held that they charge him in aiding and abetting in his official capacity. *Ib.*
28. Counts in such indictment, which charge defendant with procuring and counseling the false entry before the fact, are valid, for such acts are covered by the clause of the section extending the penalty to any one who "abets" an officer or agent in the acts prohibited. *Ib.*
29. Indictment against president for false entry on books held sufficient in form and averments. *United States v. Britton, 107 U. S., 655.*
30. Indictment against president for fraudulent purchase of stock of the bank is bad if it fails to state for whose use purchase was made, or if it states that it was for use of the bank, or if it does not aver that it was not made to prevent loss on previous debt. *Ib.*
31. Indictment for perjury against officer for false statement under sec. 5211, Rev. St. is bad if, prior to act of 1881, chapter 82, his oath verifying report was taken before notary appointed by a State. *United States v. Curtis, 107 U. S., 671.*

INJUNCTION:

1. Section 5242, Rev. St., providing that no injunctions shall issue from a State court against a national bank before final judgment, does not deprive the Federal court of power to issue such injunction or to continue after removal of the case an injunction previously granted by a State court. *Hoyer v. Weiss Malting and Elevator Co. et al., 55 Fed. Rep., 356.*
2. State courts have no power to grant before final judgment an injunction prohibiting a national bank from disposing of securities in its possession. *Freeman Manufacturing Company v. National Bank of Republic, 35 N. E., 865.*
3. The provisions of the national bank act, forbidding such injunctions, were not repealed by St. U. S., 1882, c. 290, sec. 4, or St. U. S., 1887, c. 373, sec. 4, or St. U. S., 1888, c. 866, sec. 4. *Ib.*

INSOLVENT BANKS: See Preferred claims; Receiver.

1. A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. *Wheelock v. Kost, 77 Ill., 296.*
2. The creditors of an insolvent national-banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. *National Bank of Commonwealth v. Mechanics' National Bank, 94 U. S., 437; White v. Knor, 111 U. S., 784.*
3. A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. *Armstrong v. Stanage, 37 Fed. Rep., 568.*
4. The directors of a national bank voted to increase the capital stock "to \$1,000,000," and that the stockholders "have the right to take new stock at par to an equal amount to that then held by them." No subscription books were opened, and the plaintiff did not subscribe for any of the new

INSOLVENT BANKS—Continued.

- stock, but paid the bank a sum equal to the amount of stock then held by her, taking a receipt therefor "on account of subscription to new stock." The new stock subscribed for and paid in did not amount to enough to make the capital stock \$1,000,000, and the directors then voted that the capital stock be increased by the sum paid in. The Comptroller of the Currency was notified that the capital stock of the bank had been increased to that extent, and he issued a certificate authorizing the bank to carry on business with that amount of capital stock. The amount paid in, as above, was used by the bank in its general business, and lost within a month after the certificate was issued, the bank having suspended. The plaintiff demanded back the amount paid in by her: *Held*, That she was entitled to recover it, with interest from the date of her demand. *Eaton v. Pacific National Bank, 144 Mass., 260; 3 N. B. C., 483.*
5. A national bank determined to increase its capital stock from \$300,000 to \$500,000. The new stock subscriptions amounted to only \$130,060. The bank advertised an increase to \$430,060. This was never authorized by vote of the stockholders, nor certified to or approved by the Comptroller of the Currency. The plaintiff subscribed and paid \$2,000 for so much of the originally proposed increase: *Held*, That plaintiff did not become a stockholder, and when the bank became insolvent was entitled to judgment against the receiver for the amount so paid. *Schierenberg v. Stephens, 32 Mo. app., 314; 3 N. B. C., 528.*
 6. Rev. St. secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exchange Bank v. Peters et al., 44 Fed. Rep., 13.*
 7. A national bank does not lose its corporate existence by mere default in paying its notes and the appointment of a receiver. *Bank of Bethel v. Piquette Bank, 14 Wall., 383.*
 8. Such associations may be sued, though a receiver has been appointed and is administering its concerns. *Ib.*
 9. A creditor of an insolvent national bank, who establishes his debt by suit and judgment after refusal of Comptroller to allow it, is entitled to share in dividends on debt and interest so established as of day of failure of bank, not for subsequent interest. *White v. Knox, 111 U. S., 784.*
 10. The personal property of an insolvent bank in hands of a receiver is exempt from State taxation. *Rosenblatt v. Johnston, 104 U. S., 462.*
 11. When a creditor of a national bank is entitled to interest on the amount of his dividend from the time it was declared by a receiver of the bank. *Armstrong v. American Exchange National Bank, 133 U. S., 433.*
 12. In estimating the dividends to be paid out of the assets of an insolvent association, the value of the claims at the time when the insolvency is declared is to be taken as the basis of distribution. *White v. Knox, 111 U. S., 784.*
 13. A creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent, and were given at a time when the bank was hopelessly insolvent and its officers were contemplating flight. *Citizens' National Bank v. Dowd, 35 Fed. Rep., 340.*
 14. A suit against a national bank to enforce the collection of a demand is abated by a decree dissolving the corporation, and forfeiting its rights and franchises. *National Bank v. Colby, 21 Wall., 609; 1 N. B. C., 109.*
 15. The claims of depositors in a suspended national bank are, when proved to the satisfaction of the Comptroller of the Currency, on the same footing as if they were reduced to judgments. *National Bank of Commonwealth v. Mechanics' National Bank, 94 U. S., 437; 1 N. B. C. 133.*
 16. National banks are not subject to the bankrupt act, and bankruptcy courts have no jurisdiction as against such associations. If insolvent, they can be wound up only in the mode provided by the national banking act. *In re Manufacturers' National Bank, 5 Bissell, 499; 1 N. B. C., 192.*
 17. The plaintiff, a citizen of New York, claiming title by assignment to the bonds deposited with the Treasurer of the United States to secure the circulation of a national bank, filed a bill setting forth that the Comptroller of the Currency and the Treasurer refused to recognize his right to the bonds or their proceeds; that the Comptroller had appointed one K. a citizen of New York, receiver of the said bank, and intended to sell the said bonds and to pay the proceeds, after redeeming the circulation of the bank, to the general creditors of the bank, or to K. as such receiver, and

INSOLVENT BANKS—Continued.

- that K. claimed as such receiver an interest adverse to the plaintiff in said bonds. The bill made the Comptroller, the Treasurer, and K, parties defendant, and prayed a decree establishing the plaintiff's title, and requiring the Comptroller and the Treasurer to deliver to the plaintiff the surplus of the bonds after redeeming the notes of the bank and annulling the appointment of K. as receiver. K. demurred to the bill for lack of equity: *Held*, That the demurrer must be sustained. *Van Antwerp v. Hulburd, 8 Blatchford, 282; 1 N. B. C., 219.*
18. Per Woodruff, J. (1) The plaintiff could not question the validity of K.'s appointment as receiver; (2) that, as the court could not grant the relief as to the Comptroller and Treasurer, it could not as to K.; (3) that, as under the national-banking act the proceeds of the bonds could never come into the possession of K., he had no concern in the suit; (4) that the allegation that plaintiff was informed and believed that K. claimed an interest in the bonds adverse to the plaintiff was not sufficient to sustain the bill. *Ib.*
 19. Per Hall, J. The residuary interest of the bank in the bonds was a part of the assets of the bank, to which K., as receiver, was entitled, unless the plaintiff's claim thereto was good, and that therefore the bill presented a question of property between plaintiff and K., but that as plaintiff and K. were residents of the same State, the circuit court had not jurisdiction. *Ib.*
 20. Where a national bank is declared in default by the Comptroller of the Currency, and a receiver is appointed, and a sufficient fund is realized from its assets to pay all claims against it and leave a surplus, the Comptroller should allow interest on the claims during the period of administration before appropriating the surplus to the stockholders of the bank. *Chemical National Bank v. Bailey, 12 Blatchford, 480; 1 N. B. C., 260.*
 21. An action of assumpsit to recover such interest will not lie against the Comptroller of the Currency or the receiver of the bank, but will lie against the bank. *Ib.*
 22. Where a bank has by reason of its own default been placed in the hands of a receiver, a demand of payment by a depositor is no longer a necessary condition precedent to a right of action for the deposit, and the deposit bears interest from the time of such default. *Ib.*
 23. The receiver of a national bank holds the same title to the assets of the bank that the bank itself held; and he has no greater rights in enforcing their recovery than the bank itself would have had. *Casey v. La Societe de Credit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*
 24. Insolvent debtors of an insolvent national bank assign, giving preferences in favor of the bank. Quere, whether the debt preferred shall carry interest: *Held*, That where there is nothing in the language of the assignment, or in the circumstances under which the debt was created, to negative the presumption that the debt should bear interest, and nothing in the conduct of the receiver of the national bank to estop him from claiming interest, in such a case interest must be paid. *Bain et al. v. Peters, 44 Fed. Rep., 307.*
 25. The question whether a savings bank should be paid in full by an insolvent national bank, pursuant to the State law (Laws N. Y. 1882, chap. 409, sec. 282; *Bank v. Davis, 26 N. Y. Supp., 200; 73 Hun., 357*), or pro rata, as provided by the Rev. St. secs. 5236, 5242: *Held*, upon a motion to remand, to be a controversy "arising under the laws of the United States." *Auburn Savings Bank v. Hayes, 61 Fed. Rep., 911.*
 26. The receipt by a bank of the proceeds of a fraudulent sale of stock belonging to it, and the subsequent appointment of a receiver, give its creditors no such right in the proceeds as will prevent the purchaser from rescinding the sale and requiring restitution. *Merrill v. Florida Land and Improvement Co., 60 Fed. Rep., 17.*
 27. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Co. v. Johnston, 133 U. S., 566.*
 28. Sureties on indebtedness of insolvent bank are not entitled to prove any claim against it by reason of the enforcement of their liability as such. *Stewart v. Armstrong, 56 Fed. Rep., 167.*
 29. Where an indorser pays a note to a bank and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but is

INSOLVENT BANKS—Continued.

a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey v. Fisher, 62 Fed. Rep., 958.*

30. The fact that the money was not marked, and by a mingling with other funds of the bank lost its identity, does not affect the right to recovery in full, if it can be traced to the vaults of the bank, and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Ib.*

INTEREST: See Usury; Insolvent banks.

1. The provision in sec. 30 of the act of 1864 "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and, therefore, a national-banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. *Tiffany v. National Bank of the State of Missouri, 18 Wall., 409.*
2. Bank may take the rate of interest allowed by the State to natural persons generally, and a higher rate where State banks of issue can take it. *Ib.*
3. But it is not to be inferred from *Tiffany v. National Bank of Missouri* that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. *National Bank v. Johnson, 104 U. S., 271.*
4. May charge rate of interest allowed to natural persons in the State or Territory where bank is located, but can not take more, even on discount of paper for third party, without it being usury. *Ib.*
5. The interest which a national-banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national-banking association to do so. *Duncan v. First National Bank of Mount Pleasant, 11 Bank Mag., 787; 1 N. B. C., 360; Gruber v. First National Bank, 87 Penn. St., 468.*
6. Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national-banking association located in that State can not charge more than 7 per cent interest on such loans. *In re Wild, 11 Blatch., 243.*
7. Where by the statutes of the State parties are authorized to contract for any rate of interest, national-banking associations in that State may likewise contract for any rate, and are not limited to 7 per cent. *Hinds v. Marmelejo, 60 Cal., 229.*
8. Under Rev. St., sec. 5197, authorizing national banks to charge any rate of interest allowed by the law of the State wherein such bank is organized, and the statute fixing a legal rate of interest, a national bank in Colorado may charge interest at any agreed rate. *Rockwell v. Farmers' National Bank, 36 P., 905.*
9. As act 1873 (70 Ohio Laws, 178) repeals the statute fixing the rate of interest for banks of issue, a national bank may charge interest at 8 per cent under Rev. St., sec. 3181. *La Dow v. First National Bank, 37 N. E., 11.*
10. The decisions of the United States Supreme Court teach that the statute referred to is to be liberally construed in favor of national banks, and even when the language of the statute would restrict them to a less rate of interest than is allowed to individuals, the intentment of the law must be presumed to have been otherwise. *Tiffany v. National Bank of Missouri* held that the intent of the law was to put national banks on an equal footing with State banks; to allow the State banks to charge any amount of interest and national banks only 8 per cent would violate that intention; to say that national banks could charge only 7 per cent would be to say that the State had prescribed no rate of interest. *National Bank of Jefferson v. Bruhn & Williams, 64 Tex., 571.*
11. Where drafts are from time to time deposited in a bank, some of them being payable on demand and some on time, an agreement between the bank and the depositor that credit shall be given for such drafts on the day after their deposit, the depositor being charged the full legal rate for any overdraft, does not constitute usury when such agreement is made in good faith in order to save involved calculations. *Timberlake et al. v. First National Bank, 43 Fed. Rep., 231.*

INTEREST—Continued.

12. Charging a depositor, by agreement, at the end of each month, with interest at the full legal rate on his overdraft, and adding such charge to the overdraft, does not constitute usury. *Ib.*
13. Under Code Miss., 1880, which only allows interest on the amount of money actually lent, a national bank in that State can not deduct interest in advance. *Ib.*
14. Under the national banking act, any national bank in Pennsylvania can charge and take the same rate of interest as any State bank of issue is authorized to charge. *First National Bank of Mount Pleasant v. Tinstman, 36 Legal Intelligencer, 228; 2 N. B. C., 182.*
15. Interest on dividends should not be allowed in favor of one who voluntarily delayed presenting his claim until long after the dividends were declared, although the delay was due to a mistaken belief that he had a right to pay his claim in full from collaterals in his hands. *Chemical Nat'l Bank v. Armstrong, 59 Fed. Rep., 372.*
16. The refusal of a creditor to accept the receiver's offer to allow part of a claim without prejudice to a suit for allowance of the remainder, or to the receiver's right to still further reduce the claim if the court should hold such reduction proper, bars the creditor's right to interest on subsequent dividends on the part offered to be allowed, although it is subsequently adjudged that the whole of his claim should have been allowed; but he is entitled to interest on the dividends on the part rejected. *Ib.*
17. In case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. *Richmond v. Irons, 121 U. S., 27.*
18. There is an established rate of interest in Washington (10 per cent), and the fact that by special contracts different rates may be collected does not affect the question, and therefore a national bank may charge that rate. *Yakima National Bank v. Knipe, 33 P., 834; 6 Wash., 348.*
19. The fact that there are several entries in the books of a bank and in the pass book of a depositor of allowance of interest on his account is not sufficient to prove a contract by the bank to pay interest while the deposit should remain, where it is proven that after the entries were made the officers of the bank, on several occasions, told the depositor that it was against their rules to pay interest, and that they would not pay it, and that he apparently acquiesced. *McLoghlin v. National Mohawk Valley Bank, 139 N. Y. St., 514; 34 N. E., 1095.*

JURISDICTION: See Actions.

A. Solvent banks—

1. In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under sec. 5209 or sec. 5239, Rev. St., the circuit court has no jurisdiction. *Whittemore v. Amoskeag National Bank, 134 U. S., 527.*
2. The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. *First National Bank v. Forest, 40 Fed. Rep., 705.*
3. State courts have jurisdiction of suits by and against national banking associations. *Bank of Bethel v. Pahquioque Bank, 14 Wall., 383; Ordway v. Central National Bank, 47 Md., 217, and Claffin v. Houseman, 93 U. S., 130.*
4. Where a national banking association is sued in a State court, the suit must be brought in the city or county in which the bank is located. *Cadle v. Tracey, 11 Blatch., 101.*
5. But in a State where the holder may sue without respect to the ownership an association may bring suit upon paper so acquired. *National Pemberton Bank v. Porter, 125 Mass., 333; Atlas National Bank v. Savery, 127 Mass., 75.*
6. The words of restriction to the place where said association is situated apply to the county and municipal courts, and not to the State courts. In the State courts of general jurisdiction a national banking association can be sued whenever an individual can be for the same cause. *Talmage v. Third National Bank, 27 Hun., 61.*
7. A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. *Ordway v. The Central National Bank, 47 Md., 217; Hade v. McVay, 31 Ohio St., 231; Bletz v. Columbia National Bank, 87 Penn. St., 87.*
8. State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. *Commonwealth v. Felton, 101 Mass., 204; Commonwealth ex rel. Torrey v. Ketner, 92 Penn. St., 372.*

JURISDICTION—Continued.

9. The defense of usury may be set up in action brought in a State court. *National Bank of Winterset v. Eyre, 52 Iowa, 114.*
10. A national banking association is for jurisdictional purposes a citizen of the State in which it is located. *Davis v. Cook, 9 Nev., 134.*
11. The offense of making false entries in the books of a bank, for which an officer of the bank is liable to punishment, under sec. 5209, since it is not a crime of which the State courts have concurrent jurisdiction, under sec. 5328, is exclusively cognizable by the Federal courts. *In re Eno, 54 Fed. Rep., 69.*
12. Under the provisions of the act of August 13, 1888, national banks are deemed to be, for jurisdictional purposes, citizens of the State wherein they are located and they no longer possess the right of removal on the ground that they are Federal corporations. *Burnham et al. v. First National Bank of Leoti, 53 Fed. Rep., 163.*
13. An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. *Ulster County Savings Institution v. Fourth National Bank, 8 N. Y., 162.*
14. The provision that the Federal courts shall not have jurisdiction of an action on a promissory note or other chose in action by an assignee thereof, unless the action might have been maintained in such courts if no assignment or transfer had been made (act August 13, 1888), does not apply to the indorsement and transfer of the payee of notes which were made to him merely that he might as agent of the maker raise money for it by negotiating them with third persons. *Wachusett National Bank v. Sioux City Store Works, 56 Fed. Rep., 321.*
15. A suit on the official bond of the cashier of a national bank, conditioned for a faithful performance of the duties thereof, "according to law and the by-laws" of the bank, involves a Federal question and is maintainable in a Federal court irrespective of the citizenship of the parties. *Walker et al. v. Windsor National Bank, 56 Fed. Rep., 76.*
16. In a suit which is properly brought in a Federal court, because it involves a Federal question, the court has full jurisdiction of the defendant, who, though a resident of another district, waives his personal privilege of being sued in his district by voluntarily appearing. *Ib.*
17. A citizen of New York brought suit in the circuit court of North Carolina against a citizen of North Carolina on promissory note to cashier of national bank, which was also located there. Note had been indorsed to plaintiff. After indorsement a receiver had been appointed for the bank: *Held*, That the receiver would have been an assignee of the note although the assignment was brought about by operation of law, and that as bank could not have sued in circuit court neither could the receiver nor the plaintiff, as the court had no jurisdiction. *Ib.*
18. Under the above statute assignee can not maintain a suit on a promissory note unless the original payee could have prosecuted it. *Ib.*
19. The exemption of national banks from suits in State courts in other than their own county or city, by act of February 18, 1875 (18 St., 316, chap. 80) was a personal privilege which could be waived by appearing to such suit and not claiming the immunity. *First National Bank v. Morgan, 132 U. S., 141.*
20. The provision in act of July 12, 1882 (22 St., 163, chap. 290, sec. 4), respecting suits by or against national banks, refers only to suits brought after the passage of that act. *Ib.*
21. This court has jurisdiction to review a judgment in State courts involving the question whether a national bank is exempted from liability to account for bonds purchased by it on condition of selling back on demand. *Logan Bank v. Townsend, 139 U. S., 67.*
22. When transaction of transfer of national-bank shares does not present a case arising under national banking act, and so involving a Federal question. *Le Sasser v. Kennedy, 123 U. S., 521.*
23. State courts have no jurisdiction of actions to recover penalties imposed by the national banking act. *Missouri River Telegraph Company v. First National Bank of Sioux City, 74 Ill., 217; 1 N. B. C., 401.*
24. When a State bank acting under a statute of the State calls in its circulation issued under State laws, and becomes a national bank under the laws of the United States, and a judgment is recovered in a court of the State against the national bank upon such outstanding circulation, the defense of the State statute of limitations having been set up, a Federal question arises which may give this court jurisdiction in error. *Metropolitan National Bank v. Claggett, 141 U. S., 520.*

JURISDICTION—Continued.

B. Insolvent banks—

25. The tenth subdivision of sec. 629, Rev. St., which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to sec. 4 of the act of July 12, 1882. *National Bank of Jefferson v. Fare et al.*, 25 Fed. Rep., 200.
26. The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. *Ib.*
27. 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.
28. Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for, as such suits rest upon the requirements of the United States laws and by-laws made pursuant thereto, it is a case arising under the laws of the United States. *Witters v. Foster*, 23 Fed. Rep., 737.
29. An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Rev. St., sec. 5242, avoiding preferences to creditors of such an insolvent bank. *Tehan v. First National Bank et al.*, 39 Fed. Rep., 577.
30. A receiver of an insolvent national bank is an officer of the United States within the meaning of sec. 563, Rev. St., which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." *Stephens v. Bernays*, 41 Fed. Rep., 401.
31. The United States district court has jurisdiction of an action at law brought by the receiver of a national bank to recover an assessment made upon a stockholder, and the action may be maintained in such event against the executor of a deceased stockholder. *Ib.*
32. 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.
33. 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. Carl*, 7 Hun., 237.
34. 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.
35. The Federal courts have jurisdiction of suits by receivers of national banks to collect the assets thereof without regard to the citizenship of the plaintiff. *Fisher v. Yoder*, 53 Fed. Rep., 565.
36. A Federal court is not deprived of jurisdiction otherwise vested in it of a suit against the executors of an estate by the fact that the estate is in the possession of a State probate court for purposes of administration, and the Federal court has jurisdiction to adjudge whether a liability exists, but can not issue execution to enforce the same. *Wickham v. Hull et al.*, 60 Fed. Rep., 326.
37. A suit against the receiver of a national bank to compel him to pay out of the funds in his hands as receiver moneys claimed by the complainant is a suit arising under the laws of the United States, and can be removed into the Federal court. *Hot Springs Independent School District, etc., v. First National Bank of Hot Springs*, 61 Fed. Rep., 417.

LEASE:

Where a national bank takes a lease for a long term, its insolvency and dissolution soon afterwards, and the appointment of a receiver, who refuses to take possession of the leased premises, do not entitle the lessor to damages out of the assets, the rent having been paid for the time during which the bank was in possession. *Fidelity Safe Deposit and Trust Co. v. Armstrong*, 35 Fed. Rep., 567.

LIABILITY OF BANK:

1. Where a national banking association has taken collaterals to secure a loan, and, after the loan has been repaid, holds them to secure future advances, it is not a gratuitous bailee; and it is responsible for the loss of such col-

LIABILITY OF BANK—Continued.

- laterals occasioned by its lack of ordinary care and diligence, though at the time the bailor was not indebted to it. *Third National Bank of Baltimore v. Boyd, 44 Md., 47.*
2. A bank receiving a certificate of deposit for collection, and mailing it to the drawer with a request for a remittance, is guilty of negligence. *First National Bank of Evansville v. Fourth National Bank of Louisville, 56 Fed. Rep., 967.*
 3. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office, and thereby prevents their coming into the hands of the other bank officers. *Ib.*
 4. The E. bank, on May 8, 1888, mailed to the L. bank for collection a certificate of deposit issued by P. & Co., which, the next day, negligently mailed it to P. & Co. with request to remit. On June 1 the L. bank credited the E. bank with the item in account current for May, and wrote that nothing had been heard from P. & Co. On June 22 the L. bank wrote that repeated letters about the item had remained unanswered. The L. bank now charged the E. bank with the item. No further correspondence ensued. P. & Co. continued in good credit until after January 1, 1889, when they failed: *Held, That the L. bank was not responsible for more than nominal damages. Ib.*
 5. Where bank acquires title to real estate by conveyance from its president who held same under deed reciting full payment of purchase money, and bank has no actual knowledge that purchase money was not in fact paid, it is an innocent purchaser without notice, and is not chargeable with constructive notice because of the knowledge of its president. *First National Bank of Sheffield et al. v. Tompkins, 57 Fed. Rep., 20.*
 6. If a cashier, without authority to buy coin in behalf of his bank, does so buy it, and it goes into the funds of the bank, it is liable. *Merchants' Bank v. State Bank, 10 Wall., 604.*
 7. Where a bank issues a certificate of deposit, payable on its return properly indorsed, it is liable thereon to a bona fide holder to whom it was transferred seven years after its issue, notwithstanding a payment thereof to the original holder. Such certificate is not dishonored until presented. *National Bank of Fort Edward v. The Washington County National Bank, 5 Hun., 605.*
 8. Where a cashier, in payment of his individual indebtedness, gives his creditor a cashier's draft drawn by himself on his bank's correspondent, and the same is received in good faith by the creditor, with no knowledge or notice that the draft is drawn fraudulently, and the same is paid by the correspondent to the creditor, the bank can not recover from the creditor the money so paid. *Goshen National Bank v. State, 36 N. E., 316.*
 9. A bank is bound by the act of its cashier in drawing checks in its name, though with the intent of embezzling the proceeds, and payment of the checks by the drawee is binding on the bank. *Phillips v. Mercantile National Bank of the City of New York, 35 N. E., 982.*
 10. Checks drawn by the cashier of a bank, payable to fictitious persons, whose names he indorses thereon, are in effect payable to bearer, and the payment of such checks by the drawee is binding on the bank, as, in transmitting them made and indorsed, the bank is so far concluded by his acts as to be estopped from denying their validity. *Ib.*
 11. The fact that the payees in the checks, whose names were indorsed thereon by the cashier, were customers of the bank, does not vary the rule applicable to fictitious payees, where the cashier did not intend to deliver the paper to the customers, as the fictitiousness of the maker's direction to pay does not depend upon the identification of the name of the payee with some existing person, but upon the intention underlying the act of the maker in inserting the name. *Ib.*
 12. A settlement of a claim against a bank made by a director who had been specially delegated by the bank to take charge of the matter, and who acted under the direct advice of the president of the bank, is binding on the bank. *Wazahachie National Bank v. Vickery, 26 S. W., 876.*
 13. Where one pays a debt due by him to a bank upon the demand of an officer thereof, whom he finds employed in its business, to said officer, over its counter, without knowledge that the officer's authority is so limited that he is not authorized to receive the money, it is a payment to the bank, and the latter is bound thereby. *The East River National Bank, v. Gove, 57 N. Y., 597.*

LIABILITY OF BANK—Continued.

14. When a bill of exchange, payable at ———, was sent to a bank for collection, and the bank treating it as a bank check, and not entitled to days of grace, presented it for payment, and had it protested, etc., on the day of its maturity, without days of grace, by means of which the indorser was discharged, and it was in evidence that the bank was notified by the indorser at the time that he claimed the paper to have days grace: *Held*, That the bank was liable to the person who deposited the paper for collection for damages for its negligence in not presenting the check, as required by law, and causing notice of its nonpayment to be given to the indorser. *The Georgia National Bank v. Henderson, 46 Ga., 487.*
15. A national bank, by its cashier, issued its certificate of deposit for money to be paid on a note of the depositor or lent for his use: *Held*, That the bank was liable thereon, although the cashier embezzled much more of the bank's funds. *First National Bank of Monmouth v. Brooks, 22 Ill. App., 238; 3 N. B. C., 387.*
16. Upon the deposit in a city bank of funds for transmission to the credit of a country bank, for the use of the depositor, the city bank becomes a trustee of the depositor; and, where the country bank, by reason of its failure before the deposit was made, becomes unable to receive the deposit, the city bank is liable to the depositor, in an action for money had and received, for the amount of the deposit. *Union Stock Yards National Bank v. Dumond, 27 N. E., 863; Dumond v. Merchants' National Bank, Id., 864.*
17. The fact that the city bank deposited the money with another city bank, which was the correspondent of the country bank, does not exempt the former bank from such liability, where the depositor was unacquainted with the custom of the banks in making such deposits, and did not consent thereto. *Ib.*
18. Nor will the city bank in which the money was finally deposited be liable therefor, at the suit of the depositor, where the money was left with it with instructions to credit it to the country bank generally, without any intimation that it was to be credited to that bank as the money of the depositor. *Ib.*
19. The First National Bank of Decatur having advanced a sum of money to the owner of a lot of whisky, the latter employed the bank to ship the whisky for him to New York to be sold, and out of the proceeds the bank was to retain the money advanced and a reasonable commission for shipping and selling. The whisky was shipped and sold accordingly, and the proceeds received by the bank: *Held*, That the bank was liable to the owner of the whisky for the money so received, and this independently of the question whether national banks are, by their charters, authorized to sell produce on commission. *First National Bank of Decatur v. Priest, 50 Ill., 321.*
20. An embarrassed bank which organized a trust and safe-deposit company to aid in its struggle for existence held liable for funds abstracted from the trust company and used for the bank, on the ground that the organization and use made of the former was a fraud on the public. *Fisher v. Adams, 63 Fed. Rep., 674.*
21. A national bank is liable for fraudulent representations made by it through its cashier to another bank as to the financial responsibility of a customer. *Nerada Bank of San Francisco v. Portland National Bank, 59 Fed. Rep., 338.*
22. Representations by one bank to another that a certain business corporation "is prosperous," "well organized," "doing a large business," and are "valued customers of ours;" that an investigation of its business and responsibility had been made by the vice-president and cashier of the bank, coupled with the transmission of an annual statement, which (as alleged) is known to be false—are representations of fact, and not of opinion, and are actionable if fraudulently made. *Ib.*
23. Fraudulent representations as to the financial responsibility of another for the purpose of procuring him credit are actionable, though containing no statement as to the amount of credit it is safe to extend. *Ib.*
24. False representations concerning the financial responsibility of another, made, for the purpose of procuring him credit, negligently and carelessly, without investigation, when investigation would disclose their falsity, imply a fraudulent intent and are actionable. *Ib.*
25. The signature of a bank cashier, with his official title appended, to a letter bearing the bank's name at the head, is the signature of the bank, within the meaning of a statute providing against liability for representations as to the credit, skill, or character of another, unless there is a memorandum thereof in writing, signed by the "party to be charged." *Ib.*

LIABILITY OF BANK—Continued.

26. A bill of exchange, drawn on defendant, was sent by plaintiff to a bank for collection, and on presentation to defendant was accepted by its treasurer and redelivered to the bank. On the same day defendant's treasurer learned that the drawer of the bill had failed two days before. On the next day defendant's treasurer applied to the bank's cashier for leave to revoke the acceptance and erase the indorsement, which the cashier declined to do, and notice was thereupon given the bank to refuse payment of the bill. At the time of the acceptance the drawer had no funds in defendant's hands, but was indebted to it. No fraud was shown on plaintiff's part: *Held*, That the defendant was bound by its acceptance. *Trent Title Company v. Port Dearborn National Bank of Chicago*.
27. The general rule is that where a bank delivers a note or bill to a notary public for demand, protest, and notice, it will not be liable for the default of the latter. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239; 36 Neb., 744*.
28. But where such bill remains in the bank to be protested for nonpayment by the president and manager thereof, a notary public, and who, although aware of the instructions to the contrary, delays noting for protest or giving notice, in consequence of which the indorsers are discharged, such notary will be held to be the agent of the bank and the latter will be liable for his negligence. *Ib.*

LIEN: See Preferred claims.

1. An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. *Hager v. Union National Bank, 63 Me., 509*.
2. Bank can not acquire a lien on its own stock held by its debtors, even if its by-laws are framed with that intention. *Bullard v. Bank, 18 Wall., 589*.
3. Loans by bank to stockholder do not give lien to bank on his stock. *Ib.; Bank v. Lanier, 11 Wall., 369*.
4. A national bank organized under the law of 1864, can not, even by specific provisions for the purpose in its articles of association and in its by-laws, acquire a lien on its own stock held by its debtor. *Delaware, Lackawanna and Western Railroad Company v. Orford Iron Company, 38 N. J. Eq., 340; 3 N. B. C., 582*.
5. When by general law a lien is given to a corporation upon the stock of a stockholder in the corporation for any indebtedness owing by him to it, that lien is valid and enforceable against all the world; and a sale of the stockholder's stock to a person ignorant of the lien will not discharge it and thus authorize the purchaser to demand and receive a transfer of it so discharged. *Hammond v. Hastings, 134 U. S., 401*.
6. A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose, or for the payment of a particular loan. *Armstrong v. Chemical National Bank, 41 Fed. Rep., 234*.
7. Rev. St., sec. 5242, which invalidates all transfers of the notes, bonds, or bills of exchange of a national bank after the commission of an act of insolvency with a view to the preference of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterward paid the same, from applying the proceeds of collections made by it on paper in its hands belonging to the insolvent bank, to the payment of the draft, since its lien on such collections runs from the date of the acceptance. *In re Armstrong, 41 Fed. Rep., 381*.

LIQUIDATION:

1. A national bank may go into voluntary liquidation and be closed by a vote of two-thirds of its shareholders, although contrary to the wishes and against the interests of the remainder. *Watkins v. National Bank of Lawrence, 32 P. 914*.
2. A national bank which has gone into voluntary liquidation will continue to exist as a body corporate for the purpose of suing and being sued until its affairs are completely settled. *National Bank v. Insurance Company, 104 U. S., 54; Orduway v. Central National Bank, 47 Md., 217*.
3. After an association goes into liquidation there is no authority on the part of its officers to transact any business in its name so as to bind its shareholders, except that which is implied in the duty of liquidation, unless such authority has been expressly conferred by the shareholders. *Richmond v. Irons, 121 U. S., 27*.

LIQUIDATION—Continued.

4. Where a bank has gone into voluntary liquidation and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. *Irons v. Manufacturers' National Bank*, 6 Biss., 301.
5. The Comptroller may appoint a receiver for a bank that has voted to go into voluntary liquidation. *Washington National Bank of Tacoma v. Eckels*, 57 Fed. Rep., 870.
6. Where a national bank is insolvent and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents, to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. *Elwood v. First National Bank*, 21 Kans., 673.
7. Without express authority from the shareholders in a national bank its officers, after the bank goes into liquidation, can only bind them by acts implied by the duty of liquidation. *Ib.*
8. Creditors of a national bank who, after it suspends payment and goes into voluntary liquidation, receive in settlement of their claims bills receivable, indorsed or guaranteed in the name of the bank by its president, can not claim as creditors against the shareholders, as the original debt is paid. *Ib.*
9. A national bank went into voluntary liquidation. All the stockholders but one united in organizing a new national bank under a different name. He knew that the greater part of the assets were sold to the new bank, and he accepted dividends from nearly all such assets: Held (1) That he had no right to share in the earnings of the new bank; (2) the old bank had no good will to sell independent of the value of the unexpired lease of its banking house. *First National Bank of Centralia v. Marshall*, 26 Ill. App., 440; 3 N. B. C., 401.

LOANS:

1. Section 5200, Rev. St., 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.
2. The prohibition of Rev. St., sec. 5200, that the total liabilities of any national bank to any person, company, corporation, or firm for money borrowed, including in them "the liabilities of the several members thereof shall at no time exceed one-tenth part" of the capital stock actually paid in, does not prevent a bank from recovering of a person to whom it has lent a sum greater than 10 per cent of its capital stock, the excess of the loan over such limit. *Corcoran v. Batchelder* 147 Mass., 541; 3 N. B. C., 491.
3. A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. *O'Hare v. Second National Bank of Titusville*, 77 Penn. St., 96.
4. And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent of the capital of the association. *Elder v. First National Bank of Ottawa*, 12 Kans., 238.
5. Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterward converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating sec. 5200, Rev. St. *Allen v. The First National Bank of Xenia*, 23 Ohio St., 97.
6. Defendant sued by national bank for moneys it loaned him can not set up as bar that they exceed one-tenth of capital paid in. *Gold Mining Co. v. National Bank*, *supra*.
7. Placing by one bank of its funds on permanent deposit with another is a loan within this enactment. *Bank v. Lanier*, 11 Wall., 369.
8. Rev. St., sec. 5200, providing that the amount for which any one individual or firm shall be indebted to a national bank shall not exceed a certain sum, when such a bank violates the provision by lending to one person an amount in excess of the limit, such person can not set up the violation of

LOANS—Continued.

the statute as a defense to his liability on the note. If a penalty is to be enforced against the bank, it can be done only at the instance of the Government. A contract entered into by the bank in violation of this section is not void. *Wyman v. Citizens' Nat. Bank of Faribault*, 29 Fed. Rep., 734.

9. Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock, except upon notes of circulation, accounts for deposits, etc., does not intend that such items of liability shall be excluded in determining whether the indebtedness of a bank exceeds its paid-up capital stock at the time it incurs a liability as guarantor. *Weber et al. v. Spokane Nat. Bank*, 50 Fed. Rep., 735.
10. In an action against a national bank and its receiver on a promissory note, defendants may avail themselves of the defense that the note was executed in violation of Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock. The note being void as to the bank, it is not estopped to set up the defense in question. *Ib.*
11. A business man accepting the note of a national bank is presumed to know the financial condition of the bank, and that at the time of the execution of the note it had already incurred indebtedness in excess of the limit prescribed by law. *Ib.*
12. Loans by a national bank to an individual or company in excess of one-tenth of its paid-up capital are not void. The loan may be collected, though the bank is exposed to forfeiture of its franchise and the officers participating are declared personally liable. *Stewart v. The National Union Bank of Maryland*, 2 Abb. U. S., 424; 1 N. B. C., 175.

MANDAMUS:

1. Mandamus is the proper remedy when a mandate of the U. S. Supreme Court has been disregarded. *In re City National Bank of Fort Worth*, 153 U. S., 246.
2. Mandamus does not lie to compel the officers of a private corporation to issue stock to a person entitled thereto. *State v. Carpenter*, 37 N. E., 261.
3. When the officers of a corporation refuse, on demand, to issue a certificate of stock to a person entitled thereto, the remedy is by action for damages, or to enforce the issue and delivery of such certificate in equity, rather than by mandamus. *Ib.*

MARRIED WOMEN:

1. A national banking association may take as security for a loan the indorsement of a married woman, charging her separate estate. Such security is to be treated as personal security, within the meaning of the banking law, and not as a mortgage. *Third National Bank v. Blake*, 73 N. Y., 260.
2. A married woman in the District of Columbia may become a holder of stock in a national banking association and assume all the liabilities of such a shareholder, although the consideration may have proceeded wholly from the husband. *Keyser v. Hitz*, 133 U. S., 138.
3. In Vermont a married woman is competent to become a stockholder in a corporation and to contract to charge her separate property with the payment of any liability which is implied from entering into that relation. *Witters v. Sowles*, 38 Fed. Rep., 700.

MORTGAGE: See Real estate.

A national bank has a right to take a chattel mortgage for the purpose of securing a previously contracted debt, and to enforce the same. *Spafford v. The First National Bank of Tama City*, 37 Iowa, 181; 1 N. B. C., 486.

NOTARY PUBLIC:

Before the passage of the act of February 26, 1881, notaries public in the several States had no authority to administer to officers of national banking associations the oath required by sec. 5211, Rev. St., and an indictment against an officer of a national bank under sec. 5292 for a willfully false declaration or statement in a report made under sec. 5211, so verified, would not lie. *United States v. Curtis*, 107 U. S., 671; 3 N. B. C., 91.

NOTICE:

1. Where the cashier of a bank conspires with a third person to sell worthless property to defendant at par, in order that the proceeds may be applied to the payment of a debt due the bank, the bank is chargeable with the knowledge that the cashier had of such conspiracy. *Merchants' National Bank v. Tracy*, 29 N. Y. S., 77.

NOTICE—Continued.

2. In an action on a check there was evidence that defendant gave the check, postdated, to one G. for the price of stock of a corporation, under an agreement that G. should not use the check until defendant had further considered the purchase of the stock; that defendant was induced to give the check by representations of G. as to the prosperity of the company, which was in fact insolvent; that the cashier of plaintiff bank knew of the negotiations between defendant and G.; that G. immediately procured the check to be discounted by plaintiff and placed the proceeds to the credit of the company, which was largely indebted to plaintiff: *Held*, That a finding that plaintiff was not a bona fide holder for value was sustained by the evidence, though plaintiff's cashier denied that he knew of the negotiations between defendant and G. *Id.*
3. A bank discounting a note before its maturity is not chargeable with the knowledge of illegality or want of consideration acquired by one of its directors in other than his official capacity, such director not having acted with the board in making the discount. *First National Bank of Hightstown v. Christopher, 40 N. J. Law, 435.*
4. A director offering a note, of which he is the owner, to the bank of which he is a director for discount, is regarded in the transaction as a stranger, and the bank is not chargeable with the knowledge of such director of an infirmity or defect in the consideration of the note. *Id.*
5. P. was a member of the firm of M. & J. S. P., and also a director of the bank of H. He obtained at the bank the discount of a note belonging to the firm, which had been got of the maker by fraud. He had notice, as a member of the firm, of the fraud before the note was offered for discount, but did not communicate his knowledge to any of the officers of the bank: *Held*, That the knowledge of P. was not, constructively, notice to the bank. *Id.*
6. The cashier of a bank was also the secretary of another corporation, and, while working in the interest of the latter, sold stock therein, taking the purchaser's note therefor, which note was afterward discounted by the bank: *Held*, That the bank was not affected with its cashier's knowledge as to the value of the stock sold, obtained through his connection with the other corporation. *Benton v. German-American National Bank, 26 S. W., 975.*
7. A certificate of deposit with provision that, "This deposit not subject to check; with interest at six per cent if left six months; no interest after six months" is overdue, so as to charge purchaser with notice of equities after six months. *Kirkwood v. First National Bank, 58 N. W., 1016; Same v. Exchange National Bank, Id., 1135.*
8. The form of the draft in such case does not convey notice to the creditor that the funds of the bank are being used to pay the private debt of the cashier. *Goshen National Bank v. State, 36 N. E., 316.*
9. Where grantor states to director of bank that he is willing to convey a half interest in certain land to the bank's president, with the understanding that such president was to deed the whole interest to the bank, and the president of the bank was to pay him by giving him credit upon notes then running against him in the bank: *Held*, Not to amount to notice to the director that the grantor intends to retain a vendor's lien, but rather imports a notice that no such lien is to be retained. *First Nat. Bank of Sheffield et al. v. Tompkins, 57 Fed. Rep., 20.*
10. An indorsement upon negotiable paper, "For collection; pay to the order of A. B.," is notice to all purchasers that the indorser is entitled to the proceeds. *Bank of the Metropolis v. First Nat. Bank of Jersey City, 19 Fed. Rep., 301.*
11. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office, and thereby prevents their coming into the hands of the other bank officers. *First Nat'l Bank of Evansville v. Fourth Nat'l Bank of Louisville, 56 Fed. Rep., 966.*
12. Where a bank, in the absence of a director by whom a note has been offered for discount, accepts it, and accepts a note payable to him and indorsed to it as collateral, its rights are not affected by such director's knowledge of illegality in the inception of the note accepted as security. *Third Nat'l Bank v. Harrison et al., 10 Fed. Rep., 243.*
13. An indorsee for value of a promissory note is presumed, in the absence of evidence to the contrary, to have taken it without notice of equities subsisting between the maker and payee. *Id.*

NOTICE—Continued.

14. An agent cannot lawfully act for his principal and for himself in matters in which they have adverse interests, and every person dealing with an agent who is acting for himself as well as for his principal, in such matters, is put upon inquiry as to authority and good faith of the agent. *Moore v. Citizens' National Bank of Piqua, Ohio, 15 Fed. Rep., 141.*
15. The plaintiff contracted to loan money to M, cashier of the defendant bank, for his individual uses, on his representations that he held a number of shares of stock of said bank, and his agreement to transfer a certain number thereof to the plaintiff as security for the loan. In pursuance of said agreement, M afterward produced a certificate of stock bearing the genuine signatures of the president and of himself as cashier, on the faith of which plaintiff loaned him the money. In fact, M had previously hypothecated and transferred to others all the stock of said bank which he had held, and the certificate was fraudulently issued, without any transfer of stock, and without any knowledge of any of the officers of the bank except himself, he having used for that purpose a certificate left with him for use, as occasion might require, signed by the president in blank. The plaintiff had no knowledge of the fraud, and believed that the certificate had been issued in good faith and by competent authority, but knew that the transaction was for the benefit of M: *Held*, That the knowledge that M was acting for himself as well as for the bank in issuing the certificate put the plaintiff upon inquiry as to the authority and good faith of M, and having failed to make it, the bank is not liable on the certificate. *Ib.*
16. Where an officer of a bank is dealing with it in his individual interest, the bank is not chargeable with his uncommunicated knowledge of facts derogatory to his title to the paper which is the subject of the transaction. *Merchants' National Bank of Kansas City v. Lovitt, Mo.*
17. Where the president acts for the bank in accepting for discount paper offered by another officer, the bank is not affected by any knowledge of the latter regarding such paper, since he is acting in the transaction in his own behalf. *Ib.*
18. The fact that the discount was calculated by the officer offering the paper would not be material in such case. *Ib.*
19. The president of plaintiff bank, without consideration, obtained defendant's note as a personal loan, and without disclosing the want of consideration procured its discount by plaintiff's cashier: *Held*, That, though the cashier was without authority to discount paper, his agency in discounting the note, not having been disavowed by plaintiff, it could recover on the note, as the president's knowledge of its infirmity could not be imputed to it. *First National Bank of Grafon v. Babbidge et al., 26 N. E., 462; 160 Mass., 563.*

OATH OF DIRECTOR:

1. By the provisions of sec. 44 of the national-banking act, upon conversion of a State to a national bank, all the directors of the former become those of the latter until an election or an appointment by the national bank. Semble, that no oath is required from these *ad interim* directors, the oath prescribed by sec. 9 of the aforesaid act being designated for those regularly elected by the national bank, but assuming its necessity, a majority of those who were the directors of the State bank before its conversion is necessary to make a quorum of the board of the national bank. *Lockwood v. The American National Bank, 9 R. I., 308; 1 N. B. C., 895.*
2. In all cases where an act is to be done by a corporate body or a part of a corporate body, and the number is definite, a majority of the whole number is necessary to constitute a legal meeting, although at a legal meeting where a quorum is present a majority of those present may act. *Ib.*
3. Hence, a by-law adopted at a meeting of six *ad interim* directors of a national bank, which had twelve directors before its conversion, is invalid, because not adopted by a majority or quorum of the board. *Ib.*
4. Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by sec. 5211, Rev. St.; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. *United States v. Curtis, 107 U. S., 671.*

OFFICERS:

A. In general—

1. Directors of national-banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so

OFFICERS—Continued.

- provide. The power exists, though the association has adopted no by-laws. *Taylor v. Hutton, 43 Barb., 195.*
2. The officers of a national-banking association can hold their positions only by the tenure specified in sec. 5136, Rev. St., viz, the pleasure of the board of directors. *Harrington v. First National Bank of Chittenango, 1 N. B. C., 760; 1 Thomp. & Cook, 361; Taylor v. Hutton, supra.*
 3. An officer may, in the ordinary course of business, borrow money of the association. *Blair v. First National Bank of Mansfield, 10 Chicago Legal News, 84; 2 N. B. C., 173.*
 4. The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. *Movius v. Lee, 30 Fed. Rep., 298.*
 5. The president being the head of the board, a resignation to him is a resignation to the board. *Ib.*
 6. A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. *Ib.*
 7. The borrowing of money by a bank, though not illegal, is so much out of the course of ordinary and legitimate banking business as to require those making the loan to see to it that the officer or agent acting for the bank had special authority to borrow money. *Western National Bank v. Armstrong, 152 U. S., 346.*
 8. A national bank can not hire one of its officers for a specified time. *Harrington v. First National Bank of Chittenango, supra.*
 9. Knowledge, without objection, by the directors of a bank that one is acting in its employ does not ratify the details of a contract for his employment by the president unless they know of such details. *Ib.*
 10. Creditor of insolvent national bank can not sue to enforce personal liability of officers and directors for violation of national-bank laws. The receiver alone can maintain the action. *Bailey v. Mosher, 63 Fed. Rep., 488.*
 11. Directors of a national bank are "officers," within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States v. Means et al., 42 Fed. Rep., 599.*
 12. The rule that where a bank officer is dealing with the bank on his own account his knowledge will not be imputed to the bank, does not apply where such officer is the sole representative of the bank in the transaction. *First National Bank of Blaine v. Blake, 60 Fed. Rep., 78.*
- B. Cashier—**
13. It is within scope of general authority of cashier to receive offers for purchase of securities held by the bank, and to state whether or not bank owns securities in its possession. *Xenia Bank v. Stewart et al., 114 U. S., 224.*
 14. If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. *Second National Bank of Oswego v. Burt, 93 N. Y., 233.*
 15. Under sec. 5136 of the national-bank act, the cashier of a national bank has no power to bind it to pay the draft of a third person on one of its customers to be drawn at a future day, when it expects to have a deposit from him sufficient to cover it, and no action lies against the bank for its refusal to pay such a draft. *Flannagan et al. v. California National Bank et al., 56 Fed. Rep., 959.*
 16. Ordinarily the cashier of a bank has no authority to discharge its debtors without payment, or to bind the bank by an agreement that a surety should not be called upon to pay a note he had signed, or that he would have no further trouble from it. *Cochecho National Bank v. Haskell et al., 51 N. H., 116.*
 17. It is within the general authority of the cashier of a bank to sign, in its behalf, a blank transfer upon a certificate of stock in the name of the bank, held by it as collateral security for a loan, and deliver the certificate to the pledgor on payment of the loan. *Matthews v. The Massachusetts National Bank, 1 Holmes, 396.*
 18. The cashier of an incorporated bank is the general executive officer to manage its concerns in all things not peculiarly committed to the directors; he is agent of the corporation, not of the directors. *Bissell v. The First National Bank of Franklin, 69 Pa. St., 415.*

OFFICERS—Continued.

19. The cashier or other executive officer of a national bank has not, in the absence of special authority from the directors, or of a usage or practice so to do, power to receive, on behalf of the bank, property for safe-keeping. *First National Bank of Lyons v. Ocean National Bank, appellant, 60 N. Y., 278; 1 N. B. C., 728.*
20. The cashier of a bank, as one of its financial officers, in its daily and ordinary business transactions, has authority to certify checks drawn on the bank by its customers in all cases where any officer could do the same and bind the bank. *The Clarke National Bank v. The Bank of Albion, impleaded, etc., 52 Barb., 592.*
21. This authority is regarded as general, growing out of a cashier's position in the bank; and persons dealing with the bank are not, in any way, affected or bound by the special restrictions and limitations imposed upon him by the corporation, whose agent he is. *Ib.*
22. A cashier has no power, however, to make the certification unless he has the funds of the drawer in hand to meet the check. This limitation on his general authority is, in the law, presumed to be known by all the bank's customers and others who act upon the statements and representations of its agent. *Ib.*
23. Neither has a cashier power, as the agent of the bank, to certify a check until on or after the day the same is made payable. *Ib.*
24. A bank may sue a payee on a note payable to its cashier, alleging either that the promise was made to the cashier for it, or that the cashier's name was used by adoption for that of the bank. *Darby v. Berney National Bank, 11 So., 881; 97 Ala., 643.*
25. The cashier of a bank kept an account with the defendants, who were brokers, and bought and sold stocks for him, and from time to time the defendants received checks of his bank upon another bank, its correspondent, drawn by him in his official capacity, and collected them from the bank upon which they were drawn, and applied the avails to the cashier's individual account. In an action brought by a receiver of the bank of the cashier to recover of defendants the amount of the checks received by them: *Held*, The checks being made payable to the order of the defendants, for the cashier's individual use, the defendants took them under an obligation to ascertain at their peril that the cashier had authority outside of his ordinary official authority to make the checks, and could not assume that he was acting within the scope of his official duties. A purchaser of commercial paper made by an agent can not acquire any title to it as against the principal, unless he can show that it was made by the agent upon due authorization; and when he knows that the agent has made it in the name of the principal for his own use he must be prepared to show that special authority in that behalf was delegated by the principal, and can not rely upon the implied or ostensible authority of the agent to make such paper in the ordinary business of the principal. *Anderson v. Kissan et al., 35 Fed. Rep., 699.*
26. It having been shown that the cashier had no authority to make the checks, and that the checks were paid by the bank upon which they were drawn, the defendants were prima facie liable in action of trover for the face amount of the checks. *Ib.*
27. The circumstance that the cashier clandestinely deposited funds with the bank upon which the checks were drawn to the credit of his own bank, which deposits were credited to his own bank, is not competent in mitigation of damages. When credited to the cashier's bank the deposits became the property of that bank as against the cashier and the defendants. The case for the plaintiff was complete when it appeared that the checks had been paid by the bank upon which they were drawn out of funds standing to the credit of the cashier's bank; the plaintiff was then entitled to recover the full amount, and it was then incumbent upon the defendants, if they sought to reduce the damages, to show that, notwithstanding the wrongful conversion of the paper, the cashier's bank did not suffer loss. *Ib.*
28. The fact that some of the moneys thus clandestinely deposited by the cashier were paid in by the defendants, at his request, does not affect the defendants' liability, or go in mitigation of damages. *Ib.*
29. Evidence of a usage that bankers and brokers regard payments made by means of such checks as ordinary payments of cash made by individuals for their own account is not admissible. *Ib.*

OFFICERS—Continued.

30. Where the cashier of a bank conceals the defalcation of another officer the statute of limitations will not begin to run in favor of such cashier or his estate until such defalcation is disclosed to the directors or stockholders. *Vance v. Mottley, 21 S. W., 593; 92 Tenn., 316.*
31. A cashier is bound to exercise reasonable skill, care, and diligence in the discharge of his duties, and if he fails so to do, and the bank suffer damage in consequence, he is liable therefor. *Ib.*
32. He is liable for loss on loans made by him through want of care, diligence, and reasonable skill. *Ib.*
33. Though the act of the cashier which occasions the loss is a tort, the tort may be waived and an action for value maintained against him or his estate. *Ib.*

C.—Directors.

34. The degree of care required of directors of corporations depends upon the subject to which it is to be applied, and each case is to be determined in view of all the circumstances. *Briggs v. Spaulding, 141 U. S., 132.*
35. Directors of a corporation are not insurers of the fidelity of the agents whom they appoint, who become by such appointment agents of the corporation; nor can they be held responsible for losses resulting from the wrongful acts or omissions of other directors or agents, unless the loss is a consequence of their own neglect of duty. *Ib.*
36. A director of a national bank is not precluded from resignation within the year by the provision in Rev. St., sec. 5145, that when elected he shall hold office for one year, and until his successor is elected. *Ib.*
37. Persons who are elected into a board of directors of a national bank, about which there is no reason to suppose anything wrong, but which becomes bankrupt in ninety days after their election, are not to be held personally responsible to the bank because they did not compel an investigation or personally conduct an examination. *Ib.*
38. Directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of a bank, and this includes something more than officiating as figureheads. They are entitled under the law to commit the banking business, as defined, to their duly authorized officers; but this does not absolve them from the duty of reasonable supervision, nor ought they to be permitted to be shielded from liability because of want of knowledge of wrongdoing, if that ignorance is the result of gross inattention. *Ib.*
39. If a director of a national bank is seriously ill it is within the power of the other directors to give him leave of absence for a term of one year, instead of requiring him to resign, and if frauds are committed during his absence and without his knowledge, whereby the bank suffers loss, he is not responsible for them. *Ib.*
40. A notary of the city of Alexandria is authorized to administer the oath required by law to be taken by a director of the First National Bank of that city as to his ownership of the capital stock of such bank. *United States v. Neale, 14 Fed. Rep., 767.*
41. When the oath is taken and subscribed by the accused it is complete, so far as the accused can make it, and if the notary, in certifying the fact of the oath having been taken, erroneously used the term "county" instead of "city," and used the seal of said bank instead of his own official seal, such error did not affect the oath taken. *Ib.*
42. If accused took an oath in which he stated that he was the bona fide owner in his own right of the number of shares of stock then standing in his name on the books of the bank, and that the said shares were not hypothecated or in any way pledged as security for any loan or debt; and if he took it willfully, and not believing that he was stating the truth, it is perjury, if in point of fact he was not the owner of said stock or had pledged the same for a loan or debt. *Ib.*
43. An irrevocable power of attorney given by the accused, wherein he constituted and appointed a third party his attorney for the purposes therein set forth, being a general power covering any indebtedness of accused to said third party, is a pledge of the shares of stock owned by accused mentioned therein as long as there was any debt due by the accused to such third party. *Ib.*
44. Under the laws of Vermont an action against a director of a national bank for negligent performance of duty in not requiring a bond from the cashier, and otherwise mismanaging the affairs of the bank, abates by his death, and can not be revived against his administrator. *Witters, Receiver, etc., v. Foster, administrator, etc., 26 Fed. Rep., 737.*

OFFICERS—Continued.

45. A bill brought to charge the directors of an insolvent national bank with the amount of losses caused by the bank's failure, alleged that one of the defendants sold and transferred his stock on the day named, but the evidence showed that defendant had not paid anything for the stock, but delivered it to a messenger of another one of the defendants, from whom he had agreed to purchase it, and that such defendant then sold and indorsed the stock to a third party, as it was agreed he might do if he so desired. Plaintiff moved to amend the bill to conform to the proofs, and make it allege that the transfer was merely formal: *Held*, Unnecessary. *Movius, Receiver, etc., v. Lee et al., 30 Fed. Rep., 298.*
46. A receiver of an insolvent national bank, in his own name or in the name of the bank, may enforce against the directors, for the benefit of the stockholders, depositors, and other creditors of the bank, any right or claim resting upon the nonperformance or negligent performance of their duties that the bank itself could have enforced. *Ib.*
47. A director of a national bank who, before the expiration of his term, sells his stock, and orally resigns his office to the president, in his place of president at the bank, and afterwards receives the money for his stock, prior to the sustaining of losses by the bank, ceases to be a director, and can not be held liable for subsequent losses caused by the negligence of the directors. *Ib.*
48. The president of a national bank, being in failing health, was anxious to resign his position, but, at a suggestion of a majority of the directors, consented to take a year's leave of absence, and during such absence, and without any fault on his own part, losses were sustained by the bank, and it became insolvent: *Held*, In a suit by the receiver to charge the directors with such losses, that he was not liable. *Ib.*
49. The directors of a national bank which has become insolvent by reason of losses caused by the discount, from time to time, of paper not properly secured, indorsed by a director who is a man of wealth, and the largest stockholder in the bank, and in whom the other directors have reason to place confidence, can not be held liable for the mere failure to discover the illegal transactions, and to prevent such director from continuing therein. *Ib.*
50. The officers of an insolvent national bank can not be held personally responsible to creditors for losses on loans and discounts made by them in good faith, and, as they thought at the time, for the best interests of the bank, merely because such loans and discounts appear to have been unwise and hazardous when looked back upon. *Witters, Receiver, etc., v. Sowles et al., 31 Fed. Rep., 1.*
51. Under Rev. St., sec. 5200, directors of a national bank, who make or assent to the making of a loan to any one person of a sum exceeding one-tenth of the capital stock of the bank, become personally and individually liable for all loss sustained thereby; but where the borrower, in such a case, is also one of the directors, he is not so liable, but simply as a debtor to the bank. *Ib.*
52. Bank directors can not be held personally liable for money paid out for dividends "to a greater amount than net profits after deducting losses and bad debts" (Rev. St., sec. 5204), because there were debts bad in fact, but supposed to be good, when the dividends were declared and paid. Bad judgment on the part of the directors, as to the condition of the assets, without bad faith, does not make them individually liable. *Ib.*
53. Directors of a national bank can not be held to the common-law liability for inattention to duty as directors in not preventing a hazardous, imprudent, and disastrous loan, if such loan was made by their associates, without their knowledge, connivance, or participation. *Ib.*
54. Directors or the managing committee of a national bank may, in the honest exercise of official discretion, make loans or discounts for the actual or supposed benefit of the association, and, although the transaction may be injudicious and actually result in loss or damage to the bank, there is no criminal liability, so long as their acts are not in bad faith, for the purpose of personal gain or private advantage of the officials. *United States v. Harper, 33 Fed. Rep., 471.*
55. A national bank was organized with a capital of \$60,000. The promoter of the bank took 380 shares of stock in his own name and procured the defendants to be directors as well as a person to be elected cashier by them. The directors were not acquainted with the banking business. The proposed cashier was known to the directors, at least by reputation,

OFFICERS—Continued.

- and was supposed by them to be competent and trustworthy and of considerable experience in the business, and they had full confidence in his integrity and ability to take charge of the bank. The cashier acted as manager of the loan and discount business of the bank, and the directors merely as advisers, when applied to. The promoter of the bank knew, and the other stockholders were presumed to know, that the directors were wholly unused to the banking business: *Held*, That the directors were not liable for the acts of the cashier in violation of the banking law done without their participation or knowledge. *Clews et al. v. Bardon et al.*, 36 *Fed. Rep.*, 617.
56. The cashier made loans, in excess of 10 per cent of the capital, to a manufacturing corporation supposed by him and by the public to be entirely solvent. None of the directors knew of the loans when made, but after a loan of \$3,000 in excess of the lawful limit had been made the cashier informed one of them of such loan, and was by him advised to call it in when due; and thereafter such director's advice was asked as to a further discount to the same corporation, and he disapproved of it, and it was not made. Afterwards further loans or discounts were made to the same corporation without the knowledge or consent of any of the directors. About eight months after the bank commenced business, one or more of the debtors of the bank failed, and the directors thereupon took the active management into their own hands: *Held*, That none of the directors had knowingly violated, or knowingly permitted to be violated, any of the provisions of the banking law, and were not liable for such violation by the cashier. *Ib.*
 57. Under the banking law, the management of a national bank may be exercised either by the directors or by the cashier or other officers; therefore the directors are not liable for the illegal or negligent acts of the cashier or other officers by whom the bank is managed, if they have no knowledge of such acts, and do not connive at them, or willfully shut their eyes and permit them. *Ib.*
 58. It seems that the liability of directors of a national bank is substantially the same under the banking law as at the common law. *Ib.*
 59. The personal liability of directors of a national bank for violation of Rev. St., sec. 5204, by declaring dividends in excess of net profits, and of sec. 5200, for loaning to separate persons, firms, or corporations, amounts exceeding one-tenth of the capital stock, can not be enforced in an action at law. *Welles v. Graves et al.*, 41 *Fed. Rep.*, 459.
 60. If the personal liability imposed by Rev. St., sec. 5239, upon directors for violation of the provisions of the banking act, in favor of any one injured thereby, can be enforced without reference to whether the charter has been forfeited or not, it is not a penalty within the meaning of sec. 1047, limiting actions for penalties to five years. *Ib.*
 61. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States v. Means et al.*, 42 *Fed. Rep.*, 599.
 62. An act of Congress imposing a legal liability on the directors of a national bank for certain things, which they may do which shall result in an injury to the bank, its stockholders, or creditors, and making them liable for the amount of the damage is a remedial and not a penal statute, and therefore an action under it survives against the estate of a director. *Stephens v. Overstolz*, 43 *Fed. Rep.*, 465.
 63. Where a bank director makes a wrongful loan of money from which loss occurs it is no defense to an action by the receiver of the bank against the director's estate that the insolvency of the person to whom the loan was made was not discovered until after the death of the director and the appointment of the receiver. *Ib.*
 64. An action by a receiver of a bank whose charter has been forfeited under above statute against a director is properly brought at law, there being no necessity for invoking the aid of a court of chancery either because of the nature of the issues involved, or to avoid a multiplicity of actions. *Ib.*, 771.
 65. In such action plaintiff may state the aggregate amount of the excessive loans made to each party, and the damage resulting therefrom in each case, accompanying each allegation with an exhibit showing the dates and amounts of the several loans that go to make up the aggregate sum stated in the petition and is not compelled to declare in a separate count for each loan made. *Ib.*

OFFICERS—Continued.

66. Rev. St., secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exch. Bank of Baltimore v. Peters et al.*, 44 Fed. Rep., 13.
67. A stockholder in an insolvent national bank for which a receiver has been appointed can not sue its directors to make them personally liable for the mismanagement of the bank, as the right of action is in the receiver and not in the individual stockholder. *Howe v. Barney et al.*, 45 Fed. Rep., 668.
68. Defendants, as directors, during a run on their bank posted conspicuously in the bank a notice, signed by them and addressed to the general public, representing the bank to be solvent. Plaintiff saw the notice, and, after a consultation with the directors, loaned the bank money, which was lost. *Held*, That the notice, not being addressed to plaintiff, could not entitle it to recover from the directors, under R. L. Vt., section 983, which provides that no action shall be brought to charge any person upon a representation concerning the credit of another, unless such representation is in writing, and signed by the party to be charged; and the fact that the notice was signed by defendants as directors would prevent a recovery from them individually, even if the notice were a sufficient representation in writing. *First National Bank of Plattsburg v. Sowles et al.*, 46 Fed. Rep., 731.
69. 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.
70. An action may be brought by a receiver of a national bank against its directors to recover damages sustained by their gross negligence. *Brinckerhoff v. Bostwick*, 88 N. Y., 52; 3 N. B. C., 591.
71. If the receiver is one of the directors, such action may be maintained by the stockholders, or, when they are numerous, by one or more in behalf of all. *Ib.*
72. It is not necessary to allege in the complaint a direction from the Comptroller, or a demand upon him and a refusal to direct the receiver to bring the action, or a refusal of the receiver to sue. *Ib.*
73. Such an action may be brought in a State court. *Ib.*
74. The bank, and the receiver, as such, are necessary parties defendant to such an action. *Ib.*
75. The board of directors of a bank is a body recognized by law, and to all purposes of dealing with others constitutes the corporation. *Burrill v. President, Directors, etc., of the Nahant Bank*, 2 Metcalf, 163.
76. A board of bank directors may delegate authority to a committee of its members to alienate or mortgage real estate; and such authority to convey real estate necessarily implies authority to execute proper instruments for that purpose, and to affix the corporate seal thereto. *Ib.*
77. Where a board of bank directors authorized a committee of its members "to sell and transfer any estate owned by the bank," and the committee gave mortgage of the real estate of the bank to a creditor who had recovered judgment against the bank on its bills, and took from him at the same time a bond conditioned that he would not put those bills in circulation, and the board of directors accepted said bond and acted on it, and the cashier paid the costs of the suit in which said judgment was recovered, according to the agreement made between said creditor and said committee, it was held that whether the committee had or had not authority to mortgage the estate, the mortgage had been ratified by the board of directors. *Ib.*
78. A stockholder in a national bank can not maintain an action against the president and directors for their neglect and mismanagement of the affairs of the bank, whereby insolvency ensued and the stock became worthless. *Conway v. Halsey*, 44 N. J. L., 462; 3 N. B. C., 571.
79. A judge who is a director of a national bank can not try a case to which it is a party, since, by Rev. St., sec. 5146, he must necessarily be interested as a stockholder. *Williams v. City National Bank*, 27 S. W., 147.
80. 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

OFFICERS—Continued.

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.*

81. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Hobbs v. Western National Bank, 8 Weekly Notes of Cases, 131; 2 N. B. C., 187.*
82. It is a mistake to suppose that the directors of national banks cease to be such, and that their duty to the bank lapses, when an examiner is put in charge of its funds, properties, and books by the Comptroller. *Robinson v. Hall et al., U. S. C. C. A., Oct., 1894.*
83. They were, still, as much the advisors of the bank examiner as they had been of the cashier, notwithstanding they were not invested by law with the control over him, which they were empowered to exercise over the cashier. *Ib.*
84. Their duty as directors does not cease until after the appointment of a receiver. *Ib.*
85. If directors were depositors, and knew two months or more before suspension that that event was inevitable, and that the bank could pay only a percentage of its deposits, and yet checked for the whole of their own balances, thereby diminishing the percentage to which other creditors would be entitled, they certainly defrauded to the extent of the diminution the creditors whose interest they were relied upon to protect, and should be held to strict accountability. *Ib.*

D. President—

86. The president of a national bank has no power inherent in his office to bind the bank on the execution of a note in its name; but power to do so may be conferred on him by the board of directors, either expressly by resolution to that effect, or by subsequent ratification, or by acquiescence in transactions of a similar nature of which the directors have notice. *National Bank of Commerce v. Atkinson, 55 Fed. Rep., 465.*
87. If a president of a bank exercised the functions of a cashier, and was the sole managing officer of the bank, he had authority to borrow money for the use of the bank in the regular course of its business. *Simons et al. v. Fisher, 55 Fed. Rep., 905.*
88. The retention by a national bank of the proceeds of the sale and guaranty of notes owned by the bank is a ratification of the president's act in such selling, whether he was authorized to execute the guaranty or not. *Thomas v. City National Bank, 53 N. W., 943.*
89. The president of a banking corporation has the power to employ counsel and manage the litigation of a bank, in the absence of any order of the board of directors depriving him of such power. *Citizen's National Bank of Kingman v. Berry et al., 37 P., 131.*
90. The president of a national bank has no authority to subscribe money from the bank on condition that certain parties would erect a paper mill in the town. *Robertson v. Buffalo County National Bank, 53 N. W., 715.*
91. The authority of the president of a national bank to guaranty notes of third parties, held and sold by the bank, will be presumed in favor of a purchaser without notice to the contrary. *Thomas v. City National Bank, 53 N. W., 943.*
92. It is doubtful whether a general authority in the president of a bank to make discounts could empower him to make an arrangement under which the bank would surrender securities on receiving others, which, it was at the same time agreed, should be mere nullities so far as the sureties were concerned. *The First National Bank of Sturgis v. Bennett et al., 33 Mich., 520.*
93. A guaranty against loss or liability for signing as sureties, given by a bank president in his own name and without authority from the directors, to those whom he had solicited thus to sign a note given to the bank to retire a prior note held by it against their principal, is held to be the individual contract of the president, and not binding upon the bank. *Ib.*
94. C., in order to obtain a credit in his personal account with a bank of which he was the president, procured the defendants, a banking firm, to discount his individual note, credit the amount to the bank, and notify the bank that

OFFICERS—Continued.

- he had deposited the amount with them to the credit of the bank. The bank had previously given C. credit for the amount, and, after being notified by the defendants that the deposit had been actually made with them, allowed C. to overdraw his account. Thereafter, and while his account with the bank was overdrawn, C., in his official character as president, authorized the defendants to charge the note to the account of the bank, and the defendants did so: *Held*, in a suit by the receiver of the bank to recover the deposit, That, unless expressly authorized to do so, the president of the bank could not use the funds of the bank to pay his personal obligation, and, there being no proof of such express authority, the authorization given by him to the defendants was not a defense to the claim. *Chrystie et al. v. Foster*, 61 Fed. Rep., 551.
95. The inherent powers of a president of a bank by virtue of his office are very limited, and it is difficult to say what powers he inherently possesses, if any other than the power to take charge of the litigation of the bank by employing counsel and otherwise. *The First National Bank of Wellburg v. Kimberlands*, 16 W. Va., 555.
 96. A president of a bank may be authorized by its directors to do any act which they are authorized by their charter to do, unless the act to be done can by the charter be done only by the directors themselves. *Ib.*
 97. Such authority need not be proven by showing that it was expressly conferred by the board of directors, but may be proven by showing the existence of such facts as constitute clearly a public holding out that the particular act done or contract entered into was within the scope of his legitimate delegated authority. *Ib.*
 98. The inference that such authority has been impliedly conferred may be legitimately drawn by proving that he was in the habit of doing acts or making contracts of the same general character as the particular act or contracts which he has done or made, and that these acts or contracts which he was in the habit of doing, though applied to different subjects, involved the same general power, except when the acts and contracts which he was in the habit of doing or making were so very numerous and so variant in their character as clearly to justify the inference that he was authorized impliedly to do all acts and make all contracts which the directors had the power to do or to make, and to confer on the president the right to do or to make. *Ib.*
 99. The directors of a bank may ratify any act done or contract made by the president without authority which they could have authorized him to do or to make. *Ib.*
 100. The acceptance of the benefits of a contract made by the president for the bank is an implied ratification of such contract, and if money is received by its cashier for the bank under such contract, even when such receipt was unknown to the directors, it will be a confirmation of the contract, unless the money so received is returned, when its receipt becomes known to the directors. *Ib.*
 101. Where the articles of association of a national bank, signed by all the original stockholders, and giving express authority to the board of directors to remove the president, have been transmitted to the Comptroller of the Currency, who has, on receiving the same, issued circulating notes to the bank, he will be deemed to have approved the articles, and the directors will have the power to remove the president, even though the bank has never legally adopted any by-laws. *Taylor v. Hutton*, 43 Barb., 195; 1 N. B. C., 755.
- E. Vice-president—
102. The vice-president and general executive officer of a national bank has no power to borrow so large a sum as \$200,000 at four months' time for the bank in the absence of special authority from the board of directors, and persons dealing with him are presumed to know the extent of his powers in this regard. *Western National Bank v. Armstrong*, 14 S. Ct., 572; 152 U. S., 346.
 103. Ratification of the unauthorized act of a national-bank officer in borrowing \$200,000 for the bank can only be made, if at all, by the board of directors, acting with knowledge of the material facts, and can not be inferred from the mere fact that by direction of the same officer the money was placed to the credit of the bank, when it appears that it was drawn out by him and the assistant cashier, and that no part of it came to the use or benefit of the bank. *Ib.*

OFFSET:

1. Against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem notes. *Cook Co. National Bank v. United States, 107 U. S., 445.*
2. And upon the failure of any association its 5 per cent redemption fund can not be retained by the 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.*
3. Acts of Congress in relation to the administration of the assets of insolvent banks authorize no other rules of set-off than those recognized by courts in the settlement of the affairs of other insolvent corporations. *Yardley v. Clothier, 49 Fed. Rep., 337; Scott v. Armstrong, 146 U. S., 499.*
4. Set-off must be governed by the law of the place where, in case of controversy, suit must be brought to settle the rights of the parties. *Savary v. Savary, 3 Clark, 271; Gibbs v. Howard, 2 N. H., 296; Vose v. Philbrook, 3 Story, 335; Ruggles v. Kuler, 3 Johns., 263.*
5. A separate demand can not be set off against a joint one, or a joint debt against a separate one. *Gray v. Rollo, 18 Wall., 629; Scammon v. Kimball, 92 U. S., 362.*
6. Where, however, a note is signed by one as principal and others as sureties, the indebtedness of the bank to the principal may be set off. *Andrews v. Farnell, 46 N. H., 17; Himrod v. Baugh, 85 Ill., 435.*
7. An executor, administrator, or public officer is not entitled to set off against his liability as such any indebtedness from bank to himself individually, nor contra. *Scammon v. Kimball, 92 U. S., 362; Benton v. Hoomes, executor, 1 A. K. Marsh, 19; Stove v. Yarwood, 14 Ill., 424.*
8. A judgment obtained in another than the attachment suit can not be set off against damages claimed for a wrongful attachment. *Imperial Roller Milling Company v. First National Bank, 27 S. W., 49.*
9. In an action against a bank commenced prior to the going into effect of the new code, by the personal representatives of a deceased customer, to recover a deposit which was due and payable to the deceased in his lifetime: *Held*, That the defendant could not, as matter of law, and in the absence of facts entitling it to equitable relief, set-off a claim against the deceased which did not become due until after his death. *Jordan, administratrix, etc., v. The National Shoe and Leather Bank of New York, 74 N. Y., 467.*
10. A demand, to be set-off in such an action, must have been due and payable from the decedent in his lifetime. *Ib.*
11. The plaintiffs seek to offset the amount of their credit on the books of a defunct bank against the promissory notes received by the bank for discount before its failure: *Held*, That if the bank held the notes at the time of its failure and was entitled to receive the amounts due thereon when they matured, such offset might be made; but an offset of this kind cannot be allowed where it appears that the notes were not the property of the bank at the time of its failure, but had been indorsed away for value. *Balbach et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
12. An attorney's lien upon a judgment is subject to any existing right of set-off in the other party to the suit. *National Bank of Winterset v. Eyre et al., 8 Fed. Rep., 733.*
13. A person liable upon a note to an insolvent national bank may set off, against his indebtedness, the amount of his deposits with the bank. *Platt v. Bentley, 1 N. B. C., 758; 11 Am. L. Reg., 171.*
14. But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. *Venango National Bank v. Taylor, 56 Penn. St., 14.*
15. The ordinary equity rule of set-off in case of insolvency is that where the mutual obligations have grown out of the same transaction, insolvency on the one hand justifies the set-off of the debt due on the other, and there is nothing in the statutes relating to national banks which prevents the application of that rule to the receiver of an insolvent national bank under circumstances like those in this case. *Scott v. Armstrong, 146 U. S., 499.*
16. A customer of a national bank who, in good faith, borrows money of the bank, gives his note therefor due at a future day, and deposits the amount borrowed to be drawn against, any balance to be applied to the payment of the note when due, has an equitable (but not a legal) right, in case of the insolvency and dissolution of the bank and the appointment of a receiver before the maturity of the note, to have the balance to his credit at the time of the insolvency applied to the payment of his indebtedness on the note. *Ib.*

OFFSET—Continued.

17. One indebted to bank can not set off a claim against bank acquired subsequent to its suspension. *Scott v. Armstrong, 146 U. S., 499; Venango National Bank v. Taylor, 56 Penn. St., 14; Colt v. Brown, 12 Gray, 233.*
18. Right of set-off is allowable whether the indebtedness sought to be set off had or had not matured at time of bank's suspension. *Scott v. Armstrong, 146 U. S., 499; Skiles v. Hutton, 110 Penn. St., 254; Drake v. Rolio, 3 Biss., 273.*
19. While as a general rule in the administration of the estate of an insolvent debtor equality among creditors is equity, courts are not required to ignore the principle that only the balance, in case of mutual debts, is the real sum owing by or to the insolvent. *Hughitt v. Hayes, 136 N. Y., 163.*
20. Claims will be regarded by a court of equity as due, notwithstanding the absence of a technical demand, when equitable considerations require that they shall be applied each to the other. *Ib.*
21. In the application of cross demands to the satisfaction of each other, the insolvency of one of the parties is a material circumstance, and although the debt owing by the insolvent may not be due, the creditor may waive the credit, and a court of equity will then apply it upon the debt from the insolvent, if that has matured. *Ib.*
22. The First National Bank entered into an oral contract with plaintiff to sell him certain real estate for a price specified. Plaintiff took possession under the contract, and made large and valuable improvements, with the knowledge and consent of the bank, which had authorized its cashier to execute a conveyance pursuant to the contract. Plaintiff had a deposit account with the bank. Shortly before the failure he for the third time requested the cashier to execute the conveyance; this the latter promised to do without further delay. Thereafter plaintiff accumulated his deposits with intent to use the balance to his credit in paying for the land when the deed was delivered; this was known to the cashier. Plaintiff also, with the knowledge of the cashier, purchased a certificate of deposit issued by the bank with a view of applying it toward the payment. Plaintiff also did work and furnished materials for the bank, the account for which he rendered to it before the failure, and it was agreed that it should be adjusted on the final settlement for the purchase. Plaintiff, until the bank closed its doors, had no knowledge of its insolvency or of any fact affecting its credit. In an action against the receiver of the bank for a specific performance: *Held*, That plaintiff was entitled to the relief sought, and that he was entitled to be credited on the purchase price the balance due him on the deposit account, the amount of the certificate of deposit, and of the account for work and materials. *Ib.*
23. A claim for pay for services, due before a bank closes its doors, is a set-off to a liability on bills discounted. *Davis v. Industrial Manuf'g Co., 19 S. E., 371.*
24. When a bank closes its doors and commits an act of insolvency, its deposits, whether on account or certificate, at once become due without demand or notice, and are to be set off against a depositor's debt due the bank. *Ib.*
25. A certificate of deposit issued by a national bank is not a promissory note within the meaning of Gen. St., chap. 53, sec. 10; and in an action thereon by a person to whom it has been transferred by the depositor, the bank is not entitled to set off the amount due upon a promissory note given by the depositor to and discounted by the bank, the certificate being issued for the proceeds of such note. *Shute v. Pacific National Bank, 136 Mass., 487.*
26. A national bank having become insolvent, a depositor therein assigned his deposit to a debtor of the bank: *Held*, That the latter could not offset such deposit against his debt in an action thereon. *The Venango National Bank v. Taylor, 56 Penn. St., 14; 1 N. B. C., 842.*
27. On the failure of a national bank a depositor was indebted to it on eleven notes to the amount of \$5,000, and had on deposit some \$2,900. The receiver of the bank agreed that this sum should go as a set-off on the indebtedness, the depositor to pay the notes first coming due, and the deposit to be applied on the last-maturing notes. After paying the first two notes it was found that the others were in the hands of third parties, and the depositor was compelled to pay them, and filed a bill to authorize the receiver to refund the money paid under a mutual mistake. This bill was heard by the district judge of the western district of Tennessee, sitting in the circuit court of the southern district of Ohio. *Held*, That the deposit should properly be set-off against the claim of the bank, and the depositor should recover the sum paid by him; but as the district judge of the southern district of Ohio had held in an action between the same bank and a creditor, the circuit judge concurring therein, that the plea of set-off was

OFFSET—Continued.

- not available, in order that there might not be different rules of set-off in the same court in the case of the same insolvent, and as the case can not be appealed, it will be remanded for reargument before the regular judges, who may, in their discretion, provide for a dissent of record, or do what may to them seem right in the premises. *Snyders' Sons Co. v. Armstrong*, 37 Fed. Rep., 18.
28. The indorser of a note discounted by a national bank and which matures after the bank becomes insolvent and a receiver is appointed is entitled to set off against the note the amount of his deposit in the bank at the time of its failure. *Yardley v. Clothier*, 51 Fed. Rep., 506.
 29. Debts of a partner and his firm to a bank can not, in equity, be set off by a receiver of the bank against trust moneys which the partner, after the debts were contracted, mingled with the firm deposits, without the bank's knowledge, and the whole amount of which remained continuously in the bank until it failed. *Fisher v. Knight*, 61 Fed. Rep., 491.
 30. A cross demand, to be available as a set-off at law, must be such as would support an independent action at law by the defendant, at the commencement of the suit; hence, a payment of his principal's debt by the surety, after the commencement of suit against him on a debt due to his principal, is not available as a set-off in the action. *Goldthwaite v. National Bank*, 67 Ala., 549.
 31. As against the assignee or holder of a promissory note, suing the maker, the doctrine of set-off has never been carried further than to put him in the place of the payee, or party having the beneficial interest; and a set-off in favor of the maker, against an intermediate holder, has been uniformly disallowed, in the absence of an agreement founded on new consideration, between the maker and such intermediate holder. *Ib.*
 32. In the absence of all intervening equities, courts of equity put the same construction on statutes of set-off as do courts of law. Insolvency is recognized as a ground for the allowance of a set-off in equity, when it would not be allowed at law, but it is only the insolvency of the original creditor against whom the claim is asserted; and while the assignee of nonnegotiable paper takes it subject to all equities to which it was subject in the hands of the assignor, this means only the equities between the original parties, and does not include equities which may arise between other parties in the course of its transfer. *Ib.*
 33. The receiver of an insolvent national bank sued A and B on their joint note given to the bank. They claimed to set off notes given by the bank, and C and D who were also insolvent, as joint makers, to D alone, and maturing after the receiver's appointment, and growing out of a distinct transaction from the note in suit: *Held*, not a proper set-off. *Balch v. Wilson*, 25 Minn., 299; 2 N. B. C., 274.
 34. The voluntary payment by the maker of a promissory note, with a full knowledge of all the facts, operates as an abandonment and waiver of all right to set off cross demands or independent debts, and a bill disclosing such facts presents no case for equitable relief by way of equitable set-off. *United States Bung Manuf'g Co., v. Armstrong*, 34 Fed. Rep., 94.
 35. A bank may lawfully set off indebtedness of a stockholder to the bank against dividends accruing on such stockholder's shares. *First National Bank v. De Morae*, 26 S. W., 417.
 36. In an action by a receiver of an insolvent bank to charge the estate of a shareholder with an assessment on his shares, the executor claimed, by way of set-off, that property belonging to the estate had been delivered to the bank, upon the understanding that it should be applied on the assessment if the bank should fail: *Held*, Not a proper subject to set off, even though the bank examiner assented to the agreement. *Witters, Receiver, etc., v. Sowles, ex'r*, 32 Fed. Rep., 130.
 37. The indebtedness of the stockholders on their individual liability, together with the other assets of the insolvent bank, constitute a trust fund for the benefit of its creditors; and in equity such indebtedness of a stockholder who is insolvent may be set off against a dividend, payable out of the trust fund, on a balance due him on his deposit account with the bank at the time of its failure. *King et al. v. Armstrong, Receiver*.
 38. An assignment by the stockholder of his claim against the bank, before the direction of the Comptroller to enforce his liability, but after the insolvency of the bank, does not affect the right to set off his liability against the dividend due on his claim, nor does the fact that the Comptroller, at the time of the assignment, had not determined the amount necessary to

OFFSET—Continued.

be collected from the stockholders for the payment of the creditors. It is sufficient that such direction has been given, and amount so determined when the set-off is made. *Ib.*

39. In an action at law by a receiver of an insolvent national bank the defendant may set off any debt due from the bank to him at the time of the failure. *Adams v. Spokane Drug Company, 57 Fed. Rep., 888.*
40. Where a promissory note was discounted by a national bank and bills of exchange issued for a part of the proceeds, which were dishonored because of the subsequent failure of such bank, and part of the residue of the proceeds still remained to the credit of the maker of such note: *Held*, That in an action on such note by the receiver of the bank the maker could set off the amount of the bills of exchange and the amount still standing to his credit on the books of the bank. *Ib.*

PASS BOOK:

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

PLACE OF BUSINESS:

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

POST NOTES:

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

POWERS:

1. To the enumerated powers of national-banking associations are to be super-added all the powers incidental to the business of banking. *Pattison v. Syracuse National Bank, 80 N. Y., 82.*
2. A national bank may buy a check drawn upon another bank, and whether the check is payable to order or to bearer is immaterial. *First National Bank of Rochester v. Harris, 108 Mass., 514.*
3. A national-banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. *First National Bank of Charlotte v. National Exchange Bank of Baltimore, 92 U. S., 122.*
4. And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. *Ib.*
5. A national-banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. *First National Bank of North Bennington v. Town of Bennington, 2 N. B. C., 437; Lyons v. Lyons National Bank, 19 Blatch., 279.*

POWERS—Continued.

6. A national-banking association may receive a deposit to be held by it as security for the faithful performance of a contract between the depositor and another. *Bushnell v. The Chautauqua County National Bank, 10 Hun., 373.*
7. Whatever the terms of an arrangement being made before the date of the drawee bank's certificate of authorization, it is invalid under Rev. St. sec. 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." *Armstrong v. Second National Bank of Springfield, 33 Fed. Rep., 833.*
8. Where an association has made or ratified a contract to give a person a certain number of the shares of its stock, upon condition that he will continue to do his business with it, and derives the benefit from this contract, the other party may recover of the association the value of the shares. *Rich v. State National Bank of Lincoln, 7 Neb., 231.*
9. As the national-currency act of 1864 authorizes banks created under it to buy and sell coin, such bank, having coin in pledge, may sell and assign its special property therein. *Merchants' Bank v. State Bank, 10 Wall., 604.*
10. The clause requiring the usual business of the bank to be done at an office or banking house in the place selected does not prevent its purchase of coin at the banking house of another bank. *Id.*
11. In adjusting and compromising claims growing out of a legitimate banking transaction, it may take stocks of other corporations with a view to selling them at a profit. *First National Bank v. National Exchange Bank, 92 U. S., 122.*
12. A national bank is not prohibited by law from guaranteeing payment of a note. *People's Bank v. National Bank, 101 U. S., 181.*
13. Under national-banking act one can exercise only the powers expressly granted and those necessarily incidental. *Logan Bank v. Townsend, 139 U. S., 67.*
14. It is not negligence for a bank to intrust its cashier to select and hire and pay out of his salary all the clerks and other servants employed in the banking room, no negligence being shown in the selection of the cashier. *Smith v. First National Bank in Westfield, 99 Mass., 605.*
15. An endorsement by a married woman, expressly charging her estate with the payment of a note, is such a security as a national bank may take. *Third National Bank v. Blake, 73 N. Y., 260; 2 N. B. C., 300.*
16. A national bank empowered by charter to provide necessary real estate for its business may make a contract to prevent the erection of buildings on adjacent land so as to secure light and air for its banking house. *Trustees of First Presbyterian Church v. National State Bank, 29 A., 320.*
17. A bank empowered to discount negotiable notes has power to purchase such notes. *Pape v. Capitol Bank of Topeka, 20 Kans., 440; 27 Am. Rep., 18; 2 N. B. C., 238.*
18. The enumeration of banking powers in the national-banking act is not significant of an intention to place any special restrictions upon national banks as distinguished from State banks. The enumeration is of the general, not the incidental powers. *Pattison v. Syracuse Nat'l Bank, 80 N. Y., 82.*
19. A national bank may guarantee the payment of commercial paper as incidental to the exercise of its power to buy and sell the same. *Thomas v. City Nat'l Bank, 58 N. W., 943.*
20. 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.*
21. Under Rev. St., sec. 5136, providing that no banking association shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller to commence the business of banking, correspondence between one bank and the person who became the president of a bank afterward formed can not constitute an agreement controlling the business between the banks, but may be referred to, in connection with other evidence, to show what was their understanding. *First Nat'l Bank of Wellston v. Armstrong, 43 Fed. Rep., 193.*
22. A loan of money made by a national bank on the security of a mortgage is not in violation of the national banking act. *Fortier v. New Orleans Nat'l Bank, 112 U. S., 440; 3 N. B. C., 140.*

POWERS—Continued.

23. Where a national bank holds stock in a savings bank, and receives dividends thereon, it is estopped, in an action against it to enforce its liability as such stockholder to a depositor in the savings bank, from claiming that it is ultra vires for it to hold such stock, in the absence of a statute expressly prohibiting it. *Kennedy v. California Savings Bank et al.*, 35 P., 1039.
24. In an action by a national bank upon a promissory note it can not be pleaded by an indorser as a defense that the bank acquired the note by purchase; for even if such purchase is in excess of the power of the bank, this can be availed of only in proceedings by the Government to forfeit the franchises of the bank. *Prescott National Bank of Lowell v. Benjamin F. Butler*, 32 N. E., 909; 157 Mass., 548.
25. Even if a national bank does not get the legal title to a promissory note bought in the market it may maintain a suit as the holder thereof. *Ib.*
26. A national bank has power to take an assignment of a mortgage on land to secure a loan made at the time of the assignment. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.

PREFERENCE: See Preferred claims.

1. If the officers of a national bank, at the time of pledging a note to secure a depositor who had been allowing the bank to use his money, and who was apprehensive of a loss thereof, saw that the bank was approaching failure and made the pledge to keep the note out of the assets to be distributed, such pledge would be void; but if they made it to prevent failure, and expecting to prevent failure, by retaining and using the deposit to pay other depositors, it would be good. *Roberts v. Hill*, 23 Fed. Rep., 311.
2. On examination of the circumstances of this case: *Held*, That the pledge should be sustained. *Ib.*
3. The word "insolvency," as used in sec. 52 of the act of 1864 (13 St. at Large, 115; Rev. St., sec. 5242), making void all transfers, assignments, payments, etc., "made after the commission of an act of insolvency or in contemplation thereof, is synonymous with the same word as used in the bankrupt act, and means a present inability to pay in the ordinary course of business. *Case v. Citizens' Bank of Louisiana*, 2 Woods, 23; 1, N. B. C., 276.
4. To make transfers, assignments, etc., void under sec. 52, it is only necessary that the insolvency should be in the contemplation of the bank making transfers; the party receiving the transfers need not know of or contemplate such insolvency. *Ib.*
5. A bank is in contemplation of insolvency when the fact becomes reasonably apparent to its officers that the concern will presently be unable to meet its obligations, and will be obliged to suspend its ordinary operations. *Roberts, Receiver, etc., v. Hill, adm'r, etc.*, 24 Fed. Rep., 571.
6. The intent to give a preference is presumed when a payment is made to a creditor by a bank whose officers know of its insolvency, and therefore that it can not pay all of its creditors in full. *Ib.*
7. Where property is transferred by a bank to a creditor to avoid paying him the amount due him, and thus postpone the failure of the bank, it is none the less fraudulent and void. *Ib.*
8. The Pacific National Bank of Boston suspended November 18, 1881, but after examination resumed March 18, 1882, with the consent of the Comptroller of the Currency, and continued to transact business until May 22, 1882, when it again failed. Between March 24, 1882, and April 28, 1882, certain creditors, whose claims had been disputed and placed in a suspense account, attached the property of the bank, whereupon the bank gave bond, with the president and a director as sureties, and the attachments were dissolved. The bank transferred to the sureties, March 22, 1882, a certificate of deposit for \$100,000 on another bank, which, on April 13, 1882, was exchanged for other property: *Held*, That such transfer was not made after the commission of an act of insolvency by the bank, or in contemplation thereof, and with a view to a preference or to prevent the application of the assets as prescribed by the banking act. *Price, Receiver, v. Coleman et al.*, 22 Fed. Rep., 694.
9. After a vote of the directors to close their bank and go into liquidation, any transfer of the assets of the bank to a creditor, whereby that creditor secures a preference, will be presumed to be made with a fraudulent intent. *National Security Bank v. Price, Receiver*, 22 Fed. Rep., 697.
10. A bank, being in an embarrassed financial condition, received a loan of money from defendant upon depositing with a certain commercial firm a portion of

PREFERENCE—Continued.

- its assets as security: *Held*, That the fact that one of the members of such firm was president of the bank did not render the transaction illegal, and that the bank could not escape liability for such loan on the ground that the president had no authority to effect it where it appeared that it was effected with the knowledge of the directors, and the money was received and used by the bank. *Casey v. Credit Mobilier Society*, 2 Woods, 77; 1 N. B. C., 285.
11. Section 2, act Congress June 30, 1876 (19 St. at Large, p. 63), provides that the individual liability of shareholders of an insolvent national bank, fixed by Rev. St., sec. 5151, "may be enforced by any creditor of such association by bill in equity in the nature of a creditor's bill brought by such creditor on behalf of himself and all other creditors:" *Held*, That a mortgage of all his individual property executed by a cashier and stockholder of such bank, after it had closed its doors, to secure a depositor, amounted to a preference, and was void as against the judgment recovered against the cashier by the receiver under Rev. St., sec. 5151, either in the hands of the receiver or in those of a purchaser from him for value. *Gatch v. Fitch et al.*; *Summan v. Gatch et al.*, 34 Fed. Rep., 566.
 12. To render a transfer by a national bank made after an act of insolvency, or in contemplation of insolvency, void, under sec. 52 of the act of 1864 (Rev. St., sec. 5242), it must have been made either with a view to prevent the application of the assets in the manner prescribed by the national-banking act, or with a view to the preference of one creditor to another. *Casey v. La Societe de Credit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.
 13. The preference of one creditor to another, mentioned in sec. 52 of the act of 1864, is a preference given to an existing creditor for a preexisting debt, and does not refer to a case where one makes a loan to a bank and receives a concurrent transfer of property as security therefor. *Ib.*
 14. Construction and application of Rev. St., sec. 5242, as to transfers by insolvent national banks. *National Bank v. Butler*, 129 U. S., 223.
 15. What motive is sufficient under Rev. St., sec. 5242, to invalidate a transfer by a national bank. *Ib.*
 16. The term "insolvency," as used in sec. 5242, Rev. St., forbidding transfer of the assets of national banking associations after, or in contemplation of, such insolvency, has the same meaning as it had in the bankrupt act; that is, it does not mean an absolute inability of a debtor to pay his debt at some future time, upon a settlement and winding up of his affairs, but a present inability to pay in the ordinary course of business. *Case v. Citizens' Bank of Louisiana*, 2 Woods, 23; *Market Bank v. Pacific National Bank*, 30 Hun., 50.
 17. Notes given in renewal of other notes held by a national bank, the original notes not being returned to the maker, are not "evidences of debt," or "assets," within Rev. St., sec. 5242, declaring void all transfers of "evidence of debt" owing to any national bank made after insolvency, or in contemplation thereof, to prevent the application of the assets to the bank, as required by law, or with a view to prefer creditors. *First National Bank of Decatur v. Johnston*, 11 So., 690; 97 Ala., 655.
 18. The question whether a savings bank which was a depositor with a national bank, which has become insolvent, shall be paid in full pursuant to State statute, is a question arising under the laws of the United States, and entitles the receiver of the bank when sued for such deposit to remove the case to the United States circuit court. *Auburn Savings Bank v. Hayes*, 57 Fed. Rep., 821.
 19. The Pacific Bank of Boston, not being a member of the clearing house, used to deposit with the Security Bank all checks received by it to be collected through the clearing house, and was credited by the latter bank as a depositor. The directors of the Pacific Bank having, one Saturday after closing, determined to go into liquidation, dispatched a committee to Washington to confer with the Comptroller of the Currency as to the appointment of a receiver. The appointment was made about 10 a. m. on Monday. Monday morning the cashier of the Pacific Bank sent the checks and drafts received by mail to the Security Bank, and with them his check for the whole amount of the bank's deposits, for which he received a negotiable certificate of deposit of the Security Bank. The latter at the time held the Pacific Bank's negotiable certificate of deposit. The transaction occurred about 9.30 a. m., when no officer of the Security Bank knew or suspected that the Pacific Bank was insolvent: *Held*, That the cashier must have presumed that the Security Bank still held its certificate of deposit, and that in sending to it the checks and drafts he was making a

PREFERENCE—Continued.

- transfer which necessarily gave a preference, and was void under sec. 5242, Rev. St., and the Security Bank therefore could not set off the Pacific Bank's certificate of deposit against its own. *National Security Bank v. Butler*, 129 U. S., 223; 3 N. B. C., 320.
20. Revised St., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.
 21. Section 5242, Rev. St., does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterward paid the same, from applying the proceeds of collections made by it, on paper in its hands belonging to the insolvent bank, to the payment of the draft, since its lien on such collections runs from the date of the acceptance. *In re Armstrong*, 41 Fed. Rep., 331.
 22. In an action by the receiver of a national bank to recover back payments alleged to have been made by the bank in violation of the provision of the national banking act (sec. 5242), declaring void all transfers of securities and payments made by a bank organized under it "after the commission of an act of insolvency or in contemplation thereof made with a view to prevent the application of its assets," as prescribed by the act, these facts were found: Defendant held three certificates of deposit issued by the bank, drawing 6 per cent interest; its cashier, for the reason alleged by him that the directors did not like his paying so large a rate of interest, voluntarily paid two of them, mostly by transferring to defendant negotiable paper. The third certificate was paid on presentation. The bank at the time of these payments was, in fact, insolvent, and had been for years, but this was known only to the cashier; it was in good credit and had committed no act of insolvency and paid all its obligations as they became due, or were demanded, for six weeks after the last of said payments was made: *Held*, That the complaint was properly dismissed, as plaintiff failed to show that the payments were made in contemplation of insolvency, or to prevent the application of the bank's assets as prescribed by the act. *Hayes, Receiver, v. Beardsley*, 136 N. Y., 229.
 23. The insolvency of the bank was so concealed by the cashier that none of its directors had any suspicion thereof, and it was not discovered by the bank examiner: *Held*, That under the circumstances the fact that defendant was a director did not as matter of law charge him with liability for the payments made to him; that it having been found that he acted in good faith and in ignorance of any wrongdoing, or of the bank's insolvency, payments made to him were to be tested under said provisions like payments made to other creditors. *Ib.*
 24. Under Rev. St., sec. 5242, which forbids all preferences among the creditors of insolvent national banks, a county whose money has been deposited by the county treasurer in a national bank that has become insolvent has no superior right over other depositors in the assets of the bank where it is not shown that the identical funds deposited by the treasurer, or the proceeds of such funds, have come into the hands of the receiver. *Spokane County v. Clark*, 61 Fed. Rep., 538.
 25. A county whose funds are deposited in a bank that fails has no preference over other depositors, as to the bank assets, where the identity of the funds deposited by the county has been lost. *San Diego County v. California National Bank*, 52 Fed. Rep., 59, disapproved; *Multnomah County et al. v. Oregon National Bank et al.*, 61 Fed. Rep., 913.

PREFERRED CLAIMS: See Liens; Special deposits.

1. Section 3466, which gives the United States a priority for all claims it has against insolvent debtors, does not apply to the case of an insolvent national banking association. *Cook County National Bank v. United States*, 107 U. S., 445.
2. A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose or for the payment of a particular loan. *Ib.*

PREFERRED CLAIMS—Continued.

3. Where an insolvent association receives a deposit a short time before closing its doors, its officers knowing of the insolvency at the time, the receipt of such deposit is a fraud upon the depositor, and no title passes to the association, and therefore the depositor may reclaim the whole amount of the deposit; and as he claims under his original title, and not under a transfer from the association, such reclamation does not amount to a preference. *Cragie et al. v. Hadley, 99 N. Y., 131.*
4. A trust was not impressed upon funds deposited on day the bank closed its doors in the absence of proof that the deposit had not gone into the general funds of the bank and lost its identity before reaching the receiver. *In re North River Bank, 14 N. Y., 261.*
5. A draft given to a bank in the ordinary course of business does not constitute an equitable assignment of the fund, nor is it sufficient that draft be drawn by bank against its reserve fund in another city and given in exchange for clearing-house certificates upon the president's representation that it owes a heavy debt at the clearing house, which it is unable to meet, and his statement showing the amount of the reserve fund against which the draft was drawn. *Fourth Street National Bank v. Yardley, Receiver, 55 Fed. Rep., 850.*
6. In a package of miscellaneous bonds was the memorandum of the date, amount, and time when due, and also the words "\$6,500 due Putnam;" *Held*, That these facts did not show an equitable assignment by the bank to the plaintiff of \$6,500 worth of bonds. To constitute an equitable assignment of property, there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank v. Beal, 54 Fed. Rep., 577.*
7. Where the treasurer and tax collector of a county, without authority of law, deposit county money in a bank and receive certificates of deposit marked "special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County v. California National Bank et al., 52 Fed. Rep., 59. (See Multomah County et al. v. Oregon National Bank et al., 61 Fed. Rep., 912.)*
8. Certain checks marked "for deposit" were deposited in a bank at a quarter to 3 on Saturday, and credit was immediately given for the amount thereof on the pass book. The bank closed at 3, and the next day was declared insolvent with the checks still in its hands. It was the bank's custom, at the close of each day's business, to balance its books, crediting depositors with the amount of their checks, and if a check was subsequently returned unpaid from the clearing house, it was charged off to the depositors. The depositor in this instance did not know of this custom. He had made deposits with the bank for several years without any special arrangement, and had never drawn against uncollected checks, except by particular understanding: *Held*, That on these facts title had passed to the bank so as to create the relation of debtor and creditor. *City of Somerville v. Beal, Receiver, 49 Fed. Rep., 790.*
9. But where the foregoing facts were alleged in the bill, and connected with the further allegation that, at the time the checks were received, the bank was "irretrievably insolvent, and made so by the operations of the president and two others of the directors," and that the depositor then believed it to be solvent, and had no means of knowing of its insolvency, this was sufficient to show fraud, and to render the bank liable to return the checks or their proceeds. *Ib.*
10. It was not necessary for the bill to specifically allege that the officers of the bank had knowledge of its insolvency, since such knowledge would be implied from the allegation that the insolvency was caused by the president and two directors. *Ib.*
11. A city treasurer deposited checks in a bank, indorsed by him "for deposit," and the checks were immediately credited to him on his pass book, though not in pursuance of any agreement to that effect. He had been a depositor in the bank for some years, but had no agreement that his checks should be treated as cash, or that he should draw against them before collection. The bank became insolvent before the checks were collected, and their proceeds passed into the hands of a receiver: *Held*, That no title passed to the bank except as a bailee, and that the depositor was entitled to the proceeds. *Beal, Receiver, v. City of Somerville, 50 Fed. Rep., 647.*

PREFERRED CLAIMS—Continued.

12. No knowledge by any of the officers of a bank, of its insolvency, is sufficient to avoid transactions between the bank and its customers, on the ground of fraud, unless the evidence clearly shows that the directors, who represent the corporation, also had such knowledge. *Balbach et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
13. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Co. v. Johnston, 133 U. S., 566.*
14. Where complainant sent a draft to a bank for collection charged with a trust to pay the proceeds thereof when collected to complainant, the bank being insolvent at the time, and its officers knew of its insolvency and that the bank would be obliged to suspend within a day or two, and the bank received the draft of an agent of the owner to remit the proceeds thereof, when converted into a draft on another bank to the credit of complainant, but instead of so remitting the proceeds thereof it kept the same, and mingled the proceeds of such draft with its own funds: *Held, That such conversion by the bank was fraudulent, but that in an action by complainant for the recovery of such proceeds, it is incumbent upon the complainant to trace the fund misappropriated into the hands of the receiver substantially appointed for the insolvent bank, before the latter can be charged with recognizing complainant's equitable title thereto. Illinois Trust and Savings Bank v. First National Bank and another, Receiver, etc., 15 Fed. Rep., 858.*
15. A cestui que trust cannot follow his fund into the hands of an assignee in bankruptcy, or of an executor of such trustee, but must occupy the position of a general creditor of the estate, unless he can identify his fund. *Ib.*
16. The right to follow a trust fund ceases when the means of ascertainment and identification fail, as where the subject matter is turned into money, and mixed and confounded in a general mass of property of the same description. *Ib.*
17. The Comptroller having notified a national bank that its capital was impaired, it was agreed that it might continue business on the directors putting in \$100,000 in cash, and retiring that amount of objectionable securities. That sum was contributed; the account being opened with trustees appointed by the directors to manage the fund, with full power, as far as the bank was concerned, and to account therefor to the contributors in such manner as to protect the equities of each individual and the bank, in relation to the bank and its legal rights. It was understood between the trustees and the examiner that the securities to be retired were to be designated by the Comptroller or examiner, but there was no such understanding with the Comptroller. The full amount of objectionable securities had not been selected and given to the trustees when the bank was closed, the receiver taking and proceeding to collect the whole assets: *Held, That the receiver was not required to account for the balance of the \$100,000 as a special trust fund, but merely as a debt. Booth et al v. Welles, 42 Fed. Rep., 11.*
18. Where money and checks are unsuspectingly deposited in a bank, which is known by its managing officer to be hopelessly insolvent, a few minutes before closing hour on the last day on which it does business, and the checks are subsequently collected by the bank's clerk, the whole of the deposit is charged with a trust, and an equal amount may be recovered from the receiver, who retains the specific money among the general mass of the bank's funds. *Wasson v. Hawkins, 59 Fed. Rep., 233.*
19. Where plaintiff deposits money with the receiving teller of a bank a few minutes before the bank closes its doors, to be credited to his account, and the teller, not knowing of the coming failure, after crediting the money in plaintiff's pass book, puts the money and deposit ticket one side, and before entry is made in the books of the bank, it closes its doors, and the money is, by order of the directors, placed apart, and in that condition delivered to the receiver, plaintiff can maintain replevin for the money so deposited. *Furber v. Stephens, 35 Fed. Rep., 17.*
20. A creditor of an insolvent national bank, whose demand grows out of a fraudulent transaction perpetrated by the officers of the bank in contemplation of the immediate wrecking of their corporation, does not thereby become entitled to a preference over the general creditors of the bank. *Citizens' Nat. Bank v. Dowd, 35 Fed. Rep., 340.*

PREFERRED CLAIMS—Continued.

21. On the 22d and 23d of March plaintiff, a bank in Raleigh, N. C., received in the ordinary course of business checks drawn on the State National Bank of that city, which, after deduction had been made of its checks received by the latter bank, amounted to \$17,000. It paid the same by its checks on a bank in New York. The president of the State National Bank knew when he signed such checks that they would not be honored, and was making preparations to abscond with the assets of his bank: *Held*, That plaintiff is not entitled to any preference over other unsecured creditors. *Id.*
22. Plaintiffs deposited in the usual course of business certain drafts with a national bank, which were credited to them on the books of the bank and in their pass book. The bank was at the time irretrievably insolvent, and its drafts had gone to protest the day before; of this its president, to whom was intrusted its entire control and management, had full knowledge, and presumably its other officers and agents. The bank kept open until the usual hour of closing on the day of the deposit, but did not open its doors thereafter, and went into the hands of a receiver. In an action to recover the deposit: *Held*, That in permitting plaintiffs to make it in reliance upon the supposed solvency of the bank a gross fraud was practiced upon the plaintiffs, and they were entitled to reclaim the drafts or their proceeds. Also, that the right of plaintiffs to make the reclamation was not precluded by the provisions of Rev. St., secs. 5234 and 5242 forbidding all preferential payments or transfers by an insolvent bank, and providing for a ratable distribution of its assets, as plaintiffs did not claim under a transfer from the bank, but under their original title that their relation as creditors terminated when they elected to rescind the contract implied when the deposit was made, and they were seeking simply to reclaim their own property, and that neither the receiver nor any creditor of the bank had any equity to have such property applied in payment of its obligations. *Cragie et al. v. Hadley, Receiver, 99 N. Y., 131.*

PRESIDENT. *See Officers.*

REAL ESTATE:

1. Where a national-banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable. And the title of the association to such real estate is good until assailed in a direct proceeding by the Government. *National Bank v. Matthews, 98 U. S., 621; National Bank v. Whitney, 103 U. S., 99; Swope v. Leffingwell, 105 U. S., 3; Reynolds v. Crawfordsville Bank, 112 U. S., 405; Fortier v. New Orleans Bank, 112 U. S., 439.*
2. The amount of real estate which a national-banking association may purchase to secure a preexisting debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. *Upton v. National Bank of South Reading, 120 Mass., 153.*
3. Where the purpose is to secure a debt, previously contracted, a national-banking association may take a conveyance of real estate, worth more than the debt, and pay the difference between the debt and the value of the property. *Libby v. Union National Bank, 99 Ill., 622.*
4. A national-banking association may take as security for a loan the stock of a corporation whose entire capital is invested in real estate. Such a loan does not amount to a lending upon mortgage. *Baldwin v. Canfield, 26 Minn., 43.*
5. A national-banking association, having taken a mortgage on real estate to secure a debt previously contracted, may, in order to protect itself, pay off a prior lien, on the said real estate; and the lien which it thus acquires it may enforce. *Ornn v. Merchants' National Bank, 16 Kans., 341; Holmes v. Boyd, 90 Ind., 332.*
6. The fact that bank at judgment sale of land mortgaged to it purchases the mortgaged property, and also other property which it was not authorized to acquire, does not invalidate its title as to the mortgaged property. *Reynolds v. Crawfordsville Bank, 112 U. S., 405.*
7. A mortgage to a national bank to secure a present loan by the discount of commercial paper in the usual course of business is not void, but only voidable at the election of the Government. *Graham v. National Bank of New York, 32 N. J., Eq., 804; 2 N. B. C., 293.*
8. A national bank may lawfully take a mortgage to secure future indebtedness. *Simons v. First National Bank of Union Springs, 93 N. Y., 269; 3 N. B. C., 622.*

REAL ESTATE—Continued.

9. To secure a preexisting debt, in good faith, a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes v. Scott*, 88 Ill., 352; 2 N. B. C., 228.
10. As security for a preexisting debt, a national bank may make an assignment of a note and a real mortgage contemporaneously executed to secure such note. *Worcester National Bank v. Cheeny*, 87 Ill., 603; 2 N. B. C., 227.
11. A national bank may purchase, at sheriff's sale, land mortgaged to it as security for a previous debt. *Heath v. Second National Bank of Lafayette*, 70 Ind., 106; 3 N. B. C., 406.
12. A national bank may take title to real estate in discharge of previous indebtedness. *Turner v. First National Bank of Madison*, 78 Ind., 19; 3 N. B. C., 408.
13. If a national bank discounts a note secured by deed of trust on real estate, the security passes to and may be enforced by the bank, subject only to forfeiture of its charter, which penalty can be invoked only by the United States. *Thornton v. National Exchange Bank*, 71 Mo., 221; 3 N. B. C., 513.
14. A mortgage of real estate executed to a national bank as security for a matured antecedent loan is not void. *Warren v. DeWitt County National Bank*, 3 Bradwell, 305; 2 N. B. C., 222.
15. A real mortgage to a national bank to secure a present debt or future advances is not void. *First National Bank of Waterloo v. Elmore*, 3 N. W., 547; 2 N. B. C., 237.
16. National banking associations are by implication prohibited from taking mortgages on real estate as security for contemporaneous loans. *National Bank v. Matthews*, 98 U. S., 621; *Fowler v. Scully*, 72 Penn. St., 456; *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Commonwealth Bank v. Clark*, 4 Mo., 59; *Crocker v. Whitney*, 71 N. Y., 161; *Fridley v. Bowen*, 87 Ill., 151.
17. 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.
18. 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.
19. An agreement by a national-banking association to the effect that, in case a note discounted by it shall not be paid, a mortgage given by the maker to his indorser shall inure to the benefit of the association, is not inhibited by the national-banking law. *First National Bank v. Haire*, 36 Iowa, 443; *National Bank v. Matthews*, *supra*.
20. A national bank can not loan money on real estate security; but after a creditor has made default, or after a loan has been actually made, the bank may take real estate security therefor unless the transaction be colorable for the purpose of evading the statute. *Merchants' National Bank v. Mears*, 10 Chicago Leg. News, 180; 1 N. B. C., 353.
21. A national bank that has loaned money on timber land may, to protect itself and collect the debt, purchase the land at foreclosure sale, and cut and sell the timber. *Roebling Sons' Co. v. First National Bank et al.*, 30 Fed. Rep., 744.
22. The objection that a national bank has loaned money on real estate in violation of the prohibition of the national banking laws does not lie in the mouth of the delinquent debtor of such loan, and does not disable the bank from enforcing the same by foreclosing the mortgage. The United States alone can complain of such violation. *State National Bank v. Flathers Sup. Ct. La.*
23. Where notes payable at different times, and secured by a mortgage, are assigned to different persons, there is no priority of right under the mortgage between the assignees, in the absence of express stipulation, but each is entitled to share pro rata in the proceeds of the mortgaged property. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.

RECEIVER: See Insolvent banks; Preferred claims; Collections.

1. Upon the appointment of a receiver all the assets of the association become, in his hands, a trust fund, which the statute of limitations does not touch or affect. *Riddle v. First National Bank*, 27 Fed. Rep., 503.
2. Claims arising out of the nonfeasance or malfeasance of the association should be paid ratably with the debts, technically so called. *Turner v. First National Bank of Keokuk et al.*, 26 Iowa, 562.

RECEIVER—Continued.

3. A receiver, when appointed by the Comptroller, with the concurrence of the Secretary, is an officer of the United States. *Stanton v. Wilkeson*, 8 Ben., 357.
4. He represents the bank, its stockholders, and its creditors; but he does not in any sense represent the Government. *Case v. Terrell*, 11 Wall., 199.
5. The clause of sec. 50, act of 1864, which prescribes that the receiver shall be "under the direction of the Comptroller," means only that he shall be subject to the Comptroller's direction, not that he shall not act without orders. He may bring suit to collect assets without having been instructed to do so by the Comptroller. *Bank v. Kennedy*, 17 Wall., 19.
6. The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. *Kennedy v. Gibson*, 8 Wall., 505.
7. 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.
8. 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, 73.
9. 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.
10. 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.
11. Nor can he sell upon the terms in conflict with the order. *Ib.*
12. And under an order permitting him to sell the property of the bank he can not exchange, trade, or barter it for other property. *Ib.*
13. 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.
14. As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound, as a matter of law, to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril, and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. *Ellis v. Little*, 27 Kans., 707.
15. The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national-banking law and the order of a court of competent jurisdiction obtained upon the terms of said law. *Ib.*
16. The closing of a national bank by order of the examiner, the appointment of a receiver, and its dissolution by decree of a circuit court necessarily transfer the assets of the bank to the receiver. *Scott v. Armstrong*, 146 U. S., 499.
17. The receiver in such case takes the assets in trust for creditors, and in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
18. Receiver of national bank may sue for demands in his name as receiver or in name of bank. *Bank v. Kennedy*, 17 Wall., 19.
19. Receiver of national bank appointed by Comptroller of the Currency is not accountable in equity to owner of real estate for rents thereof received by him and paid into United States Treasury, subject to disposition of Comptroller, under Rev. St., sec. 5234. *Hitz v. Jenks*, 123 U. S., 297; *Briggs v. Spaulding*, 141 U. S., 132.
20. The expenses of receivership of a national bank appointed in a creditor's suit, contesting a voluntary liquidation of the bank, can not be charged on stockholders as part of their statutory liability, but must come from the creditors at whose instance the receiver was appointed. *Richmond v. Irons*, 121 U. S., 27.
21. A State court can not order a receiver for a national bank, appointed by the Comptroller of the Currency, to pay a judgment recovered against the bank before the appointment of the receiver. *Ocean National Bank v. Carll*, 7 Hun., 237; 1 N. B. C., 792.
22. A party claiming title to property in the possession of a receiver of an insolvent national bank, which came to his possession with other property belonging to the bank, may, upon his refusal to deliver the same, main-

RECEIVER—Continued.

- tain an action of replevin therefor. *Corn Exchange Bank v. Blye, 101 N. Y., 303; 3 N. B. C., 634.*
23. Such a proceeding is not prohibited by sec. 5242, Rev. St. *Id.*
 24. A court has no power, under sec. 5324, Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price, Receiver of Venango National Bank, v. Yates, 19 Alb. L. J., 296; 2 N. B. C., 204.*
 25. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under sec. 50 of the national banking act (13 St. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534; 1 N. B. C., 181.*
 26. The receiver of a national bank appointed by the Comptroller of the Currency is an officer of the United States, and therefore the district court has jurisdiction of an action at common law to collect a claim due the bank at the time of the receiver's appointment. *Platt v. Beach, 2 Benedict, 303; 1 N. B. C., 182.*
 27. The closing of a national bank by order of the examiner, the appointment of a receiver, and its dissolution by decree of a circuit court, necessarily transfer the assets of the bank to the receiver. *Scott v. Armstrong, 146 U. S., 499.*
 28. The receiver in such case takes the assets in trust for creditors, and, in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Id.*
 29. A sale by a receiver of the property of a national bank, under an order of court, in accordance with the provisions of sec. 5234, Rev. St., constitutes a judicial sale. *In re Third National Bank, 4 Fed. Rep., 775.*
 30. Although the rights of a purchaser at a judicial sale are subject to the action of the court, yet such action must depend upon the general principles and usages of law. *Id.*
 31. Held, therefore, where a receiver had sold the property of a national bank, under an order of court, in accordance with sec. 5234, Rev. St., that such sale would not thereafter be set aside before confirmation upon a subsequent offer of an advance bid of \$5,000 or \$6,000, where a former sale of the same property had been set aside for inadequate price. *Id.*
 32. The Comptroller of the Currency has no power to compound or settle claims of a national bank against its debtors; that requires the authority of the court, under Rev. St., sec. 5234. *Quaere: Can he direct their discontinuance? Case, Receiver, v. Small et al., 10 Fed. Rep., 722.*
 33. Appointments of receivers of national banks, made by the Comptroller of the Currency as provided by law, are to be presumed to be made with the concurrence or approval of the Secretary of the Treasury, and are made by the head of a department within the meaning of sec. 2 of article 2 of the Constitution of the United States. *Price, Receiver, v. Abbott; Same v. Colson, 17 Fed. Rep., 506.*
 34. Receiver's certificates are not commercial paper, and the holder takes them subject to all equities between the original parties, even though he acquired them for value and without notice. *Central National Bank of Boston v. Hazard et al., 30 Fed. Rep., 484.*
 35. When such certificates are negotiated at a discount, which the receiver is not authorized to allow, a subsequent bona fide holder will only be protected to the amount actually advanced by the first purchaser. *Id.*
 36. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Winters v. Armstrong; Armstrong v. Stanage; Same v. Wood, 37 Fed. Rep., 508.*
 37. 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.*
 38. In an action to secure the application of part of the funds in the hands of a receiver of a national bank, appointed by the Comptroller of the Currency, in satisfaction of plaintiff's claim against the insolvent bank for money received by it as collecting agent, the bank is only a nominal party, for the receiver is the one to be held accountable for any unauthorized disposition of the money sued for. *Grant v. Spokane Nat. Bank et al., 47 Fed. Rep., 673.*

RECEIVER—Continued.

39. The receiver of an insolvent bank may at any time dismiss an attorney employed by him, regularly or otherwise, to prosecute claims of the bank, and employ another in his place, whom the court will, by order, substitute in the place of the dismissed attorney, except as to such cases as the latter may have commenced and finished. *In re Herman, 50 Fed. Rep., 517.*
40. A contract having been entered into between the receiver and the attorney that the latter should receive the attorney's fees provided for in the notes he was employed to collect, the court will not direct the substitution of another attorney in unfinished cases until the receiver deposits the amount of the attorney's fees reserved in the notes as a security to the dismissed attorney for such services as he may have rendered. *Ib.*
41. Pub. St., Mass., ch. 13, secs. 8-10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property: *Held*, That no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal, 51 Fed. Rep., 306.*
42. Pub. St., Mass., ch. 13, secs. 8, 10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property: *Held*, That no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared. *City of Boston v. Beal, 55 Fed. Rep., 26.*
43. The power vested in the Comptroller of the Currency by act June 30, 1876 (19 St., 63), authorizing him, whenever he becomes satisfied of the insolvency of a national bank, to appoint a receiver, is discretionary; and his decision as to such insolvency, for the purpose of such an appointment, is final, and not reviewable by the court. *Washington National Bank v. Eckels et al., 57 Fed. Rep., 870.*
44. The right to put a national bank in voluntary liquidation, given to stockholders by Rev. St., sec. 5220, does not affect the right of the Comptroller to appoint a receiver under the act of June 30, 1876. *Ib.*
45. Nor does the act of 1876, providing that, after the receiver has had charge of the bank long enough to pay all its debts, the stockholders may select an agent to take charge of such assets as remain, limit the power of the Comptroller to take action before the bank ceases to do a banking business. *Ib.*
46. Section 1 of the act of 1876, authorizing the appointment of a receiver by the Comptroller to "close up" a national banking association, contemplates the liquidation and final winding up of the business of the bank, not the mere closing of the bank, and does not limit the power of the Comptroller to take action before the bank has closed its doors. *Ib.*

REDUCTION OF CAPITAL STOCK. *See* Capital stock.

REPORT: *See* False entry.

1. A national bank is not required to conform the headings of the various accounts on its books to any prescribed names, nor to the names stated in the form of report prescribed by the Comptroller, and therefore when a report is called for, if the person making it enters, under the headings in the prescribed form a statement of the bank's condition, which is true with respect to the headings in said form, he has fulfilled the demands of the law. *United States v. Graves, 53 Fed. Rep., 634.*
2. The entry of "loans and discounts" in reports to the Comptroller does not guarantee the solvency of the makers of the paper, but is a statement that in truth and fact, at the date named in the report, the bank actually held and owned loans and discounts to the aggregate so reported. *Ib.*
3. Where the form of report, as prescribed by the Comptroller, contains heading of "Loans and Discounts," and also of "Overdrafts," it is the duty of the bank officer to make his entries in such report in such manner that each of these headings shall truthfully state the condition of his bank as to such heading. *Ib.*
4. A director of a bank is personally liable to the bank on paper made to it by a firm of which he is a member, and, in making a report of the condition of the bank to the Comptroller, the amount of such paper should be entered under the heading of "Liabilities of directors (individual and firm) as payers." *Ib.*

RESIDENCE:

A national bank is a citizen of the State wherein it is located. *Davis v. Cook, 9 Nevada, 134; 1 N. B. C., 656.*

RESTRAINING ACTS:

National banking associations located outside of a State are subject to its restraining acts prohibiting all corporations, not authorized by the law of the State, from keeping therein offices for the purpose of discount and deposit. *National Bank of Fairhaven v. The Phoenix Warehousing Company, 6 Hun., 71.*

SAVINGS BANKS:

After the act of June 30, 1876 (19 St., 63), savings banks organized in the District of Columbia under an act of Congress, and having a capital stock paid up in whole or in part, were entitled to become national banking associations in the mode prescribed by Rev. St., sec. 5154. *Keyser v. Hitz, 133 U. S., 138.*

SHAREHOLDERS: See Assessment; Transfer of stock.

1. One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. *National Bank v. Case, 99 U. S., 628; Moore v. Jones, 3 Woods, 53; Bowdell v. Farmers and Merchants' National Bank of Baltimore, 2 N. B. C., 146; Hale v. Walker, 31 Iowa, 344; Wheelock v. Kost, 77 Ill., 296.*
2. And a subscription to stock of a national bank, and payment in full on the subscription and entry of the subscriber's name on the books as a stockholder, constitutes the subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton, 141 U. S., 227.*
3. If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. *Davis v. Essex Baptist Society, 44 Conn., 582.*
4. The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. *Davis v. Stevens, 17 Blatch., 259.*
5. While it is undoubtedly the rule as regards stockholders that one put upon the books as a stockholder without his consent can not be held for any liability in respect to such stock, yet where the person to whom the stock is transferred is a director of the bank, and is concerned in the management of its affairs, he must be presumed to have knowledge of the fact that the stock stood in his name, and if he has not repudiated the transfer to himself, is liable as the holder of such stock. *Brown v. Finn, 34 Fed. Rep., 124.*
6. A national bank, having so received stock of another national bank, was sued as a stockholder: *Held*, That loan by national bank on such security is not prohibited, and if it were, defendant could not avoid liability by its own illegal act. *National Bank v. Case, 99 U. S., 628.*
7. Where stockholder, knowing that bank is to fail, collusively transfers his shares to an irresponsible person to avoid liability, his liability is not affected by such fraud. *Bowden v. Johnson, 107 U. S., 251.*
8. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable, as a stockholder, for the debts of the bank when the true owner has been adjudged so liable, although nothing is realized on the execution of such judgment. *Yardley v. Wilgus, 56 Fed. Rep., 965.*
9. Subscription to stock and payment in full and entry of name on books as a stockholder makes subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton, 141 U. S., 227; Thayer v. Butler, ib., 234; Butler v. Eaton, ib., 240.*
10. A pledgee of stock who in good faith takes the security for his benefit in name of an irresponsible trustee for the avowed purpose of avoiding individual liability as shareholder, incurs no liability as such. *Anderson v. Phila. Warehouse Co., 111 U. S., 479.*
11. The statutory liability of a shareholder in a national bank for the debts of the corporation survives against his personal representatives. *Richmond v. Irons, 121 U. S., 27.*
12. Shareholder in national bank continues liable for the company's debts until his stock is actually transferred or certificate surrendered for that purpose; a delivery to the president of the bank as vendee, and not as president, is insufficient to discharge the shareholder. *Ib.*

SPECIAL DEPOSITS: *See Preferred claims.*

1. A national banking association may receive special deposits. The provision in sec. 5228, Rev. St., authorizing an association "to deliver special deposits," implies that it may receive them as a part of its legitimate business; and this implication is as effectual as an express declaration to the same effect would have been. *National Bank v. Graham, 100 U. S., 639.*
2. Section 5228, Rev. St., which provides that it shall be lawful for a national bank after its failure to "deliver special deposits," is an effectual recognition of its power to receive them. *Ib.*
3. National bank is liable for damages occasioned by the loss through gross negligence of a special deposit made in it with knowledge and acquiescence of its officers and directors. *Ib.*
4. The taking of special deposits, to keep merely for the accommodation of the depositor, is not within the authorized business of national banks, and the cashiers of such banks have no power to bind them on any express contract accompanying, or any implied contract arising out of, such taking. *Wiley v. The First National Bank of Brattleboro, 47 Vermont, 546; 1 N. B. C., 905.*
5. A national bank which habitually receives special deposits for safe-keeping as matter of accommodation, is bound by the act of its cashier in receiving on special deposit a package of stocks and bonds. The bank, though acting without reward, becomes a bailee and is responsible for gross negligence. *The Chattahoochee National Bank v. Schley, 58 Georgia, 369; 1 N. B. C., 379.*
6. If a person withdraws from a bank a special deposit, in pursuance of authority conferred upon him by the depositor, the bank is discharged, though at the time its officers were not aware of his authority. *Ib.*
7. Written authority indorsed on a certificate of deposit of stocks and bonds to pay a certain person dividends or coupons is no authority for surrendering the stocks and bonds themselves. *Ib.*
8. The power to receive special deposits is incidental to the business of banking. *Pattison v. The Syracuse National Bank, 80 N. Y., 82.*
9. National banks, therefore, have power to receive special deposits gratuitously or otherwise; and, when received gratuitously, they are liable for their loss by gross negligence. *Ib.*
10. The term "special deposits" includes money, securities, and other valuables delivered to banks, to be specifically kept and delivered. It is not confined to securities held by the banks as collateral to loans. *Ib.*
11. The plaintiff delivered to the defendant bank \$4,000 of United States bonds and received this writing: "Received of J. D. Whitney four thousand dollars, for safe-keeping as a special deposit. S. M. Waite, C." *Held*, That it was a naked deposit without reward; that the defendant would not be liable for the robbery or larceny of the bonds, unless there was complicity or bad faith; that it was answerable only for fraud or for gross negligence; that the law demands good faith and the same care of the plaintiff's bonds as defendant took of its own of like character. *Whitney v. The First National Bank of Brattleboro, 55 Vt., 154.*
12. An action against a bank for the conversion or the loss by gross negligence of valuable articles deposited with it as a bailee without hire can not be sustained on evidence from which the inference that the articles were stolen by servants of the bank, selected and continued in its employment without negligence, who in the proper course of business had access to them, is equally deducible with any other inference. *Smith v. First National Bank of Westfield, 39 Mass., 605.*
13. In an action of trover against a bank, after its reorganization as a national bank, for the value of certain special deposits in coin made prior thereto. *Held*, That the measure of damage was the value of the coin at the date of its conversion, with interest thereon. *Coffey v. The National Bank of Missouri, 46 Mo., 140; 1 N. B. C., 644.*
14. To recover against a bank for bonds left with the bank as a gratis bailment, something more is needed than the mere fact that they were stolen from the bank. *Wylie v. Northampton National Bank, 15 Fed. Rep., 428.*
15. And where an association receives United States bonds of one class for the purpose of having them converted into bonds of another class, it is not a mere mandatary, but is responsible for the failure to deliver the bonds on demand. *Leach v. Hale, 31 Iowa, 69.*
16. An insolvent was cashier of a bank, to which he was largely indebted, and put certain of his own securities in a package, and placed it with similar bundles left with the bank as special deposits for safe keeping. It

SPECIAL DEPOSITS—Continued.

- was insolvent's intention in this manner to pay certain drafts securing his indebtedness to the bank, and these drafts were entered on the books as paid, and the item of bonds of the bank was increased to the extent of the value of these securities. The securities were not indorsed by insolvent, and the other officers of the bank had no knowledge of the transactions: *Held*, That no property in the securities was transferred to the bank. *Witters v. Soules et al.*, 33 Fed. Rep., 542.
17. A national-bank president, against whom an indictment was pending for violating the banking laws, brought a bill against the receiver of the bank to obtain possession of a trunk alleged to contain private papers. To this proceeding the United States district attorney was made a party defendant on his own petition, for the purpose of claiming the papers, in order that they might be laid before the grand jury. After hearing, a decree was made appointing a special master to make a private examination of the trunk, with directions to turn over to the complainant any papers belonging to him, and to the receiver such papers as belonged to the bank and were not material to the prosecution against the president, and to reserve for further consideration such as concerned bank transactions, and were material to the prosecution: *Held*, That in so far as the decree directed papers to be turned over to the president and the receiver, it was final and appealable, since such papers might thus pass entirely beyond control of the other party claiming them. *Potter v. Beal et al.*, 50 Fed. Rep., 830.
 18. It was improper to make the district attorney a party defendant for the purpose of procuring the papers to be laid before the grand jury. The proper course was for him to obtain a subpoena duces tecum from the court in which the investigation was pending, and then to make summary application to the court which had impounded the papers. *Ib.*
 19. Under the circumstances, the order made by the court for an examination of the papers by a special master was in violation of the fundamental and constitutional rights of the litigants as to the method of trial. *Ib.*
 20. It appearing that before the bill was brought the trunk had been opened by consent of the president of the bank and the receiver, and certain papers taken out in the presence of third persons, one of whom thereby obtained some knowledge of its contents, it was in the power of the court to ascertain by private examination the nature of the evidence thus to be had, and if it proved prima facie admissible, to allow public testimony thereof to be given. *Ib.*
 21. To constitute an equitable assignment of property, there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank v. Beal*, 54 Fed. Rep., 577.
 22. Plaintiff bought of a bank \$25,000 of five-year city of Duluth bonds and paid the \$25,000. The bank, not having in its possession enough of the five-year bonds, proposed to set aside \$17,000 five-year bonds and \$8,000 one-year bonds, and to exchange the latter for five-year bonds as soon as received. A clerk was directed to make a package of such bonds, and mark it with plaintiff's name, and set it aside as his property, and the officers of the bank supposed this had been done. When defendant, as receiver, took possession of the bank, there were found two packages of bonds. The first package contained \$18,500 five-year bonds, with a slip of paper on which was written a memorandum, "Property of Putnam Ct. Sav. Bank; 6,500 more due them five year bonds." The second package contained bonds amounting to \$23,611.50, of which three, amounting to \$10,255.90, had one year to run; six, amounting to \$2,280.81, had five years to run; the remaining bonds running two, three, and four years. With this package was a slip of paper on which was written a memorandum of the date, amount of bonds, and the time when due, and also the words, "6,500 due Putnam." *Held*, That these facts did not show an equitable assignment by the bank to the plaintiff of the remaining \$6,500 worth of bonds. *Ib.*
 23. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own; and it may lawfully undertake to act also for others thus jointly concerned with itself; and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damages for failure. *Wylie v. Northampton National Bank*, 119 U. S., 361; 3 N. B. C., 188.
 24. Gratuitous bailees of another's property are not responsible for its loss unless guilty of gross negligence in its keeping; and whether that negligence existed is a question of fact for the jury to determine or to be determined by the court where a jury is waived. *Preston v. Prather*, 137 U. S., 604.

SPECIAL DEPOSITS—Continued.

25. The reasonable care which a bailee of another's property intrusted to him for safe keeping without reward must take varies with the nature, value, and situation of the property and the bearing of surrounding circumstances on its security. *Ib.*
26. Persons depositing valuable articles with banks for safe keeping without reward have a right to expect that such measures will be taken as will ordinarily secure them from burglars outside and from thieves within; that whenever ground for suspicion arises an examination will be made to see that they have not been abstracted or tampered with; that competent men, both as to ability and integrity, for the discharge of these duties will be employed, and that they will be removed whenever found wanting in either of these particulars. *Ib.*
27. In this case persons engaged in business as bankers received for safe keeping a parcel containing bonds, which was put in their vaults. They were notified that their assistant cashier, who had free access to the vaults where the bonds were deposited, and who was a person of scant means, was engaged in speculations in stocks. They made no examination as to the securities deposited with them, and did not remove the cashier. He stole the bonds so deposited: *Held*, That the bankers were guilty of gross negligence, and were liable to the owner of the bonds for their value at the time they were stolen. *Ib.*
28. When bonds originally deposited with a bank for safe keeping are by agreement of the bailor and bailee made a standing security for the payment of loans to be made by the bank to the owner of the bonds, the bailee becomes bound to give such care to them as a prudent owner would extend to his own property of a similar kind. *Ib.*

TAXATION:

1. A State can not tax the capital stock of a national bank as such. The tax must be assessed upon the shares of the different stockholders. *Collins v. Chicago, 4 Biss., 472.*
2. Under Rev. St., sec. 5219, which declares that nothing in the national-banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank itself is invalid. *National Bank of Virginia v. City of Richmond et al., 42 Fed. Rep., 877.*
3. The assessment of the entire capital stock of a national bank *in solido* against the bank itself is invalid. The bank may pay the tax assessed upon the shares of its different stockholders, and it will have a lien thereon when it pays such tax until the same is satisfied; but if for any cause the tax levied upon the different stockholders is not paid by the bank, the property of the individual stockholders will be liable therefor. *First National Bank of Leoti v. Fisher, 45 Kans., 736.*
4. The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other taxpayers in the State, owning moneyed capital, are allowed. *Ib.*
5. "Moneyed capital" in Rev. St., sec. 5219, embraces capital employed in national banks and that used by individuals in business for profit by use of it as money, but does not include that in the hands of a corporation, even if its business be such as to make its shares moneyed capital when in the hands of individuals, or if it invests its capital in securities payable in money. *Mercantile Bank v. New York, 121 U. S., 138; Newark Bank Co. v. Newark, Ib., 163; Talbot v. Silver Bow County, Montana, 139 U. S., 438.*
6. Laws, N. Y., ch. 596, sec. 3, which provides that the stockholders in banks and trust companies organized under the authority of the State or of the United States shall be assessed for the value of their shares of stock, but which omits to provide for the taxation of the shares of stock in other private corporations, does not contravene Rev. St., sec. 5219, which forbids the taxation of shares of national banks at a greater rate than is assessed on other "moneyed capital" in the hands of the individual citizen of the State. *Palmer v. McMahon, 133 U. S., 660; Central National Bank v. United States, 137 U. S., 355.*
7. The shares of a national bank are taxable to the owners, and the bank is not liable, primarily or as the agent of the shareholders, under the act of Congress or of the various laws of the State or Territory, for the payment of a tax levied upon such shares; but if such bank, through its proper officers, voluntarily lists such shares as the property of the bank for taxation, and the taxing officers of the State or Territory, in pursuance of such erroneous

TAXATION—Continued.

- listing, tax the same in the name of the bank, equity will not relieve the bank from the payment of such tax by enjoining its collection in the absence of proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. *Albuquerque National Bank v. Perea*, 147 U. S., 87.
8. The entire interests of the shareholders may be taxed without any deduction for that portion of the capital which is invested in United States securities. *Van Allen v. The Assessors*, 3 Wall., 573.
 9. New shares issued by a national-banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. *Charleston v. People's National Bank*, 5 S. C., 123.
 10. The manifest intention of the law is to permit the State in which a national bank is located to tax, subject to the limitations prescribed, all the shares of its capital stock without regard to their ownership; and, therefore, a national bank may be taxed upon the shares which it holds in another national bank. *Bank of Redemption v. Boston*, 126 U. S., 60.
 11. The undivided surplus of a national-banking association, unless invested in Federal securities, may be lawfully taxed by the State. *North Ward National Bank of Newark v. City of Newark*, 10 Vroom., 380; *First National Bank v. Peterborough*, 56 N. H., 38.
 12. But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. *North Ward National Bank v. City of Newark*, *supra*.
- NOTE.—But it has been held in Maryland that the stock of an association represents its whole property, and where a tax is assessed upon the shares a separate tax upon the real or personal estate amounts to double taxation; and, therefore, where the organic laws of the State prohibit double taxation, such a tax upon the property of an association is void. *County Commissioners v. Farmers and Mechanics' National Bank*, 48 Md., 117; *National State Bank v. Young*, 25 Iowa, 311, wherein it was held that the State could tax only the shares *eo nomine* and the real estate.
13. The surplus fund of a national-banking association is not excluded in the valuation of its shares for taxation. *Stafford National Bank v. Dover*, 59 N. H., 316.
 14. Where shares of stock are assessed at their actual cash value, without any deduction for the real estate owned by the association, the real estate should not be taxed *eo nomine*. *Commissioners of Rice County v. Citizens' National Bank of Faribault*, 23 Minn., 280.
 15. Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets," in lieu of all other taxes. *Vicksburg Bank v. Worrell*, 7 So., 219.
 16. The State can not tax the circulating notes of national-banking associations. *Horne v. Greene*, 25 Miss., 452; contra, *Board of Commissioners v. Elston*, 32 Ind., 27; *Ruffin v. Board of Commissioners*, 69 N. C., 498; *Lily v. The Commissioners*, 69 N. C., 300.
 17. Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national-banking associations; for, as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. *Van Allen v. The Assessors*, 3 Wall., 573; *Bradley v. The People*, 4 Wall., 459.
 18. But though the tax upon the State banks is not *eo nomine* a tax on shares, yet if it is equivalent to such a tax the shares in the national-banking associations located in that State may be taxed. *Frazer v. Seibern*, 16 Ohio St., 614; *Van Slyke v. State*, 23 Wis., 656; *Boynoll v. State*, 25 Wis., 112.
 19. Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. *City National Bank v. Paducah*, 5 Cent. L. J., 347; 1 N. B. C., 300.
 20. Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. *Lionberger v. Rouse*, 9 Wall., 468.
 21. Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid, if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. *Id.*

TAXATION—Continued.

22. Any system of assessment of taxes which exacts from the owner of the shares of a national-banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. *Pelton v. Commercial National Bank*, 101 U. S., 143.
23. In estimating the value of the shares for the purpose of taxation reference may be had to all the property and values of the bank. *St. Louis National Bank v. Pappin*, 3 Cent. L. J., 669; 1 N. B. C., 326.
24. If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. *Ib.*
25. 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.
26. 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.
27. Where shares in national-banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. *Pelton v. National Bank*, 101 U. S., 143.
28. And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. *Ib.*
29. A State statute creating a system of taxation of banks which does not discriminate against national banks is not unconstitutional. *Ib.*; *Davenport Bank v. Davenport*, 123 U. S., 83.
30. Section 5219, Rev. St., does not require perfect equality between State and national banks, but only a system of taxation which shall work no discrimination between them. *Ib.*
31. The intention of Congress was that the rate of taxation of the shares should be the same as, or 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.
32. The fact that by the statutes creating them, which statutes were passed prior to the national-banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national-banking associations void. *City of Richmond v. Scott*, 43 Ind., 568.
33. And a State tax upon shares in national-banking associations is not rendered invalid by an exemption of the shares of other corporations the capital of which consists of property required to be listed for taxation as such. *McIver v. Robinson*, 53 Ala., 456.
34. 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.
35. 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.
36. A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value or moneyed capital otherwise invested, is void. *People ex rel. Williams v. Weaver*, 100 U. S., 539, reversing S. C., 67. N. Y., 516, and overruling *People v. Dolan*, 36 N. Y., 59.
37. In the assessment and taxation of shares of national-bank stock, the owners thereof having no other credits or moneyed capital are entitled to deduct their bona fide debts from the value of such shares of stock. *Wasson v. Bank*, 8. N. E., 97.
38. Rev. St., sec. 5219, providing that shares of national-bank stock may be taxed as a part of the personality of the owner and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "moneyed capital" owned by citizens of the State and that the shares of nonresidents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business; but

TAXATION—Continued.

- only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank of Richmond v. City of Richmond et al.*, 39 *Fed. Rep.*, 309; *Whitbeck v. Mercantile Bank*, 127 *U. S.*, 193.
39. The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks was to render it impossible for the State in levying such a tax to create and foster an unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character; and the language of the law is to be read in the light of this policy. And therefore the exemption of shares of stock in corporations the business of which does not come into competition with that of the national bank (e. g., railroad companies, mining companies, manufacturing companies, and insurance companies) does not invalidate a tax upon national-bank shares. Capital thus employed is not "moneyed capital" within the meaning of the act of Congress. *Mercantile Bank v. New York*, 121 *U. S.*, 133; *Newark Bank Co. v. Newark*, *Ib.*, 163; *Bank of Redemption v. Boston*, 125 *Ib.*, 60.
 40. The bonds of municipal corporations are not within the reason of the rule established by Congress for the taxation of national banks. *Central National Bank v. United States*, 137 *U. S.*, 355.
 41. 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. *Mercantile Bank v. New York*, 121 *U. S.*, 133; *Newark Bank Co. v. Newark*, *Ib.*, 163; *Bank of Redemption v. Boston*, 125 *Ib.*, 60.
 42. Under act Louisiana, 1888, sec. 27, relating to taxation of national-bank shares, making no deduction for that part of the bank's property entering into their value which consists of nontaxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Rev. St., sec. 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens; and it is immaterial that the same discrimination is made against other corporations. *Whitney National Bank v. Parker*, 41 *Fed. Rep.*, 402.
 43. The taxation of national-bank shares by the statute of Indiana without permitting the owner of them to deduct from their assessed value the amount of his bona fide indebtedness, as he may in the case of other investments of moneyed capital, is a discrimination forbidden by the act of Congress. *Britton v. Evansville National Bank*, 105 *U. S.*, 322.
 44. Section 5219 prohibits an adverse discrimination by a local government in the valuation of national-bank stock for assessments as compared with an assessment by the same government for the same year of other moneyed capital invested so as to make a profit from the use thereof as money. *Puget Sound National Bank of Seattle v. King County et al.*, 57 *Fed. Rep.*, 433.
 45. The State has a right to resort to the bank as a garnishee for the collection of its claims against stockholders for taxes, and legislation may require assessment of stock to be made to the bank *in solido*. *First National Bank of Aberdeen v. Chehalis Co. et al.*, 32 *P.*, 1051.
 46. The nontaxation of credits of individuals, such as accounts, promissory notes, and mortgages, is not unlawful discrimination against national banks whose capital is taxed. *Ib.*
 47. A State tax upon shares is valid, though the tax is collected from the bank. *National Bank v. Commonwealth*, 9 *Wall.*, 353.
 48. And the State may require the banks to pay a tax rightfully laid upon the shares. *Ib.*
 49. 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.
 50. 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

TAXATION—Continued.

- it has the control of the property, etc., of its shareholders, or has dividends in its possession or has failed to retain them. *Hershire v. First National Bank, 35 Iowa, 272.*
51. Act Louisiana, 1838, sec. 27, providing that shares in banks shall be assessed to shareholders, but requiring the bank to pay taxes so assessed and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress providing that a State may determine the manner of taxing the shares of national banks located in the State. *Whitney National Bank v. Parker, 41 Fed. Rep., 402.*
 52. National-banking associations can not be subjected to a license or privilege tax. *Mayor v. First National Bank of Macon, 59 Ga., 648.*
 53. 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.*
 54. The officers of a national-banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. *First National Bank of Youngstown v. Hughes, 2 N. B. C., 176.*
 55. The tax imposed on State or national banks paying out the notes of individuals or State banks for circulation is constitutional. *Veazie Bank v. Fenno, 8 Wall., 533.*
 56. 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.*
 57. Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." *Veazie Bank v. Fenno, and Mechanics' National Bank of Little Rock v. United States, supra.*
 58. 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.*
 59. The imposition of a tax upon the shares of the bank according to the Louisiana statute, which requires the bank to pay the tax and then look to the dividends upon the shares and to the stockholders for reimbursement, is a tax upon the bank itself. *Citizens' Bank of Louisiana v. Board of Assessors, 54 Fed. Rep., 73.*
 60. In 1856 the State of Tennessee granted to the Bank of Commerce a charter which provides that the bank "shall have a lien on the stock for debts due it by the stockholders and shall pay to the State an annual tax of one-half of one per cent on each share of capital stock, which shall be in lieu of all other taxes:" *Held*, That this charter exempts from taxation the property of the bank as well as the individual property of the shareholders in the corporate stock and its shares, and such construction is not affected by the fact that the United States Supreme Court decided that the charter tax was a tax on the shareholder only, and an exemption therefore of the shareholder, since such decision does not exclude from the exemption the corporation and its property. *State of Tennessee et al. v. Bank of Commerce et al., 53 Fed. Rep., 735.*
 61. When the statute requires property to be assessed for taxation at its cash value, a bill to enjoin the collection of a tax solely on the ground that the property of other persons is assessed below its cash value, can not be maintained by a person whose property is also assessed below that value. *Albuquerque National Bank v. Pevea, 147 U. S., 87.*
 62. Massachusetts laws for taxation of national banks do not deny them the equal protection of the laws guaranteed by the Constitution, nor impose an unequal tax in violation of the constitution of that State. *Bank of Redemption v. Boston, 125 U. S., 60.*
 63. If a bank by mistake declares a dividend or adds to its surplus when it is not in condition to do so, such dividend is subject to taxation and the mistake can not be corrected in action to recover the tax. *Central National Bank v. United States, 137 U. S., 355.*
 64. When an assessment on national-bank stock for taxation by a State is not made in contravention of the Federal Constitution or laws. *Palmer v. McMahon, 133 U. S., 660.*
 65. The same power of taxation in respect to national banks exists in the Territories that does in the States. *Talbott v. Silver Bow County, 139 U. S., 133.*

TAXATION—Continued.

66. When increase in valuation of national-bank shares over that of the moneyed capital of individuals is a discrimination forbidden by Rev. St., sec. 5219. *Whitbeck v. Mercantile Bank, 127 U. S., 193.*
67. Act of 1864, "to provide a national currency," etc., subjects shares of banks authorized by it to taxation by States, though part or whole of capital is invested in national securities exempt from State taxation, and is constitutional. *Van Allen v. Assessors, 3 Wall., 573.*
68. New York act of 1865, subjecting shares of national banks to taxation, but not providing that the tax should not exceed rate imposed on State banks, is void, as there was no tax on shares of State banks—only on the capital. *Ib.*
69. Shares of stock in national banks are personal property, and the law creating them could give them a *citus* of their own, apart from owners, for purpose of taxation. This was done by act of 1864, sec. 41. *Tappan v. Merchants' National Bank, 19 Wall., 490.*
70. State statutes taxing shares without permitting owner to deduct his indebtedness, as allowed to owners of other personal property, make a discrimination forbidden by acts of Congress. *Supervisors v. Stanley, 105 U. S., 305; Evansville Bank v. Britton, Ib., 322.*
71. State statute is not void which requires, for purposes of taxation, that the cashier of each national bank within the State transmits to clerks of several towns in State a true list of its stockholders residing there. *Waite v. Dowley, 94 U. S., 527.*
72. National-bank shares can not be subjected to State taxation where a large part relatively of other moneyed capital in hands of individual citizens in same taxing district is exempted. *Boyer v. Boyer, 113 U. S., 639.*
73. Bank may, on behalf of stockholders, maintain suit to enjoin collection of State tax unlawfully assessed on shares. *Hills v. Exchange Bank, 105 U. S., 319.*
74. Act of 1866, taxing every national bank or State bank on the amount of State-bank notes paid out is the proper restraint on the circulation of such notes. *Veazie Bank v. Fenno, 8 Wall., 533.*
75. A national bank located in New Jersey, for the convenience of persons in Philadelphia, kept a clerk in that city who received deposits: *Held*, That the bank did not become located in Philadelphia so as to be liable to taxation. *National State Bank of Camden v. Pierce, 13 Albany Law Journal, 16; 2 N. B. C., 177.*
76. The act of Congress of June, 1864, in relation to the taxation of national banks, does not curtail State power as to the subject of taxation, or cut off the right to except certain kinds of property if a legislature chooses to do so. Its only object is to prevent unfriendly discrimination against national banks. *Adams v. Mayor, etc., of Nashville, 95 U. S., 19. 1 N. B. C., 148.*
77. Section 1003 of chapter 53 of the fifth division of the revised statutes of Montana Territory, as amended by the act of February 22, 1881, Laws of 1881, page 67, is not in conflict with Rev. St., sec. 5219. *Ib.*
78. Under the general Territorial system, as expressed in the various organic acts, the power of taxation is absolute, save as restricted by the Constitution or Congressional enactments. *Ib.*
79. A city has no power to exact a license fee from a national bank. *City of Carthage v. First National Bank of Carthage, 2 N. B. C., 279; 71 Mo., 508.*
80. It is no ground for annulling an assessment on shares of bank stock under acts 1890, No. 106, sec. 27, that the list of shareholders appears in a different part of the assessment book from where the amount is noted. *Castles v. City of New Orleans, 15 So., 199.*
81. Where the State board of tax commissioners raised the assessment on plaintiff's property without an appeal from the county board of review, the action was void and the collection of the tax on the increased value should be enjoined. *First National Bank v. Brodhecker, 37 N. E., 340.*
82. While a State bank is changing to a national bank, and before the requirements of the State statute are fully complied with, it is subject to State taxation. *Commonwealth v. Manufacturers and Mechanics' Bank of Philadelphia, 2 Pearson's Decisions, 336; 2 N. B. C., 459.*
83. National banks are not liable to a privilege tax imposed by city ordinance on occupations and business transactions, although "banks and banking" are in terms included. *National Bank of Chattanooga v. Mayor, 3 Heiskell, 814; 1 N. B. C., 903.*
84. An assessment upon national-bank stocks is not violative of a constitutional provision declaring that taxation shall be equal and uniform, though in such assessment the owners of such stocks are denied the right to deduct from the value of such shares the amount of capital invested by the bank

TAXATION—Continued.

- in United States bonds and legal-tender notes, and such a deduction is given to private bankers. *Adair, tax collector, v. Robinson, et al., 25 S. W., 734.*
85. Nor is such an assessment for this reason in violation of the Federal statute. *Ib.*
 86. Two banks, against whose stock illegal taxes have alike been separately assessed, can not join in a suit to enjoin the collection. *Jones v. Rushville National Bank, 37 N. E., 338; Conzman v. First National Bank, Ib., 392.*
 87. Act March 6, 1891, p. 199, sec. 114, empowers the county board of review to equalize valuations and correct lists, fixing true cash values, and, after notice, equalizing values. Section 125 allows appeals to the State board of tax commissioners, who shall have all the powers conferred on county boards of review: *Held*, That the State board has not original jurisdiction to fix assessments other than its express power over railroad property. *Ib.*
 88. Banks may sue to enjoin collection of an illegal tax assessed against them on their stock. *Ib.*
 89. Where the tax laws of a State deny to the holders of national-bank stock the right to deduct from the value of their shares their bona fide indebtedness, while conferring this right upon other moneyed capital, an assessment upon national-bank stock will be void. *Mercantile National Bank v. Shields, 59 Fed. Rep., 952.*
 90. It is immaterial that such deductions are not allowed to the holder of stock in railroad, insurance, and manufacturing corporations, since such stock is not regarded as "moneyed capital." *Ib.*
 91. Nonresident stockholders are entitled to the same deductions as resident stockholders. *Ib.*
 92. The tax laws of Ohio do not authorize the deduction from the value of shares in a national bank, entered on the duplicate for taxation, of legal, bona fide debts owing by the holder of such shares of stock. *Niles v. Shaw, 50 Ohio St., 370; 34 N. E., 162.*
 93. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward v. Ellsworth, 4 Colo., 580; 2 N. B. C., 216.*
 94. No suit for the collection of a tax under State statutes imposed upon the shares of stock of a national bank can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal, 51 Fed. Rep., 306.*
 95. No suit can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared, under a statute which provides that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which for reimbursement shall have a lien upon the shares and all the rights of the shareholders in the bank property. *City of Boston v. Beal, 55 Fed. Rep., 26.*
 96. The personal assets and personal property of an insolvent national bank in the hands of a receiver appointed by the Comptroller of the Currency, in accordance with the provision of sec. 5234, Rev. St., are exempt from taxation under State laws. *Rosenblatt v. Johnston, 104 U. S., 462; 3 N. B. C., 32.*
 97. The following act of Congress relative to the taxation of currency was approved August 13, 1894:
Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That circulating notes of national-banking associations and United States legal-tender notes and other notes and certificates of the United States, payable on demand and circulating or intended to circulate as currency, and gold, silver, or other coin shall be subject to taxation as money on hand or on deposit under the laws of any State or Territory: *Provided*, That any such taxation shall be exercised in the same manner and at the same rate that any such State or Territory shall tax money or currency circulating as money within its jurisdiction.

SEC. 2. That the provisions of this act shall not be deemed or held to change existing laws in respect of the taxation of national-banking associations.

TRANSFER OF STOCK: See Shareholders; Assessments.

1. The transfer of shares in national-banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. *Johnson v. Laftin, 103 U. S., 800.*
2. The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. *Ib.*
3. A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares at any time to any person capable in law of purchasing and holding the same, and of assuming the transferer'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. Laftin, 5 Dill., 65.*
4. Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. *Ib.*
5. When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase money, the sale is complete and the title passes. *Ib.*
6. A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. *Bowdell v. Farmers and Merchants' National Bank of Baltimore, 2 N. B. C., 146.*
7. Where a national-banking association purchases shares of its own stock, and divides them among its directors, to whom the shares are transferred upon the stock books, the transaction is void, and no title passes. *Meyers v. Valley National Bank, 13 National Bankruptcy Register, 34; 2 N. B. C., 156.*
8. A national-banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. *Bullard v. National Bank, 13 Wall., 589; Bank v. Lanier, 11 Wall., 369; Conklin v. The Second National Bank, 45 N. Y., 655.*
9. An intending purchaser of bank stock is entitled to rely upon a statement of its president as to the bank's condition without inquiring further. *Merrill v. Florida Land and Improvement Company, 60 Fed. Rep., 17.*
10. In an equitable action to enforce specific performance of an agreement to sell shares in a national bank, which the purchaser wished to obtain for the purpose of securing control of the bank: Held, That specific performance would not be decreed (1) because, generally, equity will not enforce specific execution of a contract relating to personal chattels, and (2) because a decree enforcing the agreement in question would be against public policy. *Folt's Appeal, 21 Alb. L. J., 27; 2 N. B. C., 411.*
11. Where a shareholder who has sold his stock has delivered to the bank the certificate of stock and a power of attorney, with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterwards become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. *Whitney v. Butler, 118 U. S., 655.*
12. But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. *Richmond v. Irons, 121 U. S., 27.*
13. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker, 39 Fed. Rep., 319.*
14. A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. *National Bank v. Case, 99 U. S., 623; Bowden v. Santos, 1 Hughes, 158.*
15. And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares, without consideration, to a person unable to respond to the assessment, the transfer may be set aside. *Bowden v. Johnson, 107 U. S., 251.*
16. Title to stock passes on delivery of certificates to purchaser with authority to have shares transferred on books of bank. *Johnston v. Laftin, 103 U. S., 800.*

TRANSFER OF STOCK—Continued.

17. Party who, as security for a loan, accepts stock which he causes to be transferred to him on the books, incurs liability as a stockholder and is not relieved by colorable transfer with understanding that he may have it back on request. *National Bank v. Case, 99 U. S., 628.*
18. Bank cashier refusing to transfer, on books of bank, shares of capital stock pledged and sold for debt of one of its stockholders, receiver of bank is liable for value of stock at that time if bank had no lien thereon to justify such refusal. *Case v. Bank, 100 U. S., 446.*
19. And where stock has been transferred as collateral security for a loan, with the understanding that in case of default in the payment of the loan the shares shall be sold, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. *Magruder v. Collison, 44 Md., 349.*
20. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons, ex'r, etc., et al. v. Manufacturers' National Bank et al., 17 Fed. Rep., 308.*
21. The rules which regulate the transfer of the stock of national banks are to be found in the statutes of the United States. The national-banking act prescribed no exclusive method of transfer, but authorizes every association to do so. The decisions of the courts of the State in which the bank may be located do not control it. *Scott et al. v. Pequonock National Bank, 15 Fed. Rep., 494.*
22. Precedence should be given to unrecorded transfers of shares of stock of a national bank, which had passed no by-law on the subject, located in a State whose courts leaned strongly against such transfers, but whose statutes gave the attaching creditor no peculiar rights, by delivery of certificates and a written assignment with power to transfer, both executed in blank, over subsequent attachment of a creditor of the original vendor in whose name the shares still stood on the books of the bank. *Ib.*
23. Where no specified acts are by positive requirement made prerequisite to the vesting of a valid new title, creditors without notice take their debtor's property subject to all bona fide liens and equitable transfers. No registry being required, non-recording was not evidence of fraud. The tendency is to regard State certificates, attached to an executed blank assignment and power to transfer, as approximating to negotiable securities and to favor attaching creditors less than when attachment and sale on execution alone could compel payment of a claim out of debtor's property. Federal courts have so decided. *Ib.*
24. The courts of Connecticut and Massachusetts have quite rigidly maintained that where a statute or charter prescribes an exclusive manner of transfer of the stock of a corporation, an unrecorded transfer shall not be valid against the attaching creditors of vendor; and the courts of the former have strongly leaned toward a construction of the charters of its corporations compelling record of such transfers. *Ib.*
25. On December 30, 1875, A sold certain shares of bank stock to B, and assigned them by a transfer written on the back of the certificate. By the by-laws of the bank, stock was transferable only on the books of the company. On December 14, 1878, the shares were attached by a judgment creditor of A, and sold and transferred to C. Neither the bank nor the creditor had knowledge of the transfer to B. In January, 1880, B presented his certificate and transfer to the officers of the bank, and demanded a transfer of the stock, which was refused, whereupon he brought suit against the bank for such refusal: *Held*, That the bank was liable in damages for the refusal to transfer the shares. *Hazard v. National Exchange Bank of Newport, 26 Fed. Rep., 94.*
26. The sale which sec. 5201, Rev. St., requires a national bank to make of its stock is real and not fictitious. And where the president and cashier of a national bank, which is the owner of some of its own stock, purchase such stock and execute their note to the bank for the purchase money, in a suit against them on the note by the receiver of such bank, they are estopped to set up as a defense that their purchase of the stock was unauthorized, or that their purchase was merely colorable, or to avoid a forfeiture of the bank's charter, or for any other deceptive or illegal purpose. *Bundy v. Jackson, 24 Fed. Rep., 628.*

TRANSFER OF STOCK—Continued.

27. The sale by the president of a national bank to himself and the cashier of the stock of the bank owned by the bank, may be ratified by the bank or its legal representative; but a sale by himself to the bank of its own stock, where he acts in the double capacity of seller and buyer, can not be ratified when the purchase of the stock by the bank is not necessary to prevent loss upon a debt previously contracted. In the one case the sale of the stock is enjoined by law, and its sale by the president may be ratified, however irregular it may have been in the first instance; but the purchase of its own stock by the bank is interdicted by law, and for this act there can be no authorization in advance, and no ratification afterward. *Ib.*
28. The by-laws of a national bank provided that no transfer of the stock should be made by any shareholder who was indebted to the bank, and this provision was also included in the certificates of stock: *Held*, invalid, and that a transfer of stock by a shareholder while indebted to the bank was good. *Evansville National Bank v. Metropolitan National Bank*, 2 *Bissell*, 527; 1 *N. B. C.*, 189.
29. In the absence of any provision in the by-laws or articles of association of a national bank to the contrary, such a bank is bound under the laws of Pennsylvania to recognize a transfer of its stock by a foreign executor duly appointed in another State. *Hobbs v. Western National Bank*, 8 *Weekly Notes of Cases*, 131; 2 *N. B. C.*, 187.
30. S, the president and active manager of a bank, sold a number of shares of its capital stock to T under representation of fact relied upon by T and afterwards claimed by him to be fraudulent and false. The bank, by its directors, had full and actual knowledge of such representations, and, with such knowledge, consented and arranged that T's notes given in partial payment for said stock should be made directly to the bank, and take the place of notes held by it against S and others: *Held*, That, in an action by the bank against T on such notes, he might make the same defense, founded on such alleged false and fraudulent representations, as he could have made if the notes had been given to S, and the action brought by him. *National Bank of Dakota v. Taylor*, 38 *N. W.*, 297.
31. In such purchase of stock T had the right to rely solely upon the representations of fact by S, and if S, conscious that T was so relying, knowingly deceived him, nothing would condone the wrong as between them, or estop T from asserting it, but his acquiescence in it with knowledge of the facts. *Ib.*
32. A party who thus deliberately deceives another to his prejudice can not complain that the sufferer has not been vigilant in finding it out. *Ib.*
33. The right of such sufferer to rescind may be qualified by intervening interests of innocent parties; but so long as the question is between the original parties solely he may continue to rely on the representations upon which the contract was made and by which it was induced, and loses no rights, as against the wrongdoer himself, by failure to diligently discover the fraud. *Ib.*
34. The fact that, soon after such purchase, T became, and for a number of months was, the cashier of the bank would not alone, and as a matter of law, make him chargeable with a knowledge of the condition of the bank, and so of the falsity of the representations under which he bought, as against evidence that he was for a considerable portion of the time absent from the bank and the city where it was located, and that during all his connection with the bank he, by direction of S, the president, and the person of whom he bought the stock, was engaged in routine work and had practically nothing to do with the bills receivable of the bank. *Ib.*
35. The fact that, as cashier, he signed statements exhibiting the condition of the bank would not, in an action on such notes by the bank or by S, estop him from showing, as against them, that such statements, which he believed at the time were true, were in fact false. *Ib.*
36. B, having duly sold stock of a national bank of Louisiana pledged to him by A, applied to the cashier to have it transferred to the bank books, but the cashier refused, on the ground that A was indebted to the bank. The bank having failed before the transfer could be enforced, B brought an action of damages against the receiver: *Held*, (1) That the action was not barred by the statute of limitations of one year; (2) the cashier having been intrusted by the directors with the duty of transferring the stock of the bank, his refusal was imputable to the bank; (3) the court below had power to order the receiver to pay the claim or certify it to the Comptroller. *Case, Receiver, v. Citizens' Bank of Louisiana*, 100 *U. S.*, 446; 2 *N. B. C.*, 47.

ULTRA VIRES:

1. A national-banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. *First National Bank v. National Exchange Bank*, 92 U. S., 122.
2. A national-banking association can not purchase negotiable paper. *Lazcar v. National Union Bank of Baltimore*, 53 Md., 78; *First National Bank of Rochester v. Pierson*, 24 Minn., 140; *Farmers and Mechanics' Bank v. Baldwin*, 23 Minn., 198. But see *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.
3. Where the provisions of the national-banking act prohibit certain acts by banks or their officers, without imposing any penalty or forfeiture applicable to particular transactions which had been executed, their validity can be questioned by the United States only and not by private parties. *Thompson v. St. Nicholas National Bank*, 146 U. S., 240.
4. National banks can make no valid loan or discount on security of their own stock unless necessary to prevent loss on debt previously contracted in good faith. *Bank v. Lanier*, 11 Wall., 369.
5. The national-banking act does not give a bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. *Logan Bank v. Townsend*, 139 U. S., 67.
6. A bank which receives drafts with instructions to apply the proceeds to the payment of a certain note held by it for collection can not apply them to any other account. *First National Bank v. Munzeshheimer*, 26 S. W., 428.
7. A national bank can not enter into a valid contract to undertake the business of the recovery of the stolen property of special depositors. *Wylie v. Northampton National Bank*, 15 Fed. Rep., 428.
8. National banks can not take mortgages on real estate to secure future advances. *Crocker v. Whitney*, 1 N. B. C., 745.
9. A national bank has no power to take a deed of trust or mortgage on real estate to secure a contemporaneous loan, and a sale under such deed or mortgage to satisfy the loan will be enjoined. *Mathews v. Skinker*, 62 Mo., 329; 1 N. B. C., 647.
10. A bank has not a right to retain the balance of a customer's deposit to pay or apply upon an indebtedness of a customer to the bank not yet matured. *Jordan, Administratrix, etc., v. The National Shoe and Leather Bank*, 74 N. Y., 467.
11. A national bank which entered into a contract not authorized by its charter can not repudiate the contract and at the same time retain its fruits. *Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.
12. The national-banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Ib.*
13. That act does not give a national bank an absolute right to retain bonds coming into its possession, by purchase, under a contract which it was without legal authority to make. Although the bank is not bound to surrender possession of them until reimbursed the full amount due to it, and may hold them as security for the return of the consideration paid, yet when such amount is returned, or tendered back to it, and the return of the bonds demanded, its authority to retain them no longer exists; and from the time of such demand and its refusal to surrender the bonds to the vendor or owner it becomes liable for their value upon grounds of implied contract, apart from the original agreement under which it obtained them. It could not rightfully hold them under or by virtue of the contract, and at the same time refuse to comply with the terms of purchase. *Logan County National Bank v. Townsend*, 139 U. S., 67.
14. 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; *Weekler v. The First National Bank of Hagerstown*, 42 Md., 581.
15. Where a bank has received and retained the benefit of a contract made by its officers it can not plead that the contract was unauthorized by the directors or beyond the power of the bank or its officers to make. *Tootle et al. v. First National Bank of Port Angeles*, 33 P., 345; 6 Wash., 181.
16. The objection that an executed purchase of property by a national bank is *ultra vires* can be urged only by the Government of the United States. *Hennessy v. City of St. Paul et al.*, 55 N. W., 1153; 24 Minn., 219.

USURY: See Interest.

1. 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. Garlinghouse*, 22 Ohio St., 492; *Davis v. Randall*, 115 Mass., 547; *Hintermister v. First National Bank*, 64 N. Y., 212.
2. And the remedies provided by the State for the taking of usury can not be resorted to. *Farmers and Mechanics' Bank v. Dearing*, supra; *Wiley v. Starbuck*, 44 Ind., 298.
3. The taking of illegal interest by a national-banking association does not render the contract void. *Farmers and Mechanics' Bank v. Dearing*, supra.
4. It does not invalidate an indorsement 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.
5. But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. *Lucas v. Government National Bank*, 78 Penn. St., 228.
6. The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. *Shunk v. The First National Bank of Gallion*, 22 Ohio St., 508.
7. The discounting of business paper by a national-banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. *Johnson v. National Bank of Gloversville*, 74 N. Y., 329; *National Bank v. Johnson*, 104 U. S., 271.
8. By charging more than legal interest on overdrafts, a national-banking association loses the right to recover any interest at all. *Third National Bank of Philadelphia v. Miller*, 90 Penn. St., 241.
9. The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.
10. Usurious interest which has been paid to a national-banking association can not be applied by way of payment, set-off, or counterclaim in an action by the association to recover the amount of the loan, but a separate action must be brought therefor. *Barnet v. Muncie National Bank*, 98 U. S., 555.
11. Where a national-banking association has discounted notes for another bank at a usurious rate of interest, the fact that the other bank has charged 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.
12. The amount which may be recovered from the association as a penalty is twice the amount of interest paid, and not simply twice the amount in excess of the legal rate. *Crocker v. First National Bank of Chetopa*, 3 Am. L. T. [N. S.], 350; 1 N. B. C., 317; *Overholt v. National Bank of Mount Pleasant*, 32 Penn. St., 490; *Barnet v. Muncie National Bank*, supra.
13. The purchase of accepted drafts by a national bank from the holder without his indorsement at a greater reduction than lawful interest on their face value is a discounting of those drafts within the meaning of Rev. St., sec. 5197, which prohibits such bank from taking interest on any loan or discount made by it at a greater rate than is allowed by the laws of the State where it is situated. *Danforth et al. v. National State Bank of Elizabeth*, 48 Fed. Rep., 271.
14. Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. *Wright v. First National Bank of Greensburg*, 8 Biss., 243; *Crocker v. First National Bank of Chetopa*, supra.
15. The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. *Lazear v. National Union Bank of Maryland*, 52 Md., 78.
16. Under Rev. St., sec. 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from "the time the usurious transaction occurred," the limitation begins to run from the time when such interest is paid. *National Bank v. Carpenter*, 19 A., 181; *Bobs v. People's National Bank*, 21 Fed. Rep., 388.
17. The penalty for all illegal interest paid to a national-banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. *Hintermister v. First National Bank*, 64 N. Y., 212.

USURY—Continued.

18. A note dated and signed by the makers in Tennessee and payable in Chicago, Ill., and forwarded by them to the payees in Chicago, to be used by the latter in raising money with which to pay off a prior note made by the same parties, must be held an Illinois contract, and governed by the laws of Illinois relating to usury. *Buchanan et al. v. Drivers' National Bank of Chicago*, 55 Fed. Rep., 223.
19. Bank loaned money upon note which it afterwards discounted, the maker agreeing to open account with bank or to pay 2½ per cent commission to the bank on the loan. As the money loaned belonged to the bank, commission held to be usury. *Union National Bank v. L. N. A. & C. Ry. Co.*, Ill., Supreme Court, May 9, 1893, 34 N. E., 135.
20. An act of a legislature providing that no corporation shall set up defense of usury in any action does not render contracts by corporations for usurious interest enforceable and does not prevent corporations setting up a defense of illegality under sec. 5197, Rev. St. *Ib.*
21. When allegations of complaint are sufficient to sustain a judgment in an action against a national bank for exacting usurious interest. *First National Bank v. Morgan*, 132 U. S., 141.
22. Usurious interest paid a national bank on renewing a series of notes can not, in an action by the bank on the last of them, be applied in satisfaction of the debt. *Driesbach v. National Bank*, 104 U. S., 52; *Barnett v. National Bank*, 98 U. S., 555.
23. Remedy given by sec. 5198, Rev. St., for recovery of usurious interest paid to a national bank, is exclusive. *Barnett v. National Bank*, *Ib.*; *Stephens v. Monongahela Bank*, 111 U. S., 197.
24. The only forfeiture for usury declared by sec. 30 of act of 1864 is of entire interest, and no greater loss is incurred by such bank by reason of the usury laws of a State. *Farmers' National Bank v. Dearing*, 91 U. S., 29.
25. Where a national bank has actually taken usurious interest, the party paying it may recover double the amount in an action therefor, but can not set-off or counterclaim it in an action to recover the principal; and the action for such penalty must be brought within two years. *Ellis v. First National Bank of Olney*, 11 Bradw., 275; 3 N. B. C., 378.
26. The courts of one State have no jurisdiction of an action against a national bank located in another State to recover the penalty imposed by the act of Congress for the taking of unlawful interest. *Missouri River Telegraph Company v. First National Bank of Sioux City*, 74 Ill., 217; 1 N. B. C., 401.
27. Actions and proceedings against any national bank may be brought in any State, county, or municipal court in the county or city in which such association is located, having jurisdiction in similar cases, to enforce a penalty under sec. 5198, Rev. St. *First National Bank of Tecumseh v. Overman*, 22 Neb., 116; 3 N. B. C., 556.
28. When an action is brought to recover a penalty under secs. 5197 and 5198, Rev. St. for taking, receiving, reserving, or charging a rate of interest greater than is allowed by law, it is necessary to allege in the petition that the act was "knowingly done." *Schuyler National Bank v. Bollong*, 24 Neb., 821; 3 N. B. C., 558.
29. In an action against a national bank to recover the penalty imposed by the act of Congress for taking a greater rate of interest than is allowed by law, the plaintiff is entitled to recover only twice the amount taken in excess of the legal interest, and not twice the amount of the entire interest paid. *Hintermister v. First National Bank*, 64 N. Y., 212; 1 N. B. C., 741.
30. Under act of Congress June 3, 1864, sec. 30, providing that national banks, knowingly receiving or charging a greater rate of interest than allowed by the State where the bank is located, shall forfeit the entire interest which the note carries with it, or which has been agreed to be paid thereon, not only is forfeited a greater sum reserved by the bank out of the money than the legal interest for the time the note has to run, but also the interest accruing by law upon nonpayment after maturity. *Alves v. Henderson National Bank*, 3 N. B. C., 452.
31. An agreement to pay illegal interest in a mortgage given to secure the notes, after maturity forfeits both legal and illegal interest, though no interest is expressed in the notes themselves. *Ib.*
32. In an action by a national bank upon a note the defendant is not entitled to any set-off for legal interest exacted by the bank upon the discount thereof, but the bank can recover only the principal of the note. *Peterborough National Bank v. Childs*, 133 Mass., 248; 43 Am. Rep., 509; 3 N. B. C., 469.

USURY—Continued.

33. A national bank, discounting business paper at a greater rate than 7 per cent, is liable to the forfeiture of double the excess over 7 per cent imposed by the national-banking act, although the transaction is not usurious under the State law. *Johnson v. National Bank of Gloversville, 74 N. Y., 329; 30 Am. Rep., 302; 2 N. B. C., 302.*
34. Under the national-bank act, in an action upon a note usuriously discounted by a national bank, the amount of the usury may be set-off by an accommodation indorser, although the note does not carry interest on its face. *National Bank of Auburn v. Lewis, 75 N. Y., 516; 31 Am. Rep., 484; 2 N. B. C., 305.*
35. In an action by a national bank on a promissory note discounted by it the defendant may not counterclaim or set-off usurious interest taken by the bank on the discount of it and other notes of which it was a renewal. *National Bank of Auburn v. Lewis, 81 N. Y., 15; 3 N. B. C., 587.*
36. The remedy is an action of debt to recover back twice the amount paid. *Ib.*
37. Where a national bank has usuriously reserved a sum greater than the lawful rate of interest on a discount, the amount so reserved is forfeited and may not be recovered in an action upon the note. *Ib.*
38. The knowingly taking or receiving by a national bank of a greater rate of interest than is lawful in the State where it is located is usurious under the national-banking act, and the entire interest is forfeited, and the usury is not purged by settlements and renewal notes without additional usury. *Pickett v. Merchants' National Bank of Memphis, 32 Ark., 346; 2 N. B. C., 209.*
39. In an action by a national bank the defendant can not be allowed a counterclaim for unlawful interest paid by him more than two years prior thereto. *National State Bank of Newark v. Boylan, 2 Abbott's N. C., 216; 1 N. B. C., 798.*
40. One of two or more defendants can not set up an individual counterclaim unless, under the pleadings, there can be a several judgment against him. *Ib.*
41. Where a national bank received usurious interest it forfeits the entire interest on the note, including that accruing after maturity, though the latter rate be lawful. *Shafer v. First National Bank, 36 P., 998.*
42. A judgment on a note, whereon interest is forfeited because of usury, bears interest at 6 per cent, under General Statutes, 1889, par. 3500, relating to interest on judgments, though the note provided for lawful interest after maturity. *Ib.*
43. The State courts will not enforce the penalties imposed by the national-banking act for exacting unlawful interest. *Newell v. National Bank of Somersct, 12 Bush, 57; 1 N. B. C., 501.*
44. Usurious interest paid a national bank on a note can not be offset against the principal sum due. *Rockwell v. Farmers' National Bank, 36 P., 905.*
45. Where the usurious interest is discounted from the face of the note the bank can only recover the face of the note, less the interest deducted. If the borrower pays the usurious interest in advance he may recover double the interest so paid. *Schuyler National Bank v. Bollong, 24 Neb., 825; 3 N. B. C., 561.*
46. In New York the rate of interest which a corporation may pay is not limited. A national bank, located in that State, loaned money to a corporation at a rate of interest exceeding 7 per cent per annum: *Held*, That the interest on the loan was forfeited under section 30 of the national-banking act (13 St. at Large, 108), which provided that when no rate of interest was fixed by the law of a State a national bank might charge a rate not exceeding 7 per cent per annum, and that if it charged more the entire interest should be forfeited. *In re Wild, 11 Blatch., 243; 1 N. B. C., 246.*
47. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received. But if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison v. Davis, 6 Cent. L. J., 106; 1 N. B. C., 359.*
48. The national-currency act should be liberally construed to effect the ends for which it was passed, but a forfeiture under its provisions should not be declared unless the facts upon which it rests are clearly established.

USURY—Continued.

- In case of a claim of forfeiture against a bank for taking unlawful interest upon the discount of bills of exchange payable at another place, it should appear affirmatively that the bank knowingly received or reserved an amount in excess of the statutory rate of interest and the current exchange for sight drafts. Accordingly, where it was not shown what the rate of exchange was, a charge of one-quarter of one per cent in addition to the statutory rate of interest would not be sufficient to authorize a forfeiture. *Wheeler v. Union National Bank of Pittsburg, 98 U. S., 735; 2 N. B. C., 9.*
49. The receipt by a national bank of an usurious rate of interest upon the discount of a note works a forfeiture of such interest as would otherwise have accrued after the maturity of the note. *The First National Bank of Uniontown v. Stauffer, 1 Fed. Rep., 187.*
 50. Section 5073, Rev. St., relating to set-offs in bankruptcy proceedings, provides that "in all cases of mutual debts or mutual credits between the parties the account between shall be stated, and one debt set off against the other, and the balance only shall be allowed or paid; but no set-off shall be allowed in favor of any debtors to the bankrupt of a claim in its nature not provable against the estate, or of a claim purchased by or transferred to him after the filing of the petition: *Held*, That under this section a judgment obtained by an assignee in bankruptcy, for a penalty incurred by the violation of a State statute against usury, could not be set off against a claim of the judgment debtor against the bankrupt estate. *Wilson, assignee, v. National Bank of Rolla, 3 Fed. Rep., 391.*
 51. Interest in excess of the legal rate received by a national bank, although taken in renewal of a series of notes, can not be applied by way of set off or payment in a suit upon the last of the series. *Farmers and Mechanics' Bank v. Hoagland, 7 Fed. Rep., 159.*
 52. In such case, however, the bank can not recover the illegal interest, although such interest has been finally incorporated in notes bearing legal rates. *Ib.*
 53. Neither can the bank recover any interest upon such renewal notes from the date the interest has been reduced to the legal rate. *Ib.*
 54. A provision in a promissory note "to pay an attorney's fee of 10 per cent on the amount due if suit is brought to enforce payment, for use of the attorney bringing the suit," is a stipulation for a penalty or forfeiture, and tends to the oppression of the debtor; is a cover for usury, and is without consideration and contrary to public policy, and void. *Merchants' Nat. Bank v. Serier et al., 14 Fed. Rep., 662.*
 55. Such a stipulation in a note discounted by a national bank is void for the further reason that it is in excess of the powers of the bank, under its charter. *Ib.*
 56. Section 5198, Rev. St., makes the receiving or charging "a rate of interest greater than is allowed," "a forfeiture of the entire interest." In case a greater rate of interest has been paid, the debtor may recover back "twice the amount of interest thus paid." *Hill v. National Bank of Barre, 15 Fed. Rep., 432.*
 57. The amount of penalty recoverable in an action against banks under sec. 5198, Rev. St., is twice the whole amount of the interest paid, and not merely twice the amount paid in excess of the legal rate. *Ib.*
 58. In an action against the First National Bank of Deadwood to recover illegal interest paid it, the court holds: A Territorial law in force in certain counties of the late Territory of Dakota, which provided that in those counties "it shall be lawful to take, receive, retain, and contract for any rate (of interest) agreed on between the parties," allowed and fixed the rate of interest by law in such counties or district, within the meaning of sec. 5197, Rev. St., which provides that "any association may take, receive, reserve, and charge on any loan * * * interest allowed by the laws of the State, Territory, or District where the bank is located." *Guild v. First National Bank of Deadwood, 57 N. W., 499.*
 59. From February, 1881, when said Territorial law was enacted, until July 1, 1887, when the same was repealed, it was lawful for Territorial and private banks and individuals to take, receive, retain, and contract for any rate of interest agreed on between the parties, within the counties named in the act, when there was an express contract in writing fixing the rate. Therefore, it was lawful for a national bank in those counties to contract in writing for any rate of interest agreed on between the parties. *Ib.*
 60. Under the general law relating to interest in force in the Territory after July 1, 1887, Territorial and private banks and individuals were allowed to take, receive, retain, and contract for interest at the rate of 12 per cent

USURY—Continued.

- per annum, and national banks were, therefore, allowed to take, receive, and retain interest paid at the same rate; and it was not unlawful for such national banks, under the national-banking act, to take, receive, and retain interest paid at the rate of 12 per centum per annum, in the absence of an express contract in writing therefor. *Ib.*
61. A complaint that alleges that the defendant "knowingly and usuriously charged, took, received, and reserved from plaintiff, and that plaintiff paid to defendant, for interest, * * * being at the rate of 24 per cent per annum," giving time, amount, etc., states facts sufficient to constitute a good cause of action for the recovery of such alleged illegal interest under the national-banking act. *Ib.*
 62. Under sec. 1851, Rev. St., one of the sections of the organic act of the Territory of Dakota, which provides "that the legislative power of the Territory shall extend to all rightful subjects of legislation, not inconsistent with the Constitution and laws of the United States, the Territorial legislature was vested with general legislative power, restricted only as prescribed in the act, and subject to the power of Congress to disapprove its acts. *Ib.*
 63. The act of Congress, approved July 30, 1886, providing that "the legislatures of the Territories of the United States shall not pass special or local laws * * * regulating the interest on money," was not retroactive, but was applicable only to acts thereafter passed by a Territorial legislature, and did not have the effect to invalidate the then existing interest law in the counties mentioned in the provisions of the act of 1881. *Ib.*
 64. The passage of the law of 1881 by the Territorial legislature, which provided for a different rate of interest in certain counties of the Territory from that allowed in other parts of the Territory, was a valid exercise of the legislative power, and was not in conflict with the organic act or the Constitution of the United States. *Ib.*
 65. A law changing the rate of interest which can lawfully be taken, by reducing such rate, does not affect express contracts in writing for interest at the higher rate, made when the law allowing the higher rate was in force, when such contract specifically provides that the interest at the rate specified in the contract shall be payable from the date of the contract until the same is paid. *Ib.*
 66. Under Rev. St., sec. 5198, which authorizes the person paying usurious interest to a national bank to recover twice the amount paid, one of the joint makers of a note on which illegal interest is charged can not recover the penalty from the bank where the illegal interest was paid by the other maker. *First National Bank of Concordia v. Rowley, 34 P., 1049; 52 Kans., 334.*
 67. Where a national bank loans money at a usurious rate, and the interest is carried into renewal notes, the bank, in a suit upon the last of such renewals, can recover only the principal sum originally advanced. *Snyder et al. v. The Mount Sterling National Bank, Ky. Sup. Ct., 1894.*
 68. Any payments made upon any of such notes will be applied to the principal. *Ib.*
 69. Parkhurst having, as maker of the notes to the bank representing the debt secured by the chattel mortgage, paid usurious interest thereon, and having recovered judgment against the bank for twice the interest thus paid under the Federal statute, he can not be allowed to apply the same interest in reduction of the debt secured by the chattel mortgages. *Parkhurst v. First National Bank of Clyde, 35 P., 1116*
 70. The limitation of two years, within which suit may be brought against a national bank, under sec. 5198, Rev. St., for taking usurious interest, begins to run from the time when the usurious interest is paid. *First National Bank of Dorchester v. Smith, 57 N. W., 996.*
 71. A national bank succeeding to the business of a private bank inherits the usury penalties incurred by the latter in attempting to enforce a transfer note and mortgage. State usury penalty is applicable to transaction previous to debtor's knowledge that debt was transferred to national bank. *Exeter National Bank v. Orchard, 58 N. W., 144.*
 72. The payment of usurious interest to a national bank can not be pleaded as a set off or counterclaim against the principal of the note so sued on. *Huggins et al. v. Citizens' National Bank of Kansas City, 24 S. W., 926.*
 73. Where a national bank loans money at a usurious rate, which is included in the note, in an action to enforce the contract the interest is forfeited. *McGhee v. First National Bank of Tobias, 58 N. W., 537.*

USURY—Continued.

74. A promissory note given for already accrued interest, in part usurious, was without consideration, and suspension of the right of collection between its date and maturity in no way operated to supply this essential element otherwise lacking. *Ib.*

VICE-PRESIDENT. *See Officers.*

VOTING:

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

NUMBER OF BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1894.

States and Territories.	Banks.			Capital stock paid.	United States bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding.*
Maine	98	15	83	\$11,170,000	\$4,701,900	\$12,159,560	\$37,393,040	\$4,766,520
New Hampshire	60	9	51	6,030,000	3,589,000	28,689,865	25,186,486	3,503,379
Vermont	68	19	49	7,010,000	3,343,900	36,888,250	33,727,263	3,160,987
Massachusetts	286	20	266	97,992,500	28,084,500	345,220,965	314,716,696	30,504,269
Rhode Island	64	5	59	20,037,050	7,215,903	74,943,853	67,441,304	7,502,551
Connecticut	98	15	83	22,791,070	6,985,500	96,177,020	88,274,395	7,902,625
Eastern States	674	83	591	165,030,620	53,918,900	624,079,515	566,739,184	57,340,331
New York	463	129	334	87,341,060	33,629,450	329,594,265	294,611,037	34,983,228
New Jersey	115	14	101	14,658,350	5,231,250	58,630,500	53,686,941	4,943,559
Pennsylvania	468	62	406	74,688,474	24,900,500	224,861,935	199,359,085	25,502,250
Delaware	18	-----	18	2,133,985	776,000	8,222,995	7,424,240	798,755
Maryland	71	3	68	17,054,960	3,471,750	42,642,300	38,634,417	4,007,883
Dist. Columbia	18	5	13	2,827,000	1,055,400	6,688,620	5,682,282	1,006,338
Middle States	1,153	213	940	198,103,829	69,064,350	670,640,615	599,398,602	71,242,013
Virginia	53	16	37	4,846,300	1,961,750	14,756,460	12,895,039	1,861,421
West Virginia	38	8	30	3,061,000	981,500	8,806,000	7,769,087	1,036,913
North Carolina	33	7	26	2,766,000	780,100	7,707,960	6,871,379	836,581
South Carolina	18	4	14	1,748,000	474,750	6,168,495	5,716,245	452,250
Georgia	42	13	29	3,966,000	1,194,500	9,935,630	8,735,926	1,199,794
Florida	25	7	18	1,485,000	430,000	1,155,290	769,432	385,858
Alabama	38	12	26	3,694,000	1,108,500	7,035,860	5,839,647	1,196,213
Mississippi	15	4	11	955,000	263,750	1,030,260	762,518	267,742
Louisiana	25	6	19	3,760,000	1,140,000	12,022,260	10,623,340	1,398,920
Texas	258	40	218	23,230,000	5,331,400	15,196,800	10,174,585	5,022,215
Arkansas	13	5	8	1,050,000	201,000	1,803,930	1,542,250	261,680
Kentucky	108	31	77	13,304,400	4,416,000	40,004,675	35,180,563	4,824,112
Tennessee	77	28	49	8,875,000	1,338,250	13,200,520	11,905,458	1,295,062
Southern States	743	181	562	72,740,700	19,621,500	138,824,140	118,785,469	20,038,671
Missouri	121	50	71	20,840,000	2,216,050	20,564,315	18,265,294	2,299,021
Ohio	347	101	246	45,202,308	14,805,850	119,538,840	103,993,323	15,545,517
Indiana	183	69	114	13,939,910	5,010,050	58,340,775	52,874,110	5,466,665
Illinois	296	80	216	38,506,000	7,282,250	60,439,775	53,183,050	7,256,725
Michigan	168	72	96	13,634,000	4,693,000	35,116,800	30,124,213	4,992,677
Wisconsin	121	38	83	10,645,000	2,503,500	16,189,710	12,859,520	2,330,190
Iowa	232	63	169	13,910,000	3,846,250	27,588,950	24,747,729	2,841,221
Minnesota	108	29	79	15,555,600	2,019,800	15,099,250	13,002,279	2,097,871
North Dakota	42	10	32	2,190,000	556,500	1,998,740	1,442,969	555,771
South Dakota	52	17	35	2,260,000	654,750	2,380,070	1,738,271	641,799
Kansas	215	91	124	11,052,100	2,868,000	12,843,630	9,961,390	2,882,324
Nebraska	166	41	125	12,573,100	2,803,850	11,266,560	8,511,400	2,755,160
Western States	2,051	661	1,390	200,287,418	49,250,850	381,258,505	330,703,564	50,054,941
Nevada	3	1	2	282,000	70,500	339,510	287,568	51,942
Oregon	42	7	35	3,845,600	707,900	2,938,960	2,225,239	713,721
Colorado	65	16	49	7,937,000	1,584,250	7,505,760	5,982,678	1,523,082
Idaho	14	2	12	775,000	193,750	753,260	578,962	174,298
Montana	43	20	23	4,300,000	851,850	3,338,480	2,455,149	883,331
Wyoming	14	2	12	1,310,000	300,000	1,041,170	796,287	244,883
Washington	77	20	57	6,180,000	1,446,200	4,277,690	2,721,932	1,555,758
California	48	14	34	7,775,000	1,357,250	6,010,910	4,652,120	1,358,790
Utah	17	6	11	2,100,000	312,500	2,065,680	1,832,670	233,010
New Mexico	15	6	9	700,000	252,500	1,979,840	1,686,302	293,478
Arizona	8	3	5	400,000	100,500	244,800	147,350	97,450
Oklahoma	7	1	6	300,000	75,000	131,240	54,360	76,880
Indian Ter.	6	-----	6	360,000	90,000	142,640	56,910	85,730
Pacific States and Territories.	359	98	261	36,264,000	7,841,600	31,369,940	23,477,587	7,892,353
Add for mutilated notes	-----	-----	-----	-----	-----	-----	-----	304,294
Total currency banks	-----	-----	-----	-----	-----	1,846,272,715	1,639,104,406	207,168,309
Add gold banks	-----	-----	-----	-----	-----	3,465,240	3,372,753	92,487
United States	4,980	1,236	3,744	672,426,587	199,706,200	1,849,737,955	1,642,477,159	207,565,090

* Including \$28,071,239 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. Two banks restored to solvency and resumed business, making total going banks now 3,756.

140 REPORT OF THE COMPTROLLER OF THE CURRENCY.

THE NUMBER AND CAPITAL, BY STATES, OF NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1894.

States.	No. of banks.	Capital.	States.	No. of banks.	Capital.
Pennsylvania	8	\$609,609	New Jersey	2	\$100,000
Illinois	5	250,000	North Carolina	2	150,000
Minnesota	4	400,000	Wisconsin	2	250,000
Ohio	3	510,000	Florida	1	100,000
Texas	3	250,000	Kentucky	1	800,000
Georgia	2	200,000	Michigan	1	400,000
Iowa	2	100,000	Nebraska	1	50,000
Indiana	2	160,000	New York	1	50,000
Kansas	2	100,000	Vermont	1	50,000
Maine	2	100,000	Virginia	1	50,000
Missouri	2	575,660	Total	50	5,285,000
Montana	2	100,000			

STATEMENT SHOWING BY STATES THE NUMBER OF NATIONAL BANKS IN ACTIVE OPERATION OCTOBER 31, 1894.

Alabama	27	Nebraska	125
Arizona	5	Nevada	2
Arkansas	8	New Hampshire	51
California	34	New Jersey	101
Colorado	49	New Mexico	9
Connecticut	83	New York	334
Delaware	18	North Carolina	26
District of Columbia	13	North Dakota	32
Florida	19	Ohio	246
Georgia	29	Oklahoma	6
Idaho	12	Oregon	35
Illinois	217	Pennsylvania	406
Indiana	115	Rhode Island	59
Indian Territory	6	South Carolina	14
Iowa	169	South Dakota	35
Kansas	125	Tennessee	49
Kentucky	77	Texas	218
Louisiana	19	Utah	11
Maine	83	Vermont	49
Maryland	68	Virginia	37
Massachusetts	267	Washington	59
Michigan	96	West Virginia	30
Minnesota	79	Wisconsin	83
Mississippi	11	Wyoming	12
Missouri	71	Total	3,756
Montana	27		

STATEMENT SHOWING TOTAL NUMBER OF NATIONAL BANKS ORGANIZED, NUMBER NOW IN OPERATION, AND THE NUMBER PASSED OUT OF THE SYSTEM SINCE FEBRUARY 25, 1863.

Total number organized	4,980
Number now in operation	3,756
Number passed out of the system	1,224
The latter number is accounted for as follows:	
Passed into voluntary liquidation to wind up their affairs	782
Less number placed in the hands of a receiver	9
	773
Passed into liquidation for purpose of reorganization	87
Passed into liquidation upon expiration of corporate existence*	109
Placed in the hands of a receiver	267
	1,236
Less number restored to solvency and resumed business	12
Total passed out of system	1,224

* Seventy-three of these have been reorganized.

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

Year.	Organized.		Closed.				Net yearly increase.		Net yearly decrease.	
			In voluntary liquidation.		Insolvent.					
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
1863.....	134	\$16,378,700					134	\$16,378,700		
1864.....	453	79,366,950	3				450	79,366,950		
1865.....	1,014	242,542,982	6	\$333,000	1	\$50,000	1,007	242,162,982		
1866.....	62	8,615,150	4	650,000	2	500,000	56	7,365,150		
1867.....	10	4,260,300	12	2,160,000	6	1,170,000		930,300	8	
1868.....	12	1,210,000	18	2,445,500	4	410,000			10	\$1,645,500
1869.....	9	1,500,000	17	3,372,710	1	50,000			9	1,922,710
1870.....	22	2,736,000	14	2,550,000	1	250,000	7			64,000
1871.....	170	19,519,000	11	1,450,000			159	18,069,000		
1872.....	175	18,988,000	11	2,180,500	6	1,806,100	158	15,001,400		
1873.....	68	7,602,700	21	3,524,700	11	3,825,500	36	253,000		
1874.....	71	6,745,500	20	2,795,000	3	250,000	48	3,700,500		
1875.....	107	12,104,000	38	3,820,200	5	1,000,000	64	7,283,800		
1876.....	36	3,189,800	32	2,565,000	9	965,000			5	340,200
1877.....	29	2,589,000	26	2,539,500	10	3,344,000			7	3,294,500
1878.....	28	2,775,000	41	4,237,500	14	2,612,500			27	4,075,000
1879.....	28	3,595,000	33	3,759,000	8	1,230,000			3	1,385,000
1880.....	57	6,374,170	9	570,000	3	700,000	45	5,104,170		
1881.....	86	9,651,050	26	1,920,000			60	7,731,050		
1882.....	227	30,038,300	78	16,120,000	3	1,561,300	146	12,357,000		
1883.....	262	28,454,350	40	7,736,000	2	250,000	220	20,668,350		
1884.....	191	16,042,230	30	3,647,250	11	1,285,000	150	11,109,980		
1885.....	145	16,938,000	85	17,856,590	4	600,000	56			1,518,590
1886.....	174	21,358,000	25	1,651,100	8	650,000	141	19,056,000		
1887.....	225	30,546,000	25	2,537,450	8	1,550,000	192	26,458,550		
1888.....	132	12,053,000	34	4,171,000	8	1,900,000	90	5,982,000		
1889.....	211	21,240,000	41	4,316,000	2	250,000	168	16,674,000		
1890.....	307	36,250,000	50	5,050,000	9	750,000	248	30,450,000		
1891.....	133	20,700,000	41	4,485,000	25	3,622,000	127	12,593,000		
1892.....	165	15,285,000	53	6,157,500	17	2,450,000	93	6,677,500		
1893.....	119	11,230,000	46	6,035,000	65	10,935,000	8			5,740,000
1894.....	50	5,285,000	79	10,475,000	21	2,770,000			50	7,960,000
Total.....	4,930	715,263,182	969	131,098,500	267	46,735,900	3,863	565,374,282	119	27,945,500
Deduct decrease.....							119	27,945,500		
Total net increase.....							* 3,744	† 537,428,782		

* Twelve banks restored to solvency, making 3,756 going banks.
 † The total authorized capital stock on October 31 was \$672,671,365; the paid-in capital, \$672,426,567, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

STATEMENT SHOWING, BY STATES, THE NUMBER AND CAPITAL OF ALL BANKS EXTENDED UNDER ACT OF JULY 12, 1882.

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Alabama.....	6	\$885,000	Montana.....	2	\$650,000
Arkansas.....	2	350,000	Nebraska.....	8	1,400,000
California.....	4	2,600,000	New Hampshire.....	39	4,955,000
Colorado.....	7	1,110,000	New Jersey.....	53	10,783,350
Connecticut.....	73	22,450,820	New York.....	226	72,972,460
Delaware.....	11	1,503,185	North Carolina.....	5	1,025,000
District of Columbia.....	5	1,277,000	South Carolina.....	9	1,535,000
Florida.....	1	50,000	Ohio.....	107	17,579,000
Georgia.....	9	1,806,000	Oregon.....	1	250,000
Illinois.....	92	10,716,000	Pennsylvania.....	176	46,154,390
Indiana.....	51	6,104,000	Rhode Island.....	59	19,953,800
Iowa.....	48	4,245,000	Tennessee.....	15	2,740,000
Idaho.....	1	100,000	Texas.....	8	1,485,000
Kansas.....	9	825,000	Utah.....	1	500,000
Kentucky.....	27	7,433,500	Vermont.....	32	5,956,000
Louisiana.....	6	2,600,000	Virginia.....	14	2,391,000
Maine.....	56	9,835,000	West Virginia.....	14	1,566,000
Maryland.....	29	12,069,000	Wisconsin.....	23	2,185,000
Massachusetts.....	212	89,112,500	Wyoming.....	1	100,000
Michigan.....	31	2,740,000			
Minnesota.....	18	5,315,000			
Missouri.....	16	3,775,000			
			Total.....	1,507	381,092,005

142 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING THE NUMBER, CAPITAL AND CIRCULATION OF NATIONAL BANKS WHICH WILL REACH THE EXPIRATION OF THEIR CORPORATE EXISTENCE DURING THE PERIOD OF TEN YEARS FROM 1895 TO 1904, INCLUSIVE.

Year.	No. of banks.	Capital.	Circulation.
1895.....	79	\$11,912,000	\$3,728,025
1896.....	21	2,403,800	818,995
1897.....	23	3,014,000	936,675
1898.....	24	2,579,000	943,200
1899.....	32	4,330,000	1,930,500
1900.....	46	8,057,100	2,989,385
1901.....	101	13,863,150	4,766,650
1902.....	197	36,517,300	8,220,037
1903.....	190	24,736,500	5,671,000
1904.....	146	21,601,100	4,200,630
Total.....	859	129,013,950	34,205,697

STATEMENT SHOWING THE TITLE, LOCATION, CAPITAL, AND CIRCULATION OF BANKS, THE CORPORATE EXISTENCE OF WHICH EXPIRED DURING THE YEAR ENDED OCTOBER 31, 1894, AND OF THE ASSOCIATIONS WHICH SUCCEEDED THEM.

Title and location.	Capital.	Circulation.
Expiring associations:		
The Second National Bank of Bay City, Mich.....	\$250,000	\$180,000
The First National Bank of Farmer City, Ill.....	50,000	11,250
The First National Bank of Kasson, Minn.....	50,000	11,700
The First National Bank of Lagrange, Ind.....	65,000	22,500
The First National Bank of Fairfield, Me.....	50,000	13,500
The First National Bank of Petaluma, Cal.....	200,000	45,000
	665,000	283,950
Succeeding associations:		
The Old Second National Bank of Bay City, Mich.....	400,000	45,000
The Old First National Bank of Farmer City, Ill.....	50,000	11,250
The National Bank of Kasson, Minn.....	50,000	11,250
The National Bank of Lagrange, Ind.....	50,000	11,250
The National Bank of Fairfield, Me.....	50,000	13,500
	600,000	92,250

STATEMENT SHOWING THE NUMBER, CAPITAL, AND CIRCULATION BY STATES, OF NATIONAL BANKS, THE CORPORATE EXISTENCE OF WHICH WAS EXTENDED DURING THE YEAR ENDED OCTOBER 31, 1894.

State.	No. of banks.	Capital.	Circulation.	State.	No. of banks.	Capital.	Circulation.
California.....	1	\$500,000	\$15,000	New York.....	1	\$100,000	\$90,000
Colorado.....	1	100,000	22,500	North Carolina.....	1	175,000	45,000
Florida.....	1	50,000	45,000	Ohio.....	4	250,000	186,750
Illinois.....	9	698,000	203,175	Pennsylvania.....	2	200,000	112,500
Indiana.....	5	475,000	153,000	Tennessee.....	2	170,000	40,500
Iowa.....	1	75,000	18,000	Texas.....	1	500,000	45,000
Kentucky.....	4	825,000	148,500	West Virginia.....	1	75,000	16,875
Massachusetts.....	3	500,000	405,000	Wisconsin.....	1	100,000	22,500
Michigan.....	2	300,000	67,500				
New Hampshire.....	1	50,000	11,250	Total.....	41	5,143,000	1,678,050

STATEMENT SHOWING THE NATIONAL BANKS, THE CORPORATE EXISTENCE OF WHICH WILL EXPIRE DURING THE YEAR ENDING OCTOBER 31, 1895, WITH THE DATE OF EXPIRATION, CAPITAL, AND AMOUNT OF UNITED STATES BONDS AND CIRCULATING NOTES.

Charter number.	Title and location.	State.	Date of expiration.	Capital.	Bonds.	Circulation.
			1894.			
2220	The Waynesville National Bank, Waynesville.	Ohio	Dec. 14	\$50,000	\$12,500	\$11,250
2217	The Second National Bank of Youngstown.	Ohio	Dec. 15	200,000	70,000	63,000
2238	The First National Bank of Auburn	Ind	Dec. 19	50,000	12,500	11,250
			1895.			
2260	The Manufacturers' National Bank of Lewiston.	Me	Jan. 26	200,000	50,000	45,000
2222	The First National Bank of McKeesport	Pa	Jan. 29	250,000	50,000	45,000
2246	The First National Bank of Clinton	N. J.	do	100,000	25,000	22,500
2223	The First National Bank of Montrose	Pa	Feb. 5	50,000	12,500	11,250
2224	The First National Bank of Nunda	N. Y.	do	50,000	12,500	11,250
2226	The Citizens' National Bank of Warren	Pa	Feb. 8	100,000	25,000	22,500
2227	The Lycoming National Bank of Williamsport.	Pa	Feb. 9	100,000	75,000	67,500
2247	The First National Bank of Malvern	Iowa	do	50,000	12,500	11,250
2225	The First National Bank of Brewsters	N. Y.	Feb. 15	100,000	55,000	49,500
2245	The First National Bank of Mayfield	Ky	do	150,000	40,000	36,000
2228	The Farmers' National Bank of York	Pa	Feb. 25	250,000	100,000	90,000
2244	The Sharon National Bank, Sharon	Pa	Feb. 29	125,000	32,000	28,800
2229	The National Bank of Haverstraw	N. Y.	Feb. 27	50,000	50,000	45,000
2234	The Citizens' National Bank of Muncie	Ind	do	200,000	50,000	45,000
2240	The Second National Bank of Nashua	N. H.	Mar. 1	150,000	50,000	45,000
2243	The City National Bank of Plainfield	N. J.	do	150,000	40,000	36,000
2233	The Merchants' National Bank of Whitehall.	N. Y.	Mar. 2	50,000	50,000	45,000
2232	The First National Bank of Attleboro	Mass	Mar. 3	100,000	25,000	22,500
2231	The Messalonskee National Bank of Oakland.	Me	Mar. 6	75,000	20,000	18,000
2235	The Third National Bank of Allegheny	Pa	Mar. 15	200,000	150,000	90,000
2249	The Jenkintown National Bank, Jenkintown.	Pa	do	100,000	50,000	45,000
2259	The First National Bank of Dexter	Me	Mar. 16	100,000	25,000	22,500
2263	The National Bank of Newport	Vt	Mar. 19	100,000	50,000	45,000
2237	The Marine National Bank of Pittsburgh	Pa	Mar. 20	300,000	70,000	63,000
2236	The Diamond National Bank of Pittsburgh	Pa	Mar. 22	200,000	55,000	45,000
2242	The Havana National Bank, Havana	Fl	Mar. 25	50,000	50,000	45,000
2248	The First National Bank of Oakland	Cal	Mar. 30	300,000	50,000	45,000
2265	The Wachusett National Bank of Fitchburg.	Mass	do	250,000	100,000	90,000
2252	The First National Bank of Millersburg	Pa	Apr. 5	50,000	50,000	45,000
2262	The Citizens' National Bank of New Bedford.	Mass	do	500,000	100,000	90,000
2256	The Farmers and Mechanics' National Bank of Mercer.	Pa	Apr. 7	80,000	20,000	18,000
2266	The Union National Bank of Oakland	Cal	Apr. 8	150,000	50,000	45,000
2264	The Packard National Bank of Greenfield	Mass	Apr. 10	100,000	50,000	45,000
2255	The Orange National Bank, Orange	Mass	Apr. 13	100,000	70,000	63,000
2250	The Bristol National Bank, Bristol	Conn	Apr. 14	100,000	25,000	22,500
2251	The Greenville National Bank, Greenville	Pa	Apr. 15	90,000	25,000	22,500
2257	The Second National Bank of Red Bank	N. J.	Apr. 17	75,000	75,000	67,500
2294	The National Bank of Granville	N. Y.	Apr. 21	100,000	50,000	45,000
2253	The Hatboro National Bank, Hatboro	Pa	Apr. 24	52,000	15,000	13,500
2267	The Union National Bank of Phillips	Me	Apr. 26	50,000	50,000	45,000
2295	The Merchants' National Bank of St. Johnsbury.	Vt	Apr. 27	300,000	50,000	45,000
2271	The Bloomsbury National Bank, Bloomsbury.	N. J.	Apr. 28	50,000	12,500	11,250
2261	The German National Bank of Allegheny	Pa	Apr. 30	200,000	50,000	45,000
2280	The Citizens' National Bank of Ashland	Pa	May 5	60,000	15,000	13,500
2269	The Augusta National Bank of Staunton	Va	May 6	100,000	100,000	90,000
2274	The Randolph National Bank, West Randolph.	Vt	May 8	75,000	19,000	17,100
2290	The Barton National Bank, Barton	Vt	do	150,000	37,500	33,750
2275	The Home National Bank of Milford	Mass	May 10	130,000	130,000	117,000
2276	The First National Bank of Newport	Ky	May 11	200,000	50,000	45,000
2272	The National Bank of Cortland	N. Y.	May 13	125,000	31,250	28,125
2300	The First National Bank of Trinidad	Colo	May 15	100,000	25,000	22,500
2270	The National Shoe and Leather Bank of Auburn.	Me	May 24	400,000	50,000	45,000
2278	The Duquesne National Bank of Pittsburgh	Pa	May 25	200,000	100,000	90,000
2284	The Westminster National Bank of Gardner.	Mass	May 26	100,000	25,000	22,500
2279	The Metropolitan National Bank of Pittsburgh.	Pa	June 2	200,000	150,000	135,000

144 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING THE NATIONAL BANKS, THE CORPORATE EXISTENCE OF WHICH WILL EXPIRE DURING THE YEAR ENDING OCTOBER 31, 1895, ETC.—Continued.

Charter number.	Title and location.	State.	Date of expiration.	Capital.	Bonds.	Circulation.
2277	The Fourth National Bank of Boston	Mass.	June 7	\$750,000	\$100,000	\$80,000
2288	The Spencer National Bank, Spencer	Mass.	June 12	150,000	150,000	135,000
2289	The Metropolitan National Bank of Boston.	Mass.	do	500,000	50,000	45,000
2292	The City National Bank of Gloucester	Mass.	July 15	150,000	150,000	135,000
2287	The Farmers' National Bank of Pekin	Ill.	July 19	100,000	25,000	22,500
2293	The National Bank of Slatington	Pa.	July 21	100,000	25,000	22,500
2303	The Western National Bank of York	Pa.	July 22	150,000	62,500	56,250
2306	The Merchants' National Bank of Water-ville.	Mo.	Aug. 4	100,000	25,000	22,500
2299	The Citizens' National Bank of Keene	N. H.	Aug. 19	100,000	100,000	90,000
2297	The Georgetown National Bank, George-town.	Mass.	Sept. 2	50,000	12,500	11,250
2301	The Perkiomen National Bank of Penns-burg.	Pa.	Sept. 10	100,000	25,000	22,500
2312	The First National Bank of Webster	Mass.	Sept. 13	100,000	25,000	22,500
2304	The Winthrop National Bank of Boston ...	Mass.	Sept. 15	300,000	50,000	45,000
2302	The First National Bank of Bellevue	Ohio.	Sept. 17	50,000	12,500	11,250
2305	The People's National Bank of Brattleboro..	Vt.	Sept. 18	100,000	25,000	22,500
2307	The Iowa National Bank of Des Moines ...	Iowa	Oct. 20	100,000	25,000	22,500
2308	The First National Bank of Lehighton	Pa.	Oct. 23	75,000	20,000	18,000
Total				10,962,000	3,722,250	3,350,025

STATEMENT GIVING TITLES OF NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, DURING THE YEAR ENDED OCTOBER 31, 1891, WITH DATE OF AUTHORITY TO COMMENCE BUSINESS, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Outstanding.
Garden City National Bank, San Jose, Cal.	June 3, 1887	July 1, 1893	\$100,000	\$21,500	\$10,740	\$11,160
First National Bank, Spokane Falls, Wash.	Oct. 24, 1882	July 26, 1893	250,000	45,000	20,660	24,340
Second National Bank, Helena, Mont.	July 20, 1882	Sept. 30, 1893	75,000	17,420	7,720	9,700
First National Bank, Minneapolis, Kans.	June 17, 1885	Oct. 9, 1893	50,000	11,250	6,383	4,867
First National Bank, Wharton, Tex.	Apr. 20, 1893	Oct. 14, 1893	50,000	11,250	4,559	6,700
Hutchinson National Bank, Hutchinson, Kans.	May 29, 1884	Oct. 18, 1893	100,000	22,500	8,500	14,000
Farmers and Merchants' National Bank, Clarksville, Tenn.	Aug. 25, 1884	Oct. 19, 1893	100,000	22,100	5,480	16,620
York National Bank, York, Nebr.	Apr. 23, 1884	Nov. 6, 1893	100,000	21,847	9,660	12,187
First National Bank, Genesee, Idaho.	Oct. 24, 1892	Nov. 13, 1893	50,000	11,250	3,870	7,380
First National Bank, Centerville, Mich.	Mar. 26, 1873	Nov. 25, 1893	50,000	10,650	3,815	6,835
Randolph National Bank, Randolph, Mass.	Oct. 29, 1864	Nov. 27, 1893	200,000	172,050	62,555	109,495
First National Bank, Caldwell, Kans.	Mar. 29, 1887	Dec. 2, 1893	50,000	10,250	2,110	8,140
Citizens' National Bank, Grand Island, Nebr.	Dec. 29, 1883	Dec. 4, 1893	60,000	13,500	6,350	7,150
Oregon National Bank, Portland, Oreg.	June 7, 1887	Dec. 8, 1893	200,000	45,000	21,740	23,260
First National Bank, Princeton, Minn.	Oct. 18, 1892	Dec. 18, 1893	50,000	10,870	4,130	6,740
First National Bank, Trenton, Mo.	Jan. 9, 1889	Dec. 23, 1893	50,000	11,250	4,700	6,550
Grundy County National Bank, Trenton, Mo.	Dec. 7, 1888	.....do.....	50,000	11,250	5,080	6,170
First National Bank, Luling, Tex.	Mar. 20, 1890	.....do.....	50,000	11,250	2,700	8,550
National Bank of Sioux City, Iowa.	Oct. 7, 1890	Dec. 29, 1893	900,000	43,950	9,250	34,700
State National Bank, Jefferson, Tex.	Apr. 2, 1892	Dec. 30, 1893	50,000	9,050	710	8,340
First National Bank, Rushville, Nebr.	Dec. 13, 1889	Jan. 1, 1894	50,000	10,750	3,090	7,660
First National Bank, Fredonia, Kans.	Jan. 14, 1888	Jan. 2, 1894	50,000	10,750	3,090	7,660
National Bank of Commerce, Provo City, Utah.	Dec. 18, 1890	.....do.....	50,000	10,400	3,260	7,140
First National Bank, Colorado, Tex.	Feb. 27, 1883	Jan. 9, 1894	100,000	22,000	5,590	16,410
Citizens' National Bank, White-water, Wis.	Apr. 13, 1883	.....do.....	75,000	15,195	4,790	10,405
Farmers and Merchants' National Bank, Union City, Tenn.	Oct. 11, 1890	Jan. 10, 1894	100,000	22,350	5,050	17,300
First National Bank, Fort Payne, Ala.	July 2, 1889	Jan. 24, 1894	50,000	11,250	3,810	7,440
First National Bank, Geneva, Nebr.	June 19, 1889	Jan. 30, 1894	50,000	10,800	2,710	8,090
Saxton National Bank, St. Joseph, Mo.	Mar. 12, 1883	Feb. 1, 1894	400,000	67,875	14,000	53,875
Schuster-Hax National Bank, St. Joseph, Mo.	June 20, 1889	.....do.....	500,000	42,870	11,560	31,310
First National Bank, Centralia, Wash.	Oct. 10, 1890	.....do.....	50,000	11,700	4,850	6,850
Third National Bank, Detroit, Mich.	June 1, 1886	.....do.....	300,000	45,000	18,170	26,830
First National Bank, Opelousas, La.	June 10, 1890	Feb. 3, 1894	50,000	10,850	2,470	8,380
First National Bank, Llano, Tex.	May 20, 1890	Feb. 5, 1894	75,000	16,870	4,500	12,370
First National Bank, Watkins, N. Y.	Sept. 14, 1883	Feb. 9, 1894	50,000	11,250	3,140	8,110
State National Bank, Dallas, Tex.	Mar. 31, 1887	Feb. 10, 1894	400,000	43,800	10,950	32,850
American National Bank, Springfield, Mo.	July 9, 1890	Feb. 14, 1894	200,000	45,000	13,260	31,740
First National Bank, Kinsley, Kans.	July 25, 1887	Feb. 15, 1894	50,000	11,250	3,020	8,230
American National Bank, Salt Lake City, Utah.	Oct. 7, 1890	Feb. 24, 1894	250,000	43,500	16,760	26,830

* Did not notify of liquidation until after October 31, 1893, and therefore did not appear in last report.
 † Receiver was not appointed until after October 31, 1893.
 ‡ Failed in hands of a receiver.

STATEMENT GIVING TITLES OF NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS,
BY VOLUNTARY LIQUIDATION AND OTHERWISE, ETC.—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
First National Bank, Clinton, Mo.	Feb. 21, 1872	Feb. 28, 1894	\$100,000	\$21,450	\$5,961	\$15,489
First National Bank, Medicine Lodge, Kans.	Sept. 24, 1884	Mar. 1, 1894	50,000	11,250	4,370	6,880
Globe National Bank, Kalispell, Mont.	Nov. 21, 1891	Mar. 2, 1894	50,000	10,930	4,470	6,460
First National Bank, De Witt, Nebr.	Apr. 6, 1893	Mar. 12, 1894	50,000	10,750	3,200	7,550
First National Bank, Harrisonville, Mo.	July 16, 1887	Mar. 17, 1894	50,000	10,850	2,020	8,830
Union National Bank, Salt Lake City, Utah	Feb. 19, 1885	Mar. 23, 1894	400,000	43,950	7,890	36,150
Aspen National Bank, Aspen, Colo.	Apr. 25, 1892	Apr. 9, 1894	100,000	21,830	4,115	17,765
First National Bank, Fairfield, Nebr.	Apr. 28, 1886	Apr. 10, 1894	50,000	10,750	3,270	7,480
Sagadahock National Bank, Bath, Mo.	Apr. 29, 1865	Apr. 11, 1894	100,000	43,925	5,810	38,115
Merchants and Manufacturers' National Bank, Detroit, Mich.	July 13, 1877	Apr. 14, 1894	500,000	34,310	6,768	27,542
First National Bank, Jerseyville, Ill.	Mar. 30, 1876	Apr. 28, 1894	50,000	10,850	2,630	8,220
American National Bank, Salina, Kans.	May 20, 1890	Apr. 30, 1894	100,000	21,550	3,110	18,440
First National Bank, Denison, Tex.	Apr. 7, 1873	do	150,000	43,050	5,481	37,569
First National Bank, Boulder, Mont.	May 28, 1880	May 1, 1894	50,000	11,250	1,750	9,500
First National Bank, Hopkins, Mo.	Dec. 9, 1889	do	50,000	10,750	1,460	9,290
First National Bank, Sedalia, Mo.	Jan. 2, 1866	May 4, 1894	250,000	45,000	13,422	31,578
Second National Bank, Bay City, Mich.	May 12, 1874	May 5, 1894	250,000	180,000	34,610	145,390
State National Bank, Wichita, Kans.	June 29, 1886	May 7, 1894	100,000	22,500	4,440	18,060
National Bank of Pendleton, Oreg.	Mar. 5, 1890	May 16, 1894	100,000	22,500	5,799	16,710
First National Bank of Mystic Bridge, Mystic, Conn.	Feb. 12, 1864	May 21, 1894	150,000	33,010	51	32,959
First National Bank, Kendallville, Ind.	May 12, 1882	May 24, 1894	50,000	44,300	5,300	39,000
First National Bank, Columbus, Miss.	Feb. 28, 1882	May 20, 1894	75,000	66,600	19,000	47,600
First National Bank, Farmer City, Ill.	July 11, 1874	do	50,000	10,810	1,900	8,910
Second National Bank, Louisville, Ky.	Feb. 2, 1865	June 2, 1894	300,000	61,172	6,700	54,472
Fourth National Bank, Louisville, Ky.	Sept. 26, 1882	do	300,000	42,450	3,600	38,850
Merchants' National Bank, Louisville, Ky.	July 31, 1874	do	500,000	43,650	6,100	37,550
Kentucky National Bank, Louisville, Ky.	Dec. 27, 1871	do	500,000	48,500	3,708	39,792
German National Bank, Denver, Colo.	Apr. 9, 1877	June 6, 1894	200,000	45,000	3,310	41,690
Deadwood National Bank, Deadwood, S. Dak.	Aug. 30, 1886	June 7, 1894	100,000	21,500	5,250	16,250
Merchants' National Bank, Deadwood, S. Dak.	Mar. 4, 1880	June 8, 1894	100,000	22,500	3,370	19,130
First National Bank, Nebhart, Mont.	July 22, 1891	June 11, 1894	50,000	10,790	170	10,620
First National Bank, Sterling, Nebr.	Nov. 26, 1889	June 16, 1894	50,000	10,750	1,670	9,080
Black Hills National Bank, Rapid City, S. Dak.	Oct. 23, 1885	June 21, 1894	75,000	11,250	4,350	6,900
Gate City National Bank, Texarkana, Ark.	Aug. 19, 1890	June 30, 1894	50,000	9,300	1,010	8,380
First National Bank, Constantine, Mich.	Feb. 17, 1865	July 1, 1894	50,000	12,780	1,120	11,660
Socorro National Bank, Socorro, N. Mex.	May 23, 1891	July 16, 1894	50,000	11,250	.....	11,250
First National Bank, Kasson, Minn.	July 25, 1874	July 22, 1894	50,000	11,460	1,465	10,000
First National Bank, Arlington, Oreg.	Apr. 21, 1887	July 26, 1894	50,000	11,250	4,850	6,400
First National Bank, Grant, Nebr.	Dec. 4, 1839	do	50,000	11,250	2,450	8,800
First National Bank, Dodge City, Kans.	Dec. 4, 1886	July 27, 1894	50,000	11,250	1,290	9,960

Failed and in hands of a receiver.

STATEMENT GIVING TITLES OF NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, ETC.—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Out-standing.
State National Bank, Denver, Colo	May 16, 1882	July 28, 1894	\$300,000	\$44,000	\$3,870	\$40,130
First National Bank, La Grange, Ind	Sept. 12, 1874	July 30, 1894	65,000	22,500	1,550	20,950
Washington National Bank, Spokane Falls, Wash	Apr. 2, 1880	do	250,000	45,000	2,730	42,270
First National Bank, Fairfield, Mo	Aug. 24, 1874	Aug. 1, 1894	50,000	12,900	1,250	11,650
Bates County National Bank, Butler, Mo	July 6, 1871	do	125,000	36,541	1,231	35,310
Baker City National Bank, Baker City, Oreg.*	Jan. 11, 1890	do	75,000	16,870	2,920	13,950
Wichita National Bank, Wichita, Kans.*	Sept. 29, 1882	Aug. 13, 1894	250,000	45,000	2,230	42,770
State National Bank, Vernon, Tex.*	Sept. 27, 1889	Aug. 18, 1894	100,000	21,640	3,810	17,830
First National Bank, Montesano, Wash	July 18, 1892	Aug. 20, 1894	50,000	11,250	810	10,440
First National Bank, Fort Pierre, S. Dak.	Feb. 19, 1890	Aug. 28, 1894	50,000	11,250	630	10,620
Farmers and Merchants' National Bank, Auburn, Nebr.	June 24, 1891	Aug. 29, 1894	50,000	10,750	1,000	9,750
First National Bank, Ireton, Iowa	Aug. 31, 1892	Sept. 1, 1894	50,000	11,350	430	10,920
Kansas National Bank, Topeka, Kans	Sept. 14, 1887	Sept. 1, 1894	300,000	43,800	890	42,690
National Bank of Middletown, Pa.*	Nov. 23, 1864	Sept. 6, 1894	85,000	66,785	10,650	56,135
First National Bank, Bessemer, Ala	Jan. 25, 1880	Sept. 10, 1894	50,000	11,250	400	10,850
Cottonwood Valley National Bank, Marion, Kans	Oct. 4, 1888	Sept. 12, 1894	50,000	11,250	1,500	9,750
First National Bank, Lincoln, Kans	Mar. 6, 1886	do	50,000	10,750	510	10,240
First National Bank, Oswego, Kans	Aug. 31, 1883	Sept. 15, 1894	60,000	16,440	3,080	12,460
First National Bank, Petaluma, Cal	Oct. 12, 1874	Sept. 25, 1894	200,000	42,900	950	41,950
First National Bank, Gibbon, Nebr	Aug. 17, 1888	Oct. 10, 1894	50,000	11,250		11,250
First National Bank, Kearney, Nebr.*	Oct. 25, 1882	do	150,000	33,750		33,750
Total			13,245,000	2,667,770	573,195	2,694,665

* Failed and in hands of a receiver.

148 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1875, TO NOVEMBER 1, 1894, THE AMOUNT OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, THE AMOUNT OF CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY TO REDEEM CIRCULATION, AND THE TOTAL AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, INCLUDING NOTES OF NATIONAL GOLD BANKS.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1873.					
January	\$487,781,551	\$386,355,300	\$344,582,812	\$2,484,086	\$347,066,898
February	489,380,851	386,640,800	345,358,892	2,892,141	348,251,033
March	490,486,151	387,415,100	345,507,812	2,651,951	348,150,263
April	492,898,951	388,218,350	346,164,392	2,579,180	348,743,581
May	494,428,951	388,983,800	346,834,666	2,641,964	349,476,630
June	493,480,951	389,775,000	347,185,711	2,300,703	349,486,414
July	496,496,501	390,410,550	347,267,061	1,917,603	349,184,664
August	497,921,501	390,855,250	347,862,261	2,104,498	350,819,919
September	498,801,501	391,618,450	348,715,421	2,350,896	352,524,122
October	499,111,501	392,616,000	350,412,046	2,009,090	352,421,142
November	499,232,701	392,852,100	350,412,046	1,928,796	352,621,762
December	499,533,401	393,215,900	350,692,906		
1874.					
January	499,003,401	393,000,900	348,624,953	2,223,283	350,848,236
February	498,032,201	392,644,300	348,255,299	2,776,278	351,031,577
March	498,150,901	392,506,950	348,203,480	3,081,323	351,284,812
April	497,505,901	392,809,200	348,505,184	3,120,623	351,625,807
May	497,020,901	392,937,100	348,323,390	3,360,932	351,684,322
June	497,657,401	392,863,000	348,290,340	3,560,162	351,850,520
July	498,777,401	391,171,200	347,182,820	4,798,212	351,981,032
August	500,347,401	388,566,100	344,851,526	7,867,254	352,718,780
September	500,706,401	385,889,100	342,310,386	11,057,679	353,368,065
October	502,181,401	385,649,150	342,270,676	11,707,870	353,978,546
November	502,931,401	385,421,750	342,367,844	11,709,402	354,077,246
December	503,301,401	385,378,250	342,685,175	12,021,071	354,706,246
1875.					
January	503,347,901	385,128,250	342,333,837	11,794,413	354,128,250
February	503,467,901	384,174,950	341,121,249	13,152,121	354,273,370
March	503,858,521	382,076,650	338,948,494	15,300,850	354,249,344
April	505,763,300	380,661,600	337,855,479	17,593,099	355,448,578
May	506,103,801	379,506,900	336,697,831	18,349,762	355,047,593
June	508,531,283	379,126,400	336,110,532	18,344,941	354,455,473
July	509,386,283	376,314,500	334,698,341	19,709,667	354,408,088
August	510,706,283	374,894,302	333,468,611	19,440,077	353,118,686
September	510,993,171	373,956,762	333,324,225	18,535,727	351,859,952
October	511,084,471	371,489,262	331,239,470	19,300,112	350,539,582
November	511,613,765	367,549,412	327,578,260	20,638,642	348,216,902
December	510,686,765	365,836,912	326,725,728	21,095,102	347,820,930
1876.					
January	511,155,865	363,601,662	324,484,539	21,995,217	346,479,756
February	510,619,965	361,430,462	321,319,645	22,648,884	343,968,529
March	510,189,171	356,732,150	318,413,293	24,405,780	342,819,073
April	509,701,671	350,216,350	312,850,786	27,627,308	340,478,094
May	507,881,671	346,715,350	310,084,721	28,755,191	338,839,912
June	506,013,371	344,463,850	307,912,468	28,753,462	336,665,930
July	506,098,371	341,394,750	305,417,013	27,581,323	332,998,336
August	505,226,171	340,071,850	303,756,276	25,982,339	329,738,615
September	504,971,171	338,673,850	302,847,886	23,087,016	325,934,902
October	504,027,171	337,955,800	301,819,811	22,532,933	324,352,744
November	502,752,171	337,727,800	301,658,372	21,582,936	323,241,308
December	502,652,171	338,261,800	301,844,917	20,114,674	321,959,591
1877.					
January	501,392,171	338,191,300	302,020,242	19,575,364	321,595,606
February	497,335,071	338,885,450	302,201,132	18,160,486	320,361,618
March	496,770,571	338,866,550	302,416,700	16,728,336	319,145,086
April	494,783,571	340,537,600	303,523,225	16,146,363	319,669,588
May	493,821,771	340,732,100	304,407,450	15,386,137	319,793,587
June	493,126,271	340,415,100	304,766,940	14,329,272	319,096,212
July	487,868,771	338,713,600	303,108,350	13,940,522	317,048,872
August	487,221,771	337,761,600	302,239,212	14,426,746	316,065,958
September	486,605,271	337,684,650	302,449,152	14,246,546	316,686,698
October	486,449,271	338,062,450	302,885,797	14,458,272	317,324,069
November	486,677,771	343,048,900	305,094,140	13,113,091	318,207,291
December	486,742,771	345,130,550	308,642,795	11,988,924	320,631,719

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1878.					
January	\$485,557,771	\$346,187,550	\$309,899,415	\$11,782,090	\$321,672,505
February	484,836,371	346,302,050	310,240,005	11,839,305	322,079,310
March	482,952,071	346,522,550	310,301,472	11,688,519	321,989,991
April	482,144,071	346,336,250	310,008,832	12,184,682	322,193,514
May	481,019,671	347,711,850	310,826,422	12,315,257	323,141,679
June	480,660,571	349,166,450	312,435,462	11,552,623	323,988,085
July	479,627,996	349,546,400	313,020,832	11,493,452	324,514,284
August	477,675,996	348,880,900	312,995,592	10,910,967	323,906,559
September	477,698,296	349,049,450	313,154,792	10,294,370	323,449,162
October	476,335,396	349,560,650	313,159,592	9,988,127	323,147,719
November	473,865,396	349,408,900	312,830,797	9,629,918	322,460,715
December	473,859,396	349,795,000	313,355,839	9,935,217	323,231,056
1879.					
January	471,669,396	349,068,000	313,218,189	10,573,485	323,791,674
February	469,995,856	348,939,200	312,725,899	1,673,060	324,399,769
March	467,778,606	350,690,400	313,691,639	12,354,531	326,046,170
April	465,890,006	351,196,400	314,244,779	12,882,417	327,127,196
May	464,608,296	352,250,550	315,628,352	13,516,558	329,144,910
June	463,223,515	353,422,300	316,335,919	13,203,462	329,539,411
July	462,843,515	354,254,600	317,315,679	12,376,018	329,691,097
August	462,822,515	353,201,800	316,412,560	13,545,677	329,958,237
September	462,567,515	355,638,950	317,534,289	13,258,698	330,792,987
October	463,117,515	359,039,500	320,868,979	13,403,261	334,272,240
November	462,392,515	363,802,400	324,054,279	13,127,139	337,181,418
December	461,842,515	365,194,990	326,684,059	13,381,719	340,065,778
1880.					
January	461,557,515	367,021,000	328,773,639	13,613,697	342,387,336
February	461,715,515	364,765,900	326,785,599	16,945,310	343,730,907
March	462,407,585	362,728,050	325,032,790	18,604,197	343,636,989
April	464,177,585	363,656,650	325,425,390	18,959,687	344,385,077
May	464,507,585	363,003,650	325,519,740	19,410,910	344,930,650
June	464,915,185	362,715,050	325,301,700	19,882,033	345,183,733
July	465,205,185	361,652,050	324,242,730	20,262,697	344,505,427
August	465,915,185	361,152,050	323,886,720	20,266,967	344,153,687
September	466,267,285	361,113,459	323,903,330	20,153,448	344,056,778
October	466,245,085	359,935,450	322,056,530	20,848,363	343,904,393
November	466,590,085	359,748,950	322,798,130	21,035,977	343,834,107
December	467,639,085	359,808,550	322,206,550	21,500,091	343,706,641
1881.					
January	467,039,984	359,823,550	322,832,101	21,523,162	344,355,203
February	466,981,785	359,811,050	322,654,721	21,895,977	344,550,698
March	466,640,185	345,739,050	305,587,202	38,447,716	344,034,918
April	466,890,185	351,480,000	309,034,317	38,538,105	347,572,422
May	467,542,685	354,683,000	316,226,247	36,374,320	352,600,567
June	468,557,685	358,829,900	318,497,814	35,653,904	354,151,718
July	469,382,685	360,488,400	321,148,399	33,894,276	355,042,675
August	470,322,685	362,684,000	323,478,586	33,846,027	357,324,613
September	471,282,935	364,285,500	325,324,746	32,675,940	358,000,686
October	472,565,935	365,751,500	326,513,546	32,237,394	358,750,940
November	466,307,335	369,608,500	329,180,122	31,164,128	360,344,250
December	467,907,335	371,336,100	331,729,532	30,438,878	362,168,410
1882.					
January	470,018,135	371,692,100	332,398,922	30,023,066	362,421,988
February	472,303,135	371,270,200	331,682,622	30,913,792	362,596,414
March	473,866,240	370,602,700	331,230,311	30,713,969	361,944,280
April	475,411,240	369,990,700	331,242,702	30,383,335	361,626,637
May	478,013,940	366,359,650	327,729,622	33,340,677	361,070,299
June	482,954,940	364,079,350	325,919,522	35,955,812	359,875,334
July	486,511,335	361,212,700	320,312,832	38,429,202	358,742,034
August	487,803,635	362,736,500	319,805,161	39,017,621	358,822,782
September	487,538,635	361,452,350	320,769,739	39,745,163	360,514,902
October	489,741,635	362,043,250	323,487,353	39,401,781	362,889,134
November	491,591,635	362,505,650	324,304,343	38,423,404	362,727,747
December	493,176,635	362,174,250	323,820,480	38,723,848	362,544,328
1883.					
January	492,076,635	360,531,650	322,386,120	40,265,049	362,651,169
February	494,199,635	359,507,450	321,626,353	40,540,877	362,167,230
March	498,262,135	358,163,800	320,235,601	41,084,768	361,320,389
April	498,017,135	357,201,400	319,849,816	39,945,249	359,795,065
May	500,269,135	357,339,750	319,899,521	39,968,605	359,268,126
June	505,379,135	356,588,600	319,013,856	39,150,326	358,164,182
July	507,208,135	356,596,500	319,249,806	37,565,704	356,815,510
August	510,283,135	357,298,500	319,461,846	36,310,284	355,772,130
September	513,543,135	355,674,150	318,367,216	36,222,005	354,589,221
October	515,528,135	353,308,650	316,278,066	37,064,605	353,342,671
November	516,608,135	352,877,300	316,020,326	35,993,461	352,013,787
December	516,348,135	351,174,600	314,573,106	36,385,055	350,958,161

150 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1884.					
January	\$518,031,135	\$447,538,200	\$310,953,321	\$39,529,507	\$350,482,828
February	517,330,635	443,475,550	307,828,001	41,671,892	349,499,893
March	519,104,635	341,533,050	306,100,465	40,552,837	346,653,302
April	521,573,635	359,116,150	307,699,075	41,015,561	344,714,636
May	523,348,635	337,618,650	302,533,855	40,571,613	343,105,468
June	525,992,165	330,257,150	301,238,845	39,768,855	341,007,700
July	528,784,165	334,147,850	299,369,370	40,130,513	339,499,833
August	530,784,165	332,588,000	297,983,165	39,913,971	337,897,156
September	532,274,165	331,371,100	297,136,455	39,495,690	336,632,145
October	532,749,165	329,186,000	295,375,959	40,453,269	335,829,228
November	532,554,165	325,316,300	291,849,659	41,710,163	333,539,813
December	531,875,165	320,244,700	287,277,980	44,235,274	331,513,254
1885.					
January	529,910,165	318,655,050	285,496,055	43,662,568	329,158,623
February	530,380,165	317,282,600	284,127,865	42,784,663	326,912,558
March	530,590,165	315,854,500	282,772,315	41,888,596	324,660,911
April	531,151,165	315,386,850	282,336,725	39,881,941	322,218,666
May	531,241,165	315,127,450	282,344,075	38,468,630	320,902,705
June	530,830,865	313,428,700	280,831,610	38,052,217	318,863,827
July	531,540,465	312,145,200	279,528,175	39,541,757	319,069,932
August	532,328,465	310,225,150	277,826,775	39,503,567	317,330,342
September	532,749,965	309,768,050	277,371,525	39,613,802	316,985,327
October	532,034,965	309,074,550	277,149,661	40,274,772	317,424,433
November	532,877,965	308,364,550	276,304,189	39,542,979	315,847,168
December	533,447,965	307,544,250	275,821,779	41,704,029	317,525,808
1886.					
January	534,378,265	306,008,750	274,466,748	42,976,706	317,443,454
February	535,398,265	302,257,000	271,065,593	46,951,839	318,017,432
March	537,896,965	296,780,400	266,047,488	52,049,017	318,096,505
April	538,652,065	289,729,650	259,405,300	56,826,227	316,231,527
May	540,414,565	285,447,950	255,322,541	58,555,047	313,877,588
June	543,669,565	279,537,400	250,257,632	61,580,662	311,838,294
July	545,206,565	275,974,800	247,087,961	61,922,499	309,010,460
August	549,542,565	273,549,800	244,675,012	62,151,745	306,826,757
September	550,252,565	270,524,150	242,168,247	62,505,757	304,674,004
October	553,002,565	261,848,900	234,682,736	68,828,505	303,511,241
November	552,775,165	245,444,050	219,710,656	81,819,233	301,529,889
December	553,855,165	234,991,800	210,525,601	88,781,909	299,307,140
1887.					
January	555,865,165	229,438,350	205,316,106	91,455,875	296,771,981
February	557,684,165	223,926,650	200,268,346	92,806,395	293,074,741
March	559,986,965	213,639,150	191,004,726	98,039,485	289,444,211
April	561,321,665	206,938,000	185,009,551	102,114,704	287,124,255
May	564,346,665	202,446,550	181,026,016	103,979,299	285,095,315
June	571,583,665	200,939,100	179,309,020	103,051,871	282,360,891
July	574,703,665	191,966,700	171,629,941	107,588,447	279,217,788
August	578,826,215	189,445,800	169,303,430	107,150,847	276,454,277
September	581,046,215	190,096,950	169,951,385	104,313,124	274,264,509
October	582,683,715	189,917,100	169,931,680	102,962,170	272,893,850
November	583,188,715	188,828,000	169,215,067	102,826,736	272,041,203
December	584,203,715	187,147,000	167,863,819	102,019,176	269,882,995
1888.					
January	584,726,915	184,444,950	165,205,724	103,193,154	268,398,878
February	586,565,915	182,764,950	163,833,205	102,024,952	265,858,157
March	588,785,915	182,161,700	163,235,505	99,492,361	262,727,866
April	589,637,915	181,863,700	162,743,135	97,427,882	260,171,017
May	591,437,915	182,023,450	162,801,912	95,692,133	258,584,045
June	592,467,915	180,005,150	161,134,338	94,675,310	256,000,648
July	592,852,915	178,312,650	159,642,657	92,719,604	252,362,321
August	594,631,915	177,438,800	158,874,203	90,758,447	249,632,650
September	595,313,915	176,508,850	158,133,712	88,294,850	246,428,562
October	596,041,915	173,280,250	155,365,068	88,236,639	243,601,707
November	596,796,915	170,063,350	152,366,328	87,018,909	239,365,237
December	597,457,315	166,796,550	149,487,373	86,955,794	236,443,167
1889.					
January	598,239,965	163,480,900	146,372,588	87,287,439	233,660,027
February	599,709,965	160,463,950	143,580,310	85,688,716	229,269,029
March	600,684,365	157,485,700	140,874,515	83,520,212	224,394,727
April	602,404,365	154,590,150	138,193,798	83,032,333	221,226,131
May	603,264,365	151,522,350	135,375,463	83,320,725	218,696,188
June	607,390,365	149,829,850	133,769,313	81,753,704	215,523,017
July	609,670,365	148,121,450	132,244,437	79,134,526	211,378,969
August	612,535,265	147,758,450	131,890,777	76,273,662	208,164,439
September	614,925,265	148,150,700	132,101,128	73,701,013	205,802,141
October	617,844,365	147,027,200	131,225,172	72,437,560	203,662,732
November	620,174,365	145,068,150	130,207,285	71,816,130	202,023,415
December	621,959,365	144,709,250	129,388,116	70,258,081	199,646,197

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1890.					
January.....	\$623,791,365	\$142,849,900	\$127,742,440	\$69,487,965	\$197,230,405
February.....	630,003,865	142,266,750	126,747,030	67,895,259	194,642,289
March.....	632,757,865	143,197,000	127,410,251	64,857,292	192,267,543
April.....	637,372,865	143,900,750	128,046,801	62,480,331	190,527,132
May.....	638,932,865	144,216,150	128,920,916	60,865,663	189,586,579
June.....	644,587,865	144,658,650	128,976,520	58,573,322	187,349,848
July.....	646,937,865	145,228,300	129,767,150	56,203,625	185,970,775
August.....	651,367,865	145,434,730	129,854,561	54,537,072	184,391,633
September.....	652,852,865	143,102,350	127,825,431	55,455,037	183,280,468
October.....	655,002,865	140,428,600	125,430,316	56,440,709	181,871,025
November.....	659,782,865	140,190,960	124,958,736	54,796,907	179,755,643
December.....	662,947,865	140,427,400	125,253,195	53,315,181	178,568,376
1891.					
January.....	665,267,865	140,510,650	125,660,361	51,627,485	177,287,846
February.....	666,977,865	140,720,700	125,859,360	49,762,379	175,721,739
March.....	669,007,865	140,790,200	125,957,235	47,706,139	173,663,374
April.....	671,477,865	141,036,150	126,054,415	45,750,649	171,805,064
May.....	672,197,865	140,949,900	125,970,955	44,448,421	170,419,376
June.....	673,422,865	141,310,150	126,267,575	42,069,884	169,237,459
July.....	676,247,865	142,508,900	127,221,391	40,706,183	167,927,574
August.....	681,742,865	146,089,650	129,708,040	38,835,019	168,534,059
September.....	683,125,865	149,839,200	133,790,690	37,543,649	171,334,339
October.....	684,669,865	151,229,100	135,093,378	36,842,328	171,935,706
November.....	684,755,865	152,950,350	136,753,837	35,450,721	172,184,558
December.....	685,515,865	155,283,700	138,605,345	34,388,264	172,999,607
1892.					
January.....	685,762,265	157,205,950	140,084,203	32,994,382	173,078,585
February.....	687,332,265	158,515,050	141,435,288	31,770,298	173,205,496
March.....	688,332,265	159,513,800	142,319,978	30,301,897	172,621,875
April.....	688,923,665	160,447,360	143,355,178	29,174,273	172,520,451
May.....	689,298,665	161,352,550	143,954,506	28,522,069	172,476,575
June.....	690,908,665	162,549,050	144,680,363	27,818,986	172,499,349
July.....	692,123,665	163,190,050	145,683,023	27,000,827	172,683,850
August.....	694,428,665	163,590,550	146,132,463	26,395,250	172,527,713
September.....	695,263,665	164,012,050	146,400,033	26,196,396	172,656,429
October.....	695,561,665	164,498,550	147,191,593	25,595,167	172,780,760
November.....	693,868,665	164,883,000	147,241,063	25,191,083	172,432,146
December.....	695,308,665	166,511,500	148,010,239	25,604,632	173,614,871
1893.					
January.....	695,148,665	168,247,000	150,526,651	23,877,773	174,404,424
February.....	696,089,665	169,282,300	151,197,221	23,194,032	174,391,253
March.....	696,149,665	171,094,550	152,887,461	22,534,927	175,422,388
April.....	695,949,665	172,229,050	153,860,416	22,234,128	176,094,544
May.....	695,554,665	173,258,800	155,142,318	21,723,296	176,865,614
June.....	698,454,665	174,539,050	156,028,010	21,136,245	177,164,255
July.....	698,824,665	176,588,250	151,990,919	20,812,773	178,713,692
August.....	699,034,665	182,617,850	163,221,294	20,533,854	183,755,148
September.....	697,963,165	204,096,200	178,636,718	20,343,650	198,980,268
October.....	698,128,165	209,407,100	187,864,985	20,825,595	208,690,580
November.....	695,953,165	209,416,350	188,016,228	21,295,765	209,311,993
December.....	695,703,165	208,942,100	187,697,826	21,250,279	208,948,165
1894.					
January.....	693,353,165	205,961,600	185,194,522	23,344,222	208,538,844
February.....	691,893,165	203,594,500	182,887,853	24,074,254	207,862,107
March.....	684,690,165	202,052,350	181,148,710	26,330,810	207,479,520
April.....	682,538,165	202,033,850	181,666,268	26,209,427	207,875,695
May.....	680,438,165	201,330,250	180,601,247	27,231,785	207,839,032
June.....	678,998,165	201,251,500	180,613,585	26,631,434	207,245,019
July.....	678,023,165	201,691,750	180,662,521	26,690,723	207,353,244
August.....	677,258,165	202,268,500	181,149,511	26,389,555	207,539,066
September.....	676,568,165	202,276,650	181,300,217	26,211,998	207,592,215
October.....	674,866,365	200,953,700	180,251,065	27,220,463	207,471,501
November.....	672,671,365	199,706,200	179,401,364	28,071,239	207,472,603

152 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

States and Territories.	Banks existing October 31, 1893.				Banks organized during year ended October 31, 1894.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	83	\$11,220,600	\$4,250,400	\$3,833,400	2	\$100,000	\$27,500	\$24,750
New Hampshire	51	6,180,000	3,714,000	3,342,600	.....	.....	.....	.....
Vermont	48	7,035,000	3,480,500	3,132,450	.....	.....	.....	.....
Massachusetts	268	99,467,500	30,478,100	27,430,290	1	50,000	12,500	11,250
Rhode Island	59	20,277,050	7,621,250	6,859,125	.....	.....	.....	.....
Connecticut	84	22,999,370	7,890,500	7,092,450	.....	.....	.....	.....
Division No. 1.	593	167,179,520	57,433,750	51,690,375	3	150,000	40,000	36,000
New York	334	88,141,360	36,439,450	32,795,505	1	50,000	12,500	11,250
New Jersey	99	14,808,350	5,235,750	4,712,175	2	100,000	25,000	22,500
Pennsylvania	399	73,070,310	25,645,500	23,080,950	8	600,000	212,500	191,250
Division No. 2.	832	176,420,020	67,320,700	60,588,630	11	750,000	230,000	225,000
Delaware	18	2,133,985	926,000	833,400	.....	.....	.....	.....
Maryland	68	16,988,220	3,755,500	3,379,950	.....	.....	.....	.....
District Columbia	13	2,827,000	1,155,400	1,039,860	.....	.....	.....	.....
Virginia	36	4,796,300	1,594,250	1,434,825	1	50,000	12,500	11,250
West Virginia	30	2,961,000	962,500	866,250	.....	.....	.....	.....
Division No. 3.	105	23,706,505	8,393,653	7,554,285	1	50,000	12,500	11,250
North Carolina	24	2,926,000	917,600	825,840	2	150,000	37,500	33,750
South Carolina	14	1,748,000	474,750	427,275	.....	.....	.....	.....
Georgia	27	4,191,000	1,186,250	1,067,625	2	200,000	50,000	45,000
Florida	17	1,500,000	417,500	375,750	1	85,000	37,500	33,750
Alabama	29	3,844,000	1,133,500	1,020,150	1	100,000	25,000	22,500
Mississippi	12	1,115,000	353,750	318,375	.....	.....	.....	.....
Louisiana	20	3,935,000	1,152,500	1,037,250	.....	.....	.....	.....
Texas	222	25,926,175	5,624,100	5,061,690	3	250,000	62,500	56,250
Arkansas	9	1,100,000	200,000	180,000	.....	.....	.....	.....
Kentucky	80	14,512,900	4,050,500	3,645,450	1	800,000	50,000	45,000
Tennessee	51	9,500,000	1,369,000	1,232,100	.....	.....	.....	.....
Division No. 4.	505	70,298,075	16,879,450	15,191,505	10	1,585,000	262,500	236,250
Ohio	243	46,680,100	15,793,750	14,216,175	3	510,000	102,500	92,250
Indiana	114	13,987,000	5,122,050	4,609,845	1	*200,000	50,000	45,000
Illinois	213	39,468,500	6,916,000	6,224,460	2	100,000	27,500	24,750
Michigan	100	14,834,000	5,215,500	4,693,950	1	*50,000	12,500	11,250
Wisconsin	82	9,480,200	2,400,250	2,160,225	5	250,000	66,250	59,625
Division No. 5.	752	124,389,800	35,449,850	31,904,595	15	1,760,000	371,250	334,125
Iowa	169	14,915,000	3,722,500	3,350,250	2	100,000	25,000	22,500
Minnesota	77	16,335,000	2,055,800	1,805,220	4	400,000	87,500	78,750
Missouri	79	23,865,000	2,345,300	2,110,770	2	575,000	75,000	67,500
Kansas	137	12,174,100	3,045,750	2,741,175	1	*125,000	31,250	28,125
Nebraska	135	13,598,100	3,122,500	2,810,250	2	100,000	25,000	22,500
Division No. 6.	597	80,887,200	14,241,850	12,817,665	1	50,000	12,500	11,250
Colorado	52	9,125,000	1,717,750	1,545,975	12	1,350,000	256,750	231,075
Nevada	2	282,000	70,500	63,450	.....	.....	.....	.....
California	36	8,975,000	1,543,750	1,389,375	.....	.....	.....	.....
Oregon	39	3,795,000	757,300	681,570	.....	.....	.....	.....
Arizona	5	400,000	100,500	90,450	.....	.....	.....	.....
Division No. 7.	134	22,577,000	4,189,800	3,770,820	.....	.....	.....	.....
Indian Territory	6	360,000	90,000	81,000	.....	.....	.....	.....
Oklahoma	6	309,000	75,000	67,500	.....	.....	.....	.....
North Dakota	32	2,615,000	644,000	579,600	.....	.....	.....	.....
South Dakota	39	2,610,000	742,250	668,025	.....	.....	.....	.....
Idaho	13	825,000	206,250	185,625	.....	.....	.....	.....
Montana	25	4,675,000	902,100	811,890	4	*850,000	125,000	112,500
New Mexico	10	1,075,000	340,000	306,000	2	100,000	25,000	22,500
Utah	14	2,800,000	475,000	427,500	.....	.....	.....	.....
Washington	61	7,480,000	1,720,500	1,548,450	2	*200,000	51,200	46,080
Wyoming	12	1,360,000	312,500	281,250	.....	.....	.....	.....
Division No. 8.	218	24,100,000	5,507,600	4,956,810	8	1,150,000	201,200	181,080
United States	3,796	695,558,120	209,416,350	188,474,715	60	6,795,000	1,394,200	1,254,780

* Restored to solvency.

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

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1893, and number of banks concerned in such increase.				Total increase in capital, bonds, and circulation, and number of banks concerned in such increase.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	1		\$25,000	\$22,500	3	\$100,000	\$52,500	\$47,250
New Hampshire	1		12,500	11,250	2	50,000	25,000	22,500
Vermont	4		120,000	108,000	4		120,000	108,000
Massachusetts	1				1			
Rhode Island	2		153,000	139,500	2		155,000	149,500
Connecticut	2				2			
Division No. 1.	8		312,500	281,250	11	150,000	352,500	317,250
New York	3		450,000	405,000	4	50,000	462,500	416,250
New Jersey	2				2	100,000	25,000	22,500
Pennsylvania	7	\$40,000	160,000	144,000	15	640,000	372,500	335,250
Division No. 2.	10	40,000	610,000	549,000	21	790,000	860,000	774,000
Delaware								
Maryland	1	50,000	12,500	11,250	1	50,000	12,500	11,250
Dist. Columbia								
Virginia	1		15,000	13,500	2	50,000	27,500	24,750
West Virginia	1	100,000	50,000	45,000	1	100,000	50,000	45,000
Division No. 3.	3	150,000	77,500	69,750	4	200,000	90,000	81,000
North Carolina					2	150,000	37,500	33,750
South Carolina								
Georgia	1		75,000	67,500	3	200,000	125,000	112,500
Florida					2	185,000	62,500	56,250
Alabama								
Mississippi								
Louisiana								
Texas	1	75,000			4	325,000	62,500	56,250
Arkansas								
Kentucky	1		75,000	67,500	2	800,000	125,000	112,500
Tennessee	2	125,000	31,250	28,125	2	125,000	31,250	28,125
Division No. 4.	5	200,000	181,250	163,125	15	1,785,000	443,750	399,375
Ohio	9	95,000	166,160	149,400	12	605,000	268,600	241,740
Indiana	2	25,000	75,000	67,500	5	325,000	152,500	137,250
Illinois	1	10,000	2,500	2,250	7	310,000	81,250	73,125
Michigan	1	800,000			2	1,200,000	50,000	45,000
Wisconsin	3	200,000	43,750	39,375	5	450,000	106,250	95,625
Division No. 5.	16	1,130,000	287,350	258,615	31	2,890,000	658,600	592,740
Iowa	2	50,000	6,250	5,625	4	150,000	31,750	28,575
Minnesota					4	400,000	87,500	78,750
Missouri					2	575,000	75,000	67,500
Kansas	1		5,000	4,500	4	225,000	61,250	55,125
Nebraska	1	25,000	6,250	5,625	2	75,000	18,750	16,875
Division No. 6.	4	75,000	17,500	15,750	16	1,425,000	274,250	246,825
Colorado	1	12,000	3,000	2,700	1	12,000	3,000	2,700
Nevada								
California								
Oregon	1	250,000			1	250,000		
Arizona								
Division No. 7.	2	262,000	3,000	2,700	2	262,000	3,000	2,700
Indian Territory								
Oklahoma								
North Dakota								
South Dakota								
Idaho								
Montana	2	175,000	31,250	28,125	8	1,125,000	181,250	163,125
New Mexico								
Utah								
Washington					2	200,000	51,200	46,080
Wyoming								
Division No. 8.	2	175,000	31,250	28,125	10	1,325,000	232,450	209,205
United States	50	2,032,000	1,520,350	1,368,315	110	8,827,000	2,914,550	2,623,095

154 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

States and Territories.	Decrease in capital, bonds, and circulation, with number of banks concerned in such decrease.							
	Failed and liquidating banks.				By banks existing October 31, 1893.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	2	\$150,000	\$65,000	\$58,500	1	\$25,000		
New Hampshire					3	150,000	\$150,000	\$135,000
Vermont					2	50,000	150,000	135,000
Massachusetts	1	200,000	200,000	180,000	31	1,275,000	3,677,000	3,309,300
Rhode Island					4	240,000	550,000	495,000
Connecticut	1	150,000	40,000	36,000	4	58,300	1,200,000	1,080,000
Division No. 1.	4	500,000	305,000	274,500	45	1,798,300	5,727,000	5,154,300
New York	1	50,000	12,500	11,250	30	550,000	1,879,000	4,391,100
New Jersey					5	25,000	59,500	53,550
Pennsylvania	1	85,000	70,000	63,000	23	250,000	2,695,000	2,425,500
Division No. 2.	2	135,000	82,500	74,250	58	825,000	7,633,500	6,870,150
Delaware					2		150,000	135,000
Maryland					5		430,000	432,000
Dist. Columbia					1		100,000	93,000
Virginia					1		10,000	9,000
West Virginia					2		46,000	41,400
Division No. 3.					11		786,000	707,400
North Carolina					4	50,000	125,000	112,500
South Carolina					4			
Georgia					4	150,000	50,000	45,000
Florida					1	65,000		
Alabama	2	100,000	25,000	22,500	1	50,000		
Mississippi	1	75,000	75,000	67,500	1	25,000		
Louisiana	1	50,000	12,500	11,250	1	125,000		
Texas	8	975,000	206,250	165,625	5	575,000		
Arkansas	1	50,000	12,500	11,250				
Kentucky	4	1,600,000	200,000	180,000	9	258,500	92,500	83,250
Tennessee	2	200,000	50,000	45,000	2	500,000		
Division No. 4.	19	3,050,000	581,250	523,125	28	1,798,500	267,500	240,750
Ohio					19	1,100,000	1,678,000	1,510,200
Indiana	2	115,000	75,000	67,500	1		112,500	101,250
Illinois	2	100,000	25,000	22,500	3	30,000	125,000	112,500
Michigan	5	1,150,000	325,000	292,500	4	230,000	275,000	247,500
Wisconsin	1	75,000	18,750	16,875	2	25,000	50,000	45,000
Division No. 5.	10	1,440,000	417,750	390,375	29	1,405,000	1,240,500	2,016,450
Iowa	2	950,000	63,000	56,700	2	150,000	23,000	20,700
Minnesota	2	100,000	25,500	22,950	4	1,100,000	50,000	45,000
Missouri	10	1,775,000	331,250	298,125	4	2,275,000		
Kansas	14	1,310,000	290,000	261,000	4	115,000	6,250	5,625
Nebraska	11	710,000	177,500	159,750	2		87,500	78,750
Division No. 6.	39	4,815,000	887,250	798,525	16	3,640,000	166,750	150,075
Colorado	3	600,000	125,000	112,500	1	500,000		
Nevada								
California	2	300,000	75,000	67,500	1	150,000		
Oregon	4	425,000	106,250	95,625				
Arizona								
Division No. 7.	9	1,325,000	306,250	275,625	2	650,000		
Indian Territory								
Oklahoma								
North Dakota					1	25,000		
South Dakota	4	325,000	94,000	84,600				
Idaho	1	50,000	12,500	11,250				
Montana	4	225,000	57,500	51,750	2	150,000		
New Mexico	1	50,000	12,500	11,250				
Utah	3	700,000	112,500	101,250				
Washington	4	600,000	125,500	112,950				
Wyoming								
Division No. 8.	17	1,950,000	414,500	373,650	3	175,000		
United States	100	13,245,000	3,020,500	2,718,450	192	10,291,800	16,821,250	15,139,125

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

States and Territories.	Increase and decrease during year ended October 31, 1894.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	\$100,000	\$52,500	\$47,250	\$175,000	\$65,000	\$58,500
New Hampshire				150,000	150,000	135,000
Vermont	50,000	25,000	22,500	50,000	150,000	135,000
Massachusetts		120,000	108,000	1,475,000	3,877,000	3,489,300
Rhode Island				240,000	550,000	495,000
Connecticut		155,000	139,500	208,300	1,240,000	1,116,000
Division No. 1	150,000	352,500	317,250	2,298,300	6,032,000	5,428,800
New York	50,000	462,500	416,250	600,000	4,891,500	4,402,350
New Jersey	100,000	25,000	22,500	22,500	59,500	53,550
Pennsylvania	640,000	372,500	335,250	335,000	2,765,000	2,488,500
Division No. 2	700,000	860,000	774,000	960,000	7,716,000	6,944,400
Delaware					150,000	135,000
Maryland	50,000	12,500	11,250		480,000	432,000
District of Columbia					100,600	90,000
Virginia	50,000	27,500	24,750		10,000	9,000
West Virginia	100,000	50,000	45,000		46,000	41,400
Division No. 3	200,000	90,000	81,000		786,000	707,400
North Carolina	150,000	37,500	33,750	50,000	125,000	112,500
South Carolina						
Georgia	200,000	125,000	112,500	150,000	50,000	45,000
Florida	185,000	62,500	56,250	65,000		
Alabama				150,000	25,000	22,500
Mississippi				100,000	75,000	67,500
Louisiana				175,000	12,500	11,250
Texas	325,000	62,500	56,250	1,550,000	206,250	185,625
Arkansas				50,000	12,500	11,250
Kentucky	800,000	125,000	112,500	1,858,500	292,500	263,250
Tennessee	125,000	31,250	28,125	700,000	50,000	45,000
Division No. 4	1,785,000	443,750	399,375	4,848,500	848,750	763,875
Ohio	605,000	268,600	241,740	1,100,000	1,678,000	1,510,200
Indiana	325,000	152,500	137,250	115,000	187,500	168,750
Illinois	310,000	81,250	73,125	130,000	150,000	135,000
Michigan	1,200,000	50,000	45,000	1,400,000	600,000	540,000
Wisconsin	450,000	106,250	95,625	100,000	62,750	61,875
Division No. 5	2,890,000	658,600	592,740	2,845,000	2,684,250	2,415,825
Iowa	150,000	31,750	28,575	1,100,000	86,000	77,400
Minnesota	400,000	87,500	78,750	1,200,000	75,500	67,950
Missouri	575,000	75,000	67,500	4,050,000	331,250	298,125
Kansas	225,000	61,250	55,125	1,425,000	296,250	266,625
Nebraska	75,000	18,750	16,875	710,000	265,000	238,500
Division No. 6	1,425,000	274,250	246,825	8,485,000	1,054,000	948,600
Colorado	12,000	3,000	2,700	1,100,000	125,000	112,500
Nevada						
California				450,000	75,000	67,500
Oregon	250,000			425,000	106,250	95,625
Arizona						
Division No. 7	262,000	3,000	2,700	1,975,000	308,250	275,625
Indian Territory						
Oklahoma						
North Dakota				25,000		
South Dakota				325,000	94,000	84,600
Idaho				50,000	12,500	11,250
Montana	1,125,000	181,250	163,125	375,000	57,500	51,750
New Mexico				50,000	12,500	11,250
Utah				700,000	112,500	101,250
Washington	200,000	51,200	46,080	600,000	125,500	112,950
Wyoming						
Division No. 8	1,325,000	232,450	209,205	2,125,000	414,500	373,050
United States	8,827,000	2,914,550	2,623,095	23,536,800	19,841,750	17,857,575

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

States and Territories.	Net increase and decrease—capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine				\$75,000	\$12,500	\$11,250
New Hampshire				150,000	150,000	135,000
Vermont				475,000	125,000	112,500
Massachusetts				1,475,000	3,757,000	3,381,300
Rhode Island				240,000	550,000	495,000
Connecticut				208,300	1,085,000	976,500
Division No. 1				2,148,300	5,679,500	5,111,550
New York				550,000	4,420,000	3,986,100
New Jersey	\$75,000				34,500	31,050
Pennsylvania	395,000				2,392,500	2,153,250
Division No. 2	380,000			550,000	6,856,000	6,170,400
Delaware					150,000	135,000
Maryland	50,000				487,500	420,750
District of Columbia					100,600	90,000
Virginia	50,000	\$17,500	\$15,750			
West Virginia	100,000	4,000	3,600			
Division No. 3	200,000	21,500	19,350		717,500	645,750
North Carolina	100,000				87,500	78,750
South Carolina						
Georgia	50,000	75,000	67,500			
Florida	120,000	62,500	56,250			
Alabama				150,000	25,000	22,500
Mississippi				100,000	75,000	67,500
Louisiana				175,000	12,500	11,250
Texas				1,225,000	143,750	129,375
Arkansas				50,000	12,500	11,250
Kentucky				1,058,500	167,500	150,750
Tennessee				575,000	18,750	16,875
Division No. 4	270,000	137,500	123,750	3,333,500	542,500	488,250
Ohio				495,000	1,409,400	1,268,460
Indiana	210,000				35,000	31,500
Illinois	180,000				68,750	61,875
Michigan				200,000	550,000	495,000
Wisconsin	350,000	37,500	33,750			
Division No. 5	740,000	37,500	33,750	695,000	2,063,150	1,856,835
Iowa				950,000	51,250	48,825
Minnesota		12,000	10,800	800,000		
Missouri				3,475,000	256,250	230,625
Kansas				1,200,000	235,000	211,500
Nebraska				635,000	246,250	221,625
Division No. 6		12,000	10,800	7,000,000	791,750	712,575
Colorado				1,088,000	122,000	103,800
Nevada						
California				450,600	75,000	67,500
Oregon				175,000	106,250	95,625
Arizona						
Division No. 7				1,713,000	303,250	272,925
Indian Territory						
Oklahoma				25,000		
North Dakota				325,000	84,000	84,600
South Dakota				50,000	12,500	11,250
Idaho						
Montana	750,000	123,750	111,375			
New Mexico				50,000	12,500	11,250
Utah				700,000	112,500	101,250
Washington				400,000	74,300	66,870
Wyoming						
Division No. 8	750,000	123,750	111,375	1,550,000	305,800	275,220
United States	2,340,000	332,250	299,025	17,049,800	17,259,450	15,533,505

DECREASE OR INCREASE OF NATIONAL BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, 1887 TO 1894, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

Net circulation outstanding, October 31, 1886.....		\$219, 710, 656
National-bank notes outstanding October 31, 1887, including notes of national gold banks.....	\$272, 041, 203	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>102, 826, 136</u>	169, 215, 067
Net decrease of circulation.....		<u>50, 495, 589</u>
Net outstanding as above, October 31, 1887.....		169, 215, 067
National-bank notes outstanding October 31, 1888, including notes of national gold banks.....	239, 385, 237	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>87, 018, 909</u>	152, 366, 328
Net decrease of circulation.....		<u>16, 848, 739</u>
Net outstanding as above, October 31, 1888.....		152, 366, 328
National-bank notes outstanding October 31, 1889, including notes of national gold banks.....	202, 023, 415	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>71, 816, 130</u>	130, 207, 285
Net decrease of circulation.....		<u>22, 159, 043</u>
Net outstanding as above, October 31, 1889.....		130, 207, 285
National-bank notes outstanding October 31, 1890, including notes of national gold banks.....	179, 755, 643	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>54, 796, 907</u>	124, 958, 736
Net decrease of circulation.....		<u>5, 248, 549</u>
Net outstanding as above, October 31, 1890.....		124, 958, 736
National-bank notes outstanding October 31, 1891, including notes of national gold banks.....	172, 184, 558	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>35, 430, 721</u>	136, 753, 837
Net increase of circulation.....		<u>11, 795, 101</u>
Net outstanding as above, October 31, 1891.....		136, 753, 837
National-bank notes outstanding October 31, 1892, including notes of national gold banks.....	172, 432, 146	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>25, 191, 083</u>	147, 241, 063
Net increase of circulation.....		<u>10, 487, 226</u>
Net outstanding as above, October 31, 1892.....		147, 241, 063
National-bank notes outstanding October 31, 1893, including notes of national gold banks.....	209, 311, 993	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>21, 295, 765</u>	188, 016, 228
Net increase of circulation.....		<u>40, 775, 165</u>
Net outstanding as above, October 31, 1893.....		188, 016, 228
National-bank notes outstanding October 31, 1894, including notes of national gold banks.....	207, 565, 090	
Less lawful money on deposit at same date, including deposits of national gold banks.....	<u>28, 163, 726</u>	179, 401, 364
Net decrease of circulation.....		<u>8, 614, 864</u>

The gross decrease of circulation, including the notes of gold banks and those of failed and liquidated associations, was \$1,746,903.

TABLE SHOWING, BY STATES, THE AMOUNT OF NATIONAL-BANK CIRCULATION ISSUED, THE AMOUNT OF LAWFUL MONEY DEPOSITED IN THE UNITED STATES TREASURY TO RETIRE NATIONAL-BANK CIRCULATION FROM JUNE 20, 1874, TO OCTOBER 31, 1894, AND AMOUNT REMAINING ON DEPOSIT AT LATTER DATE.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasurer at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of June 20, 1874.	To retire circulation under act of July 12, 1882.	Total deposits.	
Maine.....	\$4,336,809	\$959,262	\$4,465,295	\$2,561,073	\$7,985,570	\$420,560
New Hampshire.....	3,213,355	642,715	2,521,290	1,476,218	4,640,223	367,038
Vermont.....	4,541,595	1,117,587	5,159,003	1,964,262	8,231,852	362,050
Massachusetts.....	52,269,460	2,327,465	57,107,310	24,787,815	84,222,590	5,069,511
Rhode Island.....	9,054,155	317,017	9,359,081	5,977,042	15,653,140	906,254
Connecticut.....	11,254,300	1,108,530	14,845,557	5,417,768	22,371,835	1,884,665
New York.....	64,068,174	9,711,215	62,825,992	15,580,230	88,117,437	4,856,514
New Jersey.....	7,314,990	1,431,188	9,076,542	3,116,970	18,628,500	4,486,791
Pennsylvania.....	41,156,540	5,015,136	38,572,093	15,861,678	59,448,907	3,271,106
Delaware.....	1,082,210		1,132,000	458,645	1,590,645	170,445
Maryland.....	5,516,805	184,800	6,780,605	3,665,625	10,631,690	668,566
Dist. Columbia.....	1,037,270	455,664	2,982,899	93,580	1,532,134	87,484
Virginia.....	2,772,535	1,208,869	2,386,275	764,845	4,358,983	163,519
West Virginia.....	1,070,674	950,310	961,140	564,575	2,479,025	121,767
North Carolina.....	1,796,210	434,660	2,265,707	103,463	2,803,830	127,057
South Carolina.....	439,310	81,059	1,897,012	159,223	2,136,285	66,498
Georgia.....	1,628,910	491,295	1,723,855	575,270	2,790,420	170,710
Florida.....	561,230	105,290	7,790		113,080	24,922
Alabama.....	1,539,104	382,898	1,081,320	229,057	1,692,275	195,762
Mississippi.....	356,690	80,100	38,450		118,550	52,862
Louisiana.....	2,992,967	722,263	3,677,594	925,994	5,325,761	252,934
Texas.....	6,129,100	738,477	1,171,608	96,305	2,066,300	237,784
Arkansas.....	646,890	151,265	412,120	63,205	626,590	61,200
Kentucky.....	9,180,459	2,252,031	8,763,309	1,989,474	12,404,814	751,613
Tennessee.....	2,411,085	1,218,101	2,191,756	451,638	3,860,495	271,592
Missouri.....	4,823,330	1,812,882	6,181,663	625,565	8,620,110	382,574
Ohio.....	25,506,686	8,212,179	21,473,606	5,638,750	34,754,544	2,188,347
Indiana.....	9,433,237	5,617,015	12,137,907	1,381,698	19,144,080	757,180
Illinois.....	9,891,169	4,109,761	12,024,054	1,767,268	17,901,083	735,999
Michigan.....	7,526,110	3,725,428	5,833,498	452,218	10,011,174	729,514
Wisconsin.....	3,941,540	1,374,488	2,747,380	653,256	4,475,124	177,314
Iowa.....	5,923,578	2,080,758	4,858,513	733,676	7,672,977	332,532
Minnesota.....	2,942,190	1,125,634	2,659,824	474,691	4,260,149	185,157
Kansas.....	4,031,850	1,879,475	1,021,610	87,341	2,979,526	330,904
Nebraska.....	3,785,540	644,568	1,232,662	241,755	2,118,985	253,664
Nevada.....	76,950		13,500		13,500	964
Oregon.....	781,750	88,670	189,800	82,450	351,980	39,724
Colorado.....	2,339,515	492,105	712,726	276,300	1,481,285	118,647
Idaho.....	225,405	22,500	90,268	14,762	127,530	10,335
Montana.....	1,247,405	367,945	334,610	29,470	732,025	98,900
Wyoming.....	278,435	36,000	20,250	12,090	68,340	15,488
North Dakota.....	898,200	185,640	195,570		381,210	38,543
South Dakota.....	859,725	233,620	100,330		333,950	75,970
Washington.....	2,104,295	412,600	385,850		798,450	187,848
California.....	3,087,320	444,990	1,340,540	45,000	1,830,490	194,270
Utah.....	1,161,050	259,131	527,547	42,903	829,581	92,846
New Mexico.....	409,020	137,650	295,200	16,520	449,370	73,135
Arizona.....	143,540	50,590	2,500		53,090	910
Oklahoma.....	90,000	21,800			21,800	9,030
Indian Territory.....	81,000					
Lawful money deposited prior to June 20, 1874, and remaining at that date.....					3,813,675	
Total.....	*238,133,987	65,444,437	313,769,076	99,265,267	482,292,455	†28,071,239

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

† Exclusive of \$92,487 on deposit to retire circulation of national gold banks.

STATEMENT SHOWING THE AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT WITH THE TREASURER OF THE UNITED STATES TO REDEEM NATIONAL-BANK NOTES, AND THE KINDS AND AMOUNTS OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION AND PUBLIC DEPOSITS ON OCTOBER 31, 1894, WITH THE CHANGES DURING THE PRECEDING YEAR AND THE PRECEDING MONTH.

National-bank notes.	October 31, 1893.	September 30, 1894.
<i>Total circulation.</i>		
Total amount outstanding at the dates named	\$209, 214, 166	\$207, 471, 501
Additional circulation issued during the intervals:		
To new banks	975, 600	120, 810
To banks increasing circulation	10, 136, 620	873, 429
Aggregate	220, 326, 386	208, 465, 740
Surrendered and destroyed during the intervals	12, 853, 783	993, 137
Total amount outstanding Oct. 31, 1894*	207, 472, 603	207, 472, 603
Decrease in total circulation since Oct. 31, 1893	1, 741, 563	
Increase in total circulation since Sept. 30, 1894		1, 102
<i>Circulation based on United States bonds.</i>		
Amount outstanding at the dates named	188, 016, 228	180, 251, 065
Additional issued during the intervals as above	11, 112, 220	994, 239
Aggregate	199, 128, 448	181, 245, 304
Retired during the intervals:		
By insolvent banks	1, 254, 195	33, 250
By liquidating banks	2, 190, 268	139, 285
By reducing banks	16, 282, 621	1, 671, 405
Total retired during the intervals	19, 727, 084	1, 843, 940
Outstanding against bonds Oct. 31, 1894	179, 401, 364	179, 401, 364
Decrease in circulation since Oct. 31, 1893	8, 614, 864	
Decrease in circulation since Sept. 30, 1894		849, 701
<i>Circulation secured by lawful money.</i>		
	October 31, 1893.	October 31, 1894.*
Amount of outstanding circulation represented by lawful money on deposit with the Treasurer of the United States to redeem notes:		
Of insolvent national banks	\$1, 335, 614	\$1, 278, 920
Of liquidating national banks	4, 732, 400	5, 248, 217
Of national banks reducing circulation under section 4 of the act of June 20, 1874	1, 886, 834	9, 300, 104
Of national banks retiring circulation under section 6 of the act of July 12, 1882	13, 243, 090	12, 243, 998
Total lawful money on deposit	21, 197, 938	28, 071, 239
Lawful money deposited in October, 1894		1, 817, 290
National-bank notes redeemed in October, 1894		966, 487
Increase in aggregate deposit since Oct. 31, 1893	6, 873, 301	
Increase in aggregate deposit since Sept. 30, 1894		850, 803
<i>United States registered bonds on deposit.</i>		
	To secure circulating notes.	To secure public deposits.
Pacific railroad bonds, 6 per cents	\$14, 043, 000	\$1, 195, 000
Funded loan of 1891, 4½ per cents, continued at 2 per cent	22, 749, 000	1, 013, 000
Funded loan of 1907, 4 per cents	155, 932, 450	12, 165, 000
Loan of 1894, 5 per cents	6, 980, 850	500, 000
Total on deposit Oct. 31, 1894	199, 705, 200	14, 876, 000

* Circulation of national gold banks not included in the above \$92, 487.

160 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING PROFITS UPON CIRCULATING NOTES BASED UPON A DEPOSIT OF \$100,000 BONDS, OCTOBER 31, 1893.

October 31, 1893—2 per cents.

\$100,000 twos at 96, interest.....	\$2,000.00
Circulation, 90 per cent on par value.....	\$90,000.00
Interest on loanable circulation at 6 per cent.....	5,400.00
Gross receipts	7,400.00
Deduct—	
1 per cent tax on circulation	\$900.00
Annual cost of redemption	45.00
Express charges	3.00
Cost of plates for circulation	7.50
Agents' fees	7.00
	962.50
Net receipts	6,437.50
\$26,000 loaned at 6 per cent	5,760.00
Profit on circulation	677.50
Total profit on \$22,020,550 bonds, \$149,189.23.	
Percentage on maximum circulation obtainable, 0.677½ per cent.	

October 31, 1893—4 per cents.

\$100,000 fours at 111.1712 premium, interest	\$4,000.00
Circulation, 90 per cent on par value.....	\$90,000.00
Interest on loanable circulation at 6 per cent.....	5,400.00
Gross receipts	9,400.00
Deduct—	
1 per cent tax on circulation	\$900.00
Annual cost of redemption	45.00
Express charges	3.00
Cost of plates for circulation	7.50
Agents' fees.....	7.00
Sinking fund reinvested quarterly to liquidate premium....	533.25
	1,495.75
Net receipts	7,904.25
\$111,171.20 loaned at 6 per cent	6,670.27
Profit on circulation	1,233.98
Total profit on \$142,141,700 bonds, \$1,754,000.16.	
Percentage on maximum circulation obtainable, 1.234 per cent.	

October 31, 1893—6 per cents.

\$100,000 sixes at 105.5945 premium, interest.....	\$6,000.00
Circulation, 90 per cent on par value.....	\$90,000.00
Interest on loanable circulation at 6 per cent.....	5,400.00
Gross receipts	11,400.00
Deduct—	
1 per cent tax on circulation	900.00
Annual cost of redemption	45.00
Express charges	3.00
Cost of plates for circulation.....	7.50
Agents' fees.....	7.00
Sinking fund reinvested semiannually to liquidate premium.	1,307.78
	2,270.28
Net receipts	9,129.72
\$105,594.50 loaned at 6 per cent.....	6,335.67
Profit on circulation	2,794.05
Total profit on \$12,426,000 bonds, \$347,188.65.	
Percentage on maximum circulation obtainable, 2.794 per cent.	

STATEMENT SHOWING PROFITS UPON CIRCULATING NOTES BASED UPON A DEPOSIT OF \$100,000 BONDS, OCTOBER 31, 1894.

October 31, 1894—2 percents.

\$100,000 twos at 95.6750, interest		\$2,000.00
Circulation, 90 per cent on market value	\$86,107.50	
Interest on loanable circulation at 6 per cent		5,166.45
		<hr/>
Gross receipts		7,166.45
Deduct—		
1 per cent tax on circulation	\$861.03	
Annual cost of redemption	45.00	
Express charges	3.00	
Cost of plates for circulation	7.50	
Agents' fees	7.00	
		<hr/>
		923.53
		<hr/>
Net receipts		6,242.92
\$95,675 loaned at 6 per cent		5,740.50
		<hr/>
Profit on circulation		502.42

Percentage on maximum circulation obtainable, 0.502 per cent.
 (The profit on these bonds is somewhat greater than this, owing to the fact that the bonds will be redeemed at par, but is indeterminate, owing to the uncertainty of date of redemption.)

October 31, 1894—4 percents.

\$100,000 fours at 115.1712, interest		\$4,000.00
Circulation, 90 per cent on par value	\$90,000.00	
Interest on loanable circulation at 6 per cent		5,400.00
		<hr/>
Gross receipts		9,400.00
Deduct—		
1 per cent tax on circulation	\$900.00	
Annual cost of redemption	45.00	
Express charges	3.00	
Cost of plates for circulation	7.50	
Agents' fees	7.00	
Sinking fund reinvested quarterly to liquidate premium	808.07	
		<hr/>
		1,770.57
		<hr/>
Net receipts		7,629.43
\$115,171.20 loaned at 6 per cent		6,910.27
		<hr/>
Profit on circulation		719.16

Percentage on maximum circulation obtainable, 0.719 per cent.

October 31, 1894—5 percents.

\$100,000 fives at 119.0033, interest		\$5,000.00
Circulation, 90 per cent on par value	\$90,000.00	
Interest on loanable circulation at 6 per cent		5,400.00
		<hr/>
Gross receipts		10,400.00
Deduct—		
1 per cent tax on circulation	\$900.00	
Annual cost of redemption	45.00	
Express charges	3.00	
Cost of plates for circulation	7.50	
Agents' fees	7.00	
Sinking fund reinvested quarterly to liquidate premium	1,627.81	
		<hr/>
		2,590.31
		<hr/>
Net receipts		7,809.69
\$119,003.30 loaned at 6 per cent		7,140.20
		<hr/>
Profit on circulation		669.49

Percentage on maximum circulation obtainable, 0.669 per cent.

162 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING PROFITS UPON CIRCULATING NOTES, ETC.—Continued.

October 31, 1894—6 percents (series maturing July 1, 1898).

\$100,000 sixes at 107.9945.....		\$6,000.00
Circulation, 90 per cent on par value.....	\$90,000.00	
Interest on loanable circulation at 6 per cent.....		5,400.00
<hr/>		
Gross receipts.....		11,400.00
Deduct—		
1 per cent tax on circulation.....	\$900.00	
Annual cost of redemption.....	45.00	
Express charges.....	3.00	
Cost of plates for circulation.....	7.50	
Agents' fees.....	7.00	
Sinking fund reinvested semiannually to liquidate premium.....	1,980.60	
		<hr/>
		2,943.10
<hr/>		
Net receipts.....		8,456.90
\$107,994.50 loaned at 6 per cent.....		6,479.67
<hr/>		
Profit on circulation.....		1,977.23
<hr/>		
Percentage on maximum circulation obtainable, 1.977 per cent.		

STATEMENT SHOWING QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION FROM JANUARY 14, 1875, TO OCTOBER 31, 1894.

	National bank.		Increase.	Decrease.
	Issued.	Retired.		
From Jan. 14 to Jan. 31, 1875.....	\$537,580	\$255,600	\$281,980	
For quarter ended—				
Apr. 30, 1875.....	4,409,220	3,336,804	1,072,416	
July 31, 1875.....	4,124,165	5,423,930		\$1,299,761
Oct. 31, 1875.....	1,915,710	5,553,971		3,638,261
Jan. 31, 1876.....	2,504,600	3,852,731		1,348,131
Apr. 30, 1876.....	877,580	5,425,559		4,547,959
July 31, 1876.....	1,107,110	9,663,984		8,556,874
Oct. 31, 1876.....	2,604,390	8,564,727		5,960,333
Jan. 31, 1877.....	3,188,630	4,759,015		1,570,386
Apr. 30, 1877.....	4,363,010	5,005,596		642,586
July 31, 1877.....	3,000,230	4,984,399		1,984,169
Oct. 31, 1877.....	5,754,160	3,516,321	2,237,839	
Jan. 31, 1878.....	6,725,585	2,701,885	4,023,700	
Apr. 30, 1878.....	3,036,760	1,906,720	1,130,039	
July 31, 1878.....	4,252,980	3,453,060	797,900	
Oct. 31, 1878.....	2,276,360	2,924,430		648,070
Jan. 31, 1879.....	3,097,060	747,327	2,349,733	
Apr. 30, 1879.....	7,039,300	1,822,988	5,216,312	
July 31, 1879.....	3,674,830	2,715,524	959,306	
Oct. 31, 1879.....	9,122,300	1,754,558	7,367,742	
Jan. 31, 1880.....	7,289,805	674,129	6,615,676	
Apr. 30, 1880.....	3,163,820	1,555,766	1,608,054	
July 31, 1880.....	1,748,660	2,427,398		678,738
Oct. 31, 1880.....	1,199,930	1,535,769		335,830
Jan. 31, 1881.....	2,234,780	1,361,534	873,246	
Apr. 30, 1881.....	12,690,890	4,426,596	8,264,294	
July 31, 1881.....	9,569,410	4,734,578	4,834,832	
Oct. 31, 1881.....	6,484,550	3,182,551	3,301,999	
Jan. 31, 1882.....	5,625,200	3,354,153	2,271,047	
Apr. 30, 1882.....	2,991,400	4,414,865		1,423,465
July 31, 1882.....	4,054,740	5,741,456		1,686,710
Oct. 31, 1882.....	9,792,910	5,611,497	4,181,413	
Jan. 31, 1883.....	4,588,850	4,927,020		338,170
Apr. 30, 1883.....	3,638,650	6,510,245		2,871,595
July 31, 1883.....	3,527,100	6,868,245		3,341,145
Oct. 31, 1883.....	2,755,600	6,369,273		3,613,673
Jan. 31, 1884.....	2,748,270	5,172,714		2,424,444
Apr. 30, 1884.....	2,052,294	8,430,804		6,378,510
July 31, 1884.....	2,778,960	7,883,997		5,105,037
Oct. 31, 1884.....	2,792,170	6,833,874		4,041,704
Jan. 31, 1885.....	1,265,520	7,812,055		6,546,535
Apr. 30, 1885.....	2,125,260	8,135,112		6,009,852

STATEMENT SHOWING QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION FROM JANUARY 14, 1875, TO OCTOBER 31, 1894—Continued.

	National bank.		Increase.	Decrease.
	Issued.	Retired.		
For quarter ended—				
July 31, 1885.....	\$2,160,110	\$5,731,673		\$3,571,563
Oct. 31, 1885.....	5,591,760	6,758,154		1,166,394
Jan. 31, 1886.....	7,751,794	5,581,261	\$2,170,533	
Apr. 30, 1886.....	4,700,384	8,397,163		3,696,779
July 31, 1886.....	1,469,325	8,425,486		6,956,161
Oct. 31, 1886.....	1,566,700	6,468,227		4,901,527
Jan. 31, 1887.....	1,243,550	9,580,973		8,337,423
Apr. 30, 1887.....	2,961,775	11,014,057		8,052,282
July 31, 1887.....	2,936,670	11,307,718		8,371,048
Oct. 31, 1887.....	4,021,350	8,421,529		4,400,179
Jan. 31, 1888.....	6,144,629	12,190,159		6,045,530
Apr. 30, 1888.....	7,755,416	15,005,579		7,250,163
July 31, 1888.....	6,188,531	15,115,185		8,926,654
Oct. 31, 1888.....	1,049,765	11,277,768		10,228,003
Jan. 31, 1889.....	930,445	11,031,498		10,101,053
Apr. 30, 1889.....	1,179,165	11,789,161		10,609,996
July 31, 1889.....	1,376,200	11,791,639		10,415,438
Oct. 31, 1889.....	1,783,920	7,894,453		6,110,533
Jan. 31, 1890.....	1,428,895	8,865,001		7,436,106
Apr. 30, 1890.....	3,469,345	8,498,305		5,026,960
July 31, 1890.....	2,481,090	7,545,116		5,063,126
Oct. 31, 1890.....	1,817,525	6,444,175		4,626,650
Jan. 31, 1891.....	1,765,540	5,896,594		4,131,054
Apr. 30, 1891.....	1,397,135	6,578,579		5,181,444
July 31, 1891.....	4,065,775	5,973,521		1,907,746
Oct. 31, 1891.....	8,230,000	4,462,850	3,767,150	
Jan. 31, 1892.....	5,241,445	4,220,507	1,020,938	
Apr. 30, 1892.....	3,217,945	3,934,429		716,484
July 31, 1892.....	2,992,805	2,824,744	168,061	
Oct. 31, 1892.....	2,271,669	2,439,286		167,617
Jan. 31, 1893.....	4,384,625	2,426,418	1,958,207	
Apr. 30, 1893.....	4,735,660	2,267,340	2,468,314	
July 31, 1893.....	8,523,700	1,612,297	6,911,403	
Oct. 31, 1893.....	26,721,305	1,183,029	25,538,366	
Jan. 31, 1894.....	1,603,245	3,032,641		1,429,396
Apr. 30, 1894.....	3,650,970	3,606,743	44,227	
July 31, 1894.....	3,378,819	3,638,425		259,606
Oct. 31, 1894.....	2,479,186	2,378,682	100,504	
Total.....	323,399,487	451,971,123	101,537,231	230,108,867
Surrendered to this office and retired from Jan. 14, 1875, to Oct. 31, 1894.....		16,642,923		16,642,923
Grand total.....	323,399,487	468,614,046	101,537,231	246,751,790

STATEMENT SHOWING NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31, IN EACH YEAR FROM 1864 TO 1894, INCLUSIVE.

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.	Issued during current year.
1864...	Issued.....			\$26,924,100	\$19,708,260	\$6,536,920	\$2,491,300	\$2,903,400	\$250,000		\$58,813,980	\$58,813,980
	Redeemed.....											
	Outstanding.....			26,924,100	19,708,260	6,536,920	2,491,300	2,903,400	250,000		58,813,980	
1865...	Issued.....	\$2,020,167	\$1,346,778	84,796,000	53,493,210	28,209,500	10,349,700	15,033,600	5,446,500	\$4,404,000	205,099,455	146,285,475
	Redeemed.....			104,820	195,800	26,580	46,550	89,500		1,000	464,250	
	Outstanding.....	2,020,167	1,346,778	84,691,180	53,297,410	28,182,920	10,303,150	14,944,100	5,446,500	4,403,000	204,635,205	
1866...	Issued.....	7,699,182	5,156,012	111,115,620	75,807,000	42,278,700	16,473,700	24,657,500	6,669,500	4,728,000	294,585,214	89,485,759
	Redeemed.....	7,680	11,700	153,175	225,390	42,060	76,050	172,700	302,500	507,000	1,498,255	
	Outstanding.....	7,691,502	5,144,312	110,962,445	75,581,610	42,236,640	16,397,650	24,484,800	6,367,000	4,221,000	293,086,959	
1867...	Issued.....	8,396,179	5,622,722	113,535,300	77,899,270	43,615,720	17,469,850	26,243,600	6,691,500	4,728,000	304,202,141	9,616,927
	Redeemed.....	58,606	42,356	753,855	510,620	198,080	432,300	877,000	671,500	1,563,000	5,107,317	
	Outstanding.....	8,337,573	5,580,366	112,781,445	77,388,650	43,417,640	17,037,550	25,366,600	6,020,000	3,165,000	299,094,824	
1868...	Issued.....	8,947,798	5,990,468	115,738,140	79,227,620	44,430,700	17,775,450	26,766,600	6,744,500	4,746,000	310,367,276	6,165,135
	Redeemed.....	272,997	156,016	2,515,995	1,309,500	759,760	880,950	1,598,000	909,000	1,853,000	10,250,318	
	Outstanding.....	8,674,801	5,834,452	113,223,045	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	300,116,958	
1869...	Issued.....	9,663,584	6,468,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726	8,376,459
	Redeemed.....	973,427	497,538	5,146,030	2,847,390	1,496,400	1,502,050	2,708,100	1,347,000	2,501,000	19,018,955	
	Outstanding.....	8,690,157	5,970,854	113,528,710	78,260,430	43,993,640	16,703,300	24,818,200	5,491,500	2,268,000	299,724,791	
1870...	Issued.....	10,843,693	7,256,558	124,376,620	85,118,950	48,208,980	19,180,600	28,667,200	6,980,000	4,779,000	335,411,601	16,667,875
	Redeemed.....	2,752,688	1,437,318	9,035,250	5,060,560	2,701,960	2,501,050	4,587,250	2,096,000	3,380,000	33,552,326	
	Outstanding.....	8,091,005	5,819,240	115,341,370	80,058,390	45,507,020	16,679,550	24,079,700	4,884,000	1,399,000	301,859,275	
1871...	Issued.....	12,673,867	8,482,434	142,195,820	98,246,300	56,132,040	21,806,850	32,365,500	7,326,500	4,843,000	384,072,311	48,660,710
	Redeemed.....	5,471,799	4,816,890	17,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	4,028,100	59,597,104	
	Outstanding.....	7,202,068	5,367,544	125,180,845	88,556,730	51,055,520	17,529,600	24,519,400	4,248,500	815,000	324,475,207	
1872...	Issued.....	14,297,360	9,565,256	159,666,740	112,534,520	64,513,760	24,859,950	36,779,700	7,810,500	4,933,000	434,960,786	50,888,475
	Redeemed.....	7,919,388	4,816,778	29,803,335	16,997,020	8,777,040	6,309,000	11,098,900	3,933,500	4,315,000	93,969,961	
	Outstanding.....	6,377,972	4,748,478	129,863,405	95,537,500	55,736,720	18,550,950	25,680,800	3,877,000	618,000	340,990,825	
1873...	Issued.....	15,526,189	10,390,222	174,472,280	125,603,990	72,164,380	27,987,100	41,661,000	8,233,000	5,158,000	481,196,161	46,235,375
	Redeemed.....	9,891,606	6,241,446	45,709,815	25,730,700	13,061,420	8,448,800	14,405,700	4,829,000	4,530,000	132,848,487	
	Outstanding.....	5,634,583	4,148,776	128,762,465	99,873,290	59,102,960	19,538,300	27,255,300	3,404,000	628,000	348,347,674	
1874...	Issued.....	16,550,259	11,078,226	196,215,080	133,370,760	79,242,180	33,348,500	49,250,200	8,657,000	5,250,000	532,062,805	51,766,644
	Redeemed.....	11,143,606	7,110,036	65,208,025	39,127,070	19,832,160	11,577,800	19,657,200	5,838,000	4,583,000	184,176,899	
	Outstanding.....	5,406,653	3,968,188	131,007,055	94,243,690	59,410,020	21,770,700	29,593,000	2,819,000	567,000	348,785,906	

1875...	Issued.....	18,048,176	12,079,504	235,275,920	174,105,076	105,921,280	44,209,250	64,585,800	9,223,000	5,540,000	668,988,000	136,025,136
	Redeemed.....	14,092,126	9,233,246	124,633,860	76,085,320	40,489,280	19,051,850	29,942,800	7,236,500	5,047,000	325,811,982	
	Outstanding.....	3,956,050	2,846,258	110,642,060	98,019,750	65,432,000	25,157,400	34,643,000	1,986,500	493,000	343,176,018	
1876...	Issued.....	18,851,264	12,614,896	258,917,640	200,086,520	121,729,840	49,281,750	71,092,000	9,345,500	5,549,000	747,468,410	78,480,410
	Redeemed.....	15,556,708	10,249,062	161,910,280	103,632,140	57,444,920	25,789,200	39,578,500	8,108,500	5,272,000	427,601,340	
	Outstanding.....	3,294,555	2,365,804	97,007,360	96,394,380	64,284,920	23,492,550	31,513,500	1,237,000	277,000	319,867,070	
1877...	Issued.....	20,618,024	13,793,936	284,084,240	222,660,640	135,525,060	53,990,050	76,733,700	9,906,000	5,678,000	823,070,650	75,611,240
	Redeemed.....	16,875,568	11,111,052	190,579,340	124,347,790	70,470,560	31,733,950	47,931,700	8,807,500	5,411,000	507,208,460	
	Outstanding.....	3,802,456	2,682,884	93,504,900	98,312,850	65,054,500	22,256,100	28,802,000	1,188,500	267,000	315,871,190	
1878...	Issued.....	22,480,415	15,035,530	305,956,440	241,572,930	146,883,340	57,379,900	81,292,300	10,090,000	6,214,000	886,904,855	63,825,205
	Redeemed.....	18,194,196	12,063,384	213,417,165	138,591,490	79,063,560	36,411,100	54,185,900	9,447,500	5,900,000	567,264,295	
	Outstanding.....	4,286,219	2,982,146	92,539,275	102,981,440	67,819,780	20,968,800	27,106,400	642,500	314,000	319,640,560	
1879...	Issued.....	23,169,677	15,495,038	327,892,200	259,042,230	157,399,020	60,589,050	85,074,000	10,270,000	6,350,000	945,281,215	58,376,360
	Redeemed.....	19,600,477	13,002,540	229,980,380	149,305,990	85,146,860	39,263,150	58,160,400	9,643,500	6,057,000	610,160,297	
	Outstanding.....	3,569,200	2,492,498	97,911,820	109,736,240	72,252,160	21,325,900	26,913,600	626,500	293,000	335,120,918	
1880...	Issued.....	23,169,677	15,495,038	345,659,880	272,031,680	165,327,960	62,694,250	87,951,000	10,366,500	6,373,000	989,068,985	43,787,770
	Redeemed.....	20,875,215	13,887,778	245,749,120	158,211,100	90,096,400	41,274,950	61,060,100	9,742,000	6,124,000	647,020,663	
	Outstanding.....	2,294,462	1,607,260	99,910,760	113,820,580	75,231,560	21,419,300	26,890,900	624,500	249,000	342,048,322	
1881...	Issued.....	23,169,677	15,495,038	368,062,520	294,775,190	178,816,340	67,879,700	95,973,200	10,964,500	7,154,000	1,062,290,165	73,221,180
	Redeemed.....	21,838,565	14,572,868	267,582,440	173,466,350	98,099,840	44,594,500	66,020,200	10,247,500	6,943,000	703,365,263	
	Outstanding.....	1,331,112	922,170	100,480,080	121,308,840	80,716,500	23,285,200	29,953,000	717,000	211,000	358,924,902	
1882...	Issued.....	23,169,677	15,495,038	393,487,120	320,422,600	195,035,680	72,667,200	103,513,800	11,378,500	7,197,000	1,142,366,615	80,076,450
	Redeemed.....	22,353,877	14,968,280	296,566,165	197,709,340	111,434,140	49,009,100	71,913,000	10,440,000	6,990,000	781,383,902	
	Outstanding.....	815,800	526,758	96,920,955	122,713,260	83,601,540	23,658,100	31,600,800	938,500	207,000	360,982,713	
1883...	Issued.....	23,169,677	15,495,038	417,236,040	345,440,860	211,576,920	77,801,450	111,474,200	11,566,500	7,287,000	1,221,047,685	78,681,070
	Redeemed.....	22,503,909	15,141,806	325,712,835	227,123,550	128,492,760	54,595,150	78,912,500	10,683,500	7,092,000	870,288,010	
	Outstanding.....	575,768	353,232	91,523,205	118,317,310	83,084,160	23,266,300	32,561,700	883,000	195,000	350,759,675	
1884...	Issued.....	23,169,677	15,495,038	440,305,940	371,821,020	228,841,820	83,051,500	119,977,000	11,853,000	7,379,000	1,302,093,995	81,046,310
	Redeemed.....	22,071,930	15,206,070	353,196,785	290,501,070	149,635,240	60,828,650	87,454,300	10,990,500	7,156,000	969,641,051	
	Outstanding.....	497,747	288,468	85,309,155	111,319,950	79,206,580	22,222,850	32,522,700	862,500	223,000	332,452,944	
1885...	Issued.....	23,169,677	15,495,038	466,042,000	398,040,010	246,363,460	87,927,650	128,770,600	11,947,000	7,379,000	1,385,134,435	83,040,440
	Redeemed.....	22,731,963	15,257,754	384,085,330	293,828,720	171,275,940	67,288,100	97,192,200	11,363,500	7,238,000	1,070,261,507	
	Outstanding.....	437,714	237,284	81,956,670	104,211,290	75,087,520	20,639,550	31,578,400	583,500	141,000	314,872,928	
1886...	Issued.....	23,169,677	15,495,038	488,336,800	416,959,700	258,912,360	90,750,700	134,202,100	11,947,000	7,379,000	1,447,161,375	62,026,940
	Redeemed.....	22,757,987	15,279,612	405,346,320	317,672,780	187,957,120	72,565,050	105,533,000	11,569,000	7,290,000	1,146,170,869	
	Outstanding.....	411,690	215,426	82,790,480	99,286,920	70,955,240	18,194,650	28,669,100	378,000	89,000	300,990,506	
1887...	Issued.....	23,169,677	15,495,038	502,277,620	427,627,990	266,022,900	92,481,650	137,516,600	11,947,000	7,379,000	1,483,917,475	36,756,100
	Redeemed.....	22,776,403	15,293,440	425,853,955	337,999,280	201,838,860	76,807,150	112,745,300	11,646,500	7,305,000	1,212,265,888	
	Outstanding.....	393,274	201,598	76,423,665	89,628,710	64,184,040	15,674,500	24,771,300	300,500	74,000	271,651,587	

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

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousand.	Total.	Issued during current year.
1888...	Issued.....	\$23,169,677	\$15,495,038	\$520,506,800	\$442,223,330	\$275,754,140	\$94,893,350	\$142,217,600	\$11,947,000	\$7,379,000	\$1,533,585,935	\$49,668,460
	Redeemed.....	22,783,281	15,298,872	453,086,540	364,436,609	218,806,920	81,230,400	119,872,000	11,706,500	7,320,000	1,294,541,113	
	Outstanding.....	386,396	196,166	67,420,260	77,786,730	56,947,220	13,662,950	22,345,600	240,500	59,000	239,044,822	
1889...	Issued.....	23,169,677	15,495,038	532,659,620	451,361,990	281,804,220	95,997,250	144,384,000	11,947,000	7,379,000	1,564,197,795	30,611,860
	Redeemed.....	22,794,643	15,306,858	476,027,775	386,221,110	232,686,320	84,750,700	125,601,800	11,737,500	7,327,000	1,362,453,706	
	Outstanding.....	375,034	188,180	56,631,845	65,140,880	49,117,900	11,246,550	18,782,200	209,500	52,000	201,744,089	
1890...	Issued.....	23,169,677	15,495,038	544,788,840	461,240,000	288,323,560	97,468,100	147,273,300	11,947,000	7,379,000	1,597,084,515	32,886,720
	Redeemed.....	22,800,061	15,311,146	494,306,190	403,621,260	244,251,900	87,709,800	130,537,200	11,764,000	7,333,000	1,417,634,557	
	Outstanding.....	369,616	183,892	50,482,650	57,618,740	44,071,660	9,758,300	16,736,100	183,000	46,000	179,449,958	
1891...	Issued.....	23,169,677	15,495,038	561,426,260	474,952,880	297,355,680	99,848,700	151,976,100	11,947,000	7,379,000	1,643,550,335	46,465,820
	Redeemed.....	22,802,625	15,313,292	511,284,975	421,173,990	256,301,380	90,406,400	135,172,500	11,779,500	7,337,000	1,471,571,662	
	Outstanding.....	367,052	181,746	50,141,285	53,778,890	41,054,300	9,442,300	16,803,600	167,500	42,000	171,978,673	
1892...	Issued.....	23,169,677	15,495,038	577,190,300	491,530,600	308,389,420	102,085,550	156,315,100	11,947,000	7,379,000	1,693,501,685	49,931,350
	Redeemed.....	22,806,348	15,316,106	527,218,370	437,176,700	267,451,740	92,916,700	139,439,800	11,794,000	7,345,000	1,521,464,764	
	Outstanding.....	363,329	178,932	49,971,930	54,353,900	40,937,680	9,168,850	16,875,300	153,000	34,000	172,036,921	
1893...	Issued.....	23,169,677	15,495,038	605,475,540	519,398,970	326,900,880	105,970,750	163,940,500	11,947,000	7,379,000	1,779,686,355	86,184,670
	Redeemed.....	22,810,808	15,319,508	543,392,670	452,919,540	278,070,440	95,400,300	143,918,400	11,807,500	7,346,000	1,570,985,166	
	Outstanding.....	358,869	175,530	62,082,870	66,479,430	48,830,440	10,570,450	20,031,100	139,500	33,000	208,701,189	
1894...	Issued.....	23,169,677	15,495,038	630,757,720	539,903,580	340,460,609	108,420,000	168,740,100	11,947,000	7,379,000	1,846,272,715	66,586,360
	Redeemed.....	22,813,727	15,321,664	568,047,950	474,251,610	292,191,960	98,256,200	149,084,000	11,817,500	7,348,000	1,639,132,611	
	Outstanding.....	355,950	173,374	62,709,770	65,651,970	48,268,640	10,163,800	19,656,100	129,500	31,000	207,140,104	

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

STATEMENT OF NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1894.

Denominations.	Issued.	Redeemed.	Outstanding.
Fives.....	\$364,140	\$344,285	\$19,855
Tens.....	746,470	718,520	27,950
Twenties.....	722,580	701,000	21,580
Fifties.....	404,850	397,350	7,500
One hundreds.....	809,700	796,200	13,500
Five hundreds.....	342,500	340,500	2,000
One thousands.....	75,000	75,000	.....
Total.....	3,465,240	3,372,855	92,385
Fractions unredeemed.....		- 102	+102
Total.....	3,465,240	3,372,753	92,487

STATEMENT OF NATIONAL-BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1894, WITH THE TOTAL AMOUNT ISSUED, REDEEMED, AND OUTSTANDING.

Denominations.	Issued during the year.	Issued previous years.	Total issued to Oct. 31, 1894.	Total redemptions Oct. 31, 1894.	Circulation outstanding Oct. 31, 1891.
Ones.....		\$23,169,677	\$23,169,677	\$22,813,727	\$355,950
Twos.....		15,495,038	15,495,038	15,321,664	173,374
Fives.....	\$25,282,180	605,475,540	630,757,720	568,047,950	62,709,776
Tens.....	20,504,610	519,398,970	539,903,580	474,251,610	65,651,970
Twenties.....	13,559,720	326,900,880	340,460,600	292,191,960	48,268,640
Fifties.....	2,449,250	105,970,750	108,420,000	98,256,200	10,163,800
One hundreds.....	4,790,600	163,949,500	168,740,100	149,084,000	19,656,100
Five hundreds.....		11,947,000	11,947,000	11,817,500	129,500
One thousands.....		7,379,000	7,379,000	7,348,000	31,000
Total.....	66,586,360	1,779,686,355	1,846,272,715	1,639,132,611	207,140,104
Unrepresented fractions.....				-28,204	+28,204
Total.....				1,639,104,407	207,168,308

MONTHLY STATEMENT OF ADDITIONAL CIRCULATION ISSUED ON BONDS FOR YEARS ENDED OCTOBER 31, FROM 1883 TO 1894.

Month.	1883-'84.	1884-'85.	1885-'86.	1886-'87.	1887-'88.
November.....	\$445,240	\$208,580	\$2,363,360	\$444,905	\$1,687,897
December.....	1,177,010	379,930	2,660,545	366,765	2,059,803
January.....	1,126,020	677,010	2,727,889	431,880	2,416,929
February.....	509,004	512,319	2,954,953	447,560	1,889,790
March.....	579,850	548,330	1,340,990	1,649,890	2,855,669
April.....	963,440	1,053,370	404,441	864,325	3,099,966
May.....	733,960	403,730	478,035	674,500	2,910,246
June.....	1,101,050	701,490	500,780	1,657,890	2,122,695
July.....	943,950	1,072,330	490,510	604,280	1,155,590
August.....	1,279,030	1,154,460	527,970	999,510	492,355
September.....	943,390	1,914,710	571,230	1,435,040	251,020
October.....	569,750	2,516,340	467,500	1,586,800	306,390
Total.....	10,371,694	11,142,650	15,488,203	11,163,345	21,138,341

Month.	1888-'89.	1889-'90.	1890-'91.	1891-'92.	1892-'93.	1893-'94.
November.....	\$244,765	\$507,435	\$603,580	\$1,965,780	\$1,823,925	\$632,621
December.....	285,320	379,255	672,180	1,765,320	1,661,460	520,107
January.....	400,360	542,205	485,780	1,510,335	899,240	450,517
February.....	435,970	951,840	391,020	984,090	1,980,340	905,850
March.....	345,100	1,164,000	542,375	1,217,400	1,294,990	1,556,990
April.....	398,095	1,353,505	463,740	1,016,455	1,460,330	1,188,130
May.....	505,890	794,120	424,740	1,022,180	938,330	1,830,360
June.....	447,390	921,115	1,044,715	1,264,160	2,149,600	1,163,732
July.....	422,920	766,755	2,506,320	706,465	5,435,770	1,384,727
August.....	466,750	660,160	4,223,350	891,370	15,609,975	892,030
September.....	673,055	625,885	2,138,390	775,210	9,913,435	592,917
October.....	644,115	531,480	1,868,260	605,089	1,197,985	994,239
Total.....	5,269,730	9,197,755	15,458,450	13,723,864	44,365,380	11,112,220

168 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING, BY DENOMINATIONS, THE AMOUNT OF NATIONAL-BANK NOTES ISSUED AND REDEEMED SINCE THE ORGANIZATION OF THE SYSTEM, AND THE AMOUNT OUTSTANDING OCTOBER 31, 1894.

Denominations.	Number of notes—			Amounts—		
	Issued.	Redeemed.	Outstanding.	Issued.	Redeemed.	Outstanding.
Ones.....	23, 169, 677	22, 813, 727	355, 950	\$23, 169, 677	\$22, 813, 727	\$355, 950
Twos.....	7, 747, 519	7, 660, 832	88, 687	15, 495, 038	15, 321, 664	173, 374
Fives.....	126, 151, 544	113, 809, 590	12, 541, 954	630, 757, 720	568, 047, 950	62, 709, 770
Tens.....	53, 990, 358	47, 425, 161	6, 565, 197	539, 903, 580	474, 251, 610	65, 651, 970
Twenties.....	17, 023, 030	14, 609, 598	2, 413, 432	340, 460, 600	292, 191, 960	48, 268, 640
Fifties.....	2, 168, 400	1, 965, 124	203, 276	108, 420, 000	98, 256, 200	10, 163, 800
One hundreds.....	1, 687, 401	1, 490, 840	193, 561	168, 740, 100	149, 084, 000	19, 656, 100
Five hundreds..	23, 894	23, 635	259	11, 947, 000	11, 817, 500	129, 500
One thousands..	7, 379	7, 348	31	7, 379, 000	7, 348, 000	31, 000
Total.....	231, 969, 202	209, 605, 855	22, 363, 347	1, 846, 272, 715	1, 639, 132, 611	207, 140, 104
Unpresented fractions.....					—28, 204	+28, 204
Total.....				1, 846, 272, 715	1, 639, 104, 407	207, 168, 308

Vault Account, showing the amount of currency received and issued by this Bureau during the year ended October 31, 1894.

National-bank currency in the vault October 31, 1893.....	\$50, 108, 900
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1894.....	68, 667, 450
Total.....	127, 776, 350
Amount issued to banks during the year ended October 31, 1894.....	\$66, 589, 360
Amount withdrawn from vault for cancellation.....	1, 265, 630
	67, 851, 990
Balance in vault at close of business October 31, 1894.....	59, 924, 260

STATEMENT SHOWING, BY STATES, THE AMOUNT OF "ADDITIONAL CIRCULATION" ISSUED AND RETIRED DURING THE YEAR ENDED OCTOBER 31, 1894, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874. *

States and Territories.	Circulation issued.			Circulation retired.		
	Under act of July 12, 1882.	Additional.	Total.	Under act of June 20, 1874.	Insolvent and liquidating banks.	Total.
Maine.....		\$456,750	\$456,750	\$23,260	\$78,332	\$101,592
New Hampshire.....	\$10,110	22,510	32,620	10,020	109,266	119,286
Vermont.....	6,580	22,500	29,080	65,412	72,059	137,471
Massachusetts.....		1,310,545	1,310,545	1,259,530	597,181	1,846,711
Rhode Island.....		135,000	135,000	215,730	115,587	331,317
Connecticut.....		310,500	310,500	47,840	145,086	193,826
New York.....	18,849	1,634,095	1,652,944	2,924,936	455,263	3,380,199
New Jersey.....	21,560	38,260	59,820	80,062	86,844	166,906
Pennsylvania.....	27,650	1,855,780	1,883,430	1,327,530	453,253	1,780,783
Delaware.....				54,800	14,890	69,690
Maryland.....		194,610	194,610	232,490	78,980	311,470
District of Columbia.....	17,260	10	17,270	30,970	2,545	33,515
Virginia.....	40,515	339,550	380,065	20,360	41,427	61,787
West Virginia.....	13,550	58,515	72,065	7,630	17,740	25,370
North Carolina.....	26,540	33,790	60,330	59,800	48,802	108,602
South Carolina.....	23,730		23,730	340	15,541	15,881
Georgia.....	27,360	112,710	140,070	23,670	82,591	106,261
Florida.....		30,950	30,950		31,293	31,293
Alabama.....	90,084		90,084		73,037	73,037
Mississippi.....					27,375	27,375
Louisiana.....	84,347		84,347	3,050	62,183	65,233
Texas.....	5,500	83,090	90,590	12,770	246,699	259,469
Arkansas.....		440	440		15,060	15,060
Kentucky.....	108,900	620,320	729,220	29,649	209,692	239,341
Tennessee.....	5,820	28,345	34,165	10,490	114,220	124,710
Missouri.....	26,300	67,020	93,320	28,755	156,192	184,947
Ohio.....	34,930	708,120	743,050	409,190	272,242	681,432
Indiana.....	155,977	93,270	249,247	164,280	143,113	307,393
Illinois.....	156,641	562,233	718,874	23,773	180,207	203,980
Michigan.....	52,355	126,335	178,690	101,810	201,697	303,417
Wisconsin.....	14,420	152,770	167,190	14,920	43,110	58,030
Iowa.....	86,454	198,055	284,509	19,391	91,214	113,605
Minnesota.....	43,775	79,270	123,045	6,933	45,359	52,292
Kansas.....	16,010	65,675	81,685	15,005	206,132	221,737
Nebraska.....	19,760	17,860	37,620	36,850	155,062	191,912
Nevada.....						
Oregon.....					52,360	52,360
Colorado.....	12,650	3,360	16,010	47,282	50,479	97,761
Idaho.....					5,570	5,570
Montana.....		89,935	89,935	2,180	83,737	85,937
Wyoming.....	12,090		12,090		15,505	15,505
North Dakota.....					44,070	44,070
South Dakota.....		10	10		43,825	43,825
Washington.....		15,850	15,850	4,150	129,180	133,330
California.....	45,000	950	45,950	14,170	116,830	131,000
Utah.....		405,000	405,000		36,022	36,022
New Mexico.....	26,520		26,520	10,000	44,811	54,811
Arizona.....					60	60
Oklahoma.....					6,060	6,060
Indian Territory.....						
Alaska.....						
Total.....	1,236,237	9,875,983	11,112,220	7,339,628	5,311,523	12,651,151
Surrendered to this office and retired.....						153,683
From June 20, 1874, to October 31, 1893.....			317,030,767	298,897,314	142,672,749	441,570,063
Surrendered and retired same dates.....						16,549,240
Grand total October 31, 1894.....			328,142,987	306,236,942	147,984,272	470,924,137

*Notes of gold banks are not included in this table.

170 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT EXHIBITING THE AMOUNT OF NATIONAL-BANK NOTES RECEIVED MONTHLY FOR REDEMPTION BY THE COMPTROLLER OF THE CURRENCY DURING THE YEAR ENDED OCTOBER 31, 1894, AND THE AMOUNT RECEIVED DURING THE SAME PERIOD AT THE REDEMPTION AGENCY OF THE TREASURY, TOGETHER WITH THE TOTAL AMOUNT RECEIVED SINCE THE APPROVAL OF THE ACT OF JUNE 20, 1874.*

Months.	Received by the Comptroller of the Currency.					Received at the United States Treasury redemption agency.
	From national banks in connection with reduction of circulation and replacement with new notes.	From the redemption agency.			Total.	
		For replacement with new notes.	For reduction of circulation under act of June 20, 1874.	Insolvent and liquidating national banks.		
November, 1893	47, 140	\$5, 352, 995	\$561, 227	\$820, 671	\$6, 742, 033	\$13, 774, 976
December, 1893	30, 000	4, 657, 065	422, 325	545, 595	5, 654, 985	9, 839, 329
January, 1894	800	5, 190, 510	684, 170	492, 494	6, 367, 974	13, 176, 204
February, 1894	7, 140	5, 055, 947	675, 360	421, 497	6, 139, 944	7, 422, 351
March, 1894	1, 410	5, 522, 653	691, 355	413, 087	6, 628, 505	8, 118, 107
April, 1894	19, 979	5, 370, 470	736, 959	478, 737	6, 606, 136	8, 360, 025
May, 1894	101, 220	5, 359, 965	897, 850	490, 251	6, 849, 286	8, 959, 113
June, 1894 .....	.....	4, 943, 222	736, 038	431, 811	6, 111, 071	9, 322, 038
July, 1894	4, 240	4, 353, 592	539, 655	401, 788	5, 299, 275	6, 684, 645
August, 1894	7, 160	2, 869, 883	452, 135	263, 562	3, 592, 740	6, 599, 917
September, 1894 .....	.....	2, 989, 010	478, 070	291, 424	3, 758, 504	5, 380, 628
October, 1894 .....	.....	3, 540, 722	464, 485	260, 605	4, 265, 812	6, 663, 770
Total	179, 080	55, 186, 034	7, 339, 629	5, 311, 522	68, 016, 265	104, 301, 103
Received from June 20, 1874, to Oct. 31, 1893	16, 985, 515	952, 819, 241	297, 072, 442	144, 314, 330	1, 411, 191, 528	2, 270, 257, 108
Grand total	17, 164, 595	1, 008, 005, 275	304, 412, 071	149, 625, 852	1, 479, 207, 793	2, 374, 558, 211

*Notes of gold banks are not included in this table.

STATEMENT SHOWING THE NATIONAL-BANK NOTES RECEIVED AT THIS BUREAU 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--		1883.....	\$82, 913, 766
1866.....	1, 050, 382	1884.....	93, 178, 4. 8
1867.....	3, 401, 423	1885.....	91, 048, 723
1868.....	4, 602, 825	1886.....	59, 089, 810
1869.....	8, 605, 729	1887.....	47, 726, 083
1870.....	14, 305, 689	1888.....	59, 568, 525
1871.....	24, 344, 047	1889.....	52, 207, 627
1872.....	30, 211, 720	1890.....	44, 447, 467
1873.....	36, 433, 171	1891.....	45, 981, 463
1874.....	49, 939, 741	1892.....	43, 885, 319
1875.....	137, 697, 696	1893.....	44, 895, 466
1876.....	98, 672, 716	1894.....	62, 835, 395
1877.....	76, 918, 963	Additional amount of insolvent and liquidating national-bank notes destroyed.....	160, 181, 979
1878.....	57, 381, 249	Total.....	1, 639, 100, 113
1879.....	41, 101, 830		
1880.....	55, 539, 660		
1881.....	54, 941, 130		
1882.....	74, 917, 611		

*Notes of gold banks are not included in this table.

VAULT ACCOUNT, SHOWING THE AMOUNT OF CURRENCY RECEIVED AND DESTROYED DURING THE YEAR ENDED OCTOBER 31, 1894.

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1893.....	\$245, 592. 50
Received during the year ended October 31, 1894.....	68, 021, 605. 75
Total.....	68, 267, 198. 25
Withdrawn and destroyed during the year.....	68, 152, 258. 25
Balance in vault October 31, 1894.....	114, 940. 00

172 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING AMOUNT OF TAX ON CIRCULATION, COST OF REDEMPTION, ASSESSMENT FOR PLATES, AND EXAMINERS' FEES FOR THE YEAR ENDED JUNE 30, 1894.

Semiannual duty on circulation	\$1,721,095.18
Cost of redemption of notes by the United States Treasurer	107,445.14
Assessment for cost of plates, new banks	4,050.00
Assessment for cost of plates, extended banks	4,375.00
Assessment for examiners' fees (sec. 5240, Revised Statutes)	251,966.79
Total	2,088,932.11

STATEMENT SHOWING BY COMPARISON THE AMOUNT OF TAXES ASSESSED AS SEMI-ANNUAL DUTY ON CIRCULATING NOTES, COST OF REDEMPTION, COST OF PLATES, AND EXAMINERS' FEES FOR THE PAST TWELVE YEARS.

Years.	Semiannual duty on circulation.	Cost of redemption of notes by the United States Treasurer.	Assessment for cost of plates, new banks.	Assessment for cost of plates, extended banks.	Assessment for examiners' fees (sec. 5240, R. S.).	Total.
1883.....	\$3,132,006.73	\$147,592.27	\$25,980.00	\$34,120.00	\$94,606.16	\$3,434,305.16
1884.....	3,024,668.24	160,896.65	18,845.00	1,950.00	99,642.05	3,306,001.94
1885.....	2,794,584.01	181,857.16	13,150.00	97,800.00	107,781.73	3,195,172.90
1886.....	2,592,021.33	168,243.35	14,810.00	24,825.00	107,272.83	2,907,172.51
1887.....	2,044,922.75	138,967.00	18,850.00	1,750.00	110,219.88	2,314,709.63
1888.....	1,616,127.53	141,141.48	14,100.00	3,900.00	121,777.86	1,897,046.87
1889.....	1,410,331.84	131,190.67	12,200.00	575.00	130,725.79	1,685,023.30
1890.....	1,254,839.65	107,843.39	24,175.00	725.00	136,772.71	1,524,355.75
1891.....	1,216,104.72	99,366.52	18,375.00	7,200.00	138,969.39	1,480,215.63
1892.....	1,331,287.26	109,593.70	15,709.00	8,100.00	161,983.68	1,617,664.64
1893.....	1,443,489.69	103,032.96	14,225.00	5,200.00	162,444.59	1,728,392.24
1894.....	1,721,095.18	107,445.14	4,050.00	4,375.00	251,966.79	2,088,932.11
Total....	23,581,478.93	1,588,170.29	194,660.00	190,520.00	1,624,163.46	27,178,392.68

TOTAL AMOUNT OF TAX COLLECTED ON CAPITAL, DEPOSITS, AND CIRCULATION TO JUNE 30, 1894.

Prior to the act of March 3, 1883, the banks were required to pay a tax on capital and deposits in addition to that on circulation.

The total tax collected on capital amounted to	\$7,855,887.74
The total tax collected on deposits amounted to	60,940,067.16
And up to June 30, 1894, on circulation amounted to	75,834,997.17
Total.....	144,630,952.07

STATEMENT SHOWING THE TOTAL CAPITAL AND BONDS OF NATIONAL BANKS WHICH DO NOT ISSUE CIRCULATION.

	Capital.	Bonds.
Chemical National Bank, New York, N. Y.	\$300,000	\$50,000
Mechanics' National Bank, New York, N. Y.	2,000,000	50,000
Merchants' National Bank, New York, N. Y.	2,000,000	50,000
National Bank of Washington, D. C.	200,000	50,000
National Bank of Cokeysville, Md.	50,000	12,500
Chestertown National Bank, Md.	69,000	15,000
Total	4,610,000	227,500

REPORT OF THE COMPTROLLER OF THE CURRENCY. 173

STATEMENT OF THE SPECIE AND BANK-NOTE CIRCULATION OF THE UNITED STATES
IN THE YEARS SPECIFIED FROM 1800 TO 1859.

[Prepared by Loans and Currency Division, Treasury Department.]

Year.	Number of banks and branches.	Estimated bank notes outstanding.	Estimated specie in United States.	Total money in United States.	Specie in Treasury.	Money in circulation.	Population.	Per capita.
1800...		\$10,500,000	\$17,500,000	\$28,000,000	*\$1,500,000	\$26,500,000	5,308,483	\$4.99
1810...		24,000,000	30,000,000	58,000,000	*3,000,000	55,000,000	7,239,881	7.60
1820...		44,800,000	24,300,000	69,100,000	*2,000,000	67,100,000	9,633,822	6.96
1830...		61,000,000	32,100,000	93,100,000	5,755,705	87,344,295	12,866,029	6.69
1831...		77,000,000	32,100,000	109,100,000	6,011,540	93,088,460	13,221,000	7.04
1832...		91,500,000	30,400,000	121,900,000	4,502,914	117,397,086	13,590,000	8.64
1833...		91,500,000	30,650,000	122,150,000	2,011,778	120,138,222	13,974,000	8.60
1834...	506	94,839,570	41,000,000	135,839,570	11,702,905	124,136,665	14,373,000	8.64
1835...	704	103,692,495	51,000,000	154,692,495	8,892,858	145,799,637	14,786,000	9.86
1836...	713	140,301,038	65,000,000	205,301,038	5,000,000	200,301,038	15,213,000	13.17
1837...	788	149,185,890	73,000,000	222,185,890	*5,000,000	217,185,890	15,655,000	13.87
1838...	829	116,138,910	87,500,000	203,638,910	*5,000,000	198,638,910	16,112,000	12.33
1839...	840	135,170,995	87,000,000	222,170,995	2,466,962	219,704,033	16,584,000	13.26
1840...	901	106,968,572	83,000,000	189,968,572	3,663,084	186,305,488	17,069,453	10.91
1841...	784	107,290,214	80,000,000	187,290,214	987,345	186,302,869	17,591,000	10.59
1842...	692	89,734,011	80,000,000	169,734,011	230,484	163,503,527	18,132,000	9.02
1843...	691	58,563,608	90,000,000	148,563,608	1,449,472	147,114,136	18,694,000	7.87
1844...	696	75,167,646	100,000,000	175,167,646	7,857,380	167,310,266	19,276,000	8.68
1845...	707	89,608,711	96,000,000	185,608,711	7,658,306	177,950,405	19,878,000	8.95
1846...	707	105,552,427	97,000,000	202,552,427	9,126,439	193,425,988	20,500,000	9.43
1847...	715	105,519,766	120,000,000	225,519,766	1,701,251	223,818,515	21,143,000	10.59
1848...	751	128,506,091	112,000,000	240,506,091	8,101,353	232,404,738	21,805,000	10.66
1849...	782	114,743,415	120,000,000	234,743,415	2,184,964	232,558,451	22,489,000	10.34
1850...	824	131,366,526	154,000,000	285,366,526	6,604,544	278,761,982	23,191,876	12.02
1851...	879	155,165,251	186,000,000	341,165,251	10,911,646	330,253,605	23,995,000	13.76
1852...		171,673,000	204,000,000	375,673,000	14,632,136	361,040,864	24,802,000	14.63
1853...		188,181,000	236,000,000	424,181,000	21,942,893	402,238,107	25,615,000	15.80
1854...	1,208	204,680,207	241,000,000	445,680,207	20,137,967	425,551,240	26,433,000	16.10
1855...	1,307	186,952,223	250,000,000	436,952,223	18,931,976	418,020,247	27,256,000	15.34
1856...	1,398	195,747,950	250,000,000	445,747,950	19,901,325	425,846,625	28,063,000	15.16
1857...	1,416	214,778,822	260,000,000	474,778,822	17,710,114	457,068,708	28,916,000	15.81
1858...	1,422	155,208,344	260,000,000	415,208,344	6,398,316	408,810,028	29,753,000	13.78
1859...	1,476	193,306,818	250,000,000	443,306,818	4,339,276	438,967,542	30,596,000	14.35

* Specie in Treasury estimated.

174 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT OF THE COIN AND PAPER CIRCULATION OF THE UNITED STATES ON JUNE 30, FROM 1860 TO 1894, INCLUSIVE.

[Prepared by Loans and Currency Division, Treasury Department.]

Year.	Coin in United States, including bullion in Treasury.	Paper money in United States.	Total money.	Coin, bullion, and paper money in Treasury.	Circulation.	Population.	Money in United States per capita.	Circulation per capita.
1860....	\$235,000,000	\$207,102,477	\$442,102,477	\$6,695,225	\$435,407,252	31,443,321	\$14.06	\$13.85
1861....	250,000,000	202,005,767	452,005,767	3,600,000	448,405,767	32,064,000	14.09	13.98
1862....	25,000,000	333,432,079	358,432,079	23,754,335	334,697,744	32,704,669	10.96	10.23
1863....	25,000,000	619,867,283	674,867,283	79,473,245	595,394,038	33,365,000	20.23	17.84
1864....	25,000,000	680,588,067	705,588,067	35,946,589	660,641,478	34,046,000	20.72	19.67
1865....	25,000,000	745,129,755	770,129,755	55,426,760	714,702,995	34,748,000	22.16	20.57
1866....	25,000,000	729,327,254	754,327,254	80,839,010	673,488,244	35,469,000	21.27	18.99
1867....	25,000,000	703,200,612	728,200,612	66,208,543	661,992,069	36,211,000	20.11	18.28
1868....	25,000,000	691,553,578	716,553,578	36,449,917	680,103,661	36,973,000	19.38	18.39
1869....	25,000,000	690,351,180	715,351,180	50,898,289	664,452,891	37,756,000	18.95	17.60
1870....	25,000,000	697,868,461	722,868,461	47,655,667	675,212,794	38,558,371	18.73	17.50
1871....	25,000,000	716,812,174	741,812,174	25,923,169	715,889,005	39,555,000	18.75	18.10
1872....	25,000,000	737,721,565	762,721,565	24,412,016	738,309,549	40,596,000	18.70	18.19
1873....	25,000,000	749,445,610	774,445,610	22,563,801	751,881,809	41,677,000	18.58	18.04
1874....	25,000,000	781,024,781	806,024,781	29,941,750	776,083,031	42,796,000	18.83	18.13
1875....	25,000,000	773,273,509	798,273,509	44,171,562	754,101,947	43,951,000	18.16	17.16
1876....	52,418,734	738,264,550	790,683,284	63,073,896	727,609,388	45,137,000	17.52	16.12
1877....	65,837,506	697,216,341	763,053,847	40,738,964	722,314,883	46,353,000	16.46	15.58
1878....	102,047,907	689,205,669	791,253,576	62,120,942	729,132,634	47,598,000	16.62	15.32
1879....	357,268,178	694,203,363	1,051,521,541	232,889,748	818,631,793	48,866,000	21.52	16.75
1880....	494,363,884	711,565,313	1,205,929,197	232,546,969	973,382,228	50,155,783	24.04	19.41
1881....	647,868,682	758,673,141	1,406,541,823	292,303,704	1,114,238,119	51,316,000	27.41	21.71
1882....	703,974,839	776,556,880	1,480,531,719	306,241,300	1,174,290,419	52,495,000	28.20	22.37
1883....	769,740,048	873,749,768	1,643,489,816	413,184,120	1,230,305,696	53,693,600	30.60	22.91
1884....	801,068,939	904,385,250	1,705,454,189	461,528,220	1,243,925,969	54,911,000	31.06	22.65
1885....	872,175,823	945,432,513	1,817,608,336	525,089,721	1,292,568,615	56,148,000	32.37	23.02
1886....	903,027,304	905,532,290	1,808,559,694	555,859,169	1,252,700,525	57,404,000	31.50	21.82
1887....	1,007,513,901	892,928,771	1,900,442,672	582,903,529	1,317,539,143	58,680,000	32.39	22.45
1888....	1,092,391,690	970,564,259	2,062,955,949	690,785,079	1,372,170,870	59,974,000	34.39	22.98
1889....	1,100,612,434	974,738,277	2,075,350,711	694,989,062	1,380,361,649	61,289,000	33.86	22.52
1890....	1,152,471,638	991,754,821	2,144,226,459	714,974,889	1,429,251,270	62,622,250	34.24	22.82
1891....	1,163,185,054	1,032,039,021	2,195,224,075	697,783,368	1,497,440,707	63,975,000	34.31	23.41
1892....	1,232,854,331	1,139,745,170	2,372,599,501	771,252,314	1,601,347,187	65,520,000	36.21	24.44
1893....	1,213,413,584	1,109,988,808	2,323,402,392	726,701,147	1,596,701,245	66,946,000	34.70	23.85
1894....	1,252,071,667	1,169,390,089	2,421,461,747	759,626,073	1,661,835,674	68,397,000	35.40	24.30

NOTE 1.—Specie payments were suspended from January 1, 1862, to January 1, 1879. During the greater part of that period gold and silver coins were not in circulation except on the Pacific coast, where, it is estimated, the specie circulation was generally about \$25,000,000. This estimated amount is the only coin included in the above statement from 1862 to 1875, inclusive.

NOTE 2.—In 1876 subsidiary silver again came into use, and is included in this statement, beginning with that year.

NOTE 3.—The coinage of standard silver dollars began in 1878 under the act of February 28, 1878.

NOTE 4.—Specie payments were resumed January 1, 1879, and all gold and silver coins, as well as gold and silver bullion in the Treasury, are included in this statement from and after that date.

STATEMENT SHOWING THE AMOUNT AND KINDS OF UNITED STATES BONDS HELD TO SECURE CIRCULATING NOTES OF NATIONAL BANKS ON JUNE 30 OF EACH YEAR FROM 1865 TO 1894, AND THE AMOUNT OWNED AND HELD BY THE BANKS FOR OTHER PURPOSES, INCLUDING THOSE DEPOSITED WITH THE TREASURER TO SECURE PUBLIC DEPOSITS.

Year.	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	87,601,250	.....	.....	342,851,600	55,102,000	397,953,600
1870..	247,335,350	94,923,200	.....	.....	342,278,550	43,980,600	386,259,150
1871..	220,497,750	139,387,800	.....	.....	359,885,550	59,450,800	399,336,350
1872..	173,251,450	207,189,250	.....	.....	380,440,700	31,868,200	412,308,900
1873..	160,923,500	229,487,050	.....	.....	390,410,550	25,724,400	416,134,150
1874..	154,370,700	236,800,500	.....	.....	391,171,200	25,347,100	416,518,300
1875..	136,955,100	239,359,400	.....	.....	376,314,500	26,900,200	403,214,700
1876..	109,313,450	232,081,300	.....	.....	341,394,750	45,170,300	386,565,050
1877..	87,690,300	206,651,050	\$44,372,250	.....	338,713,600	47,315,050	386,028,650
1878..	82,421,200	199,514,550	48,448,650	\$19,162,000	349,546,400	68,850,900	418,397,300
1879..	56,042,800	144,616,300	35,056,550	118,538,950	354,254,600	76,603,520	430,858,120
1880..	58,056,150	139,758,650	37,760,950	126,076,300	361,652,050	42,831,300	404,483,350
1881..	61,901,800	172,348,350	32,600,500	93,637,700	360,488,400	63,849,950	424,338,350
	Continued at 3½ per cent.	Continued at 3½ per cent.					
1882..	25,142,000	202,487,650	32,752,650	97,429,800	357,812,700	43,122,550	400,935,250
		7,402,800					
1883..	385,700	3 per cents: 200,877,850	39,468,500	104,954,650	353,029,500	34,034,150	387,123,650
		172,412,550					
1884..	Pacifics:		46,546,400	111,600,900	330,649,850	31,203,000	161,852,850
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
1888..	3,181,000	37,500	69,670,300	105,423,850	178,312,650	63,618,150	241,930,800
1889..	4,324,000	.....	42,409,200	101,387,550	148,121,450	51,642,100	199,763,550
1890..	4,913,000	.....	39,486,750	100,828,550	145,228,300	35,287,350	180,515,650
1891..	7,957,000	.....	22,565,950	111,985,050	142,508,900	30,114,150	172,623,050
		Continued at 2 per cent.					
1892..	11,600,600	.....	21,825,350	129,764,700	163,190,050	20,301,600	183,491,650
1893..	12,426,000	.....	22,020,550	142,141,700	176,588,250	18,334,050	194,922,300
1894..	15,292,000	Loan of 1904, 5 per cents. 4,849,950	22,711,850	158,837,950	201,691,750	27,801,100	229,492,850

STATEMENT SHOWING THE AMOUNT OF UNITED STATES BONDS HELD TO SECURE CIRCULATING NOTES OF NATIONAL BANKS FOR THE YEARS ENDED OCTOBER 31, FROM 1882 TO 1894, INCLUSIVE, AND EXHIBITING THE CHANGES WHICH OCCURRED IN THE SEVERAL CLASSES OF BONDS.

Year.	Number of banks.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
		4½ per cent bonds.	4 per cent bonds.	3 per cent bonds.	Pacific 6 per cent bonds.	Total.		
1882.....	2,301	\$33,754,650	\$104,927,500	\$40,621,950 179,675,550	\$3,526,000	\$362,505,650	\$37,563,750	\$403,069,400
1883.....	2,522	41,319,700	106,164,850	* 602,000 201,327,700	3,463,000	352,877,300	30,674,050	383,551,350
1884.....	2,671	49,537,450	116,705,450	135,604,400	3,469,000	325,316,300	30,419,600	355,735,900
1885.....	2,727	49,547,250	116,391,650	138,920,650	3,505,000	308,364,550	31,780,100	340,144,650
1886.....	2,868	57,436,850	115,383,150	69,038,050	3,586,000	245,444,050	32,431,400	277,875,450
1887.....	3,061	69,696,100	115,731,400	144,500	3,256,000	188,828,000	34,671,350	223,499,350
1888.....	3,151	66,121,750	100,413,600	.....	3,468,000	170,003,350	60,715,050	230,718,400
1889.....	3,319	41,066,150	100,049,000	.....	4,553,000	145,668,150	48,501,200	194,169,350
1890.....	3,567	28,116,700 199,400	105,402,200	.....	6,672,000	140,190,900	30,684,000	170,874,900
1891.....	3,694	Continued at 2 p. ct. (21,648,100)	120,858,850	.....	10,244,000	152,950,350	24,871,950	177,822,500
1892.....	3,788	21,897,850	131,133,150	.....	11,852,000	164,883,000	20,164,250	185,047,250
1893.....	3,796	22,020,550	142,141,700	.....	12,426,000	176,588,250	17,576,950	194,165,200
1894.....	3,756	22,749,900	155,932,450	Loan of 1904, 5 per cents. (6,980,850)	14,043,000	199,706,200	25,888,200	225,594,400

* Three and one-half per cents.

STATEMENT SHOWING THE AMOUNT OF INTEREST-BEARING BONDED DEBT OF THE UNITED STATES FROM 1865 to 1894, INCLUSIVE.

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	1,836,341,300	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	274,226,450			64,618,892	1,952,752,582
June 30, 1872	1,374,889,800	414,567,300			64,623,512	1,845,074,612
June 30, 1873	1,281,238,650	414,567,300			64,623,512	1,760,429,462
June 30, 1874	1,213,624,700	510,628,050			64,623,512	1,788,876,262
June 30, 1875	1,100,865,550	607,132,750			64,623,512	1,772,621,812
June 30, 1876	984,999,650	711,685,800			64,623,512	1,761,308,962
June 30, 1877	854,621,850	703,266,650	\$140,000,000		64,623,512	1,761,512,012
June 30, 1878	738,619,000	703,266,650	240,000,000	\$88,850,000	64,623,512	1,845,359,162
June 30, 1879	310,932,500	646,905,500	250,000,000	679,878,110	64,623,512	1,952,339,622
June 30, 1880	235,780,400	484,864,900	250,000,000	739,347,800	64,623,512	1,774,616,612
June 30, 1881	196,378,600	439,841,350	250,000,000	739,347,800	64,623,512	1,690,191,262
	Continued at 3½ per cent.	Continued at 3½ per cent.				
June 30, 1882	58,957,150	401,593,900	250,000,000	739,349,350	64,623,512	1,514,433,912
		32,082,600				
		Funded into 3 per cents, act July 12, 1882.				
June 30, 1883		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	1,276,987,362
June 30, 1885		194,190,500	250,000,000	737,719,850	64,623,512	1,246,533,862
June 30, 1886		144,046,600	250,000,000	737,759,700	64,623,512	1,196,429,812
June 30, 1887		19,716,500	250,000,000	737,800,600	64,623,512	1,072,140,612
June 30, 1888			222,207,050	714,177,400	64,623,512	1,001,007,962
June 30, 1889			139,639,000	676,095,350	64,623,512	880,357,862
June 30, 1890			109,015,750	602,193,500	64,623,512	775,832,762
June 30, 1891			50,869,200	559,566,000	64,623,512	675,058,712
			Continued at 2 per cent.			
June 30, 1892			25,364,500	559,581,250	64,623,512	649,569,262
June 30, 1893			25,364,500	559,604,150	64,623,512	649,592,162
June 30, 1894		{ Loan of 1904, } 5 per cents. } 50,000,000 }	25,364,500	559,618,400	64,623,512	699,606,412
Oct. 31, 1894		50,000,000	25,364,500	559,621,250	64,623,512	699,609,262

* 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 refunding certificates amounting to \$58,990 are not included in the table.

The public debt reached the maximum August 31, 1865, and amounted to \$2,844,649,626. The non-interest-bearing obligations amounted to \$461,616,311, the interest-bearing debt being \$2,383,033,315.

178 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING THE OPENING, HIGHEST, AND LOWEST MARKET PRICES OF UNITED STATES REGISTERED BONDS BY WEEKS DURING THE YEAR ENDED OCTOBER 31, 1894.

[Prepared by the Government Actuary.]

Week ended—	2 per cents.			4 per cents.			5 per cents.		
	Open.	High.	Low.	Open.	High.	Low.	Open.	High.	Low.
1893.									
Nov. 3	97	97	96	111 -112	111½-112½	111 -112			
Nov. 10	96	96	95	111½-112½	112½-113	111½-112½			
Nov. 17	95	95	94	112 -113	112½-113	112 -113			
Nov. 24	94½	95½	94	112½-113	113 -113½	112½-113			
Dec. 1	94	95	94	113 -113½	113 -114	112½-113½			
Dec. 8	95	95	95	112½-113½	113½-114½	112½-113½			
Dec. 15	95	95½	95	114 -114½	114 -114½	113½-114			
Dec. 22	95½	95½	95½	113½-114	113½-114	113 -113½			
Dec. 29	95	95	95	112½-113½	112½-113½	112½-113			
1894.									
Jan. 5	95	95	95	112 -113	112 -113	112 -113			
Jan. 12	95	95	95	112½-113	113 -113½	112 -113			
Jan. 19	95	95	95	113 -113½	113 -113½	112½-113½			
Jan. 26	95	95	95	112½-113½	113½-114½	112½-113½			
Feb. 2	95	95	95	113½-114½	113½-114½	113½-114			
Feb. 9	95	96½	95	113½-114	113½-114½	113½-114			
Feb. 16	96	96½	96	113½-114½	113½-114½	113½-114½			
Feb. 23	96	96½	96	113½-114½	113½-114½	113½-114½	117½-117	117½-117	117½-117
Mar. 2	96½	96½	96	113½-114½	113½-114½	112½-113½	117½-117	117½-117	117½-117
Mar. 9	96	96	96	112½-113½	112½-113½	112½-113½	117½-117	117½-117	117½-117
Mar. 16	96	96	96	112½-113½	112½-113½	112½-113½	117½-117	117½-117	117½-117
Mar. 23	96	96	96	112½-113½	113½-113½	112½-113½	117½-117	117½-117	117½-117
Mar. 30	96	96	96	113 -113½	113½-113½	113 -113½	117½-117	117½-118	117½-117
Apr. 6	96	96	96	113½-113½	113½-114	113½-113½	117½-118	117½-118½	117½-118
Apr. 13	96	96	96	114 -114½	114 -114½	114 -114½	118 -118½	118½-119	118 -118½
Apr. 20	96	96	96	114 -114½	114½-114½	113½-114½	117½-117½	117½-117½	117½-117½
Apr. 27	96	96½	96	113½-114½	113½-114½	113½-114	117½-117½	117½-118½	117½-117½
May 4	96½	96½	96	113½-114	113½-114½	113½-114	118 -118½	118 -118½	118 -118½
May 11	96	96	96	113½-114	114 -114	113½-113½	118 -118½	118 -118½	117½-118
May 18	96	96	96	113½-113½	113½-113½	113½-113½	117½-118	117½-118½	117½-118
May 25	96	96	96	113½-113½	113½-113½	113½-113½	117½-118	117½-118½	117½-118
June 1	96	96	96	113½-113½	113½-113½	112½-113	117½-118	117½-118	117½-118
June 8	96	96	96	112½-113	112½-113	112½-113	117½-118	117½-118	117½-118
June 15	96	96	96	112½-113	112½-113	112½-113	117½-118	117½-118½	117½-118
June 22	96	96	96	112½-113½	113½-113½	112½-113½	118 -118½	118½-118½	118 -118½
June 29	96	96	96	113 -113½	113 -113½	113 -113½	117½-118½	118 -118½	117½-118½
July 6	96	96	96	113 -113½	113½-113½	113 -113½	117½-118½	117½-118½	117½-118½
July 13	96	96	96	113½-113½	113½-114	113½-113½	117½-118½	118½-118½	117½-118½
July 20	96	96	96	113½-114	114 -114½	113½-114	117½-117½	118½-118½	117½-117½
July 27	96	96	96	114 -114½	114½-114½	113½-114½	118 -118½	118 -118½	118 -118½
Aug. 3	96	96	96	113½-114½	113½-114½	113½-114½	117½-118½	117½-118½	117½-118½
Aug. 10	96	96	96	113½-114½	113½-114½	113½-114½	117½-118½	117½-118½	117½-118
Aug. 17	96	96	96	113½-114½	113½-114½	113½-114½	117½-118	117½-118½	117½-118
Aug. 24	96	96	96	113½-114½	114 -114½	113½-114½	118 -118½	118½-119½	118 -118½
Aug. 31	96	97	96	114½-115	114½-115	113½-114	118½-119½	118½-119½	118½-119
Sept. 7	97	97	96	113½-114	114 -114½	113½-114	118½-119	119 -119½	118½-119
Sept. 14	96	96	96	114 -114½	114 -114½	114 -114½	119 -119½	119½-119½	119 -119½
Sept. 21	96	96	96	114 -114½	114 -114½	114 -114½	119½-119½	119½-119½	119½-119½
Sept. 28	96	96	96	114 -114½	114 -114½	113½-114½	119½-119½	119 -119½	119 -119½
Oct. 5	96	96	96	113½-114½	113½-114½	113½-114½	119 -119½	119 -119½	119 -119½
Oct. 12	96	96	96	113½-114½	114 -114½	113½-114½	119 -119½	119½-120	119 -119½
Oct. 19	96	96	96	114½-114½	114½-114½	114½-114½	119½-120	119½-120	118½-118½
Oct. 26	96	96	96	114½-114½	114½-115½	114½-114½	118½-119	118½-119½	118½-119
Nov. 2	96	96	96	115½-115½	115½-116	115 -115½	118½-119½	119 -119½	118½-119½

STATEMENT SHOWING THE INVESTMENT VALUE OF UNITED STATES 4½, 4, AND 5 PER CENT COUPON BONDS FROM 1885 TO 1894, INCLUSIVE.

[Prepared by the Government Actuary.]

Date.	4½ per cent bonds.		4 per cent bonds.	
	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.
1885:		<i>Per cent.</i>		<i>Per cent.</i>
January	112. 7788	2. 655	121. 9086	2. 726
April	112. 4350	2. 488	121. 8028	2. 721
July	112. 7525	2. 365	122. 6462	2. 668
October.....	112. 9421	2. 250	123. 4004	2. 619
1886:				
January	112. 7000	2. 208	123. 4325	2. 607
April	112. 4759	2. 150	126. 2980	2. 444
July	111. 8156	2. 149	126. 4975	2. 420
October.....	111. 9855	2. 003	128. 6659	2. 280
1887:				
January	110. 2775	2. 290	127. 8325	2. 320
April	110. 1947	2. 619	129. 2451	2. 227
July	109. 1475	2. 340	127. 8425	2. 284
October.....	108. 5553	2. 339	125. 7885	2. 391
1888:				
January	108. 2375	2. 289	126. 1275	2. 341
April	107. 1025	2. 478	124. 6400	2. 449
July	107. 5175	2. 195	127. 4825	2. 230
October.....	108. 4213	1. 693	128. 1204	2. 178
1889:				
January	108. 9255	1. 254	127. 2837	2. 208
April	108. 1848	1. 210	129. 1902	2. 080
July	107. 0048	1. 421	128. 3894	2. 109
October.....	105. 8241	1. 645	127. 1044	2. 160
1890:				
January	104. 7895	1. 856	125. 6178	2. 226
April	103. 7500	2. 151	122. 1175	2. 435
July	103. 3825	1. 966	122. 3200	2. 407
October.....	104. 1296	0. 409	123. 5602	2. 309
1891:				
January	103. 1106	0. 424	120. 9279	2. 463
April	101. 7596	1. 363	122. 0264	2. 372
July	100. 3846	5. 971	117. 3317	2. 676
October.....			116. 7546	2. 701
1892:				
January			116. 6719	2. 693
April			116. 1575	2. 715
July			116. 4557	2. 677
October.....			115. 0978	2. 766
1893:				
January			113. 8250	2. 849
April			113. 3646	2. 877
July			110. 5450	3. 079
October.....			111. 2356	3. 011
1894:				
January	5 per cent bonds		113. 3389	2. 821
April	113. 6225	2. 925	114. 2800	2. 724
July	118. 7500	2. 873	114. 1900	2. 713
October.....	119. 7407	2. 716	114. 7824	2. 642

STATEMENT SHOWING THE NUMBER OF DEPOSITORS IN NATIONAL BANKS ON JULY 18, 1894, CLASSIFIED AS TO AMOUNTS TO THEIR CREDIT ON THAT DATE.

No.	States, reserve cities, and Territories.	Total number of banks.	Number of banks reporting.	Under \$1,000.		\$1,000 and less than \$2,000.		\$2,000 and less than \$10,000.		\$10,000 and over.		Total.	
				Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1	Maine.....	83	82	19,370	\$3,874,632	1,331	\$1,828,053	1,091	\$4,169,052	168	\$4,162,787	21,960	\$14,034,524
2	New Hampshire.....	51	51	11,406	2,740,119	776	1,061,823	598	2,340,657	134	3,737,301	12,914	9,279,900
3	Vermont.....	49	48	14,018	2,764,726	763	1,043,808	469	1,720,391	75	1,720,925	15,325	7,249,310
4	Massachusetts.....	213	212	72,522	14,309,758	5,494	7,650,611	5,035	20,528,621	1,277	33,089,988	84,328	75,578,988
5	Boston.....	55	54	18,043	5,135,056	3,120	4,411,103	4,029	22,509,729	2,070	83,176,993	27,862	115,232,831
6	Rhode Island.....	59	58	11,097	2,409,396	1,075	1,529,489	1,115	4,624,336	323	10,443,358	13,610	10,096,579
7	Connecticut.....	83	83	29,460	5,945,004	2,026	2,799,744	1,996	8,187,807	524	18,228,266	34,006	34,566,881
	Division 1.....	593	588	175,916	35,978,041	14,585	20,324,691	14,933	64,080,653	4,571	154,559,628	210,005	274,943,013
8	New York.....	274	265	160,885	26,815,990	7,588	10,280,931	5,003	18,342,862	777	20,041,395	174,253	75,481,178
9	New York City.....	49	44	41,723	13,958,627	7,089	10,300,188	11,054	50,448,436	5,563	303,708,879	65,429	378,416,130
10	Albany.....	6	6	2,281	481,225	251	358,218	282	1,187,069	76	4,433,553	2,890	6,460,065
11	Brooklyn.....	5	5	6,442	1,461,694	787	1,158,956	814	3,536,752	217	8,470,655	8,260	14,628,057
12	New Jersey.....	100	93	79,630	12,984,299	3,895	5,344,944	2,929	11,475,702	466	12,177,961	86,920	41,982,906
13	Pennsylvania.....	333	325	234,654	35,367,001	9,272	12,647,235	5,766	21,214,043	738	18,081,419	250,430	87,309,698
14	Philadelphia.....	41	38	31,083	7,065,533	3,280	4,762,918	4,169	18,219,488	1,333	70,454,050	40,465	100,501,989
15	Pittsburg.....	29	29	18,732	4,118,532	1,739	2,328,501	1,903	7,639,693	607	20,821,287	22,981	34,908,013
	Division 2.....	837	805	576,030	102,252,901	33,901	47,181,891	31,920	132,064,045	9,777	458,189,199	651,628	739,688,036
16	Delaware.....	18	18	11,309	1,551,105	414	599,078	268	1,021,731	48	1,116,232	12,039	4,288,146
17	Maryland.....	46	46	29,892	3,808,888	1,137	1,530,940	655	2,341,742	42	863,173	31,726	8,544,743
18	Baltimore.....	22	22	14,872	3,938,141	1,566	2,245,883	1,780	7,307,826	438	12,451,145	18,656	25,942,995
19	District of Columbia.....	1	1	1,748	262,917	80	108,928	86	302,434	8	151,621	1,922	825,900
20	Washington City.....	12	11	15,178	2,367,703	828	1,141,300	715	2,578,047	97	1,959,843	16,818	8,046,893
21	Virginia.....	37	34	24,857	3,430,136	962	1,356,715	777	2,855,283	111	2,795,004	26,707	10,437,138
22	West Virginia.....	30	30	16,390	2,016,338	551	741,433	326	1,200,381	46	1,316,774	17,313	5,274,926
	Division 3.....	166	162	114,246	17,375,228	5,538	7,724,277	4,607	17,607,444	790	20,653,792	125,181	63,360,741
23	North Carolina.....	26	26	9,227	1,262,706	389	534,246	284	1,061,814	32	700,102	9,932	3,558,868
24	South Carolina.....	14	12	4,602	603,059	211	287,353	191	1,740,957	38	1,098,171	5,102	2,729,540
25	Georgia.....	20	29	9,500	1,257,774	422	599,563	358	1,405,708	60	1,325,608	10,430	4,588,713
26	Florida.....	19	19	10,073	1,503,795	489	649,811	353	1,374,388	38	1,004,586	10,953	4,532,580
27	Alabama.....	28	26	10,864	1,438,804	424	584,283	363	1,475,552	63	1,561,640	11,714	5,060,279
28	Mississippi.....	11	11	3,770	471,441	163	232,001	116	423,845	15	324,575	4,064	1,451,862
29	Louisiana.....	10	10	2,664	418,499	180	260,564	144	567,485	14	324,386	3,002	1,570,934
30	New Orleans.....	9	8	7,085	1,251,355	734	984,715	920	3,492,787	197	5,867,699	8,936	11,566,556

REPORT OF THE COMPTROLLER OF THE CURRENCY. 181

31	Texas.....	217	4	\$554,696	145	\$205,802	98	\$248,793	14	\$256,769	4,662	\$1,306,063
32	Arkansas.....	8	4,401	608,535	175	230,238	142	544,828	16	275,757	4,894	1,638,378
33	Kentucky.....	70	39,288	4,653,234	1,110	1,512,403	697	2,523,140	89	1,731,721	41,944	10,472,488
34	Louisville.....	7	3,003	768,664	287	1,306,776	333	1,412,564	80	6,025,370	3,722	8,633,374
35	Tennessee.....	49	26,390	3,452,764	950	1,290,345	868	3,423,396	133	3,861,349	23,361	12,029,854
	Division 4.....	497	135,522	18,245,336	5,079	7,768,100	4,807	18,829,317	828	24,407,726	146,896	69,250,479
36	Ohio.....	220	109,517	17,807,898	4,717	6,262,952	2,972	10,800,736	452	11,804,720	117,658	46,966,306
37	Cincinnati.....	13	2,506	2,501,538	1,270	1,749,873	1,351	5,026,866	310	9,220,289	14,983	19,186,266
38	Cleveland.....	11	4,104	1,278,936	5,660	7,777,018	1,627	15,028,175	322	15,028,175	5,663	19,964,000
39	Indiana.....	115	63,512	10,690,327	2,726	3,735,568	1,968	7,015,389	291	6,064,188	68,467	28,101,879
40	Illinois.....	196	88,315	14,377,323	3,831	5,165,389	2,276	8,335,478	315	7,850,552	104,737	35,708,746
41	Chicago.....	21	21,031	3,873,325	3,194	4,500,075	4,531	20,863,955	1,865	7,899,172	30,641	104,536,527
42	Michigan.....	90	42,558	6,977,567	1,958	2,609,554	1,196	4,335,102	1,162	3,961,301	45,875	17,883,524
43	Detroit.....	6	2,187	5,149,929	278	380,096	419	1,835,754	213	8,157,145	3,097	10,902,924
44	Wisconsin.....	77	34,971	5,747,836	1,882	2,310,362	938	3,303,351	200	4,212,553	37,991	15,604,122
45	Milwaukee.....	5	3,003	768,064	287	396,776	333	1,442,564	99	6,025,370	3,722	8,633,374
	Division 5.....	754	381,314	66,609,567	20,709	28,038,260	16,001	66,023,376	4,240	146,213,465	422,804	307,489,663
46	Iowa.....	166	4	181,305	2,229	2,990,324	1,453	5,339,497	177	3,890,365	54,345	20,401,511
47	Des Moines.....	4	2,156	329,946	101	137,068	93	361,870	16	2,712,468	2,306	1,084,352
48	Minnesota.....	66	27,556	4,626,511	1,925	1,375,446	751	2,817,574	118	3,720,338	30,350	11,731,739
49	St. Paul.....	5	7,050	1,651,120	493	703,766	468	1,911,252	101	3,148,006	9,012	7,986,476
50	Minneapolis.....	8	3,992	6,027,675	225	319,234	290	1,115,276	83	3,148,006	4,560	5,185,211
51	Missouri.....	51	22,846	2,885,893	1,064	917,150	419	1,362,490	40	815,957	24,309	5,981,490
52	St. Louis.....	9	11,767	2,046,949	1,017	1,461,697	1,152	5,065,360	334	10,117,514	14,692	18,692,420
53	Kansas.....	9	10,195	1,630,183	827	1,079,738	1,797	3,617,272	206	7,677,459	12,085	14,024,660
54	Kansas City.....	3	2,205	575,619	56	84,351	69	313,618	45	1,755,817	2,375	2,739,405
55	St. Joseph.....	3	4,070	5,406,885	1,209	1,596,045	851	3,238,627	170	4,234,202	42,606	14,475,759
56	Kansas.....	131	25,934	3,976,321	916	1,154,611	691	2,555,943	118	2,163,443	27,629	9,850,318
57	Nebraska.....	117	10	152,828	122	352,508	79	324,655	30	657,429	2,683	1,486,420
58	Lincoln.....	4	7,340	1,269,600	511	629,156	488	2,036,188	185	6,157,581	8,524	10,092,615
	Omaha.....	9	215,295	33,515,935	10,635	12,801,114	7,541	30,090,622	1,683	47,324,807	235,114	123,792,478
	Division 6.....	582	32,019	4,091,914	1,867	2,339,657	1,163	4,735,620	228	7,680,272	35,283	18,847,772
59	Colorado.....	49	2,519	128,663	66	88,529	26	90,751	7	1,005,460	618	413,453
60	Nevada.....	2	2,881	3,692,085	1,040	1,417,012	744	2,601,432	96	3,909,080	24,762	9,020,469
61	California.....	33	1,536	3,867,135	286	583,704	337	1,021,305	116	3,419,376	2,275	5,542,510
62	San Francisco.....	37	10,884	1,768,504	473	660,393	417	1,564,256	62	2,210,520	11,638	6,263,575
63	Oregon.....	5	1,065	230,562	71	94,338	40	153,464	4	114,370	1,180	2,536,579
64	Arizona.....	5	68,900	10,278,863	3,800	5,164,514	2,727	10,318,089	523	15,439,267	75,956	41,290,733
	Division 7.....	128	7,089	1,071,815	245	326,937	173	656,152	37	754,465	7,544	2,809,369
65	North Dakota.....	32	7,861	1,194,365	345	465,057	221	797,427	31	551,086	8,478	3,008,105
66	South Dakota.....	12	1,511	345,823	700	134,373	79	329,925	105	478,089	1,711	1,288,210
67	Idaho.....	25	10,277	2,228,134	734	1,028,123	623	2,368,899	165	2,477,796	1,711	8,102,652
68	Montana.....	10	2,717	449,289	118	170,117	128	240,227	15	515,657	1,375	3,375,290
69	New Mexico.....	11	3,415	532,112	172	232,227	133	546,438	18	674,875	3,743	1,985,652
70	Utah.....	11	3,415	532,112	172	232,227	133	546,438	18	674,875	3,743	1,985,652

STATEMENT SHOWING THE NUMBER OF DEPOSITORS IN NATIONAL BANKS ON JULY 18, 1894, ETC.—Continued.

No.	States, reserve cities, and Territories.	Total number of banks.	Number of banks reporting.	Under \$1,000.		\$1,000 and less than \$2,000.		\$2,000 and less than \$10,000.		\$10,000 and over.		Total.	
				Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
71	Washington.....	61	57	16,527	2,137,951	510	695,753	345	1,355,660	83	1,984,116	17,465	6,173,480
72	Wyoming.....	12	12	3,238	495,176	158	217,552	36	352,419	13	224,319	3,505	1,289,466
73	Oklahoma.....	6	6	2,317	269,236	58	93,112	92	109,727	5	129,373	2,412	661,448
74	Indian Territory.....	6	6	1,922	289,949	120	160,742	60	222,595	4	45,023	2,106	718,300
	Division No. 8.....	213	199	56,494	9,013,990	2,586	3,524,023	1,890	7,251,599	326	7,559,369	61,696	27,351,981
	United States.....	3,770	3,650	1,724,077	293,269,861	97,439	132,526,870	85,086	346,873,145	22,738	874,347,253	1,929,340	1,647,017,129

TABLE BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, BONDS ACTUALLY HELD ON OCTOBER 2, 1894, MINIMUM AMOUNT OF BONDS REQUIRED BY LAW, AND THE EXCESS OF BONDS ON OCTOBER 2, 1894, AND OCTOBER 3, 1893.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held October 2, 1894.	Minimum required.	October 2, 1894.	October 3, 1893.
Maine	83	\$11,160,000	\$4,601,900	\$2,115,000	\$2,486,900	\$2,116,900
New Hampshire	51	6,080,000	3,564,000	1,495,000	2,069,000	2,181,500
Vermont	49	7,005,000	3,343,000	1,476,250	1,866,750	1,988,250
Massachusetts	213	45,642,500	19,728,500	8,309,625	11,427,875	11,595,225
Boston	55	52,359,000	8,180,000	2,750,000	5,430,000	7,815,000
Rhode Island	59	20,237,050	7,315,000	2,427,500	4,887,500	5,283,750
Connecticut	83	22,791,070	8,085,500	3,360,000	4,723,500	4,433,500
Division No. 1	593	165,265,620	54,817,900	21,924,375	32,893,525	35,412,125
New York	273	33,574,060	17,009,950	7,456,163	9,553,785	9,699,460
New York City	49	50,750,000	15,268,000	2,450,000	12,818,000	15,698,500
Albany	6	1,550,000	690,000	300,000	300,000	390,000
Brooklyn	5	1,352,000	642,000	250,000	392,000	392,000
New Jersey	100	14,658,350	5,220,250	2,974,588	2,245,662	2,275,163
Pennsylvania	335	39,617,704	15,539,000	8,794,426	6,735,574	6,600,010
Philadelphia	41	22,565,000	6,647,500	2,037,500	4,610,000	4,670,000
Pittsburg	29	11,700,000	2,747,000	1,450,000	1,297,000	1,801,500
Division No. 2	838	175,797,114	63,064,700	25,712,679	37,952,021	41,436,633
Delaware	18	2,133,985	776,000	455,200	320,800	471,000
Maryland	46	3,811,700	1,796,750	940,000	856,750	792,345
Baltimore	22	13,243,260	1,645,000	1,100,000	545,000	920,000
District of Columbia	1	252,000	250,000	50,000	200,000	200,000
Washington City	12	2,575,000	805,400	600,000	205,400	305,400
Virginia	37	4,846,300	1,961,750	546,425	1,415,325	619,000
West Virginia	30	3,061,000	981,500	763,750	217,750	232,750
Division No. 3	166	29,923,245	8,216,400	4,455,375	3,761,025	3,521,495
North Carolina	26	2,756,000	780,100	664,000	116,100	223,600
South Carolina	14	1,748,000	474,750	399,500	75,250	75,250
Georgia	29	3,816,000	1,107,000	779,000	323,000	251,000
Florida	19	1,485,000	430,000	371,250	58,750	42,500
Alabama	27	3,694,000	1,108,500	729,750	378,750	366,250
Mississippi	11	955,000	263,750	233,750	25,000	75,000
Louisiana	10	760,000	240,000	199,000	50,000	50,000
New Orleans	9	3,000,000	900,000	450,000	450,000	450,000
Texas	217	22,380,600	5,150,150	4,851,250	304,900	169,056
Arkansas	8	1,050,000	238,500	237,500	1,000	.....
Kentucky	70	9,702,900	3,541,000	2,171,975	1,369,025	1,146,400
Louisville	7	3,601,500	875,000	350,000	525,000	55,000
Tennessee	49	8,775,000	1,312,750	1,286,500	25,250	32,750
Division No. 4	496	63,723,400	16,427,500	12,720,475	3,707,025	2,936,806
Ohio	222	27,715,768	10,316,850	6,087,942	4,228,908	4,095,975
Cincinnati	13	8,400,000	3,074,000	650,000	2,424,000	3,525,000
Cleveland	11	9,050,000	1,290,000	550,000	740,000	915,000
Indiana	115	13,927,500	5,010,050	3,119,375	1,690,675	1,990,300
Illinois	190	17,591,000	5,678,500	4,297,750	1,380,750	1,415,887
Chicago	21	20,900,000	1,650,000	1,050,000	609,000	153,000
Michigan	90	10,034,000	3,338,000	2,133,500	1,204,500	1,522,000
Detroit	6	3,600,000	1,350,000	300,000	1,050,000	1,050,000
Wisconsin	78	7,545,000	1,991,000	1,792,500	198,500	207,920
Milwaukee	5	3,150,000	450,000	250,000	200,000	200,000
Division No. 5	757	121,913,268	34,148,400	20,231,067	13,917,333	15,072,062
Iowa	165	13,055,000	3,596,750	3,101,250	495,500	385,000
Des Moines	4	800,000	277,000	175,600	102,000	25,000
Minnesota	66	6,030,000	1,367,800	1,278,250	91,550	79,533
St. Paul	5	3,800,000	252,000	250,000	2,000	50,000
Minneapolis	8	5,700,000	400,000	400,000	.....	.....
Missouri	59	3,790,000	1,014,050	947,500	66,550	51,050
St. Louis	9	9,700,000	452,000	450,000	2,000	.....
Kansas City	9	4,800,000	450,000	450,000	.....	.....
St. Joseph	3	1,600,000	200,000	150,000	50,000	50,000
Kansas	126	10,427,100	2,705,500	2,331,775	373,725	282,225
Nebraska	114	7,423,100	1,900,850	1,855,775	45,075	94,208
Lincoln	4	1,000,000	175,000	175,000	.....	.....
Omaha	9	4,150,000	730,000	450,000	280,000	330,000
Division No. 6	572	72,275,200	13,520,959	12,012,550	1,508,400	1,350,016

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

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held October 2, 1894.	Minimum required.	October 2, 1894.	October 3, 1893.
Colorado.....	48	\$7,537,000	\$1,534,250	\$1,159,250	\$375,000	\$324,000
Nevada.....	2	282,000	70,500	70,500	.....	.....
California.....	32	5,275,000	1,256,250	1,006,250	250,000	237,500
San Francisco.....	2	2,500,000	100,000	100,000	.....	.....
Oregon.....	35	3,620,000	669,800	667,500	2,300	2,300
Arizona.....	5	400,000	100,500	100,000	500	500
Division No. 7.....	124	19,614,000	3,731,300	3,103,500	627,800	564,300
North Dakota.....	32	2,190,000	569,000	547,500	21,505	15,250
South Dakota.....	35	2,185,000	598,250	546,250	52,000	61,750
Idaho.....	12	775,000	193,750	193,750	.....	.....
Montana.....	27	4,400,000	830,350	812,500	26,850	6,850
New Mexico.....	9	700,000	252,500	175,000	77,500	77,500
Utah.....	11	2,100,000	762,500	350,000	412,500	12,500
Washington.....	59	6,180,000	1,445,000	1,432,500	12,500	500
Wyoming.....	12	1,160,000	290,000	290,000	.....	.....
Oklahoma.....	6	300,000	75,000	75,000	.....	.....
Indian Territory.....	6	360,000	90,000	90,000	.....	.....
Division No. 8.....	209	29,350,000	5,115,350	4,512,500	602,850	177,350
United States.....	3,755	668,861,847	199,642,500	104,672,521	91,969,979	100,470,867

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL OF \$150,000 AND UNDER, FOR THE YEARS 1893 AND 1894, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and reserve cities.	October 3, 1893.		October 2, 1894.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	68	\$5,520,600	68	\$5,469,000				\$60,600
New Hampshire	43	4,430,000	44	4,580,000	1	\$150,000		
Vermont	37	3,635,000	38	3,705,000	1	70,000		
Massachusetts	103	11,327,500	104	11,402,500	1	75,000		
Boston								
Rhode Island	23	2,550,000	23	2,510,000				40,000
Connecticut	34	3,618,000	33	3,440,600			1	208,000
Division No. 1	308	31,111,100	310	31,097,500	3	295,000	1	308,600
New York	222	19,524,900	221	19,424,600			1	100,300
New York City								
Albany								
Brooklyn								
New Jersey	69	5,818,350	70	5,898,350	1	50,000		
Pennsylvania	263	22,033,960	272	22,577,704	9	543,744		
Philadelphia	1	150,000	1	150,000				
Pittsburg	1	100,000					1	100,000
Division No. 2	556	47,657,270	564	48,050,714	10	593,744	1	200,300
Delaware	14	1,020,800	14	1,020,800				
Maryland	43	3,072,620	43	3,160,000		87,380		
Baltimore								
District of Columbia	1	100,000	1	100,000				
Washington	27	2,141,000	28	2,191,000	1	50,000		
Virginia	26	2,155,000	25	2,055,000			1	100,000
West Virginia								
Division No. 3	111	8,489,420	111	8,526,800	1	137,380	1	100,000
North Carolina	19	1,576,000	21	1,656,000	2	80,000		
South Carolina	11	998,600	11	998,000				
Georgia	20	1,616,000	23	1,916,000	3	300,000		
Florida	17	1,300,000	19	1,485,000	2	185,000		
Alabama	22	1,669,000	20	1,519,000			2	150,000
Mississippi	12	1,055,000	11	955,000			1	100,000
Louisiana	10	610,000	9	560,000			1	50,000
New Orleans								
Texas	197	15,046,175	194	14,805,000			3	241,175
Arkansas	7	600,000	6	550,000			1	50,000
Kentucky	49	4,636,400	50	4,687,900	1	51,500		
Louisville								
Tennessee	40	2,925,000	37	2,750,000			3	175,000
Division No. 4	404	32,031,575	401	31,881,900	7	616,500	11	766,175
Ohio	171	14,531,100	175	14,951,768	4	420,668		
Cincinnati								
Cleveland								
Indiana	94	8,127,000	93	8,077,500			1	49,500
Illinois	171	12,920,450	176	13,191,000	5	270,550		
Chicago								
Michigan	83	6,884,000	81	6,734,000			2	150,000
Detroit								
Wisconsin	69	5,269,319	69	5,370,000		100,681		
Milwaukee								
Division No. 5	588	47,731,869	594	48,324,268	9	791,800	3	109,500
Iowa	153	10,150,600	155	10,405,000	2	255,000		
Des Moines	2	200,000	1	100,000			1	100,000
Minnesota	58	3,705,070	59	3,705,000	1			70
St. Paul								
Minneapolis								
Missouri	53	3,765,000	48	3,390,000			5	375,000
St. Louis								
Kansas City								
St. Joseph	1	100,000	1	100,000				
Kansas	129	8,997,100	121	8,327,100			8	670,000
Nebraska	120	7,593,170	113	7,223,100			7	370,070
Omaha								
Lincoln	1	100,000	1	100,000				
Division No. 6	517	34,610,340	499	33,350,200	3	255,000	21	1,515,140

186 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

States, Territories, and reserve cities.	October 3, 1893.		October 2, 1894.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado	37	\$2,475,000	37	\$2,437,000				\$38,000
Nevada	1	82,000	1	82,000				
California	22	2,075,000	23	2,225,000	1	\$150,000		
San Francisco								
Oregon	34	2,095,000	31	1,870,000			3	225,000
Arizona	5	400,000	5	400,000				
Division No. 7	99	7,127,000	97	7,014,000	1	150,000	3	263,000
North Dakota	31	2,015,000	31	1,990,000				25,000
South Dakota	38	2,310,000	34	1,985,000			4	325,000
Idaho	13	825,000	12	775,000			1	50,000
Montana	18	1,475,000	18	1,450,000				25,000
New Mexico	10	750,000	9	700,000			1	50,000
Utah	8	650,000	7	600,000			1	50,000
Washington	45	3,120,000	47	3,330,000	2	210,000		
Wyoming	11	810,000	10	760,000			1	50,000
Oklahoma	6	300,000	6	300,000				
Indian Territory	6	360,000	6	360,000				
Division No. 8	186	12,615,000	180	12,250,000	2	210,000	8	575,000
United States	2,769	221,373,574	2,756	220,495,382	36	3,049,523	49	3,927,715

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING \$150,000, FOR THE YEARS 1893 AND 1894, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and reserve cities.	October 3, 1893.		October 2, 1894.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	15	\$5,700,000	15	\$5,700,000				
New Hampshire	8	1,700,000	7	1,500,000			1	\$200,000
Vermont	11	3,350,000	11	3,300,000				50,000
Massachusetts	111	34,790,000	109	34,240,000			2	550,000
Boston	55	53,350,000	55	52,350,000				1,000,000
Rhode Island	36	17,727,050	36	17,727,050				
Connecticut	50	19,351,370	50	19,351,070				300
Division No. 1	286	135,968,420	283	134,168,120			3	1,800,300
New York	52	14,149,400	52	14,149,400				
New York City	49	51,250,000	49	50,750,000				500,000
Albany	6	1,550,000	6	1,550,000				
Brooklyn	5	1,352,000	5	1,352,000				
New Jersey	30	8,760,000	30	8,760,000				
Pennsylvania	63	17,070,000	63	17,070,000				
Philadelphia	40	22,615,000	40	22,415,000				200,000
Pittsburg	23	11,540,000	23	11,700,000	1	\$160,000		
Division No. 2	273	128,286,400	274	127,746,400	1	160,000		700,000
Delaware	4	1,113,185	4	1,113,185				
Maryland	3	651,700	3	651,700				
Baltimore	22	13,243,260	22	13,243,260				
District of Columbia	1	252,000	1	252,000				
Washington City	11	2,475,000	11	2,475,000				
Virginia	9	2,655,300	9	2,655,300				
West Virginia	4	806,000	5	1,006,000	1	200,000		
Division No. 3	54	21,196,445	55	21,396,445	1	200,000		
North Carolina	5	1,100,000	5	1,100,000				
South Carolina	3	750,000	3	750,000				
Georgia	7	2,150,000	6	1,960,000			1	250,000
Florida								
Alabama	6	1,925,000	7	2,175,000	1	250,000		
Mississippi								
Louisiana	1	200,000	1	200,000				
New Orleans	9	3,125,000	9	3,000,000				125,000
Texas	25	8,550,000	23	7,575,000			2	975,000
Arkansas	2	500,000	2	500,000				
Kentucky	22	5,425,000	20	5,015,000			2	410,000
Louisville	10	4,401,500	7	3,601,500			3	800,000
Tennessee	12	6,475,000	12	6,025,000				450,000
Division No. 4	102	34,601,500	95	31,841,500	1	250,000	8	3,010,000
Ohio	47	12,964,000	47	12,764,000				200,000
Cincinnati	13	9,100,000	13	8,400,000				700,000
Cleveland	11	9,050,000	11	9,050,000				
Indiana	21	5,650,000	22	5,850,000	1	200,000		
Illinois	20	4,375,000	20	4,400,000		25,000		
Chicago	21	20,800,000	21	20,900,000				
Michigan	9	3,350,000	9	3,300,000				50,000
Detroit	8	4,400,000	6	3,600,000			2	800,000
Wisconsin	7	1,750,000	9	2,175,000	2	425,000		
Milwaukee	5	2,300,000	5	3,150,000		850,000		
Division No. 5	163	73,839,000	163	73,589,000	3	1,500,000	2	1,750,000
Iowa	12	3,850,000	10	2,650,000			2	1,200,000
Des Moines	2	500,000	3	700,000	1	200,000		
Minnesota	7	2,375,000	7	2,325,000				50,000
Minneapolis	7	5,450,000	8	5,700,000	1	250,000		
St. Paul	4	2,800,000	5	3,800,000	1	1,000,000		
Missouri	4	850,000	2	400,000			2	450,000
St. Louis	9	10,700,000	9	9,700,000				1,000,000
Kansas City	8	5,550,000	9	4,660,000	1			750,000
St. Joseph	3	1,900,000	2	1,500,000			1	400,000
Kansas	7	2,650,000	5	2,100,000			2	550,000
Nebraska	1	200,000	1	200,000				
Lincoln	3	900,000	3	900,000				
Omaha	9	4,150,000	9	4,150,000				
Division No. 6	76	41,875,600	73	38,925,000	4	1,450,000	7	4,400,000

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

States, Territories, and reserve cities.	October 3, 1893.		October 2, 1894.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado.....	14	\$6,300,000	11	\$5,100,000	.....	.....	3	\$1,200,000
Nevada.....	1	200,000	1	200,000	.....	.....	.....	.....
California.....	11	3,550,000	9	3,050,000	.....	.....	2	500,000
San Francisco.....	2	2,500,000	2	2,500,000	.....	.....	.....	.....
Oregon.....	5	1,700,000	4	1,750,000	.....	\$50,000	1	.....
Arizona.....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 7.....	33	14,250,000	27	12,600,000	.....	50,000	6	1,700,000
North Dakota.....	1	200,000	1	200,000	.....	.....	.....	.....
South Dakota.....	1	200,000	1	200,000	.....	.....	.....	.....
Idaho.....	.....	.....	.....	.....	.....	.....	.....	.....
Montana.....	4	1,300,000	9	2,950,000	5	1,650,000	.....	.....
New Mexico.....	.....	.....	.....	.....	.....	.....	.....	.....
Utah.....	6	2,150,000	4	1,500,000	.....	.....	2	650,000
Washington.....	12	2,900,000	12	2,850,000	.....	.....	.....	50,000
Wyoming.....	2	400,000	2	400,000	.....	.....	.....	.....
Oklahoma.....	.....	.....	.....	.....	.....	.....	.....	.....
Indian Territory.....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 8.....	26	7,150,000	29	8,100,000	5	1,650,000	2	700,000
United States.....	1,012	457,166,765	999	448,366,465	15	5,260,000	28	14,060,300

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1894, INCLUSIVE.

	Oct. 3, 1864.	Oct. 2, 1865.	Oct. 1, 1866.	Oct. 7, 1867.	Oct. 5, 1868.	Oct. 9, 1869.	Oct. 8, 1870.	Oct. 2, 1871.
	508 banks.	1,513 banks.	1,644 banks.	1,642 banks.	1,643 banks.	1,617 banks.	1,648 banks.	1,767 banks.
RESOURCES.								
Loans	<i>Millions.</i> \$93.2	<i>Millions.</i> \$487.2	<i>Millions.</i> \$603.3	<i>Millions.</i> \$609.7	<i>Millions.</i> \$657.7	<i>Millions.</i> \$682.9	<i>Millions.</i> \$715.9	<i>Millions.</i> \$831.6
Bonds for circulation	} 108.1	427.7	} 331.8	338.6	340.5	339.5	340.9	364.5
Other United States bonds								
Stocks, bonds, etc.								
Due from banks	34.0	107.3	122.9	103.6	110.1	100.8	109.4	143.2
Real estate	2.2	14.7	17.1	20.6	22.7	25.2	27.5	30.1
Specie	} 44.8	} 18.1	} 9.2	12.8	13.1	23.0	18.5	13.2
Legal-tender notes								
National-bank notes	} 4.7	} 190.0	} 202.8	157.4	156.1	129.6	122.7	107.0
Clearing-house exchanges								
U. S. certificates of deposit	16.2	17.4	11.8	11.8	10.8	12.5	14.3	14.3
Due from U. S. Treasurer	72.3	103.7	134.6	134.6	143.2	108.8	79.1	115.2
Other resources	10.1	26.3	7.9	8.6	9.6	9.8	22.9	41.2
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7	1,730.6
LIABILITIES.								
Capital stock	80.8	393.2	415.5	420.1	420.6	426.4	430.4	458.3
Surplus fund	2.0	38.7	53.3	66.7	78.0	86.2	94.1	101.1
Undivided profits	6.0	32.4	32.6	33.8	36.1	40.7	38.6	42.0
Circulation outstanding	45.2	171.3	290.0	297.9	298.7	296.0	293.9	317.4
Due to depositors	122.2	549.1	598.0	568.2	603.1	523.0	512.8	631.4
Due to banks	34.9	174.2	137.5	112.8	123.1	118.9	130.0	171.9
Other liabilities .....		.9	.1			6.0	10.9	8.5
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7	1,730.6
<hr/>								
	Oct. 3, 1872.	Sept. 12, 1873.	Oct. 2, 1874.	Oct. 1, 1875.	Oct. 2, 1876.	Oct. 1, 1877.	Oct. 1, 1878.	Oct. 2, 1879.
	1,919 banks.	1,976 banks.	2,004 banks.	2,087 banks.	2,089 banks.	2,660 banks.	2,053 banks.	2,048 banks.
RESOURCES.								
Loans	<i>Millions.</i> \$877.2	<i>Millions.</i> \$944.2	<i>Millions.</i> \$954.4	<i>Millions.</i> \$984.7	<i>Millions.</i> \$931.3	<i>Millions.</i> \$891.9	<i>Millions.</i> \$834.0	<i>Millions.</i> \$878.5
Bonds for circulation	382.0	288.3	383.3	370.3	337.2	336.8	347.6	357.3
Other United States bonds	27.6	23.6	28.0	28.1	47.8	45.0	94.7	71.2
Stocks, bonds, etc.	23.5	23.7	27.8	33.5	34.4	34.5	36.9	39.7
Due from banks	128.2	149.5	134.8	144.7	146.9	129.9	138.9	167.3
Real estate	32.3	34.7	38.1	42.4	43.1	45.2	46.7	47.8
Specie	10.2	19.9	21.2	8.1	21.4	22.7	30.7	42.2
Legal-tender notes	102.1	92.4	80.0	76.5	84.2	66.9	64.4	69.2
National-bank notes	15.8	16.1	18.5	18.5	15.9	15.6	16.9	16.7
Clearing-house exchanges	125.0	100.3	109.7	87.9	100.0	74.5	82.4	113.0
U. S. certificates of deposit	6.7	20.6	42.8	48.8	29.2	33.4	32.7	26.8
Due from U. S. Treasurer			20.3	19.6	16.7	16.0	16.5	17.0
Other resources	25.2	17.3	18.3	19.1	19.1	28.7	24.9	22.1
Total	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1	1,767.3	1,868.8
LIABILITIES.								
Capital stock	479.6	491.0	493.8	504.8	499.8	479.5	466.2	454.1
Surplus fund	110.3	120.3	129.0	134.4	132.2	122.8	116.9	114.8
Undivided profits	46.6	54.5	51.5	53.0	46.4	44.5	40.9	40.3
Circulation outstanding	335.1	340.3	334.2	319.1	292.2	291.9	301.9	313.8
Due to depositors	628.9	640.0	683.8	679.4	666.2	650.4	668.4	736.9
Due to banks	143.8	173.6	175.8	179.7	179.8	161.6	165.1	201.2
Other liabilities	11.5	11.5	9.1	11.8	10.6	10.4	7.9	6.7
Total	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1	1,767.3	1,868.8

190 REPORT OF THE COMPTROLLER OF THE CURRENCY.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1894, INCLUSIVE—Continued.

	Oct. 1 1880.	Oct. 1, 1881.	Oct. 3, 1882.	Oct. 2, 1883.	Sept. 30, 1884.	Oct. 1, 1885.	Oct. 7, 1886.	Oct. 5, 1887.
	2,090 banks.	2,132 banks.	2,269 banks.	2,501 banks.	2,664 banks.	2,714 banks.	2,852 banks.	3,049 banks.
RESOURCES.								
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$1,041.0	\$1,173.8	\$1,243.2	\$1,309.2	\$1,245.3	\$1,306.1	\$1,451.0	\$1,587.5
Bonds for circulation.....	357.8	363.3	357.6	351.4	327.4	307.7	258.5	189.1
Other United States bonds.....	43.6	56.5	37.4	30.7	30.4	31.8	32.4	34.7
Stocks, bonds, etc.....	48.9	61.9	66.2	71.1	71.4	77.5	81.8	88.8
Due from banks.....	213.5	230.8	198.9	208.9	194.2	235.3	241.4	256.3
Real estate.....	48.0	47.3	46.5	48.3	49.9	51.3	54.1	58.0
Specie.....	109.3	114.3	102.9	107.8	128.6	174.9	156.4	165.1
Legal-tender notes.....	56.6	53.2	63.2	70.7	77.0	69.7	62.8	73.7
National-bank notes.....	18.2	17.7	20.7	22.7	23.3	23.1	22.7	21.9
Clearing-house exchanges.....	121.1	189.2	208.4	96.4	66.3	84.9	95.9	88.8
U. S. certificates of deposit.....	7.7	6.7	8.7	10.0	14.2	18.8	5.9	6.2
Due from U. S. Treasurer.....	17.1	17.5	17.2	16.6	17.7	14.9	14.0	9.3
Other resources.....	23.0	26.2	28.9	28.9	33.8	36.9	37.4	40.8
Total.....	2,105.8	2,368.4	2,399.8	2,372.7	2,279.5	2,432.9	2,513.9	2,620.2
LIABILITIES.								
Capital stock.....	457.6	463.8	483.1	509.7	524.3	527.5	548.5	578.5
Surplus fund.....	120.5	128.1	132.0	142.0	147.0	146.6	157.3	173.9
Undivided profits.....	46.1	56.4	61.2	61.6	63.2	59.3	66.5	71.5
Circulation outstanding.....	317.3	320.2	315.0	310.5	289.8	269.0	228.8	167.3
Due to depositors.....	887.9	1,083.1	1,134.9	1,063.6	993.0	1,116.7	1,189.5	1,274.7
Due to banks.....	267.9	294.9	239.9	270.4	246.4	299.7	308.6	329.6
Other liabilities.....	8.5	11.9	13.7	14.9	15.8	14.1	14.9	24.7
Total.....	2,105.8	2,358.4	2,399.8	2,372.7	2,279.5	2,432.9	2,513.9	2,620.2

	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.	Sept. 25, 1891.	Sept. 30, 1892.	Oct. 3, 1893.	Oct. 2, 1894.
	3,140 banks.	3,290 banks.	3,540 banks.	3,677 banks.	3,773 banks.	3,781 banks.	3,755 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$1,684.2	\$1,817.3	\$1,988.1	\$2,005.5	\$2,171.0	\$1,843.6	\$2,007.1
Bonds for circulation.....	171.9	146.5	140.0	150.0	163.3	206.4	199.6
Other United States bonds.....	60.7	48.5	30.7	24.9	20.2	17.6	25.9
Stocks, bonds, etc.....	99.8	109.3	115.5	125.2	154.5	148.6	193.3
Due from banks.....	294.0	335.4	336.2	338.7	409.5	277.5	399.3
Real estate.....	62.6	69.4	76.8	83.3	87.9	89.2	97.9
Specie.....	178.1	164.3	195.9	183.5	209.1	224.7	237.3
Legal-tender notes.....	81.1	86.8	80.6	97.6	104.3	114.7	120.5
National-bank notes.....	21.6	20.9	18.5	20.0	19.6	22.4	18.6
Clearing-house exchanges.....	102.4	136.8	108.8	122.0	105.5	106.2	88.5
U. S. certificates of deposit.....	8.9	12.9	6.2	15.7	14.0	7.0	45.1
Due from U. S. Treasurer.....	8.5	7.4	6.9	8.0	8.2	10.2	9.6
Other resources.....	41.9	42.8	41.3	38.7	43.0	41.4	31.2
Total.....	2,815.7	2,998.3	3,141.5	3,213.1	3,510.1	3,109.5	3,473.9
LIABILITIES.							
Capital stock.....	592.6	612.6	650.4	677.4	686.6	678.5	668.9
Surplus fund.....	185.5	197.4	213.6	227.6	238.9	246.8	245.2
Undivided profits.....	77.4	84.9	97.0	103.3	101.6	103.5	84.9
Circulation.....	151.8	128.5	123.0	131.3	143.4	183.0	172.3
Due to depositors.....	1,406.5	1,522.0	1,594.2	1,608.6	1,779.3	1,465.4	1,742.1
Due to banks.....	375.6	425.3	426.4	430.6	530.7	349.3	526.9
Other liabilities.....	26.3	27.6	36.9	34.3	29.6	83.0	29.6
Total.....	2,815.7	2,998.3	3,141.5	3,213.1	3,510.1	3,109.5	3,473.9

STATEMENT PRESENTING AN ABSTRACT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS AT CLOSE OF BUSINESS OCTOBER 2, 1894; THE CONDITION OF BANKS IN NEW YORK CITY, IN THE THREE CENTRAL RESERVE CITIES, IN OTHER RESERVE CITIES, AND OF THE COUNTRY BANKS BEING SHOWN SEPARATELY.

	Central reserve cities.			Country banks.	Aggregate.
	New York City.	New York, Chicago, and St. Louis.	Other reserve cities.*		
	49 banks.	79 banks.			
RESOURCES.					
Loans and discounts.....	\$360,300,460	\$480,521,376	\$511,881,315	\$999,471,582	\$1,991,874,273
Overdrafts.....	433,403	859,283	1,442,978	12,945,657	15,247,918
Bonds for circulation.....	15,268,000	17,370,000	31,789,000	150,482,600	199,642,500
Bonds for deposits.....	1,060,000	1,860,000	4,865,000	8,501,000	15,226,000
United States bonds on hand.....	3,190,800	3,500,600	3,347,550	3,814,050	10,662,200
Stocks, securities, claims, etc.....	39,380,787	47,856,632	36,874,227	108,569,214	193,300,072
Due from reserve agents.....			87,208,199	161,641,409	248,849,608
Due from other national banks.....	26,830,326	50,934,369	35,850,831	35,693,868	122,479,068
Due from State banks and bankers.....	3,792,163	9,073,503	6,963,123	11,937,285	27,973,912
Banking-house, furniture, and fixtures.....	11,988,578	13,722,707	17,883,553	43,577,485	75,183,746
Other real estate and mortgages owned.....	1,530,108	2,524,448	4,997,332	15,186,611	22,708,391
Premiums.....	1,666,314	1,861,435	3,393,234	9,369,610	14,624,279
Checks and cash items.....	2,713,962	2,877,194	3,267,448	9,432,334	15,576,975
Exchanges for clearing house.....	49,630,359	56,552,503	27,649,938	4,321,611	88,524,052
Bills of other national banks.....	1,084,721	2,617,153	3,391,316	12,572,108	18,580,577
Fractional currency, nickels, and cents.....	48,162	82,720	191,057	679,156	952,933
Specie.....	82,797,841	110,792,227	54,206,467	72,251,961	237,250,655
Legal-tender notes.....	53,948,627	63,846,015	22,515,727	34,182,286	120,544,028
United States certificates of deposit.....	34,980,000	37,350,000	7,420,000	330,000	45,100,000
Redemption.....	674,158	768,678	1,434,061	6,520,484	8,723,233
Due from United States Treasurer.....	258,911	319,973	213,504	364,167	897,645
Total.....	691,577,680	905,290,816	866,786,760	1,701,844,478	3,473,922,055
LIABILITIES.					
Capital stock.....	50,750,000	81,350,000	160,486,760	427,025,087	668,861,847
Surplus fund.....	42,341,500	55,795,700	58,538,235	130,813,583	245,197,518
Undivided profits, less expenses and taxes paid.....	16,317,216	19,048,970	16,110,510	53,764,084	88,923,564
National bank notes outstanding.....	11,060,600	12,349,465	27,558,175	132,424,338	172,331,978
State bank notes outstanding.....	19,189	19,189	6,574	40,527	66,290
Dividends unpaid.....	241,610	318,272	805,528	1,452,446	2,576,246
Individual deposits.....	339,454,471	429,597,037	429,385,971	869,435,811	1,728,418,819
United States deposits.....	808,288	1,555,835	2,853,771	5,615,304	10,024,910
Deposits of United States disbursing officers.....	111,155	150,816	1,349,562	2,216,159	3,716,538
Due to national banks.....	159,723,322	205,549,282	106,024,563	32,118,472	343,692,317
Due to banks and bankers.....	70,746,349	99,164,770	58,565,931	25,437,079	183,167,779
Notes and bills rediscounted.....		87,500	509,020	10,856,907	11,453,428
Bills payable.....		300,000	2,325,500	9,926,778	12,552,278
Liabilities other than those above stated.....	3,980	3,980	2,216,660	717,903	2,938,543
Total.....	691,577,680	905,290,816	866,786,760	1,701,844,478	3,473,922,055

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

192 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING THE HIGHEST AND LOWEST POINTS REACHED IN THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF NATIONAL BANKS DURING THE EXISTENCE OF THE SYSTEM.

	January 1, 1866.	October 2, 1894.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	\$403,357,346	\$668,861,847	\$686,573,015	Sept. 30, 1892	\$403,357,346	Jan. 1, 1866
Capital, surplus, and undivided profits *..	475,330,204	1,002,982,929	1,028,765,781	Oct. 3, 1893	475,330,204	Do.
Circulation	213,230,530	172,331,978	341,320,256	Dec. 26, 1873	122,928,084	Oct. 2, 1890
Total investments in United States bonds.	440,380,350	225,530,700	712,437,900	Apr. 4, 1879	170,653,059	Do.
Individual deposits ...	529,212,174	1,728,418,819	1,765,422,063	Sept. 30, 1892	591,407,586	Oct. 8, 1870
Loans and discounts..	500,650,109	1,991,874,272	2,153,498,829	.....do	500,650,109	Jan. 1, 1866
Cash:						
National-bank notes	20,406,442	18,580,577	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes ..	187,846,548	120,544,028	205,793,578	Oct. 1, 1866	52,156,439	Mar. 11, 1881
Specie	16,909,363	237,250,654	237,250,860	Oct. 2, 1894	8,050,330	Oct. 1, 1875

STATEMENT SHOWING THE PERCENTAGES OF LOANS, UNITED STATES BONDS, AND SPECIE TO THE AGGREGATE FUNDS OF NATIONAL BANKS, 1866 AND 1887 TO 1894.

	1866.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.
	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>
Loans and discounts	41.32	70.52	71.04	72.26	74.37	72.92	73.35	68.75	68.60
United States bonds	36.36	9.98	9.87	7.80	6.44	6.41	6.25	8.41	7.77
Specie.....	1.57	7.37	11.90	6.58	7.40	6.73	7.12	4.31	8.17
Total	79.25	87.87	92.81	86.64	88.21	86.06	86.72	81.47	84.54

* Undivided profits, less expenses and taxes paid, beginning 1894.

STATEMENT EXHIBITING A CLASSIFICATION OF LOANS MADE BY THE NATIONAL BANKS IN THE CENTRAL RESERVE CITIES (NEW YORK, CHICAGO, AND ST. LOUIS) AND OTHER RESERVE CITIES, IN GROUPS TOGETHER WITH COUNTRY BANKS ON APPROXIMATE DATES FOR THE PAST FIVE YEARS.

OCTOBER 2, 1890.

	No. of banks.	On paper with single name, unsecured.	On paper with indorsers, otherwise unsecured.	On demand, with U. S. bonds, other stocks, or collaterals as security.	On time, with U. S. bonds, other stocks, or collaterals as security.	Total.
New York.....	47	\$29,044,063	\$122,226,904	\$102,372,932	\$43,466,652	\$297,110,551
Chicago.....	19	16,714,673	27,897,562	17,125,219	16,506,704	78,244,158
St. Louis.....	8	2,172,008	16,274,789	4,346,312	6,681,993	29,475,102
Group No. 1, 5 cities*.....	138	45,604,639	146,363,799	56,582,852	48,664,875	297,216,165
Group No. 2, 4 cities*.....	50	8,683,687	33,311,338	11,002,538	13,140,182	66,137,745
Group No. 3, 6 cities*.....	46	21,118,680	55,649,978	10,540,565	10,752,917	98,062,140
Group No. 4, 4 cities*.....	25	10,116,981	18,602,080	6,225,020	10,313,144	45,257,225
Country.....	3,207	164,665,256	685,600,401	63,338,244	144,715,700	1,058,519,601
Total.....	3,540	298,119,987	1,105,926,851	271,733,682	294,242,167	1,970,022,687

SEPTEMBER 25, 1891.

	No. of banks.	On paper with single name, unsecured.	On paper with one or more indorsers, otherwise unsecured.	On demand, with indorsers, otherwise unsecured.	On demand, with U. S. bonds, other stocks, or collaterals as security.	On time, with U. S. bonds, other stocks, or collaterals as security.	Total.
New York.....	49	\$25,125,313	\$116,957,046	\$2,925,418	\$113,787,196	\$42,783,829	\$301,578,802
Chicago.....	21	17,937,791	34,889,300	3,704,939	13,525,638	17,508,229	87,565,897
St. Louis.....	9	2,093,451	14,617,141	558,571	3,999,711	6,595,233	27,864,107
Group—							
No. 1, 5 cities*.....	136	42,118,748	141,021,853	9,015,155	54,233,863	48,397,495	294,787,114
No. 2, 4 cities*.....	54	8,457,434	29,991,803	1,084,034	11,149,928	14,393,999	65,077,198
No. 3, 7 cities*.....	49	18,809,101	54,500,479	3,361,241	9,923,642	11,684,959	98,279,422
No. 4, 4 cities*.....	26	7,498,961	14,130,558	2,106,638	5,536,114	9,954,626	39,286,897
Country.....	3,333	159,412,548	662,814,133	35,679,262	54,065,103	162,943,757	1,074,914,803
Total.....	3,677	281,453,347	1,068,922,313	58,435,285	266,281,195	314,262,127	1,989,354,240

SEPTEMBER 20, 1892.

	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds and other personal securities.	On time, paper with two or more individual or firm names.	On time, single name paper (one person or firm) without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York.....	48	\$4,931,784	\$117,751,227	\$117,796,025	\$38,147,905	\$65,573,600	\$444,199,941
Chicago.....	23	7,853,323	16,617,397	49,307,355	18,128,149	21,006,801	103,913,025
St. Louis.....	9	1,079,406	4,722,783	16,137,981	2,744,362	8,192,840	32,877,372
Group—							
No. 1, 5 cities*.....	133	11,998,687	52,893,245	144,750,329	53,328,570	54,982,554	317,983,394
No. 2, 4 cities*.....	54	2,072,198	10,740,223	30,656,759	8,910,933	14,945,457	67,325,570
No. 3, 7 cities*.....	50	8,028,468	12,133,686	55,564,357	20,377,874	13,879,881	109,984,266
No. 4, 4 cities*.....	26	5,751,077	2,698,736	14,326,905	7,280,208	11,288,439	41,445,455
Country.....	3,430	54,205,372	55,770,992	677,626,891	171,265,156	176,901,395	1,135,769,806
Total.....	3,773	95,920,315	273,328,289	1,097,196,692	320,283,166	366,770,367	2,153,498,829

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

194 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT EXHIBITING A CLASSIFICATION OF LOANS MADE BY THE NATIONAL BANKS IN THE CENTRAL RESERVE CITIES, ETC.—Continued.

OCTOBER 3, 1893.

	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York.....	49	\$6,216,350	\$93,897,446	\$110,225,762	\$25,864,953	\$43,836,150	\$281,040,663
Chicago.....	21	5,509,670	13,815,614	24,522,359	13,515,691	15,558,954	72,922,290
St. Louis.....	9	1,626,168	3,350,523	9,424,921	1,863,841	6,691,944	22,957,399
Group—							
No. 1, 5 cities *..	136	10,442,401	47,358,410	131,164,892	39,637,045	51,575,820	280,178,570
No. 2, 4 cities *..	53	1,565,493	9,456,808	27,400,578	6,985,533	13,418,670	58,827,084
No. 3, 7 cities *..	52	7,767,904	10,060,849	43,579,125	14,580,606	14,390,163	90,378,650
No. 4, 5 cities ..	27	5,382,436	3,058,636	11,880,155	5,114,318	8,088,175	33,523,722
Country.....	3,434	52,576,784	75,118,992	562,082,329	136,125,133	164,935,738	990,838,968
Total.....	3,781	91,087,210	256,117,281	920,280,115	244,687,123	318,495,617	1,830,667,349

OCTOBER 2, 1894.

New York.....	49	\$4,009,254	\$115,514,802	\$114,317,296	\$49,827,589	\$76,631,519	\$360,300,460
Chicago.....	21	6,311,703	18,246,472	31,333,279	15,421,908	20,173,208	91,485,570
St. Louis.....	9	1,484,554	4,397,974	10,453,835	2,036,410	10,361,574	28,734,347
Group—							
No. 1, 5 cities *..	136	11,518,242	58,745,314	129,622,895	47,147,795	63,151,521	310,185,767
No. 2, 4 cities *..	50	2,152,694	9,323,952	25,476,336	8,750,850	14,648,534	60,352,360
No. 3, 7 cities *..	52	8,620,372	11,046,577	48,943,142	16,485,651	18,984,832	104,080,574
No. 4, 5 cities *..	27	5,368,234	4,139,419	12,316,245	4,691,337	10,687,373	37,262,608
Country.....	3,411	53,531,524	53,693,787	561,922,868	145,341,090	185,072,312	939,471,581
Total.....	3,755	92,996,577	275,078,297	934,385,896	289,702,630	399,710,873	1,991,874,273

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

REPORT OF THE COMPTROLLER OF THE CURRENCY. 195

STATEMENT SHOWING THE CLASSIFICATION OF THE LOANS BY NATIONAL BANKS IN NEW YORK CITY FOR THE LAST NINE YEARS.

Loans and discounts.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.
	45 banks.	47 banks.	46 banks.	45 banks.	47 banks.
On indorsed paper	\$121,381,380	\$115,316,625	\$117,707,044	\$119,369,404	\$122,226,904
On single-name paper	24,646,008	17,585,496	28,626,295	31,866,578	29,044,063
On U. S. bonds on demand	2,002,550	1,445,900	2,132,159	1,124,109	583,820
On other stocks, etc., on demand	91,636,791	95,075,844	108,466,001	108,258,112	101,789,112
On real-estate security	211,432	146,885	113,494	201,878	228,778
All other loans	13,854,215	28,443,431	35,450,488	43,078,085	43,237,874
Total	253,732,376	258,014,181	292,495,481	303,898,166	297,110,551

Loans and discounts.		Sept. 25, 1891.
		40 banks.
On paper, with single name, unsecured		\$25,125,313
On paper, with one or more indorsers, otherwise unsecured		116,957,046
On demand, with one or more indorsers, otherwise unsecured		2,925,418
On demand, with U. S. bonds, other bonds, stocks, or collaterals, as security		113,787,196
On time, with U. S. bonds, other bonds, stocks, or collaterals, as security		42,783,829
Total		331,578,802

Loans and discounts.	Sept. 30, 1892.	Oct. 3, 1893.	Oct. 2, 1894.
	48 banks.	49 banks.	49 banks.
On demand, paper with one or more individual or firm names	\$4,931,784	\$6,216,350.57	\$4,009,254.02
On demand, secured by stocks, bonds, and other personal securities	117,751,227	93,897,446.82	115,514,801.97
On time, paper with two or more individual or firm names	117,796,025	110,225,762.11	114,317,236.37
On time, single-name paper (one person or firm) without other security	38,147,905	26,864,953.38	49,827,589.63
On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security	65,573,000	43,836,150.94	76,631,518.58
Total	344,199,941	281,040,663.82	360,300,459.97

CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON OCTOBER 2, 1894.

Cities, States, and Territories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm) without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York City	49	\$4,009,254	\$115,514,802	\$114,317,296	\$49,827,589	\$76,631,519	\$360,300,459
Chicago	21	6,311,702	18,246,472	31,333,279	15,421,908	20,173,208	91,486,570
St. Louis	9	1,484,554	4,397,974	10,453,834	2,036,410	10,361,574	28,734,347
Boston	55	8,305,406	25,863,957	67,059,124	27,919,321	25,724,662	154,872,471
Albany	6	602,716	3,065,981	2,788,531	283,872	975,578	7,716,679
Brooklyn	5	130,343	3,748,586	3,603,222	426,100	1,222,063	0,130,313
Philadelphia	41	1,425,270	21,095,428	33,781,556	16,439,444	26,041,719	98,783,417
Pittsburg	29	1,054,508	4,971,361	22,390,462	2,079,057	9,187,499	39,682,887
Baltimore	22	1,268,954	4,411,975	13,691,800	7,861,228	5,067,888	32,841,844
Washington City	12	208,087	1,372,703	3,806,514	104,344	827,033	6,408,682
New Orleans	9	519,420	2,961,475	4,675,967	579,337	3,013,721	12,649,920
Louisville	7	156,234	577,799	3,212,055	205,941	4,299,892	8,451,920
Cincinnati	13	2,110,008	3,889,076	11,134,646	4,714,072	5,080,760	26,908,563
Cleveland	11	1,454,525	3,541,608	13,443,969	1,851,429	3,872,792	24,164,323
Detroit	6	1,208,517	877,616	9,180,249	1,443,142	2,050,756	14,760,282

196 REPORT OF THE COMPTROLLER OF THE CURRENCY.

CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES, ETC.—Continued.

Cities, States, and Territories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm) without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
Milwaukee	5	\$1,438,712	\$1,059,882	\$6,561,045	\$2,932,468	\$1,825,492	\$13,817,598
Des Moines	4	112,394	40,708	918,142	818,388	598,198	2,487,769
St. Paul	5	1,189,618	1,136,442	3,018,109	2,467,601	3,677,907	11,489,679
Minneapolis	8	1,106,657	501,246	4,686,983	2,258,552	1,898,926	10,452,364
Kansas City	9	825,753	1,057,329	4,328,018	2,544,342	5,980,940	14,736,380
St. Joseph	3	200,912	87,385	1,846,855	552,097	791,673	3,478,922
Lincoln	4	110,924	192,115	1,371,400	167,960	698,206	2,540,606
Omaha	9	649,480	557,988	4,214,853	1,224,656	3,026,667	9,673,595
San Francisco	2	3,581,215	2,304,602	555,119	202,262	189,867	6,853,222
Total of cities	344	39,465,053	221,474,510	372,463,028	144,361,540	214,638,500	992,402,691
Maine	83	874,637	1,249,782	14,730,761	1,466,199	2,665,061	20,986,440
New Hampshire	51	1,800,382	1,645,798	5,459,703	5,644,414	1,633,470	11,103,767
Vermont	49	1,287,078	579,108	7,722,660	1,102,018	1,907,378	12,598,242
Massachusetts	213	4,411,634	7,490,796	57,881,139	20,685,296	16,447,028	106,515,893
Rhode Island	59	608,562	1,547,290	17,236,027	8,322,632	8,048,538	35,753,049
Connecticut	83	2,189,069	3,841,703	24,393,740	8,114,835	7,263,076	45,782,423
New York	273	5,848,430	3,817,599	70,328,210	8,947,702	9,198,120	98,140,061
New Jersey	100	2,194,796	7,461,994	28,853,373	4,761,281	4,175,981	47,447,425
Pennsylvania	335	1,572,499	2,301,522	75,605,347	9,038,640	14,712,020	103,230,028
Delaware	18	154,679	317,554	4,046,609	137,170	656,270	5,312,282
Maryland	46	138,879	248,034	7,800,968	603,079	1,085,046	9,876,006
District of Columbia	1		42,747	245,025		160,338	448,110
Virginia	37	681,113	1,077,718	9,508,440	824,759	2,823,639	14,865,669
West Virginia	20	103,223	77,449	6,206,798	295,330	762,033	7,448,833
North Carolina	36	143,839	218,320	3,603,583	577,618	1,316,165	5,859,525
South Carolina	14	23,632	327,935	2,450,036	187,948	2,367,761	5,357,312
Georgia	29	321,194	874,945	3,852,219	846,016	2,273,644	8,168,018
Florida	19	115,230	105,017	1,861,762	1,224,735	1,045,422	4,352,166
Alabama	27	390,314	448,723	3,367,964	1,211,306	1,970,159	6,388,466
Mississippi	11	75,970	204,502	901,813	325,600	830,831	2,338,716
Louisiana	10	68,286	46,503	1,096,707	435,067	426,454	2,076,011
Texas	217	1,601,840	1,208,867	17,223,500	11,296,691	12,149,155	43,480,653
Arkansas	8	109,229	149,415	1,073,241	344,528	565,822	2,242,235
Kentucky	70	939,946	381,855	12,440,479	1,254,181	3,880,271	18,896,737
Tennessee	49	1,063,698	1,226,710	8,780,680	2,839,077	4,894,839	18,805,004
Ohio	222	1,747,960	2,059,109	43,485,286	7,496,291	10,893,909	65,682,555
Indiana	115	2,166,838	1,154,048	20,323,801	3,544,208	4,478,561	31,667,456
Illinois	196	5,071,921	2,175,116	22,832,225	7,565,011	7,298,561	44,942,834
Michigan	90	1,506,867	1,018,336	16,053,124	5,098,387	4,587,444	28,264,158
Wisconsin	78	1,309,899	949,098	12,706,498	3,334,548	3,474,558	21,774,601
Iowa	165	2,405,531	1,005,212	14,608,188	6,750,991	6,850,859	31,620,781
Minnesota	66	891,191	917,343	7,130,903	2,905,031	3,651,374	15,495,842
Missouri	50	215,358	132,311	4,238,705	929,981	1,427,767	6,944,122
Kansas	126	528,004	238,215	6,318,964	3,064,514	8,015,071	18,161,768
Nebraska	114	621,849	463,949	6,242,349	2,670,346	5,065,067	15,003,560
Colorado	48	1,463,645	1,562,377	6,564,580	4,909,937	6,381,287	20,881,826
Nevada	2	307,168	60,563	82,955	82,108	64,660	577,484
California	32	2,794,793	1,893,118	2,442,364	1,006,166	2,501,603	10,638,104
Oregon	35	1,568,637	800,491	1,830,971	2,189,165	1,551,564	8,000,828
Arizona	5	52,583	13,496	230,245	71,463	156,517	524,304
North Dakota	32	164,052	197,066	693,880	640,005	3,496,033	5,191,036
South Dakota	35	172,625	77,747	678,742	649,252	2,190,994	3,766,360
Idaho	12	309,462	122,634	442,141	208,780	364,471	1,447,488
Montana	27	1,632,929	140,050	3,705,711	3,739,451	3,136,162	12,354,303
New Mexico	9	142,072	120,902	568,436	321,233	347,313	1,499,956
Utah	11	117,439	186,871	835,447	424,754	1,402,112	2,966,623
Washington	59	1,635,222	1,312,509	3,131,700	1,484,703	3,870,566	11,434,700
Wyoming	12	47,020	51,340	597,060	686,464	813,860	2,195,744
Oklahoma	6	1,100		165,718	56,681	138,131	361,630
Indian Territory	6	9,200		372,061	105,493	115,287	602,041
Total of country banks	3,411	53,531,524	53,603,787	561,922,868	145,341,090	185,072,312	999,471,581
United States	3,755	92,996,577	275,078,297	934,385,896	289,702,630	399,710,872	1,991,874,272

REPORT OF THE COMPTROLLER OF THE CURRENCY. 197

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS ON OCTOBER 4, 1888, SEPTEMBER 30, 1889, OCTOBER 2, 1890, SEPTEMBER 25, 1891, SEPTEMBER 30, 1892, OCTOBER 3, 1893, AND OCTOBER 2, 1894.

OCTOBER 4, 1888.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$608,811.76	\$8,400		\$36,088	\$28,894.91	\$35,303	\$717,497.67
New Hampshire.....	272,931.70	7,780		71,483	28,661.80	16,432	397,288.50
Vermont.....	324,242.49	7,600		40,823	28,023.36	5,045	407,733.85
Massachusetts.....	2,075,139.18	239,520		315,188	200,543.74	140,162	2,970,552.92
Boston.....	3,995,172.09	6,619,800		108,087	81,047.76	693,321	11,498,027.85
Rhode Island.....	399,863.35	67,670		59,372	44,740.69	87,102	658,748.04
Connecticut.....	1,288,182.11	182,770		134,863	103,636.67	86,480	1,795,931.78
Division No. 1.....	8,964,342.68	7,133,540		766,504	515,548.93	1,063,845	18,443,780.61
New York.....	3,489,057.48	1,216,790		385,126	266,313.30	255,317	5,612,603.78
New York City.....	7,138,669.50	64,305,120		362,213	219,845.64	1,771,348	73,797,196.14
Albany.....	402,960.50	535,700		18,500	8,171.00	14,000	979,331.50
New Jersey.....	1,091,490.59	309,470		194,805	107,949.01	171,323	1,875,037.60
Pennsylvania.....	3,748,764.42	284,160		541,141	251,429.41	191,152	5,116,656.83
Philadelphia.....	2,264,915.00	172,450	\$8,890,000	346,946	169,237.19	548,152	12,391,700.19
Pittsburg.....	2,130,858.70	823,100		154,299	38,003.53	94,708	3,240,969.23
Division No. 2.....	20,286,716.19	67,646,790	8,890,000	2,003,030	1,060,959.08	3,046,000	102,913,495.27
Delaware.....	131,453.50	22,640		46,450	29,751.09	37,894	268,188.59
Maryland.....	322,302.12	44,180		69,251	35,612.29	65,154	536,499.41
Baltimore.....	1,385,293.50	468,680		101,658	39,337.36	249,872	2,244,840.86
District of Columbia.....	96,471.00	116,500		4,060	5,260.50	6,980	229,271.50
Washington.....	201,783.00	531,040		13,165	14,974.50	192,624	953,586.50
Virginia.....	394,598.00	9,480		87,756	42,127.05	84,470	618,431.05
West Virginia.....	225,096.13	10,400		19,157	9,963.02	8,309	272,925.15
Division No. 3.....	2,756,997.25	1,202,920		341,497	177,025.81	645,303	5,123,743.06
North Carolina.....	160,598.00			50,873	17,418.10	10	228,899.10
South Carolina.....	108,983.00	420		63,841	19,142.05	8,562	200,948.05
Georgia.....	144,273.63	55,500		191,526	24,005.03	116,619	531,323.66
Florida.....	39,353.00	3,580		46,468	16,552.39	1,585	107,338.39
Alabama.....	306,792.00	19,520		52,007	13,180.36	45,293	437,392.36
Mississippi.....	64,869.50	4,000		32,122	8,503.65	40,185	149,680.15
Louisiana.....	12,480.00	4,500		20,565	16,668.05	76,736	136,919.05
New Orleans.....	123,442.00	127,920		114,592	61,523.85	505,643	933,120.85
Texas.....	481,531.20	139,590		416,152	49,749.95	218,369	1,305,386.15
Arkansas.....	33,175.00	14,270		25,523	7,572.10	40,219	120,750.10
Kentucky.....	389,062.36	41,390		67,570	15,984.33	36,893	550,901.69
Louisville.....	290,748.00	1,500		43,630	5,022.75	1,400	342,300.75
Tennessee.....	392,423.00	117,100		215,062	39,858.85	72,270	836,715.85
Division No. 4.....	2,547,730.69	529,290		1,346,531	295,181.46	1,163,571	5,882,304.15
Ohio.....	2,422,423.80	146,640		292,133	116,657.86	45,973	3,023,827.66
Cincinnati.....	369,997.50	271,000		60,552	11,671.75	156,500	869,721.25
Cleveland.....	729,789.50	180,000		39,132	14,904.91	25,000	988,826.41
Indiana.....	1,729,041.62	113,250		205,120	62,733.89	40,376	2,150,521.51
Illinois.....	1,972,502.50	198,920		247,130	104,820.92	98,558	2,621,931.42
Chicago.....	9,757,108.50	2,426,750		215,851	254,807.10	416,725	13,071,241.60
Michigan.....	1,154,512.93	29,340		135,933	45,061.67	20,578	1,385,425.60
Detroit.....	972,174.50	5,960		45,385	53,500.36	12,535	1,089,554.86
Wisconsin.....	785,011.87	12,300		93,807	46,524.54	11,371	949,014.41
Milwaukee.....	455,377.00	100,000		20,233	9,040.00	8,534	593,184.00
Division No. 5.....	20,347,939.72	3,484,160		1,355,276	719,726.00	836,147	26,743,248.72
Iowa.....	1,240,734.58	75,680		176,286	74,774.07	58,790	1,626,264.65
Minnesota.....	1,794,471.24	5,880		265,136	91,569.40	12,160	2,109,216.64
Missouri.....	220,667.00	9,000		34,539	8,621.51	8,587	281,414.51
St. Louis.....	487,219.00	355,000		20,000	7,878.00	92,400	962,497.00
Kansas City.....	1,054,752.50	251,200		72,817	38,738.97	87,120	1,504,628.47
St. Joseph.....	89,740.00	50,260		4,378	3,068.70	26,327	174,378.70
Kansas.....	967,519.80	21,260		134,328	48,451.10	63,947	1,238,505.90
Nebraska.....	595,725.45	15,960		69,250	22,980.85	32,582	736,498.30
Omaha.....	881,497.10	32,950		67,536	28,685.12	11,540	1,022,208.22
Division No. 6.....	7,332,326.67	820,190		844,270	325,367.72	393,453	9,715,607.39

198 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

OCTOBER 4, 1888—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,334,134.65	\$6,490		\$74,457	\$28,756.56	\$11,698	\$1,455,536.21
Nevada	46,727.50	60		5,629	2,845.09	285	55,546.59
California	2,286,137.90	122,180		113,289	42,964.08	52,220	2,616,790.98
San Francisco	928,622.50	3,650	\$180,000	14,643	15,255.32		1,142,170.82
Oregon	875,572.50	12,190		18,034	13,970.80	20,843	940,619.30
Arizona	14,010.00			500	1,437.10		15,947.10
Division No. 7	5,485,205.05	144,570	180,000	226,552	105,237.95	85,046	6,226,601.00
Dakota	371,845.10	17,240		50,879	21,154.00	9,496	470,615.00
Idaho	101,784.50	1,630		6,762	1,217.95	6,117	117,510.85
Montana	736,950.00	40,600		48,589	11,744.00	32,224	870,407.00
New Mexico	108,269.50	1,000		8,557	4,522.95	2,100	124,448.85
Utah	323,808.30	55,500		6,213	5,597.45	5,009	396,127.75
Washington	679,997.70	10,700		42,844	7,804.29	8,895	749,704.99
Wyoming	198,992.60	660		4,927	4,804.40	792	210,176.00
Division No. 8	2,521,647.70	127,330		168,271	56,844.74	64,833	2,939,026.44
United States	70,222,905.95	81,088,790	0,070,000	7,051,931	3,255,891.69	7,298,298	177,987,816.64

SEPTEMBER 30, 1880.

Maine	\$611,151.51	\$4,830		\$39,928	\$36,167.51	\$40,036	\$732,113.02
New Hampshire	276,224.05	5,300		56,872	37,729.89	25,014	401,139.94
Vermont	317,710.80	10,210		25,589	39,073.69	12,650	405,233.49
Massachusetts	2,201,966.47	294,200		252,370	247,212.02	250,783	3,246,531.49
Boston	4,457,576.00	5,369,820		87,897	86,117.54	703,018	10,704,428.54
Rhode Island	421,327.25	89,560		41,795	71,292.71	76,139	700,113.96
Connecticut	1,905,898.51	262,820		91,519	112,373.23	158,487	1,981,997.74
Division No. 1	9,591,854.59	6,036,740		595,970	629,966.59	1,266,127	18,120,658.18
New York	3,232,797.64	1,036,370		253,903	267,762.70	362,524	5,153,357.34
New York City	7,096,549.50	48,925,260		220,699	255,586.02	2,589,798	59,087,892.52
Albany	329,347.70	450,000		17,160	6,047.00	8,142	824,036.70
New Jersey	1,071,654.42	189,270		104,237	172,035.35	296,980	1,834,176.77
Pennsylvania	3,670,770.53	350,740		464,605	267,083.42	389,397	5,142,595.96
Philadelphia	1,573,046.00	467,430	\$7,000,000	217,425	182,861.02	757,031	10,197,793.02
Pittsburg	1,743,812.00	974,000		119,502	52,607.95	179,576	3,069,497.95
Division No. 2	18,717,977.71	22,393,070	7,000,000	1,397,531	1,203,983.47	4,596,788	85,309,350.26
Delaware	138,871.00	11,800		42,155	22,915.64	71,120	286,951.64
Maryland	301,597.97	50,670		41,350	41,876.02	77,104	512,597.99
Baltimore	1,024,545.50	1,343,040	225,000	54,394	42,230.88	287,840	2,977,050.88
District of Columbia	98,840.50	90,000		3,783	1,481.25	9,891	203,995.75
Washington	108,076.00	601,020		11,247	19,582.00	201,611	941,536.00
Virginia	311,021.50	8,730		79,684	35,629.83	84,927	519,992.33
West Virginia	216,166.68	13,800		13,778	11,744.25	15,856	271,344.93
Division No. 3	2,199,119.15	2,119,150	225,000	246,391	175,459.87	748,349	5,713,460.02
North Carolina	153,029.70	570		62,844	40,393.09	4,441	263,277.85
South Carolina	95,171.00			57,593	24,570.90	38,090	215,430.90
Georgia	215,454.38	21,920		93,378	40,800.81	117,964	489,717.19
Florida	46,536.90	1,860		48,190	10,762.70	1,463	108,812.60
Alabama	163,001.50	13,170		108,000	28,635.55	88,315	401,782.05
Mississippi	33,641.50	1,800		33,651	14,649.15	40,763	124,504.65
Louisiana	15,267.50	8,040		14,092	8,988.35	52,074	98,461.85
New Orleans	68,241.00	58,900		46,232	38,379.15	415,410	627,162.15
Texas	472,210.55	71,290		234,301	59,236.95	281,188	1,118,226.50
Arkansas	34,144.50	12,200		38,889	6,745.65	43,681	135,060.15
Kentucky	444,211.50	41,370		51,507	27,370.71	36,814	601,273.21
Louisville	330,711.50	63,500		23,766	8,654.90	45,285	471,917.40
Tennessee	454,167.50	118,060		122,823	38,110.87	88,574	821,735.37
Division No. 4	2,528,389.09	412,680		935,526	347,298.78	1,254,068	5,477,961.87

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

SEPTEMBER 30, 1889—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Ohio	\$2,425,974.67	\$109,300		\$254,526	\$151,936.95	\$76,972	\$3,018,709.62
Cincinnati	317,739.06	312,000		50,708	17,977.40	292,400	990,824.46
Cleveland	631,680.00	240,000		31,729	6,894.97	25,000	935,243.97
Indiana	1,680,614.69	256,750		151,382	99,572.80	84,079	2,272,998.49
Illinois	1,837,607.81	190,390		211,287	144,057.64	98,129	2,481,471.45
Chicago	11,594,795.00	2,622,000		221,473	135,375.19	769,150	15,342,793.19
Michigan	1,082,062.69	39,240		118,554	73,262.97	34,005	1,347,124.66
Detroit	995,425.50	57,370		50,497	54,499.05	61,423	1,219,714.55
Wisconsin	806,332.15	11,889		60,886	49,836.25	22,825	951,759.40
Milwaukee	602,185.00	120,000		12,169	7,820.00	6,700	748,874.00
Division No. 5	21,974,416.51	3,958,930		1,163,211	741,673.22	1,471,283	29,309,513.73
Iowa	902,414.10	56,120		145,479	82,674.65	58,976	1,245,668.75
Minnesota	1,752,621.30	7,310		199,643	113,786.93	25,662	2,099,023.23
Missouri	251,010.20	10,290		40,955	22,257.64	31,096	355,608.84
St. Louis	1,061,101.00	395,000		25,200	15,032.60	81,000	1,577,333.60
Kansas City	1,284,739.50	130,540		80,227	40,736.45	162,110	1,698,352.95
St. Joseph	148,987.50	80,460		14,458	5,989.55	66,967	316,862.05
Kansas	849,880.59	26,150		134,444	63,584.90	85,027	1,159,086.49
Nebraska	546,096.15	13,730		57,780	33,492.32	87,859	708,567.47
Omaha	950,567.32	15,600		86,172	32,387.98	22,946	1,107,673.30
Division No. 6	7,747,417.66	735,200		784,358	409,943.02	591,643	10,268,561.68
Colorado	1,738,927.52	28,790		76,934	43,207.80	27,495	1,915,354.32
Nevada	38,590.00	50		804	3,713.65	140	43,297.65
California	2,118,974.50	24,550	\$110,000	141,314	52,423.33	21,291	2,468,552.83
San Francisco	824,265.00	140,410	40,000	7,500	4,800.00	2,500	1,019,475.00
Oregon	984,984.50	1,390		19,868	24,138.23	18,080	1,048,460.73
Arizona	16,005.00			142	1,076.70		17,223.70
Division No. 7	5,721,746.52	195,190	150,000	246,562	129,350.71	69,506	6,512,364.23
Dakota	348,812.10	16,560		26,778	20,238.46	22,898	435,196.56
Idaho	109,650.00	7,000		9,220	3,663.48	6,689	136,202.48
Montana	614,095.00	42,050		47,285	24,684.20	14,905	743,019.20
New Mexico	147,122.50			13,062	5,790.55	8,725	166,700.05
Utah	457,235.53	76,990		19,003	8,217.05	8,353	569,799.18
Washington	1,248,730.00	17,190		51,079	22,159.50	12,903	1,567,081.50
Wyoming	194,983.50	200		7,030	6,462.40	2,915	211,590.90
Division No. 8	3,120,608.63	159,990		173,457	91,216.24	69,298	3,614,560.87
United States	71,601,529.94	66,010,950	7,375,000	5,543,066.3	3,738,900.90	10,067,062	164,326,448.84

OCTOBER 2, 1890.

Maine	\$602,874.89	\$41,820		\$48,059	\$39,218.33	\$67,884	\$799,856.22
New Hampshire	268,771.25	4,150		56,098	49,127.21	55,647	433,793.46
Vermont	316,702.85	12,120		30,081	37,316.78	28,414	424,634.63
Massachusetts	2,306,246.38	230,130		293,386	252,934.59	369,949	3,552,645.97
Boston	3,651,524.50	6,588,790		80,266	92,004.01	996,026	11,358,610.51
Rhode Island	403,039.36	156,540		36,931	80,276.60	140,846	817,632.96
Connecticut	1,384,923.24	288,270		104,210	117,233.67	283,495	2,178,131.91
Division No. 1	8,994,082.47	7,371,820		649,031	668,111.19	1,942,261	19,565,305.66
New York	3,060,378.34	630,170		287,419	276,835.54	255,873	4,510,675.88
New York City	8,631,003.00	65,551,599		267,232	328,370.03	3,681,745	78,459,940.03
Albany	415,144.50	511,000		15,435	8,554.75	16,792	966,921.25
Brooklyn	132,848.00	584,200		13,333	32,783.20	189,871	944,035.20
New Jersey	1,167,601.91	256,520		155,844	183,705.07	444,643	2,208,314.58
Pennsylvania	3,829,012.10	402,830		491,700	314,143.18	480,252	5,017,917.28
Philadelphia	1,751,829.50	3,150,210	\$3,150,000	316,751	281,162.31	923,777	9,553,729.81
Pittsburg	1,738,876.50	906,380		187,768	70,891.15	314,846	3,218,761.65
Division No. 2	20,806,693.85	17,992,900	3,150,000	1,735,477.5	5,496,445.83	6,298,779	105,480,295.68

200 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

OCTOBER 2, 1890—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold-clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Delaware.....	\$156,931.14	\$7,000	.....	\$30,291	\$25,558.11	\$85,829	\$305,609.25
Maryland.....	294,910.81	67,450	.....	51,340	48,257.85	110,370	572,328.66
Baltimore.....	457,112.50	2,260,200	.....	75,102	50,451.38	381,720	3,224,585.88
District of Columbia.....	103,923.50	110,000	.....	7,287	5,485.75	13,792	240,488.25
Washington.....	108,436.50	1,131,890	.....	7,863	42,164.55	297,724	1,588,078.05
Virginia.....	369,895.00	47,680	.....	74,555	35,531.80	129,120	656,781.80
West Virginia.....	257,912.28	14,850	.....	24,910	20,057.17	21,340	339,069.45
Division No. 3.....	1,749,121.73	3,639,070	.....	271,948	227,506.61	1,039,895	6,926,941.34
North Carolina.....	184,338.30	560	.....	27,627	23,101.20	8,172	243,798.50
South Carolina.....	223,350.35	2,080	.....	97,233	24,123.73	13,486	320,273.08
Georgia.....	422,448.69	73,660	.....	123,653	32,397.10	123,989	776,147.79
Florida.....	29,654.65	11,000	.....	71,554	18,243.98	4,635	124,087.63
Alabama.....	289,812.00	20,820	.....	95,971	23,156.55	65,369	495,128.55
Mississippi.....	39,719.00	2,700	.....	34,836	19,943.15	30,054	127,252.15
Louisiana.....	7,530.00	15,740	.....	25,520	13,295.45	55,915	116,000.45
New Orleans.....	154,462.50	301,500	.....	56,915	34,445.98	424,101	971,514.48
Texas.....	737,805.15	194,410	.....	352,724	84,456.12	355,980	1,725,375.27
Arkansas.....	30,010.00	15,830	.....	31,451	17,965.99	36,519	131,788.99
Kentucky.....	548,288.80	44,400	.....	76,060	33,482.20	41,829	744,660.00
Louisville.....	218,568.00	34,600	.....	26,548	10,348.05	32,296	322,360.05
Tennessee.....	422,654.50	139,880	.....	201,882	55,865.52	99,422	839,704.02
Division No. 4.....	3,308,641.94	816,180	.....	1,182,574	390,836.02	1,289,857	6,988,088.96
Ohio.....	2,420,812.37	103,810	.....	304,698	150,806.22	125,131	3,105,257.59
Cincinnati.....	275,719.60	475,000	.....	69,236	27,373.89	172,950	1,020,279.49
Cleveland.....	786,963.50	177,000	.....	25,466	15,010.25	22,032	1,026,473.75
Indiana.....	1,932,387.58	145,490	.....	214,933	111,890.35	175,912	2,580,612.93
Illinois.....	1,807,274.55	237,250	.....	222,857	143,473.63	148,488	2,559,343.18
Chicago.....	10,849,786.50	5,215,400	.....	197,478	216,478.72	527,516	17,006,659.22
Michigan.....	1,158,699.04	59,250	.....	117,510	85,285.85	66,559	1,487,303.89
Detroit.....	822,327.50	116,580	.....	40,353	46,908.05	49,720	1,075,888.55
Wisconsin.....	896,186.70	39,840	.....	71,724	60,399.08	52,137	1,120,286.78
Milwaukee.....	617,000.00	225,000	.....	21,948	7,820.00	7,891	879,659.00
Division No. 5.....	21,567,159.34	6,794,620	.....	1,286,203	865,446.04	1,348,336	31,861,764.38
Iowa.....	1,192,871.10	67,350	.....	193,018	90,547.24	117,644	1,661,430.34
Minnesota.....	651,600.70	4,840	.....	47,698	34,221.15	27,443	765,802.85
St. Paul.....	1,017,869.45	.....	.....	104,950	65,461.05	118,105	1,306,385.50
Minneapolis.....	739,050.25	30,000	.....	46,002	25,192.00	11,200	851,444.25
Missouri.....	257,992.50	11,120	.....	57,679	23,049.05	40,972	390,812.55
St. Louis.....	497,523.50	1,848,790	.....	27,221	14,413.14	672,484	3,060,431.64
Kansas City.....	886,925.00	152,430	.....	123,995	33,585.12	170,276	1,367,211.12
St. Joseph.....	162,267.50	71,260	.....	12,168	7,222.05	44,439	297,356.55
Kansas.....	856,101.30	97,500	.....	150,993	67,525.70	107,719	1,279,839.00
Nebraska.....	636,827.75	24,170	.....	72,475	44,779.37	73,640	851,892.12
Omaha.....	1,811,377.50	36,390	.....	88,490	24,460.70	37,506	1,998,224.20
Division No. 6.....	8,710,406.55	2,343,850	.....	924,689	430,456.57	1,421,428	13,830,830.12
Colorado.....	1,920,630.91	31,550	.....	92,634	42,211.00	40,113	2,127,138.91
Nevada.....	40,932.50	220	.....	3,787	4,459.20	218	49,616.70
California.....	1,800,211.50	57,140	\$29,000	100,966	50,488.30	28,831	2,066,636.80
San Francisco.....	843,042.50	2,000	290,000	11,000	5,570.00	8,000	1,159,612.50
Oregon.....	1,301,926.50	2,270	.....	17,729	20,640.20	16,999	1,359,564.70
Arizona.....	49,770.00	340	.....	1,800	1,113.70	520	53,543.70
Division No. 7.....	5,956,513.91	93,520	319,000	227,916	124,482.40	94,681	6,816,113.31
North Dakota.....	162,277.90	26,070	.....	13,263	12,779.40	42,774	257,164.30
South Dakota.....	186,939.90	17,100	.....	14,870	11,517.30	23,047	253,474.20
Idaho.....	98,263.40	2,070	.....	2,098	1,341.25	3,801	107,373.65
Montana.....	668,908.05	60,320	.....	56,132	34,918.99	30,487	850,766.04
New Mexico.....	214,217.50	.....	.....	12,265	6,022.60	.....	232,505.10
Utah.....	444,215.50	119,000	.....	20,288	13,992.31	48,739	645,634.81
Washington.....	1,626,303.80	56,790	.....	80,906	30,841.54	31,682	1,826,523.34
Wyoming.....	218,145.00	2,140	.....	9,016	5,327.95	5,251	239,879.95
Oklahoma.....	11,485.00	150	.....	846	821.08	4,545	17,847.08
Indian Territory.....	1,457.50	.....	.....	2,612	360.42	3,721	8,150.92
Division No. 8.....	3,632,213.55	283,640	.....	212,296	117,322.84	194,047	4,439,519.39
United States.....	74,664,833.34	93,335,600	3,469,000	6,489,534	4,320,607.50	13,629,284	195,908,858.84

REPORT OF THE COMPTROLLER OF THE CURRENCY. 201

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

SEPTEMBER 25, 1891.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine	\$686,071.30	\$48,770	.....	\$37,428	\$40,981.04	\$90,391	\$903,641.34
New Hampshire	274,384.50	25,790	.....	57,414	43,181.41	71,550	472,319.91
Vermont	334,232.20	18,110	.....	30,175	48,748.68	45,545	476,810.88
Massachusetts	2,451,009.49	268,250	.....	230,782	273,482.61	490,108	3,713,632.10
Boston	3,414,499.35	3,835,130	.....	63,776	131,608.95	1,481,759	8,926,773.30
Rhode Island	419,431.90	210,670	.....	41,332	83,205.28	187,178	942,557.18
Connecticut	1,526,844.90	351,440	.....	77,653	123,855.48	313,274	2,393,067.38
Division No. 1	9,106,473.64	4,758,160	.....	538,560	745,063.45	2,680,545	17,828,802.09
New York	3,226,137.64	665,770	.....	261,779	305,934.46	328,675	4,788,296.10
New York City	9,845,117.00	37,523,300	.....	155,216	401,567.49	5,871,631	53,796,891.49
Albany	348,577.00	454,000	.....	19,700	10,103.50	19,911	2,650,291.50
Brooklyn	126,711.50	392,000	.....	2,455	43,268.53	271,562	835,997.03
New Jersey	1,253,476.56	302,290	.....	152,978	193,418.26	528,855	2,431,017.82
Pennsylvania	4,307,482.36	487,960	.....	506,752	328,988.46	686,739	6,317,921.82
Philadelphia	1,872,449.00	1,740,720	\$6,675,000	264,836	268,583.55	1,681,178	12,472,766.55
Pittsburg	2,203,511.50	515,580	.....	119,402	69,718.85	237,345	3,145,557.35
Division No. 2	23,183,462.56	42,081,680	6,675,000	1,483,118	1,621,583.10	9,595,896	84,640,739.66
Delaware	128,212.00	14,980	.....	36,235	31,758.45	99,319	310,504.45
Maryland	368,655.46	60,553	.....	45,342	50,316.09	113,452	644,295.55
Baltimore	596,612.50	1,271,650	.....	84,218	59,786.89	667,738	2,680,085.39
District of Columbia	117,559.50	120,000	.....	2,735	2,151.75	22,892	265,338.25
Washington	136,071.40	1,234,180	.....	17,940	22,667.30	385,911	1,799,155.70
Virginia	535,150.34	59,730	.....	91,024	67,721.30	120,797	874,422.64
West Virginia	273,611.68	15,340	.....	24,683	24,359.81	32,132	370,126.49
Division No. 3	2,155,852.88	2,782,430	.....	302,183	258,761.59	1,441,621	6,940,848.47
North Carolina	266,716.86	4,420	.....	42,276	36,255.48	15,090	364,758.34
South Carolina	66,441.85	500	.....	45,155	33,700.25	7,461	153,258.10
Georgia	237,152.80	18,880	.....	89,823	44,567.30	126,984	517,407.10
Florida	62,301.40	2,550	.....	49,843	22,598.95	13,571	150,864.35
Alabama	221,738.50	23,400	.....	79,710	24,789.75	78,974	428,612.25
Mississippi	53,490.50	3,540	.....	21,465	9,580.95	32,373	120,449.45
Louisiana	28,499.50	4,040	.....	38,781	18,327.50	45,526	135,174.00
New Orleans	187,836.50	258,320	.....	74,992	38,571.95	626,495	1,186,215.45
Texas	949,942.20	80,460	.....	395,071	102,383.91	491,866	2,019,723.11
Arkansas	70,445.00	17,950	.....	22,383	4,942.30	25,341	141,061.30
Kentucky	536,133.67	48,990	.....	70,747	37,181.86	63,370	756,422.53
Louisville	319,407.00	24,800	.....	40,197	10,319.35	14,200	408,923.35
Tennessee	538,586.50	92,840	.....	204,343	62,196.31	83,551	981,516.81
Division No. 4	3,538,692.28	580,600	.....	1,174,786	445,415.86	1,624,802	7,364,386.14
Ohio	2,801,760.86	165,840	.....	283,858	176,114.08	168,081	3,595,653.94
Cincinnati	353,328.50	747,459	.....	67,766	29,437.74	470,212	1,668,194.24
Cleveland	743,412.50	266,000	.....	34,045	23,507.00	28,621	1,095,585.50
Indiana	2,261,623.30	395,930	.....	220,358	124,001.38	219,825	3,221,737.68
Illinois	2,423,284.75	407,290	.....	280,268	187,171.87	249,155	3,247,660.62
Chicago	13,018,145.50	5,449,500	.....	222,513	201,863.25	1,250,591	20,142,612.75
Michigan	1,384,866.09	69,700	.....	127,808	92,223.39	93,171	1,767,768.48
Detroit	725,296.00	38,000	.....	33,017	37,310.00	94,797	928,420.00
Wisconsin	1,284,673.74	45,300	.....	87,007	74,814.01	61,831	1,553,625.75
Milwaukee	674,530.00	170,000	.....	16,230	12,722.02	40,754	914,236.02
Division No. 5	25,670,921.24	7,755,010	.....	1,372,870	959,164.74	2,677,038	38,435,003.98
Iowa	1,308,988.24	87,260	.....	177,690	99,872.20	111,529	1,785,339.44
Des Moines	112,710.00	.....	.....	18,404	9,522.35	50,090	190,636.35
Minnesota	735,091.94	20,300	.....	54,611	37,661.04	53,304	900,967.98
St. Paul	1,714,857.97	14,000	.....	30,906	18,063.95	227,210	2,065,037.92
Minneapolis	616,167.50	.....	.....	53,091	23,045.65	181,750	874,554.15
Missouri	304,751.09	13,050	.....	62,396	35,253.18	42,105	457,535.18
St. Louis	1,437,512.00	1,412,350	.....	37,117	16,771.70	832,430	3,736,180.70
Kansas City	1,038,627.50	178,640	.....	141,931	34,862.35	264,032	1,658,092.85
St. Joseph	195,733.50	27,080	.....	21,533	10,657.20	72,751	327,754.70
Kansas	1,115,800.05	45,210	.....	133,377	63,423.52	134,639	1,492,449.57
Nebraska	771,823.90	26,660	.....	78,552	45,625.84	71,496	994,157.74
Omaha	1,672,940.40	43,500	.....	91,303	42,766.26	52,193	1,902,702.66
Division No. 6	11,025,004.00	1,868,030	.....	900,911	437,525.24	2,093,439	16,324,909.24

202 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

SEPTEMBER 25, 1891—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,881,841.60	\$52,720		\$208,684	\$52,031.04	\$52,516	\$2,252,792.64
Nevada	37,210.00			1,770	2,015.45	280	41,275.45
California	1,701,832.50	21,890	\$35,000	98,455	74,232.40	19,925	1,951,334.90
San Francisco	1,026,225.00		590,000	13,000	23,200.00	3,000	1,655,425.00
Oregon	1,409,640.97	4,230		18,037	34,693.98	13,675	1,480,276.95
Arizona	36,130.00			2,927	1,766.85		40,823.85
Division No. 7	6,097,880.07	78,840	625,000	342,873	187,939.72	89,396	7,421,923.79
North Dakota	185,076.72	25,809		11,882	13,713.20	41,092	277,473.92
South Dakota	175,387.50	19,400		20,857	10,172.39	39,712	265,228.89
Idaho	128,630.90	260		9,150	5,211.75	13,885	157,137.65
Montana	738,850.00	64,200		48,915	45,281.69	42,690	939,936.69
New Mexico	145,850.00			13,492	6,343.15	2,041	167,226.15
Utah	526,641.35	191,400		40,558	21,825.36	18,716	709,140.71
Washington	1,556,425.60	57,589		71,538	53,877.93	35,985	1,775,416.53
Wyoming	217,156.00	190		11,355	5,883.65	6,467	241,051.65
Oklahoma	6,385.00			799	101.25	7,200	7,915.25
Indian Territory	5,647.50			516	886.60	5,780	17,430.10
Division No. 8	3,686,060.57	268,830		233,272	163,296.97	206,098	4,558,457.54
United States	84,464,347.24	60,173,670	7,300,000	6,348,573	4,818,750.67	20,409,735	183,515,075.91

SEPTEMBER 30, 1892.

Maine	\$743,629.39	\$77,870		\$43,077	\$47,450.76	\$101,324	\$1,013,351.15
New Hampshire	318,994.18	34,320		65,434	48,332.48	81,675	548,705.66
Vermont	367,132.50	18,490		32,795	48,565.19	38,643	505,625.69
Massachusetts	2,705,756.35	228,090		236,327	296,995.63	589,326	4,056,494.98
Boston	3,713,614.00	4,990,210		63,391	128,725.55	1,864,358	10,760,298.55
Rhode Island	482,412.30	197,120		29,248	95,906.80	195,167	999,854.10
Connecticut	1,622,266.05	230,410		82,265	148,681.97	334,144	2,417,767.02
Division No. 1	9,953,744.77	5,776,520		552,537	814,658.38	3,204,637	20,302,097.15
New York	3,475,672.03	774,700		231,719	304,826.98	413,385	5,200,303.01
New York City	12,146,883.00	44,618,480		151,290	467,497.07	5,183,921	62,568,071.07
Albany	312,807.50	438,000		11,683	10,161.45	29,422	802,073.95
Brooklyn	130,174.50	462,250		17,740	46,339.99	250,547	907,051.49
New Jersey	1,318,017.17	332,690		158,190	186,759.75	549,640	2,543,296.92
Pennsylvania	4,407,338.18	501,920		495,726	369,144.33	832,631	6,606,759.51
Philadelphia	2,102,139.50	2,109,380	\$7,730,000	313,277	287,594.54	2,079,813	14,622,204.04
Pittsburg	2,682,329.50	661,600		135,889	121,539.35	488,635	4,089,992.85
Division No. 2	26,575,361.38	49,899,020	7,730,000	1,513,514	1,793,863.46	9,827,994	97,339,752.84
Delaware	137,330.90	11,580		26,690	41,537.95	118,133	335,271.85
Maryland	385,519.66	71,320		34,845	45,902.60	161,455	609,042.26
Baltimore	983,166.60	1,130,400		67,828	71,094.10	941,894	3,194,382.10
District of Columbia	83,847.00	142,000		3,965	3,144.25	48,512	281,498.25
Washington	243,560.40	1,098,789		17,976	33,284.20	372,710	1,766,310.60
Virginia	420,718.40	62,000		82,215	75,014.08	135,313	775,260.48
West Virginia	292,404.53	26,260		37,112	28,806.55	90,466	474,989.08
Division No. 3	2,546,546.89	2,542,340		270,661	298,783.73	1,368,423	7,526,754.62
North Carolina	241,342.00	2,640		53,132	38,128.68	10,364	345,606.88
South Carolina	91,960.35			86,848	38,200.90	35,832	232,858.25
Georgia	258,390.94	27,300		128,375	79,903.93	89,786	574,753.87
Florida	58,459.28	1,540		105,042	26,618.15	5,856	197,515.43
Alabama	238,597.00	44,800		107,693	39,305.00	88,908	519,403.00
Mississippi	102,270.80	2,970		10,744	10,573.65	21,510	148,068.45
Louisiana	42,275.50	6,040		36,295	14,020.05	41,580	140,210.55
New Orleans	133,561.00	373,090		76,557	52,243.18	1,601,183	2,230,634.18
Texas	1,224,397.90	146,540		485,916	119,597.23	558,565	2,535,016.13
Arkansas	71,275.00	21,480		39,572	10,972.55	41,506	184,803.55
Kentucky	483,863.25	54,930		81,881	39,901.54	35,353	745,988.79
Louisville	402,426.00	39,789		29,652	10,544.63	27,320	569,722.63
Tennessee	566,592.59	115,120		184,994	73,738.11	130,266	1,070,710.61
Division No. 4	3,975,511.52	836,230		1,426,698	553,897.60	2,729,049	9,521,296.12

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

SEPTEMBER 30, 1892—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Ohio	\$2,922,193.04	\$198,830		\$329,524	\$189,223.72	\$208,833	\$3,848,603.76
Cincinnati	539,215.00	815,770		94,767	21,092.15	557,460	2,028,304.15
Cleveland	1,035,070.50	302,000		32,171	22,970.00	41,000	1,433,211.50
Indiana	2,458,641.26	591,150		236,457	136,619.34	118,749	3,641,616.60
Illinois	2,841,613.78	436,160		284,849	189,027.43	239,932	3,991,532.21
Chicago	14,644,030.00	5,969,880		223,114	188,982.90	1,289,847	22,315,853.90
Michigan	1,400,258.38	60,780		118,769	89,904.61	99,811	1,769,522.99
Detroit	998,042.50	50,159		25,767	48,841.05	113,304	1,176,104.55
Wisconsin	1,507,862.29	55,420		95,142	73,426.66	105,294	1,837,144.95
Milwaukee	819,550.00	125,000		9,323	10,959.00	9,533	974,395.00
Division No. 5	29,106,476.75	8,605,140		1,449,883	971,046.86	2,883,763	43,016,309.61
Iowa	1,471,192.70	118,780		168,038	127,169.25	156,434	2,041,613.95
Des Moines	123,268.00	7,000		13,336	20,272.15	9,800	173,676.15
Minnesota	854,245.45	9,830		62,676	42,392.76	49,718	1,018,862.21
St. Paul	1,691,711.80	2,170		82,300	17,786.67	17,250	1,811,218.47
Minneapolis	671,912.50	5,000		53,664	42,627.78	74,200	847,404.28
Missouri	314,155.70	15,390		59,235	26,089.05	52,567	467,436.75
St. Louis	1,319,193.00	2,082,480		34,223	22,704.85	1,192,924	4,591,524.85
Kansas City	841,267.50	232,920		141,923	45,402.73	240,561	1,522,074.23
St. Joseph	173,012.00	38,589		15,577	7,726.30	79,322	334,217.30
Kansas	1,123,074.05	55,750		142,572	77,017.91	109,483	1,507,896.96
Nebraska	992,968.81	26,730		86,085	59,647.88	92,803	1,253,236.69
Omaha	2,025,212.00	10,000		86,217	54,602.05	50,724	2,226,735.05
Division No. 6	11,601,213.51	2,644,630		945,846	543,439.40	2,125,788	17,860,916.91
Colorado	2,546,291.85	83,630		199,925	83,157.24	98,779	3,011,783.09
Nevada	44,765.00			1,682	2,247.30		48,694.20
California	1,552,025.00	19,940	\$80,000	77,040	71,898.79	31,602	1,832,505.79
San Francisco	1,086,610.00	402,100	50,000	30,000	13,460.00	7,000	1,589,170.00
Oregon	1,313,437.50	3,020		25,772	37,877.11	13,908	1,394,014.61
Arizona	68,310.00			3,245	5,036.85		77,019.85
Division No. 7	6,611,939.35	508,690	130,000	337,664	213,677.29	151,289	7,953,259.04
North Dakota	296,862.00	22,950		19,852	23,244.85	21,757	384,665.85
South Dakota	271,733.50	10,620		28,457	17,031.04	28,559	356,400.54
Idaho	104,863.40	1,230		9,906	9,816.13	6,920	192,735.53
Montana	930,457.50	71,810		61,270	57,349.65	46,194	1,167,081.15
New Mexico	160,492.50	4,860		20,884	8,788.33	1,032	196,056.83
Utah	746,022.75	73,910		41,159	27,066.03	17,874	906,031.78
Washington	1,744,552.10	49,570		78,160	60,455.45	58,323	1,991,060.55
Wyoming	303,330.35	360		17,513	8,592.67	3,412	333,208.02
Oklahoma	20,307.00	460		6,469	1,478.70	8,804	37,518.70
Indian Territory	12,537.50	1,846		4,611	2,611.35	9,633	31,232.85
Division No. 8	4,651,158.60	237,610		288,281	216,434.20	202,508	5,595,991.80
United States	95,021,952.77	71,050,180	7,860,000	6,785,084.5	5,405,710.92	22,993,451	209,116,378.69

OCTOBER 3, 1893.

Maine	\$842,423.72	\$39,040		\$55,197	\$57,070.41	\$120,658	\$1,114,383.13
New Hampshire	320,892.77	29,610		78,704	56,788.07	99,076	585,050.84
Vermont	447,681.75	25,250		79,613	55,837.66	44,609	643,991.41
Massachusetts	2,905,423.46	192,640		464,619	398,723.97	559,546	4,520,952.43
Boston	5,389,926.00	2,099,540		112,772	165,428.60	2,275,122	9,952,788.60
Rhode Island	666,906.50	124,740		84,123	131,248.30	183,449	1,195,466.80
Connecticut	1,879,951.13	399,220		115,100	158,702.10	343,726	2,306,699.23
Division No. 1	12,453,205.33	2,820,040		981,128	1,023,779.11	3,631,186	20,909,338.44
New York	4,265,473.42	651,960		390,172	390,822.75	453,725	6,152,153.17
New York City	36,739,709.00	32,403,940		248,996	431,664.90	5,878,763	75,703,063.90
Albany	341,297.50	305,500		28,965	18,779.85	20,701	715,243.35
Brooklyn	230,202.50	202,200		29,400	45,632.52	291,948	799,383.02
New Jersey	1,896,615.60	321,550		179,012	225,137.05	607,339	3,229,635.65
Pennsylvania	5,987,729.23	594,930		736,307	452,204.65	962,407	8,733,577.88
Philadelphia	2,632,646.50	545,920	\$5,075,000	331,899	302,585.84	2,239,369	11,127,420.34
Pittsburg	2,757,432.99	321,860		171,173	135,898.35	626,476	4,012,840.34
Division No. 2	54,851,097.74	35,347,860	5,075,000	2,116,924	2,062,725.91	11,080,728	110,473,335.65

204 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

OCTOBER 3, 1893—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Delaware.....	\$211 816.20	\$13,000		\$36,436	\$38,287.57	\$115,631	\$415,170.77
Maryland.....	355 314.06	73,480		31,562	49,117.71	206,402	715,875.77
Baltimore.....	993 039.00	911,850		67,800	95,295.70	872,817	2,940,801.70
District of Columbia.....	109 061.50	92,000		2,965	7,035.00	26,626	237,627.50
Washington City.....	249 777.40	631,540		14,705	23,939.00	478,887	1,398,848.40
Virginia.....	515 262.50	28,380		104,431	80,296.06	217,004	945,373.56
West Virginia.....	397 572.43	35,870		42,105	33,751.17	83,685	592,983.60
Division No. 3.....	2,831 783.09	1,786,120		300,004	327,722.21	2,001,052	7,246,681.30
North Carolina.....	238 353.00	1,150		69,888	44,681.06	18,883	373,454.06
South Carolina.....	167 993.50			45,576	31,425.40	18,099	263,093.90
Georgia.....	255 415.50	3,460		78,628	46,837.65	83,556	467,897.15
Florida.....	96 466.85	11,150		99,800	19,796.40	26,084	253,297.25
Alabama.....	259 398.00	42,290		101,810	27,363.95	64,894	495,255.95
Mississippi.....	92 495.00	2,500		20,935	14,938.13	8,095	138,968.13
Louisiana.....	54 619.50	1,300		26,714	12,765.35	38,399	133,797.85
New Orleans.....	104 789.00	200,050		61,669	72,071.21	74,024	1,179,603.21
Texas.....	2 270 293.00	212,750		518,857	116,656.26	380,421	3,498,977.26
Arkansas.....	104 866.10	11,500		16,383	13,902.50	63,852	210,503.60
Kentucky.....	527 131.75	48,200		89,863	36,469.95	82,686	784,355.70
Louisville.....	481 652.00	25,600		26,456	15,354.86	27,000	576,062.86
Tennessee.....	829 375.00	54,120		237,407	79,123.70	274,939	1,474,964.70
Division No. 4.....	5,483 348.20	614,070		1,393,491	531,385.42	1,827,932	9,850,226.62
Ohio.....	3 832 540.61	213,270		337,866	204,305.66	228,775	4,816,757.27
Cincinnati.....	735 340.00	311,500		56,369	20,182.90	496,815	1,640,406.90
Cleveland.....	1 250 302.50	255,000		100,964	44,062.00	42,000	1,692,028.50
Indiana.....	3 598 701.82	176,720		225,689	110,972.19	223,801	4,335,884.01
Illinois.....	3 122 530.83	301,550		220,530	171,949.22	299,755	4,176,615.05
Chicago.....	12 013 000.00	3 987 650		476,195	549 920.25	5 744 658	22 771 923.25
Michigan.....	1 741 785.07	69,340		183,910	113,902.17	132,235	2,241,172.24
Detroit.....	828 852.50	13,000		37,041	36,943.86	53,234	971,071.36
Wisconsin.....	1 978 376.10	34,770		125,886	73,163.22	117,542	2,329,637.32
Milwaukee.....	1 299 677.50	125,000		33,898	22,456.60	108,825	1,589,857.10
Division No. 5.....	30 421 006.93	5 547 800		1 799 148	1 347 858.09	7 449 540	46 565 353.02
Iowa.....	1 956 792.50	121,980		155,898	93,284.17	161,229	2,489,183.67
Des Moines.....	83 807.50	3,500		9,728	9,796.25	8,696	115,527.75
Minnesota.....	1 257 339.70	9,000		58,085	46,771.81	57,068	1,428,364.51
St. Paul.....	1 908 636.50	18,500		102,400	29,745.60	117,508	2,726,790.10
Minneapolis.....	887 000.00	10,000		18,617	12,160.65	47,750	975,527.65
Missouri.....	356 081.50	13,320		56,347	26,749.60	69,711	522,209.10
St. Louis.....	1 756 230.50	772,820		32,269	23,634.25	1 054 721	3 639 674.75
Kansas City.....	959 705.00	59,220		96 210	35 873.60	103 799	1 624 807.60
St. Joseph.....	280 218.50	13,200		27 382	12 603.50	111 658	445 062.00
Kansas.....	1 373 733.54	61,840		141 071	79 839.27	149 762	1 806 245.81
Nebraska.....	936 728.36	11 200		57 730	35 682.30	70 848	1 112 188.66
Lincoln.....	232 505.00			23 598	9 735.41	5 547	271 385.41
Omaha.....	1 436 160.00	28 500		80 557	36 849.92	118 030	1 700 096.92
Division No. 6.....	13 425 038.60	1 123 080		859 892	452 726.33	2 076 327	17 937 063.93
Colorado.....	2 278 765.15	83 250		173 794	75 183.53	45 426	2 656 518.68
Nevada.....	47 980.00			2 010	3 281.00	205	53 476.00
California.....	1 751 707.50	4 260		53 802	41 473.66	21 822	1 873 065.16
San Francisco.....	1 025 350.00	25 000	\$5 000	7 520	17 890.00	1 500	1 082 260.00
Oregon.....	1 456 827.25	90		14 676	30 766.18	21 290	1 523 649.43
Arizona.....	106 437.50	500		5 732	5 384.90	1 700	119 754.40
Division No. 7.....	6 667 067.40	113 100	5 000	257 534	173 979.27	91 943	7 308 623.67
North Dakota.....	212 625.20	10 800		7 910	12 408.20	25 459	269 203.40
South Dakota.....	275 430.50	9 350		18 264	12 511.80	53 998	364 604.30
Idaho.....	207 265.90	450		6 446	4 615.69	9 153	227 930.59
Montana.....	776 739.70	11 410		86 579	33 459.20	41 370	949 607.90
New Mexico.....	148 491.00	5 450		24 387	11 551.85	1 989	191 568.85
Utah.....	623 959.50	75 180		21 616	20 232.95	34 327	775 915.45
Washington.....	1 093 697.60	53 780		65 977	41 145.95	20 766	1 277 366.55
Wyoming.....	196 491.50	620		10 161	8 383.55	3 217	218 873.05
Oklahoma.....	42 615.00			7 378	1 601.00	22 727	74 321.00
Indian Territory.....	35 475.00	1 400		9 999	3 092.35	13 575	63 541.35
Division No. 8.....	3 607 890.90	170 440		258 723	149 002.54	227 181	4 413 237.44
United States.....	129 740 478.19	47 522 510	5 080 000	7 965 844	6 000 178.88	28 385 889	224 703 860.07

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

OCTOBER 2, 1894.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$897, 269. 95	\$40, 600	.....	\$43, 132	\$55, 553. 69	\$112, 583	\$1, 149, 138. 64
New Hampshire.....	349, 385. 61	30, 400	.....	65, 065	44, 181. 65	96, 519	585, 551. 26
Vermont.....	478, 337. 25	22, 800	.....	24, 716	6, 836. 57	48, 524	621, 213. 82
Massachusetts.....	3, 191, 665. 61	223, 780	.....	269, 654	348, 372. 92	707, 574	4, 741, 046. 53
Boston.....	6, 533, 387. 50	2, 068, 840	.....	75, 878	108, 067. 66	2, 273, 005	11, 059, 178. 16
Rhode Island.....	609, 556. 48	115, 470	.....	37, 405	81, 542. 22	3, 858, 363	1, 033, 622. 70
Connecticut.....	1, 918, 185. 44	385, 560	.....	68, 681	143, 178. 52	348, 937	2, 864, 541. 96
Division No. 1.....	13, 977, 787. 84	2, 887, 450	.....	584, 531	827, 733. 23	3, 776, 701	22, 054, 293. 07
New York.....	4, 302, 972. 45	654, 710	\$45, 000	245, 703	384, 355. 06	464, 728	6, 047, 468. 51
New York City.....	25, 251, 151. 00	24, 377, 160	25, 965, 000	207, 251	451, 600. 80	6, 545, 678	82, 797, 840. 80
Albany.....	406, 012. 50	351, 000	.....	16, 007	10, 665. 90	17, 527	781, 212. 40
Brooklyn.....	151, 385. 50	219, 000	.....	13, 710	47, 981. 05	355, 362	787, 658. 55
New Jersey.....	1, 633, 657. 10	359, 000	.....	110, 760	199, 480. 18	731, 615	3, 014, 512. 28
Pennsylvania.....	5, 685, 500. 58	557, 030	.....	515, 377	412, 381. 46	1, 095, 095	8, 265, 384. 04
Philadelphia.....	1, 905, 828. 50	247, 910	8, 045, 000	274, 461	300, 545. 41	3, 858, 363	14, 632, 107. 91
Pittsburg.....	3, 414, 862. 50	369, 030	.....	211, 185	140, 204. 20	608, 297	4, 743, 578. 70
Division No. 2.....	42, 751, 370. 13	27, 095, 440	34, 055, 000	1, 594, 054	1, 897, 214. 00	13, 676, 665	121, 069, 743. 19
Delaware.....	172, 828. 45	16, 000	.....	27, 036	25, 028. 05	86, 586	327, 478. 50
Maryland.....	387, 129. 31	50, 790	.....	39, 036	46, 723. 75	198, 564	722, 243. 06
Baltimore.....	1, 247, 500. 50	885, 000	.....	58, 217	66, 228. 77	1, 079, 927	3, 336, 873. 27
District of Columbia.....	121, 733. 00	102, 000	.....	3, 619	2, 500. 00	31, 606	261, 458. 00
Washington City.....	347, 381. 00	670, 680	.....	21, 350	19, 151. 10	440, 817	1, 499, 379. 10
Virginia.....	451, 320. 00	22, 140	.....	69, 481	54, 552. 35	278, 161	875, 654. 35
West Virginia.....	375, 612. 58	37, 910	.....	31, 428	34, 557. 63	71, 605	551, 113. 21
Division No. 3.....	3, 103, 504. 84	1, 784, 520	.....	250, 167	248, 741. 65	2, 187, 266	7, 574, 199. 49
North Carolina.....	321, 914. 50	1, 110	.....	47, 433	52, 872. 90	40, 965	464, 295. 40
South Carolina.....	105, 342. 50	1, 860	.....	75, 480	29, 598. 30	17, 915	230, 195. 80
Georgia.....	260, 971. 00	7, 550	.....	76, 230	49, 610. 90	124, 953	519, 314. 90
Florida.....	70, 946. 05	11, 480	.....	84, 583	23, 423. 55	25, 839	216, 271. 60
Alabama.....	346, 538. 50	50, 020	.....	92, 338	22, 231. 90	83, 741	594, 869. 40
Mississippi.....	56, 963. 00	3, 070	.....	22, 542	11, 021. 30	32, 454	126, 050. 30
Louisiana.....	46, 898. 50	2, 060	.....	25, 996	15, 233. 60	44, 719	134, 907. 10
New Orleans.....	372, 743. 00	133, 410	.....	35, 889	79, 996. 45	902, 101	1, 524, 139. 45
Texas.....	1, 259, 109. 15	186, 840	.....	495, 565	110, 857. 99	851, 226	2, 903, 598. 14
Arkansas.....	59, 562. 25	600	.....	21, 724	19, 709. 70	33, 525	135, 120. 95
Kentucky.....	505, 602. 70	34, 670	.....	64, 292	40, 090. 84	87, 228	731, 883. 54
Louisville.....	454, 970. 00	5, 000	.....	22, 400	8, 802. 71	.....	491, 172. 71
Tennessee.....	716, 000. 00	98, 850	.....	124, 885	60, 344. 85	229, 461	1, 229, 540. 85
Division No. 4.....	4, 577, 561. 15	536, 520	.....	1, 189, 357	523, 794. 99	2, 474, 127	9, 301, 360. 14
Ohio.....	3, 903, 237. 22	197, 670	.....	284, 018	195, 314. 38	294, 312	4, 874, 551. 60
Cincinnati.....	854, 535. 00	266, 710	.....	57, 325	14, 637. 25	565, 697	1, 758, 924. 25
Cleveland.....	1, 308, 909. 50	257, 000	.....	50, 304	49, 398. 62	62, 500	1, 728, 112. 12
Indiana.....	3, 624, 676. 16	175, 840	.....	204, 904	115, 040. 02	268, 436	4, 388, 896. 18
Illinois.....	2, 927, 933. 31	326, 780	.....	235, 360	176, 538. 24	334, 387	4, 000, 998. 55
Chicago.....	18, 976, 863. 40	2, 972, 480	.....	250, 366	434, 846. 55	2, 210, 988	24, 845, 483. 95
Michigan.....	1, 498, 506. 61	52, 200	.....	107, 161	92, 031. 19	117, 126	1, 867, 024. 80
Detroit.....	1, 176, 867. 50	14, 500	.....	25, 602	23, 190. 20	51, 154	1, 291, 313. 70
Wisconsin.....	1, 619, 838. 60	34, 260	.....	82, 525	66, 264. 25	114, 776	1, 917, 663. 85
Milwaukee.....	1, 879, 030. 00	125, 000	.....	26, 994	22, 137. 00	51, 333	2, 104, 494. 00
Division No. 5.....	37, 770, 397. 30	4, 422, 440	.....	1, 324, 499	1, 189, 397. 70	4, 070, 709	48, 777, 443. 00
Iowa.....	1, 806, 593. 65	140, 840	.....	150, 075	89, 922. 93	150, 744	2, 338, 175. 58
Des Moines.....	80, 850. 00	.....	.....	29, 711	17, 903. 50	9, 250	137, 714. 50
Minnesota.....	950, 466. 88	13, 850	.....	53, 123	43, 924. 59	53, 766	1, 115, 130. 47
St. Paul.....	1, 912, 816. 21	10, 620	.....	38, 520	15, 523. 65	50, 621	2, 028, 100. 86
Minneapolis.....	929, 025. 00	20, 000	.....	38, 883	22, 007. 35	42, 219	1, 052, 134. 35
Missouri.....	315, 654. 75	12, 720	.....	44, 047	22, 804. 34	56, 186	451, 412. 09
St. Louis.....	1, 342, 731. 50	507, 290	.....	24, 715	23, 851. 55	1, 250, 284	3, 148, 922. 05
Kansas City.....	1, 277, 345. 00	82, 120	.....	52, 120	28, 515. 35	173, 210	1, 613, 310. 35
St. Joseph.....	227, 767. 50	9, 960	.....	15, 598	11, 599. 60	109, 234	374, 159. 10
Kansas.....	1, 124, 671. 77	41, 530	.....	126, 883	71, 390. 45	143, 660	1, 508, 135. 22
Nebraska.....	739, 355. 20	8, 430	.....	57, 821	34, 014. 30	66, 741	906, 361. 50
Lincoln.....	248, 097. 50	.....	.....	19, 581	6, 680. 25	.....	274, 358. 75
Omaha.....	1, 353, 697. 50	33, 500	.....	73, 194	41, 323. 24	118, 968	1, 620, 682. 74
Division No. 6.....	12, 309, 072. 46	880, 860	.....	724, 271	429, 491. 10	2, 224, 883	16, 68, 577. 56

206 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

OCTOBER 2, 1894.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Colorado	\$3,085,734.55	\$80,220	.....	\$128,548	\$52,936.65	\$58,384	\$3,405,823.20
Nevada	39,325.00	.....	.....	2,764	3,190.25	680	45,959.25
California	1,550,710.00	6,440	\$41,000	67,814	80,204.04	63,946	1,815,114.04
San Francisco	1,331,882.50	.....	.....	13,200	17,999.23	4,820	1,367,901.73
Oregon	1,108,830.00	.....	.....	17,843	20,893.47	36,466	1,274,032.47
Arizona	91,600.00	2,500	.....	6,723	4,494.05	4,136	109,453.05
Division No. 7 ..	7,298,082.05	89,160	41,000	236,892	179,717.69	173,432	8,018,263.74
North Dakota	242,707.30	17,200	.....	6,026	6,271.45	15,705	287,909.75
South Dakota	283,637.00	6,320	.....	20,012	13,042.99	27,178	352,209.99
Idaho	193,047.00	1,800	.....	5,773	4,444.85	25,286	235,350.85
Montana	889,122.70	9,000	.....	95,204	33,284.93	42,973	1,069,584.63
New Mexico	90,510.00	6,590	.....	11,287	5,946.60	3,257	117,590.60
Utah	343,814.20	51,710	.....	9,199	10,294.74	3,834	418,851.94
Washington	917,680.45	21,850	.....	36,379	38,966.40	27,632	1,042,507.85
Wyoming	203,590.00	80	.....	11,586	7,978.75	12,041	235,275.75
Oklahoma	32,621.50	.....	.....	8,101	3,045.95	6,673	50,441.45
Indian Territory	28,765.00	.....	.....	9,016	2,805.50	36,445	77,031.50
Division No. 8 ..	3,232,515.15	114,550	.....	212,583	126,082.16	201,024	3,886,754.31
United States ..	125,020,290.92	37,810,940	34,096,000	6,116,354	5,422,172.58	28,784,897	237,250,654.50

STATEMENT EXHIBITING, BY STATES, TERRITORIES, AND RESERVE CITIES, THE AMOUNT OF COIN AND COIN CERTIFICATES HELD BY THE NATIONAL BANKS ON OCTOBER 2, 1890, SEPTEMBER 25, 1891, SEPTEMBER 30, 1892, OCTOBER 3, 1893, AND OCTOBER 2, 1894.

States, etc.	October 2, 1890.	September 25, 1891.	September 30, 1892.	October 3, 1893.	October 2, 1894.
Maine.....	\$799,856.22	\$903,641.34	\$1,013,351.15	\$1,114,389.13	\$1,149,138.64
New Hampshire.....	433,793.46	472,319.91	548,705.66	585,050.84	585,551.26
Vermont.....	424,634.63	476,810.88	505,625.69	643,991.41	621,213.82
Massachusetts.....	3,552,645.97	3,713,632.10	4,056,494.98	4,520,952.43	4,741,046.53
Boston.....	11,358,610.51	8,926,773.30	10,760,298.55	9,952,788.60	11,059,178.16
Rhode Island.....	817,632.96	942,557.18	939,854.10	1,195,466.80	1,033,622.70
Connecticut.....	2,178,131.91	2,393,067.38	2,417,767.02	2,896,699.23	2,864,541.96
Division No. 1.....	19,565,305.66	17,828,802.09	20,302,097.15	20,909,338.44	22,054,293.07
New York.....	4,510,675.88	4,788,296.10	5,200,303.01	6,152,153.17	6,047,468.51
New York City.....	78,459,940.03	53,796,891.49	62,568,071.07	75,703,063.90	82,797,840.80
Albany.....	966,921.25	852,291.50	802,073.05	715,243.35	781,212.40
Brooklyn.....	944,035.20	835,997.03	907,051.49	799,383.02	787,638.55
New Jersey.....	2,208,314.58	2,431,017.82	2,543,296.92	3,229,053.65	3,014,512.28
Pennsylvania.....	5,617,917.28	6,317,921.82	6,606,759.51	8,733,577.88	8,265,384.04
Philadelphia.....	9,553,729.81	12,472,706.55	14,622,204.01	11,127,420.34	14,632,107.91
Pittsburg.....	3,218,701.65	3,145,557.35	4,089,992.85	4,012,840.34	4,743,578.70
Division No. 2.....	105,480,295.68	84,640,739.66	97,339,752.84	110,473,335.65	121,069,743.19
Delaware.....	305,609.25	310,504.45	335,271.85	415,170.77	327,478.50
Maryland.....	572,328.66	614,295.55	699,042.26	715,875.77	722,243.06
Baltimore.....	3,224,585.88	2,680,005.39	3,194,382.10	2,940,801.70	3,336,873.27
District of Columbia.....	210,488.25	265,338.25	281,498.25	237,627.50	261,458.00
Washington.....	1,588,078.05	1,796,155.70	1,706,310.60	1,398,848.40	1,490,379.10
Virginia.....	656,781.80	874,422.64	775,260.48	945,373.56	875,654.35
West Virginia.....	339,069.45	370,126.49	474,980.68	592,983.60	551,113.21
Division No. 3.....	6,926,941.34	6,940,848.47	7,526,734.62	7,246,681.30	7,574,199.49
North Carolina.....	243,798.50	364,758.34	345,606.68	373,454.06	464,295.40
South Carolina.....	320,273.08	153,258.10	252,858.25	263,093.90	230,195.80
Georgia.....	776,147.79	517,407.10	574,755.87	467,897.15	519,314.90
Florida.....	124,087.63	150,864.35	197,515.43	253,297.25	216,271.60
Alabama.....	495,128.55	428,612.25	519,403.00	495,255.95	594,869.40
Mississippi.....	127,252.15	129,449.45	148,068.45	138,963.13	126,050.30
Louisiana.....	116,000.45	135,174.00	140,210.55	133,797.85	134,907.10
New Orleans.....	971,514.48	1,186,215.45	2,236,634.18	1,179,603.21	1,524,139.45
Texas.....	1,725,375.27	2,019,723.11	2,535,016.13	3,498,977.26	2,903,598.14
Arkansas.....	131,786.90	141,061.30	184,805.55	210,503.60	135,120.95
Kentucky.....	744,600.00	756,422.53	745,988.79	784,355.70	731,883.54
Louisville.....	322,360.05	408,923.35	569,722.63	576,062.86	491,172.71
Tennessee.....	889,704.02	981,516.81	1,070,710.61	1,474,964.70	1,229,540.85
Division No. 4.....	6,988,088.96	7,364,386.14	9,521,296.12	9,850,226.62	9,301,360.14
Ohio.....	3,105,257.59	3,595,653.94	3,848,603.76	4,816,757.27	4,874,551.60
Cincinnati.....	1,020,279.49	1,668,194.24	2,028,304.15	1,640,406.90	1,758,904.25
Cleveland.....	1,026,473.75	1,095,585.50	1,433,211.50	1,692,028.50	1,728,112.12
Indiana.....	2,580,612.93	3,221,737.68	3,641,616.60	4,335,884.01	4,388,896.18
Illinois.....	2,559,343.18	3,547,169.62	3,991,582.21	4,176,615.05	4,009,998.55
Chicago.....	17,006,659.22	20,142,612.75	22,315,853.90	22,771,923.25	24,845,483.95
Michigan.....	1,487,303.89	1,767,768.48	1,769,522.99	2,241,172.24	1,867,024.80
Detroit.....	1,075,888.55	928,420.00	1,176,104.55	971,071.38	1,291,313.70
Wisconsin.....	1,129,286.78	1,553,625.75	1,897,144.95	2,320,637.32	1,917,663.85
Milwaukee.....	879,650.00	914,236.02	974,365.00	1,589,857.10	2,104,494.00
Division No. 5.....	31,861,764.38	38,435,003.68	43,016,309.61	46,565,353.02	48,777,443.00
Iowa.....	1,661,430.34	1,785,339.44	2,041,613.95	2,483,183.67	2,338,175.58
Des Moines.....	190,636.35	190,636.35	173,676.15	115,527.75	137,714.50
Minnesota.....	765,892.85	900,967.98	1,018,862.21	1,428,364.51	1,115,130.47
St. Paul.....	1,306,385.50	2,005,037.92	1,811,218.47	2,176,793.10	2,028,100.86
Minneapolis.....	851,444.25	874,054.15	847,494.28	975,527.65	1,052,134.35
Missouri.....	390,812.55	457,535.18	467,436.75	522,209.10	451,412.09
St. Louis.....	3,060,431.64	3,736,180.70	4,591,524.85	3,639,674.75	3,148,902.65
Kansas City.....	1,367,211.12	1,658,092.85	1,522,674.25	1,234,807.60	1,613,310.35
St. Joseph.....	297,356.55	327,754.70	334,217.30	445,062.00	374,159.10
Kansas.....	1,279,839.00	1,492,449.57	1,567,896.90	1,806,245.81	1,508,135.22
Nebraska.....	851,892.12	994,157.74	1,253,236.69	1,112,188.66	906,361.50
Omaha.....	1,998,224.20	1,902,702.66	2,226,755.05	1,700,096.92	1,620,682.74
Lincoln.....				271,385.41	274,358.75
Division No. 6.....	13,830,830.12	16,324,909.24	17,860,916.91	17,937,663.93	16,568,577.56

208 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT EXHIBITING, BY STATES, TERRITORIES, AND RESERVE CITIES, THE AMOUNT OF COIN AND COIN CERTIFICATES, ETC.—Continued.

States, etc.	October 2, 1890.	September 25, 1891.	September 30, 1892.	October 3, 1893.	October 2, 1894.
Colorado	\$2,127,138.91	\$2,252,792.64	\$3,011,783.09	\$2,656,418.68	\$3,405,823.20
Nevada	49,616.70	41,275.45	48,694.30	53,476.00	45,959.25
California	2,066,636.80	1,951,334.90	1,832,505.79	1,873,065.16	1,815,114.04
San Francisco.....	1,159,612.50	1,665,425.00	1,589,170.00	1,082,260.00	1,367,901.73
Oregon	1,359,564.70	1,480,276.95	1,394,014.61	1,523,649.43	1,274,032.47
Arizona	53,543.70	40,823.85	77,091.85	119,754.40	109,453.05
Division No. 7.....	6,816,113.31	7,421,928.79	7,953,259.64	7,308,623.67	8,018,283.74
North Dakota.....	257,164.30	277,473.92	384,665.85	269,208.40	287,909.75
South Dakota.....	253,474.20	265,228.89	356,400.54	364,604.30	352,209.99
Idaho	107,573.65	157,137.65	192,735.53	227,930.59	235,350.85
Montana	850,766.04	939,936.69	1,167,081.15	949,607.90	1,069,584.63
New Mexico	232,505.10	167,726.15	196,056.83	191,868.85	117,590.60
Utah	645,634.81	709,140.71	906,031.78	775,915.45	418,851.94
Washington.....	1,826,523.34	1,775,416.53	1,991,060.55	1,277,366.55	1,042,507.85
Wyoming	239,879.95	241,051.65	333,208.02	218,873.05	235,275.75
Oklahoma	17,847.08	7,915.25	37,518.70	74,321.00	50,441.45
Indian Territory.....	8,150.92	17,430.10	31,232.85	63,541.35	77,031.50
Division No. 8.....	4,558,519.39	4,558,457.54	5,595,991.80	4,413,237.44	3,886,754.31
United States	115,908,858.84	183,515,075.91	209,116,378.69	224,703,860.07	237,250,654.50

TABLE EXHIBITING THE DEPOSITS AND RESERVE OF NATIONAL BANKS ON OR ABOUT OCTOBER 1 OF EACH YEAR, FROM 1874, IN EACH CENTRAL RESERVE CITY, IN ALL OTHER RESERVE CITIES, IN THE STATES AND TERRITORIES, AND A SIMILAR STATEMENT WITH RESPECT TO ALL NATIONAL BANKS.

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	14.4	52.4	.....	1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	5.0	54.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	14.6	45.3	.....	0.8
Oct. 1, 1877	47	174.9	43.7	48.1	27.5	13.0	34.3	.....	0.8
Oct. 1, 1878	47	189.8	47.4	50.9	26.8	13.3	36.5	.....	1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	19.4	32.6	.....	1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	58.7	11.0	.....	0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	50.6	10.9	.....	1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	44.5	18.9	.....	1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	50.3	19.7	.....	0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	63.1	27.0	.....	0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	.....	0.3
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	.....	0.2
Sept. 25, 1891	49	327.8	81.0	86.1	26.3	53.8	32.0	.....	0.3
Sept. 30, 1892	48	391.9	97.9	103.4	26.4	62.6	40.5	.....	0.3
Oct. 3, 1893	49	309.9	77.5	109.0	35.1	75.7	32.5	.....	0.8
Oct. 2, 1894	49	489.7	122.4	172.4	35.2	82.8	88.9	.....	0.7
Average for 21 years ..	47	281.2	70.3	81.8	28.9	50.1	31.0	.....	0.7

* All lawful money.

CHICAGO.

Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	0.05
Oct. 5, 1888	19	69.3	17.3	21.0	30.2	13.1	7.8	.....	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	.....	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	.....	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	.....	0.05
Sept. 30, 1892	23	106.5	26.6	30.5	28.6	22.4	8.1	.....	0.05
Oct. 3, 1893	21	85.8	21.4	39.0	45.4	22.8	16.2	.....	0.05
Oct. 2, 1894	21	101.4	25.4	34.0	33.5	24.9	9.1	.....	0.07

ST. LOUIS.

Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.0	1.0	1.1	.....	0.02
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	.....	0.01
Oct. 2, 1890	8	20.2	6.5	5.6	21.3	3.1	2.5	.....	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	.....	0.02
Sept. 30, 1892	9	29.2	7.3	6.1	21.1	4.6	1.5	.....	0.02
Oct. 3, 1893	9	17.9	4.5	5.7	31.9	3.7	2.0	.....	0.02
Oct. 2, 1894	9	26.0	6.5	6.3	24.5	3.1	3.2	.....	0.02

210 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE EXHIBITING THE DEPOSITS AND RESERVE FROM 1874 TO 1894, ETC.—Cont'd.

RESERVE CITIES.*

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		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	280.4	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	361.5	95.4	114.0	29.9	44.5	26.0	41.3	2.2
Oct. 5, 1887	223	358.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.5	51.5	0.9
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8
Sept. 30, 1892	263	519.3	129.8	156.1	20.1	53.1	29.0	73.0	1.0
Oct. 3, 1893	268	592.6	98.1	129.6	35.1	46.6	29.8	51.6	1.6
Oct. 2, 1894	265	525.4	131.3	172.8	32.9	54.2	29.9	87.2	1.5

* Includes Chicago and St. Louis up to October 5 1887.

STATES AND TERRITORIES.†

Oct. 2, 1874	1,774	293.4	44.0	109.6	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	32.0	4.2	31.6	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	8.0	31.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	11.5	30.3	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	21.2	28.3	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	27.5	27.1	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	30.0	30.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	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	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	190.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	50.2	34.5	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
Sept. 25, 1891	3,333	861.3	129.3	235.5	27.3	60.3	36.8	133.0	5.4
Sept. 30, 1892	3,430	975.5	146.3	274.8	28.2	66.6	38.9	163.5	5.8
Oct. 3, 1893	3,434	767.5	115.1	230.6	30.0	75.9	41.2	106.9	6.6
Oct. 2, 1894	3,411	876.7	131.5	274.9	31.4	72.3	34.5	161.6	6.5

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

SUMMARY.

Oct. 2, 1874	2,004	719.5	150.1	244.9	34.0	21.3	122.8	83.8	17.1
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	8.1	125.2	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	21.3	113.4	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	22.8	100.2	73.3	14.5
Oct. 1, 1878	2,053	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	133.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	112.7	59.9	134.0	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	128.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	156.4	68.7	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	178.1	90.1	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.3	194.0	6.6
Sept. 30, 1892	3,773	2,022.5	408.1	570.9	28.2	209.1	118.3	236.4	7.1
Oct. 3, 1893	3,781	1,573.7	316.6	513.9	32.6	224.7	121.7	158.5	9.0
Oct. 2, 1894	3,755	2,019.2	417.1	660.4	32.7	237.3	165.6	248.8	8.7

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

	Cities, States, and Territories.	No. of banks.	Deposits.	Reserve required, 25 per cent.	Reserve held.	Ratio of reserve.
						<i>Per cent.</i>
1	New York City	49	\$489,747,626	\$122,436,907	\$172,400,626	35.20
2	Chicago	21	101,415,120	25,353,780	33,973,093	33.50
3	St. Louis	9	25,995,738	6,498,934	6,383,201	24.55
	Total of central reserve cities	79	617,158,484	154,289,621	212,756,920	34.47
1	Boston	55	146,728,253	36,682,063	49,712,119	33.88
2	Albany	6	9,139,273	2,284,818	2,946,802	32.24
3	Brooklyn	5	13,346,892	3,336,723	4,518,331	33.85
4	Philadelphia	41	113,069,615	28,267,404	35,127,567	31.07
5	Pittsburg	29	36,501,630	9,125,408	10,733,996	29.41
6	Baltimore	22	26,663,704	6,665,926	8,733,057	32.75
7	Washington	12	9,226,673	2,306,518	3,669,925	39.78
8	New Orleans	9	13,912,470	3,478,117	3,902,412	28.05
9	Louisville	7	7,405,067	1,851,252	2,315,708	31.27
10	Cincinnati	13	29,398,866	7,349,717	8,897,137	30.26
11	Cleveland	11	21,387,475	5,346,809	7,342,023	34.33
12	Detroit	6	15,382,756	3,845,689	4,409,159	28.66
13	Milwaukee	5	17,836,750	4,459,187	6,608,715	37.39
14	Des Moines	4	2,724,299	681,075	714,599	26.23
15	St. Paul	5	11,768,703	2,942,176	4,099,725	34.84
16	Minneapolis	8	8,531,050	2,132,763	3,133,481	36.73
17	Kansas City	9	17,583,977	4,395,769	6,294,600	35.80
18	St. Joseph	3	4,488,324	1,122,081	2,441,892	54.41
19	Lincoln	4	2,377,448	594,362	687,719	28.93
20	Omaha	9	12,673,218	3,168,304	4,829,737	38.11
21	San Francisco	2	5,261,008	1,315,252	1,605,748	30.52
	Total of other reserve cities	265	525,405,891	131,351,473	172,784,452	32.89
	Total of all reserve cities	344	1,142,564,375	285,641,694	385,541,372	33.74
				(15 per cent.)		
1	Maine	83	15,137,849	2,270,677	5,647,396	37.31
2	New Hampshire	51	10,213,423	1,522,043	3,369,657	32.99
3	Vermont	49	9,016,647	1,352,497	3,113,869	34.53
4	Massachusetts	213	80,457,014	12,068,552	21,845,945	27.15
5	Rhode Island	59	21,203,463	3,180,519	6,092,024	28.73
6	Connecticut	83	33,427,790	5,014,160	9,722,936	29.09
7	New York	273	91,996,266	13,799,440	24,920,885	27.09
8	New Jersey	100	55,236,938	8,285,415	19,300,870	34.94
9	Pennsylvania	335	102,926,225	15,438,934	30,250,810	29.39
10	Delaware	18	4,457,422	668,613	1,341,834	30.10
11	Maryland	46	9,541,777	1,431,266	2,675,730	28.04
12	District of Columbia	1	810,870	121,630	433,839	53.50
13	Virginia	37	13,598,576	2,009,786	3,743,807	27.94
14	West Virginia	30	6,497,840	974,676	1,910,109	29.40
15	North Carolina	26	4,244,844	636,727	1,350,010	31.80
16	South Carolina	14	3,641,486	546,223	745,882	20.48
17	Georgia	29	4,634,918	695,238	1,567,206	32.52
18	Florida	19	4,430,793	664,619	902,741	20.37
19	Alabama	27	5,014,367	752,155	1,629,190	32.49
20	Mississippi	11	1,445,513	216,827	399,913	27.67
21	Louisiana	10	1,506,652	225,998	389,771	25.87
22	Texas	217	29,297,592	4,394,639	9,811,755	33.49
23	Arkansas	8	1,494,789	224,218	483,787	32.36
24	Kentucky	70	11,864,017	1,779,603	3,211,997	27.07
25	Tennessee	49	14,033,659	2,105,409	3,836,626	27.34
26	Ohio	222	57,750,405	8,662,561	18,319,791	31.72
27	Indiana	115	30,951,616	4,642,742	12,773,901	41.27
28	Illinois	196	45,824,648	6,873,697	16,088,685	35.11
29	Michigan	90	25,356,721	3,803,508	7,510,276	29.61
30	Wisconsin	78	21,530,758	3,229,614	7,119,751	33.07
31	Iowa	165	28,677,275	4,301,591	8,929,309	31.14
32	Minnesota	66	14,084,278	2,112,642	4,495,127	31.92
33	Missouri	50	6,517,750	977,663	2,396,659	36.77
34	Kansas	126	17,203,408	2,580,511	7,334,174	42.63
35	Nebraska	114	12,167,035	1,825,055	3,883,889	31.92
36	Colorado	48	22,995,572	3,449,336	8,906,523	38.73
37	Nevada	2	447,281	67,092	124,792	27.90
38	California	32	10,401,377	1,560,206	3,523,929	33.88
39	Oregon	35	7,891,719	1,183,758	2,650,601	33.50
40	Arizona	5	600,451	90,068	264,827	44.10
41	North Dakota	32	4,906,562	735,984	1,730,897	35.28
42	South Dakota	35	3,627,218	544,083	1,003,535	27.67
43	Idaho	12	1,684,826	252,724	607,692	36.07
44	Montana	27	12,650,366	1,897,555	4,051,402	32.03
45	Washington	59	7,833,610	1,175,402	1,954,921	24.06
46	Utah	11	2,324,881	348,732	842,904	36.26
47	New Mexico	9	1,928,711	289,307	505,567	26.21
48	Wyoming	12	1,911,329	286,609	627,926	32.85
49	Oklahoma	6	582,088	87,313	212,431	36.49
50	Indian Territory	6	924,520	158,678	428,031	46.30
	Total of country banks	3,411	876,704,437	131,505,665	274,926,159	31.36
	Total of United States	3,755	2,019,268,812	417,146,759	660,467,511	32.71

REPORTS OF CONDITION AT THE CLOSE OF BUSINESS ON OCTOBER 2, 1894.

Cash reserve.		Classification of reserve held.					
Required.	Hold.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
\$60,881,374	\$171,726,468	\$82,797,841	\$53,948,627	\$34,980,000	.....	\$674,158	1
12,639,765	33,898,843	24,845,484	8,023,359	1,030,000	.....	74,250	2
3,239,332	6,362,931	3,148,902	1,874,029	1,340,000	.....	20,270	3
76,760,471	211,988,242	110,792,227	63,846,015	37,350,000	.....	768,678	3
18,156,982	18,536,322	11,059,178	5,327,144	2,150,000	\$30,807,697	368,100	1
1,128,909	1,190,575	781,212	409,363	.....	1,729,227	27,000	2
1,653,976	1,944,678	787,639	1,157,039	.....	2,544,883	28,770	3
13,987,428	19,616,041	14,632,108	3,043,933	1,940,000	15,218,978	292,548	4
4,500,909	6,947,262	4,743,579	2,203,683	.....	3,663,144	123,590	5
3,295,951	6,162,997	3,336,873	856,124	1,970,000	2,496,035	74,025	6
1,136,263	2,324,444	1,499,379	615,065	210,000	1,311,488	33,993	7
1,718,809	2,459,661	1,524,139	935,522	.....	1,402,251	40,500	8
906,686	1,152,609	491,173	661,436	.....	1,125,219	37,880	9
3,597,818	5,200,232	1,758,904	2,291,328	1,150,000	3,542,825	154,080	10
2,644,959	2,763,112	1,728,112	1,035,000	.....	4,521,961	56,950	11
1,892,469	1,856,374	1,291,314	565,060	.....	2,492,035	60,750	12
2,219,469	2,740,854	2,104,494	636,360	.....	3,907,611	20,250	13
334,340	352,449	137,715	214,735	.....	349,755	12,895	14
1,465,677	2,182,595	2,028,100	154,494	.....	1,906,307	10,823	15
1,057,381	1,611,384	1,052,134	559,250	.....	1,504,097	18,000	16
2,187,760	2,355,968	1,613,310	742,658	.....	3,918,382	20,250	17
556,574	650,636	374,159	276,477	.....	1,782,324	8,932	18
293,243	355,736	274,359	81,377	.....	324,108	7,875	19
1,567,727	2,335,636	1,620,683	714,953	.....	2,461,251	32,850	20
655,376	1,402,628	1,367,902	34,726	.....	198,620	4,500	21
64,958,706	84,142,193	54,206,466	22,515,727	7,420,000	87,208,198	1,434,061	
141,719,177	296,130,435	164,998,693	86,361,742	44,770,000	87,208,198	2,202,739	
827,337	1,459,428	1,149,139	310,289	.....	3,985,633	202,335	1
549,797	770,602	585,551	185,051	.....	2,441,505	157,550	2
490,161	870,372	621,214	249,158	.....	2,116,404	127,094	3
4,477,427	6,872,430	4,741,047	1,976,383	155,000	14,098,530	874,985	4
1,140,722	1,686,275	1,033,623	652,652	.....	4,077,035	328,715	5
1,366,853	3,660,382	2,864,542	795,540	.....	5,715,925	347,027	6
5,218,681	8,613,268	6,047,469	2,465,799	100,000	15,554,880	752,737	7
3,223,461	5,875,738	3,014,512	2,851,226	10,000	13,198,371	226,761	8
5,900,138	12,000,966	8,265,384	3,735,582	.....	17,583,755	666,089	9
254,537	448,384	327,478	120,906	.....	861,180	32,270	10
543,823	1,033,768	722,243	311,525	.....	1,570,252	71,710	11
44,152	277,261	161,458	15,803	.....	145,328	11,250	12
772,430	1,679,399	875,654	803,745	.....	1,985,697	78,711	13
372,204	929,273	551,113	378,160	.....	936,670	44,166	14
241,505	692,272	464,295	227,977	.....	624,775	32,963	15
211,624	495,439	230,196	265,243	.....	233,279	17,164	16
260,728	870,635	519,315	351,320	.....	593,154	43,417	17
258,108	447,252	216,272	230,983	.....	436,136	19,350	18
282,121	867,079	594,869	272,210	.....	715,268	46,852	19
82,062	247,050	126,050	121,000	.....	141,191	11,672	20
86,239	182,224	134,907	47,317	.....	197,147	10,400	21
1,667,590	5,688,870	2,903,598	2,785,272	.....	3,897,221	225,664	22
85,808	217,013	135,121	81,892	.....	257,077	9,697	23
650,087	1,228,267	731,884	496,383	.....	1,829,345	154,385	24
819,380	2,190,857	1,229,541	961,316	.....	1,589,170	56,599	25
3,290,831	7,773,753	4,774,552	2,899,201	.....	10,110,554	435,484	26
1,773,224	6,223,787	4,388,896	1,834,891	.....	6,340,431	209,683	27
2,649,830	5,812,192	4,000,999	1,746,193	65,000	10,027,370	249,123	28
1,461,331	2,589,404	1,867,025	722,379	.....	4,770,692	150,180	29
1,256,859	2,587,480	1,917,064	669,816	.....	4,444,804	87,467	30
1,657,104	3,360,096	2,338,176	1,021,920	.....	5,410,382	158,831	31
821,373	1,538,628	1,115,130	423,498	.....	2,897,291	59,208	32
373,086	724,485	451,412	273,073	.....	1,627,226	44,948	33
985,287	2,278,833	1,508,135	770,698	.....	4,938,046	117,295	34
696,018	1,258,336	906,361	351,975	.....	2,540,544	85,009	35
1,352,612	4,515,057	3,405,823	1,109,234	.....	4,323,661	67,805	36
25,568	47,692	45,959	1,733	.....	73,928	3,172	37
602,910	2,033,651	1,815,114	218,537	.....	1,437,347	52,931	38
462,255	1,384,762	1,274,032	110,730	.....	1,237,719	28,120	39
34,412	120,029	109,453	19,576	.....	131,762	4,036	40
284,782	511,876	287,910	223,966	.....	1,184,901	24,030	41
207,077	478,378	352,210	126,168	.....	498,766	26,391	42
98,272	288,982	235,251	53,631	.....	311,666	7,044	43
744,839	1,718,236	1,069,585	648,651	.....	2,297,707	35,549	44
445,595	1,123,251	1,042,508	80,743	.....	770,615	61,055	45
126,768	446,941	418,852	28,089	.....	364,150	31,813	46
111,178	177,299	177,591	59,708	.....	316,906	11,362	47
109,460	269,066	235,276	33,790	.....	345,810	13,050	48
33,575	89,750	50,441	39,309	.....	119,306	3,375	49
53,851	98,776	77,031	21,745	.....	325,204	4,450	50
49,904,072	106,764,247	72,251,961	34,182,286	330,000	161,641,468	6,520,484	
191,713,249	402,894,682	237,250,654	120,544,028	45,100,000	248,849,606	8,723,223	

STATEMENT SHOWING AMOUNT OF DEPOSITS HELD BY NATIONAL BANKS, AMOUNT OF LAWFUL MONEY RESERVE REQUIRED, AND RATIO OF SAME; ALSO AMOUNT, RATIO, AND CLASSIFICATION OF RESERVE ACTUALLY HELD ON DECEMBER 19, 1893, FEBRUARY 28, MAY 4, JULY 18, AND OCTOBER 2, 1894.

	No. of Deposits banks		Reserve required.		Reserve held.		Classification of reserve held.		
			Ratio.	Amount.	Ratio.	Amount.	Lawful money in bank.	Due from re-serve agents.	Redemp-tion with treas-urer.
<i>December 19, 1893.</i>									
	<i>Millions.</i>	<i>P. ct.</i>	<i>Millions.</i>	<i>Per ct.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Central reserve cities	79	523.6	25	131.3	41.55	218.4	247.6		0.8
Other reserve cities	270	459.6	25	114.9	36.16	166.2	88.2	76.4	1.6
Outside of reserve cities	3,438	793.1	15	119.0	31.65	251.0	108.3	136.2	6.5
Total	3,787	1,778.3		365.2	35.74	635.6	414.1	212.6	8.9
<i>February 28, 1894.</i>									
Central reserve cities	79	575.1	25	143.8	40.37	232.1	231.4		0.7
Other reserve cities	268	491.4	25	122.8	37.79	185.7	93.6	90.6	1.5
Outside of reserve cities	3,430	826.9	15	124.0	32.86	271.8	109.0	156.3	6.5
Total	3,777	1,893.4		390.6	36.42	689.6	434.0	246.9	8.7
<i>May 4, 1894.</i>									
Central reserve cities	79	618.5	25	154.6	39.43	243.9	243.2		0.7
Other reserve cities	268	522.0	25	130.5	37.97	198.2	97.5	99.3	1.4
Outside of reserve cities	3,427	847.8	15	127.2	32.62	276.6	111.4	158.6	6.6
Total	3,774	1,988.3		412.3	36.14	718.7	452.1	257.9	8.7
<i>July 18, 1894.</i>									
Central reserve cities	79	618.7	25	154.7	37.66	233.0	232.3		0.7
Other reserve cities	265	533.8	25	133.4	36.75	196.2	97.8	96.9	1.5
Outside of reserve cities	3,426	854.9	15	128.2	32.36	276.6	108.8	161.2	6.6
Total	3,770	2,007.4		416.3	35.16	705.8	438.9	258.1	8.8
<i>October 2, 1894.</i>									
Central reserve cities	79	617.2	25	154.3	34.47	212.7	212.0		0.7
Other reserve cities	265	525.4	25	131.3	32.89	172.8	84.1	87.2	1.5
Outside of reserve cities	3,411	876.7	15	131.5	31.36	275.0	106.8	161.6	6.6
Total	3,755	2,019.3		417.1	32.71	660.5	402.9	248.8	8.8

LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON THREE DATES IN THE YEARS 1889, 1890, 1891, 1892, 1893, AND 1894.

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.	Per cent.	Millions.	Millions.	Millions.	Millions.
May 13, 1889	2,914	769.8	115.5	223.9	29.1	53.5	36.9	127.8	5.6
July 12, 1889	2,944	789.1	118.4	229.3	29.1	53.3	37.2	133.3	5.6
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
May 17, 1890	3,125	845.3	126.8	223.2	26.4	52.9	37.3	127.6	5.4
July 18, 1890	3,151	835.4	124.3	222.2	26.6	52.7	37.1	127.0	5.3
Oct. 2, 1890	3,207	839.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
May 4, 1891	3,296	847.4	127.1	225.1	26.6	61.3	36.5	122.1	5.2
July 9, 1891	3,309	846.8	127.0	224.7	26.5	62.8	36.4	120.3	5.1
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	60.3	36.8	133.0	5.4
May 17, 1892	3,393	929.2	139.4	274.2	29.5	65.3	38.7	164.5	5.7
July 12, 1892	3,418	950.3	142.5	282.2	29.7	66.4	38.8	171.2	5.8
Sept. 30, 1892	3,430	975.6	146.3	274.8	28.2	66.6	38.9	163.5	5.8
May 4, 1893	3,482	970.5	145.6	237.4	24.4	72.8	37.9	120.8	5.0
July 12, 1893	3,459	864.5	129.7	231.6	26.8	73.2	41.6	110.8	6.0
Oct. 3, 1893	3,434	767.5	115.1	230.6	30.0	75.9	41.2	106.9	6.6
May 4, 1894	3,427	847.8	127.2	276.6	32.6	74.4	37.0	158.6	6.6
July 18, 1894	3,426	855.0	128.2	276.6	32.4	73.9	34.9	161.1	6.7
Oct. 2, 1894	3,411	876.7	131.5	274.9	31.3	72.2	34.5	161.6	6.6

NEW YORK CITY.

May 13, 1889	45	361.0	99.2	103.7	28.7	71.5	32.0	.....	0.2
July 12, 1889	45	359.2	89.8	97.3	27.1	61.8	35.3	.....	0.2
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	.....	0.2
May 17, 1890	46	322.3	80.6	85.0	26.4	65.2	19.6	.....	0.2
July 18, 1890	47	326.8	81.7	88.4	27.0	64.2	24.0	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	.....	0.2
May 4, 1891	47	327.3	81.8	88.3	26.9	58.6	29.5	.....	0.2
July 9, 1891	49	330.3	82.6	98.9	29.9	55.6	43.1	.....	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	53.8	32.0	.....	0.3
May 17, 1892	48	437.3	109.3	127.8	29.2	85.2	42.3	.....	0.3
July 12, 1892	48	424.5	106.1	124.7	29.4	75.8	48.5	.....	0.4
Sept. 30, 1892	48	391.9	98.0	103.4	26.4	62.6	40.6	.....	0.2
May 4, 1893	49	345.0	86.2	98.4	28.5	63.5	34.5	.....	0.4
July 12, 1893	49	304.4	76.1	77.0	25.3	55.0	21.6	.....	0.4
Oct. 3, 1893	49	309.9	77.5	109.0	35.1	75.7	32.5	.....	0.8
May 4, 1894	49	487.3	121.8	192.6	39.5	95.0	96.9	.....	0.6
July 18, 1894	49	488.6	122.2	185.3	37.9	86.8	97.9	.....	0.6
Oct. 2, 1894	49	489.7	122.4	172.4	35.2	82.8	88.9	.....	0.7

216 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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

CHICAGO.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
May 13, 1889	19	73.3	18.6	26.4	35.5	14.6	11.7	.....	0.05
July 12, 1889	19	77.6	19.4	24.7	31.8	15.1	9.6	.....	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	.....	0.05
May 17, 1890	20	85.0	21.3	26.4	31.0	15.3	11.0	.....	0.05
July 18, 1890	19	84.1	21.0	24.5	29.1	14.7	9.8	.....	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	.....	0.05
May 4, 1891	20	96.0	24.0	32.5	33.9	19.7	12.7	.....	0.05
July 9, 1891	20	91.8	22.9	28.5	31.0	19.3	9.1	.....	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	.....	0.05
May 17, 1892	22	111.4	27.9	36.8	33.0	23.3	13.4	.....	0.05
July 12, 1892	22	114.4	28.6	34.0	29.8	23.1	10.9	.....	0.05
Sept. 30, 1892	23	106.5	26.7	30.5	28.6	22.3	8.2	.....	0.05
May 4, 1893	21	99.6	24.9	29.3	29.4	21.6	7.7	.....	0.05
July 12, 1893	21	81.3	20.4	24.0	30.6	15.4	9.5	.....	0.05
Oct. 3, 1893	21	85.8	21.4	39.0	45.4	22.8	16.2	.....	0.05
May 4, 1894	21	108.4	27.1	44.7	41.3	27.9	16.8	.....	0.07
July 18, 1894	21	105.8	26.4	40.9	38.6	26.7	14.2	.....	0.07
Oct. 2, 1894	21	101.4	25.4	34.0	33.5	24.9	9.1	.....	0.07

ST. LOUIS.

May 13, 1889	4	7.5	1.9	3.5	46.8	1.9	1.7	.....	0.01
July 12, 1889	5	11.3	2.8	4.6	40.1	2.2	2.3	.....	0.01
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	.....	0.01
May 17, 1890	8	26.0	6.5	6.5	25.0	3.3	3.1	.....	0.02
July 18, 1890	8	27.2	6.8	6.6	24.4	3.3	3.3	.....	0.02
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	.....	0.02
May 4, 1891	8	25.0	6.2	6.1	24.4	3.7	2.4	.....	0.02
July 9, 1891	9	23.6	5.9	5.6	23.8	4.0	1.6	.....	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	.....	0.02
May 17, 1892	9	27.8	7.0	7.9	28.4	5.9	2.0	.....	0.02
July 12, 1892	9	27.5	6.9	6.5	23.6	5.0	1.4	.....	0.02
Sept. 30, 1892	9	29.2	7.3	6.2	21.1	4.6	1.5	.....	0.02
May 4, 1893	9	27.7	6.9	5.9	21.4	3.7	2.2	.....	0.02
July 12, 1893	9	19.9	4.9	4.5	22.6	2.5	2.0	.....	0.02
Oct. 3, 1893	9	17.9	4.4	5.7	31.9	3.7	2.0	.....	0.02
May 4, 1894	9	22.3	5.7	6.6	28.8	4.2	2.4	.....	0.02
July 18, 1894	9	24.3	6.1	6.8	28.2	3.9	2.9	.....	0.02
Oct. 2, 1894	9	26.9	6.4	6.4	24.5	3.2	3.2	.....	0.02

LIABILITIES OF THE NATIONAL BANKS AND THE RESERVE REQUIRED AND HELD ON 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.
May 13, 1889	224	415.3	103.8	132.8	32.0	43.7	28.9	59.6	0.7
July 12, 1889	226	427.8	106.9	131.4	31.0	43.5	27.9	59.3	0.6
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
May 17, 1890	239	425.0	106.2	122.8	28.9	41.4	25.2	55.6	0.6
July 18, 1890	259	461.9	115.5	131.3	28.4	43.7	28.1	58.8	0.7
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
May 4, 1891	262	448.9	112.2	136.9	30.5	51.6	26.7	57.9	0.7
July 9, 1891	265	442.0	110.5	134.1	30.3	49.1	29.0	55.3	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8
May 17, 1892	262	520.6	130.1	184.0	35.4	59.3	38.0	85.8	0.9
July 12, 1892	262	534.3	133.6	178.6	33.4	59.0	37.4	81.3	0.9
Sept. 30, 1892	263	519.3	129.8	156.1	30.1	53.0	29.1	72.9	1.0
May 4, 1893	269	467.6	116.9	133.6	28.5	45.6	33.3	53.5	1.2
July 12, 1893	289	404.5	101.1	118.1	29.2	40.6	27.8	48.5	1.2
Oct. 3, 1893	268	392.6	98.2	129.6	35.1	46.6	29.8	51.6	1.6
May 4, 1894	268	522.0	130.5	198.2	37.9	58.4	39.1	99.3	1.4
July 18, 1894	265	533.7	133.5	196.2	36.7	59.4	38.4	96.9	1.5
Oct. 2, 1894	265	525.4	131.4	172.8	32.8	54.2	29.9	87.2	1.5

SUMMARY.

May 13, 1889	3,206	1,627.9	330.0	490.3	30.1	185.2	111.2	187.4	6.6
July 12, 1889	3,239	1,665.0	337.3	487.3	29.3	175.9	112.3	192.5	6.5
Sept. 30, 1889	3,290	1,665.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
May 17, 1890	3,438	1,703.6	341.4	463.9	27.2	178.1	96.2	183.2	6.3
July 18, 1890	3,484	1,735.4	349.3	473.0	27.3	178.6	102.3	185.8	6.3
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
May 4, 1891	3,633	1,744.6	351.3	488.9	28.0	194.9	107.8	180.0	6.2
July 9, 1891	3,652	1,734.5	348.9	491.8	28.3	190.8	119.3	175.6	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.5	194.0	6.6
May 17, 1892	3,734	2,026.3	413.7	630.7	31.1	239.0	134.4	250.3	7.0
July 12, 1892	3,759	2,051.0	417.7	626.0	30.5	229.3	137.1	252.5	7.1
Sept. 30, 1892	3,773	2,022.5	408.1	571.0	28.2	209.1	118.3	236.4	7.2
May 4, 1893	3,830	1,910.4	380.5	504.6	26.4	207.2	115.6	174.3	7.5
July 12, 1893	3,807	1,674.6	332.2	456.1	27.2	186.7	102.5	159.3	7.6
Oct. 3, 1893	3,781	1,573.7	316.6	513.9	32.6	234.7	121.7	158.5	9.0
May 4, 1894	3,774	1,988.3	412.3	718.7	36.1	259.9	192.2	257.9	8.7
July 18, 1894	3,770	2,007.4	416.4	705.8	35.1	250.7	188.3	258.0	8.8
Oct. 2, 1894	3,755	2,019.2	417.1	660.5	32.7	237.3	165.6	248.8	8.8

STATE OF THE LAWFUL MONEY RESERVE OF THE NATIONAL BANKS AS

STATES AND

	Dates.	No. of banks.	Net deposits.	Reserve re- quired.
1	Oct. 4, 1888.....	2,847	\$739,325,350	\$110,898,802
2	Dec. 12, 1888.....	2,858	730,883,243	109,632,486
3	Feb. 26, 1889.....	2,878	757,591,413	113,638,712
4	May 13, 1889.....	2,914	769,817,794	115,472,669
5	July 12, 1889.....	2,944	789,081,203	118,362,180
6	Sept. 30, 1889.....	2,992	807,628,795	121,144,318
7	Dec. 11, 1889.....	3,026	807,532,815	121,139,922
8	Feb. 28, 1890.....	3,076	823,504,222	125,025,633
9	May 17, 1890.....	3,125	845,329,596	126,799,439
10	July 18, 1890.....	3,151	835,341,554	124,301,233
11	Oct. 2, 1890.....	3,207	850,249,215	128,887,382
12	Dec. 19, 1890.....	3,241	819,407,422	122,911,113
13	Feb. 26, 1891.....	3,265	828,643,459	124,296,519
14	May 4, 1891.....	3,296	847,402,314	127,110,347
15	July 9, 1891.....	3,309	846,759,676	127,013,951
16	Sept. 25, 1891.....	3,333	861,837,570	129,275,635
17	Dec. 2, 1891.....	3,349	867,016,129	130,052,419
18	Mar. 1, 1892.....	3,370	909,876,403	136,481,460
19	May 17, 1892.....	3,393	929,173,506	139,376,025
20	July 12, 1892.....	3,418	950,252,797	142,537,920
21	Sept. 30, 1892.....	3,430	975,542,131	146,331,320
22	Dec. 9, 1892.....	3,439	975,622,088	146,343,313
23	Mar. 6, 1893.....	3,461	981,700,606	147,264,080
24	May 4, 1893.....	3,482	970,413,360	145,562,004
25	July 12, 1893.....	3,459	864,468,326	120,670,338
26	Oct. 3, 1893.....	3,434	767,477,513	115,121,627
27	Dec. 19, 1893.....	3,428	793,100,325	118,965,049
28	Feb. 28, 1894.....	3,430	826,937,631	124,049,644
29	May 4, 1894.....	3,427	847,816,264	127,172,439
30	July 18, 1894.....	3,426	854,963,277	128,244,492
31	Oct. 2, 1894.....	3,411	876,704,437	131,505,665

RESERVE

1	Oct. 4, 1888.....	293	\$804,241,438	\$201,060,359
2	Dec. 12, 1888.....	292	774,053,284	193,513,321
3	Feb. 26, 1889.....	291	840,117,539	210,023,385
4	May 13, 1889.....	292	858,084,652	214,521,163
5	July 12, 1889.....	295	875,916,668	218,979,242
6	Sept. 30, 1889.....	298	817,868,586	211,967,147
7	Dec. 11, 1889.....	300	801,625,021	200,406,255
8	Feb. 28, 1890.....	307	844,646,301	211,161,575
9	May 17, 1890.....	313	858,232,596	214,573,149
10	July 18, 1890.....	333	900,058,542	225,014,635
11	Oct. 2, 1890.....	333	899,412,106	224,853,027
12	Dec. 19, 1890.....	332	814,046,939	203,511,735
13	Feb. 26, 1891.....	335	877,391,354	219,347,838
14	May 4, 1891.....	337	897,267,393	224,301,848
15	July 9, 1891.....	343	887,727,112	221,937,778
16	Sept. 25, 1891.....	344	896,790,099	224,199,774
17	Dec. 2, 1891.....	343	916,744,500	229,186,127
18	Mar. 1, 1892.....	341	1,061,786,647	265,446,662
19	May 17, 1892.....	341	1,097,165,067	274,291,266
20	July 12, 1892.....	341	1,100,086,179	275,171,544
21	Sept. 30, 1892.....	343	1,046,937,693	261,734,423
22	Dec. 9, 1892.....	345	983,607,295	245,901,824
23	Mar. 6, 1893.....	345	963,289,771	240,822,443
24	May 4, 1893.....	348	939,996,774	234,999,194
25	July 12, 1893.....	348	810,184,800	202,546,200
26	Oct. 3, 1893.....	347	806,241,402	201,569,350
27	Dec. 19, 1893.....	349	985,262,906	246,315,726
28	Feb. 28, 1894.....	347	1,066,457,735	266,614,433
29	May 4, 1894.....	347	1,140,492,036	285,123,009
30	July 18, 1894.....	344	1,152,453,439	288,113,360
31	Oct. 2, 1894.....	344	1,142,564,375	285,641,094

REPORT OF THE COMPTROLLER OF THE CURRENCY. 219

SHOWN BY THE REPORTS FROM OCTOBER 4, 1888, TO OCTOBER 2, 1894.

TERRITORIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to liabilities.	Specie.	Legal-tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
	<i>Per cent.</i>						
\$209,844,956	28.4	\$50,188,336	\$33,789,747	\$680,000	\$118,953,556	\$6,236,317	1
200,111,504	27.4	50,661,056	33,326,867	530,000	109,573,502	6,020,079	2
224,480,351	29.6	52,214,875	34,734,244	855,000	130,841,596	5,834,636	3
223,875,655	29.1	53,549,166	36,235,912	705,000	127,753,288	5,632,289	4
229,353,725	29.1	53,312,874	36,758,352	485,000	133,246,766	5,559,733	5
224,634,194	27.8	59,467,987	35,712,394	510,000	132,423,322	5,520,491	6
212,516,298	26.3	52,496,023	37,389,775	510,000	116,716,620	5,403,880	7
233,749,310	28.0	55,084,885	38,450,352	505,000	134,379,587	5,329,566	8
223,205,878	28.4	52,896,449	36,823,184	475,000	127,639,363	5,371,882	9
222,203,056	26.6	52,752,311	36,674,235	440,000	127,015,635	5,329,875	10
225,523,671	26.2	54,250,695	37,218,060	440,000	128,452,576	5,162,340	11
210,262,300	25.7	57,551,701	37,562,841	445,000	109,582,313	5,120,445	12
229,938,230	27.7	61,575,870	36,682,708	425,000	126,076,254	5,178,398	13
225,163,434	26.6	61,303,140	36,124,884	425,000	122,115,434	5,194,976	14
224,652,075	26.5	62,776,089	36,038,178	415,000	120,273,957	5,148,871	15
235,598,045	27.3	60,314,506	36,394,059	440,000	132,984,453	5,374,967	16
235,629,574	27.2	61,590,899	36,532,677	415,000	131,609,289	5,472,709	17
270,973,086	29.8	62,867,013	37,017,682	440,000	165,033,135	5,615,256	18
243,749,725	29.5	65,324,747	38,308,295	405,000	164,423,561	5,668,122	19
282,158,477	29.7	66,394,006	38,405,004	405,000	171,219,102	5,733,265	20
274,769,504	28.2	66,575,758	38,525,290	395,000	163,509,922	5,763,534	21
255,727,465	26.2	68,405,394	39,247,152	360,000	141,848,825	5,866,094	22
254,568,781	25.9	71,346,320	37,527,765	355,000	139,429,002	5,910,694	23
237,431,814	24.4	72,812,241	37,573,847	345,000	120,758,208	5,942,518	24
231,651,867	26.8	73,193,849	41,353,526	315,000	110,834,812	6,044,680	25
230,595,191	30.0	75,971,385	40,978,224	215,000	106,929,107	6,501,475	26
251,054,068	31.6	72,811,868	35,293,150	265,000	136,186,666	6,497,384	27
271,766,418	32.8	73,839,268	34,905,942	235,000	156,258,874	6,527,334	28
276,579,077	32.6	74,430,997	36,769,820	240,000	158,593,995	6,545,165	29
276,642,799	32.3	73,921,334	34,633,996	330,000	161,170,176	6,587,293	30
274,926,139	31.3	72,251,961	34,182,286	330,000	161,641,408	6,520,484	31

CITIES.

\$236,321,317	29.4	\$127,799,480	\$47,309,714	\$8,385,000	\$51,508,038	\$1,319,085	1
228,136,466	29.5	122,073,222	49,228,193	8,690,000	47,013,696	1,121,355	2
259,776,653	30.9	130,069,926	53,890,616	12,930,000	61,860,590	1,025,512	3
266,431,684	31.1	131,627,286	61,602,473	12,650,000	59,619,008	932,917	4
257,944,870	29.5	122,590,995	60,698,480	14,405,000	59,343,308	907,087	5
234,930,688	27.7	113,858,462	51,039,699	12,435,000	56,712,959	884,568	6
223,275,478	27.8	118,593,435	47,101,119	8,535,000	48,173,145	872,779	7
237,454,449	28.1	126,461,252	48,101,270	8,325,000	53,684,545	862,382	8
240,691,424	28.0	125,269,405	51,265,808	7,660,000	55,566,943	929,628	9
250,833,366	27.9	125,851,752	55,806,133	9,385,000	58,806,133	984,247	10
252,720,301	28.1	141,668,163	43,386,671	5,715,000	60,999,210	961,257	11
294,027,627	28.7	132,511,305	44,614,285	5,215,000	50,638,370	948,867	12
261,136,678	29.8	130,664,492	52,717,691	11,230,000	56,569,349	955,146	13
263,829,903	29.8	133,636,268	60,250,365	11,090,000	57,869,288	963,982	14
267,083,198	30.4	127,993,448	64,351,633	18,430,000	55,317,148	980,969	15
261,869,394	29.2	123,200,509	61,221,549	15,280,000	61,005,875	1,161,461	16
277,898,632	30.3	146,307,135	57,321,677	8,350,000	64,710,249	1,209,571	17
346,349,477	32.6	167,280,955	62,428,053	23,640,000	91,717,863	1,282,876	18
356,540,373	32.5	173,719,360	69,673,107	26,000,000	85,825,510	1,322,396	19
343,758,520	31.2	162,924,474	75,510,012	12,710,000	81,254,538	1,359,226	20
286,183,715	28.3	142,540,621	65,742,655	23,600,000	72,924,409	1,376,030	21
275,144,704	27.9	141,489,866	63,029,183	6,110,000	63,099,335	1,416,320	22
269,397,689	27.9	130,985,496	53,408,069	6,120,000	63,183,047	1,491,137	23
267,211,601	28.4	134,409,901	65,937,316	11,785,000	53,553,912	1,525,472	24
224,546,270	27.7	113,647,324	54,480,151	6,345,000	48,517,867	1,555,928	25
283,315,079	35.1	148,732,475	73,731,128	6,805,600	51,570,337	2,475,939	26
384,588,017	39.0	178,441,780	96,333,609	30,990,000	76,443,970	2,378,568	27
417,854,203	39.1	182,327,317	107,862,734	34,810,000	90,633,652	2,224,100	28
442,091,734	38.7	185,511,825	109,361,472	45,790,000	99,260,104	2,168,333	29
429,170,345	37.2	176,749,318	103,582,322	40,715,000	96,919,051	2,204,654	30
385,541,372	33.7	164,998,693	86,361,742	44,770,000	87,208,198	2,202,730	31

220 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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 10, 1885, TO OCTOBER 2, 1894, 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.		
1885.										
Mar. 10.....	514	\$15,553,913	\$33,563,396	32.37	\$8,416,689	9.12	\$21,146,721	20.39	\$3,999,986	
May 6.....	511	16,093,617	34,886,766	32.52	8,641,121	8.05	22,184,176	20.68	4,061,469	
July 1.....	512	16,589,066	34,597,448	31.31	8,951,595	8.10	21,637,813	19.58	4,008,040	
Oct. 1.....	506	17,218,577	34,416,814	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	32,506,786	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	35,792,441	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	19,338,200	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	
Dec. 7.....	514	17,341,000	29,625,990	25.64	10,316,792	8.92	17,045,118	14.74	2,264,080	
1888.										
Feb. 14.....	514	18,229,528	33,096,440	27.23	9,937,633	8.18	20,928,685	17.22	2,230,122	
Apr. 30.....	514	18,287,862	32,928,907	27.01	10,402,526	8.53	20,330,966	16.68	2,195,415	
June 30.....	515	18,829,571	35,172,829	27.87	10,047,520	7.96	22,986,251	18.21	2,139,058	
Oct. 4.....	515	19,989,593	36,547,994	27.56	10,745,765	8.11	23,704,062	17.88	2,098,167	
Dec. 12.....	516	19,338,797	33,598,583	26.06	10,784,645	8.37	20,835,576	16.16	1,978,362	
1889.										
Feb. 26.....	517	19,631,288	36,075,905	27.57	10,535,537	8.05	23,657,943	18.08	1,882,425	
May 13.....	518	20,634,607	40,294,495	29.29	11,125,890	8.09	27,409,248	19.92	1,759,357	
July 12.....	521	21,622,302	40,580,347	28.15	11,779,205	8.17	27,066,971	18.77	1,734,371	
Sept. 30.....	522	21,643,953	38,925,305	26.97	11,534,535	7.99	25,693,206	17.81	1,697,564	
Dec. 11.....	523	20,841,025	33,648,578	24.22	11,673,180	8.40	20,382,427	14.67	1,592,971	
1890.										
Feb. 28.....	524	20,878,978	36,300,363	26.08	11,504,237	8.26	23,270,173	16.72	1,525,953	
May 17.....	527	21,229,739	36,242,622	25.61	11,090,798	7.84	23,622,164	16.61	1,529,660	
July 18.....	527	22,127,475	37,817,047	25.64	12,364,578	8.38	23,909,780	16.21	1,542,688	
Oct. 2.....	527	22,292,445	37,510,300	25.24	12,182,922	8.20	23,896,058	16.08	1,531,320	
Dec. 19.....	527	20,763,952	34,649,318	25.03	12,134,781	8.77	21,119,223	15.26	1,395,314	
1891.										
Feb. 26.....	528	20,499,189	33,004,361	24.15	12,034,234	8.81	19,554,271	14.31	1,415,856	
May 4.....	528	21,301,304	35,962,153	25.32	12,111,658	8.53	22,443,506	15.80	1,406,989	
July 9.....	550	22,232,922	41,064,138	27.70	13,388,475	9.03	26,267,239	17.72	1,408,424	
Sept. 25.....	530	21,827,710	38,281,908	26.31	12,789,925	8.79	23,964,951	16.47	1,527,032	
Dec. 2.....	530	22,188,592	38,708,647	26.17	13,098,798	8.85	24,050,937	16.26	1,563,912	
1892.										
Mar. 1.....	533	22,847,267	42,870,874	28.15	12,813,421	8.41	28,400,953	18.65	1,646,500	
May 17.....	532	23,690,464	44,846,761	28.40	13,266,465	8.46	29,823,145	18.88	1,657,151	
July 12.....	537	24,761,277	47,840,953	28.98	14,094,485	8.54	32,058,140	19.42	1,688,330	
Sept. 30.....	540	24,777,370	42,937,529	25.99	13,878,306	8.40	27,359,249	16.56	1,701,974	
Dec. 9.....	540	24,549,292	40,133,652	24.52	14,164,898	8.65	24,244,231	14.75	1,724,528	
1893.										
Mar. 6.....	542	24,021,757	37,092,878	23.16	13,883,932	8.67	21,468,375	13.41	1,740,571	
May 4.....	542	23,874,620	36,540,695	22.96	14,402,940	9.05	20,363,464	12.79	1,774,291	
July 12.....	541	23,046,983	42,980,406	27.97	15,428,857	10.04	25,604,349	16.72	1,857,200	
Oct. 3.....	559	21,341,399	43,924,879	30.66	13,988,452	11.24	25,579,912	17.85	2,056,515	
Dec. 19.....	538	22,438,459	47,504,622	31.76	15,177,355	10.15	30,301,670	20.26	2,025,597	
1894.										
Feb. 28.....	538	23,173,305	49,165,608	31.82	14,886,727	9.64	32,276,827	20.89	2,002,054	
May 4.....	539	24,126,341	50,578,583	31.44	15,205,198	9.45	33,320,551	20.72	2,052,835	
July 18.....	538	25,182,231	54,782,422	32.63	15,956,565	9.50	36,748,791	21.89	2,077,078	
Oct. 2.....	538	25,418,448	49,791,829	29.38	15,319,489	9.04	32,434,634	19.14	2,037,706	

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.				
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	18.91	2,763,578			
July 1 . . .	561	25,615,062	51,945,847	30.42	19,178,305	11.23	30,053,212	17.59	2,734,350			
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	26,843,401	58,345,580	32.60	18,913,411	10.57	36,653,591	20.48	2,778,548			
1886.												
Mar. 1 . . .	570	27,453,354	56,026,945	30.61	18,969,011	10.36	34,334,359	18.76	2,732,575			
June 3 . . .	571	27,533,873	54,618,391	29.75	20,795,357	11.33	31,241,898	17.02	2,581,136			
Aug. 27 . . .	572	28,253,322	56,916,208	30.21	20,185,336	10.71	34,176,300	18.14	2,554,572			
Oct. 7 . . .	572	28,830,549	54,836,089	28.53	20,192,341	10.51	32,249,120	16.78	2,394,628			
Dec. 28 . . .	575	28,792,675	53,341,795	27.79	20,260,434	10.61	30,849,802	16.07	2,131,559			
1887.												
Mar. 4 . . .	576	29,020,465	54,867,767	28.36	19,405,628	10.03	33,449,631	17.29	2,012,508			
May 13 . . .	580	29,685,015	56,268,209	28.48	20,193,151	10.20	34,160,474	17.26	1,914,584			
Aug. 1 . . .	586	29,837,428	54,836,089	25.82	19,291,157	9.70	30,226,408	15.20	2,844,111			
Oct. 5 . . .	587	30,004,960	52,990,784	26.44	19,775,576	9.87	31,370,441	15.05	1,844,767			
Dec. 7 . . .	591	30,090,137	52,172,378	26.01	20,038,795	9.99	30,215,646	15.01	1,817,937			
1888.												
Feb. 14 . . .	593	31,181,582	57,520,460	27.67	20,111,377	9.67	35,617,574	17.13	1,791,509			
Apr. 30 . . .	596	31,422,827	55,782,017	26.63	20,936,380	9.99	33,066,277	15.78	1,779,360			
June 30 . . .	598	31,184,265	56,274,855	27.07	19,371,217	9.31	35,146,229	16.91	1,757,400			
Oct. 4 . . .	601	32,659,379	62,056,372	28.50	21,624,500	9.93	38,705,110	17.78	1,726,762			
Dec. 12 . . .	603	32,191,080	57,440,943	26.77	20,803,560	9.69	34,986,054	16.30	1,651,329			
1889.												
Feb. 26 . . .	603	32,774,051	63,083,678	28.96	21,144,626	9.68	40,351,399	18.47	1,587,653			
May 13 . . .	607	33,020,608	62,586,794	28.43	21,670,363	9.84	39,393,656	17.89	1,522,775			
July 12 . . .	608	33,539,199	64,388,650	28.78	21,675,391	9.69	41,229,456	18.43	1,483,803			
Sept. 30 . . .	615	34,329,752	61,470,079	26.86	20,987,608	9.17	39,007,885	17.04	1,474,586			
Dec. 11 . . .	617	34,059,110	56,484,694	24.88	21,179,732	9.23	33,867,848	14.91	1,437,114			
1890.												
Feb. 28 . . .	625	34,511,854	61,087,952	26.55	21,451,064	9.32	38,212,896	16.61	1,423,992			
May 17 . . .	629	34,818,143	56,982,396	24.76	20,335,343	8.84	35,226,537	15.31	1,420,516			
July 18* . . .	626	33,516,164	57,433,692	25.70	20,674,806	9.25	35,410,567	15.85	1,348,319			
Oct. 2 . . .	633	34,306,011	56,273,548	24.65	20,867,126	9.12	34,120,446	14.92	1,285,976			
Dec. 19 . . .	640	32,687,250	52,770,142	24.22	21,676,126	9.95	29,824,190	13.64	1,269,826			
1891.												
Feb. 26 . . .	647	33,316,855	60,131,790	27.07	22,198,571	10.00	36,659,926	16.51	1,273,293			
May 4 . . .	655	33,826,152	57,359,851	25.44	21,838,831	9.68	34,242,908	15.18	1,278,112			
July 9 . . .	657	33,855,163	58,352,449	25.85	23,393,089	10.36	33,695,293	14.92	1,264,067			
Sept. 25 . . .	658	34,601,023	60,307,438	26.14	22,805,835	9.89	36,214,293	15.70	1,287,340			
Dec. 2 . . .	658	34,616,832	59,361,535	25.72	22,237,717	9.20	35,820,101	15.52	1,303,717			
1892.												
Mar. 1 . . .	659	36,154,961	69,465,248	28.82	21,790,282	9.04	46,353,240	19.23	1,321,726			
May 17 . . .	666	37,433,634	70,853,519	28.39	23,085,521	9.25	46,432,159	18.61	1,335,839			
July 12 . . .	671	38,092,339	75,068,925	29.56	24,013,764	9.46	49,612,882	19.54	1,342,279			
Sept. 30 . . .	671	39,635,699	72,090,267	27.28	24,252,012	9.18	46,485,078	17.59	1,353,177			
Dec. 9 . . .	672	39,300,157	65,465,561	24.99	24,192,628	9.23	39,904,523	15.23	1,368,410			
1893.												
Mar. 6 . . .	677	39,498,038	65,213,004	24.77	24,292,569	9.23	39,537,518	15.01	1,382,917			
May 4 . . .	688	40,044,889	64,211,611	24.05	26,108,649	9.78	36,722,845	13.76	1,382,117			
July 12 . . .	697	37,420,310	62,967,053	25.24	27,705,403	11.11	33,829,395	13.56	1,432,255			
Oct. 3 . . .	699	34,837,686	64,014,555	27.56	29,302,703	12.62	33,072,886	14.24	1,638,966			
Dec. 19 . . .	702	35,299,048	68,698,365	29.19	26,679,966	11.34	40,364,139	17.15	1,645,260			
1894.												
Feb. 28 . . .	702	35,686,352	73,141,952	30.74	26,085,074	10.96	45,427,817	19.09	1,629,061			
May 4 . . .	704	36,288,881	73,545,356	30.40	26,951,930	11.14	44,963,847	18.59	1,629,578			
July 18 . . .	707	36,472,750	74,176,398	30.51	26,520,051	10.91	46,014,019	18.92	1,642,328			
Oct. 2 . . .	708	37,523,789	74,472,565	29.77	26,489,972	10.59	46,337,006	18.52	1,645,587			

*Brooklyn transferred to division No. 9 from July 18, 1890.

222 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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.]

Date.	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 re-demption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1885.				<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>	<i>Per ct.</i>		
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	5,624,098	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	89	3,162,147	7,070,981	33.54	2,887,760	13.70	3,825,340	18.15	357,881
1886.									
Mar. 1	89	3,163,328	6,579,113	31.20	3,079,948	14.60	3,153,202	14.95	345,963
June 3	90	3,259,103	6,761,881	31.12	3,414,420	15.71	3,034,136	13.97	313,325
Aug. 27	91	3,490,359	3,337,721	31.53	3,313,468	14.24	3,714,390	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	3,459,815	6,826,991	29.60	3,124,192	13.54	3,414,702	14.80	288,187
1887.									
Mar. 4	91	3,541,988	6,683,225	28.31	3,061,122	12.96	3,370,568	14.27	253,535
May 13	92	3,434,211	6,233,763	27.16	3,351,755	14.64	2,640,664	11.53	241,344
Aug. 1	93	3,681,532	6,591,665	26.86	3,397,925	13.84	2,952,617	12.03	241,123
Oct. 5	94	3,789,907	6,641,421	26.29	3,402,471	13.47	3,004,141	11.89	234,809
Dec. 7	94	3,748,997	6,728,437	26.92	3,329,980	13.32	3,157,971	12.64	240,476
1888.									
Feb. 14	94	3,827,479	6,737,364	26.40	3,272,849	12.83	3,236,123	12.68	228,392
Apr. 30	94	3,789,898	6,554,763	25.94	3,340,776	13.22	2,988,503	11.83	225,484
June 30	95	3,992,911	6,688,570	25.71	3,320,174	12.76	3,150,750	12.11	217,646
Oct. 4	96	4,364,275	8,474,938	29.13	3,072,305	12.62	4,582,280	15.75	220,353
Dec. 12	95	4,159,105	7,612,357	27.45	3,502,069	12.63	3,898,858	14.06	211,430
1889.									
Feb. 26	96	4,210,619	7,830,630	27.90	3,583,377	12.77	4,043,241	14.40	204,012
May 13	98	4,129,743	7,338,116	26.63	3,852,493	13.99	3,283,684	11.93	201,959
July 12	102	4,262,053	7,356,738	25.89	3,634,247	12.77	3,528,485	12.42	193,646
Sept. 30	104	4,435,299	7,390,267	25.00	3,387,152	11.46	3,808,964	12.89	194,151
Dec. 11	105	4,285,277	7,058,474	24.71	3,483,691	12.19	3,399,343	11.90	175,440
1890.									
Feb. 28	107	4,364,478	7,384,234	25.38	3,252,139	11.18	3,956,771	13.60	175,324
May 17	108	4,559,745	7,767,257	25.55	3,652,805	12.02	3,042,458	12.97	171,994
July 18	110	3,888,424	8,567,845	26.28	3,689,922	11.32	4,701,987	14.43	175,935
Oct. 2	112	5,127,124	8,665,176	25.35	3,925,154	11.48	4,575,269	13.39	164,753
Dec. 19	113	4,821,664	8,137,749	25.32	4,178,148	13.00	3,793,410	11.80	166,191
1891.									
Feb. 26	115	4,870,435	8,552,098	26.34	4,157,438	12.84	4,225,817	13.01	168,843
May 4	116	4,867,413	8,078,827	24.90	4,553,151	14.03	3,355,717	10.34	169,959
July 9	117	4,945,034	8,368,584	25.38	4,424,507	13.42	3,774,134	11.42	169,943
Sept. 25	121	5,211,836	9,103,332	26.20	4,351,771	12.52	4,562,235	13.13	189,326
Dec. 2	122	5,050,442	8,947,957	26.58	4,273,584	12.69	4,482,701	13.32	191,672
1892.									
Mar. 1	123	5,197,883	9,553,079	27.57	4,043,320	11.67	5,312,345	15.33	197,414
May 17	123	5,339,549	10,024,832	28.16	4,579,861	12.87	5,254,667	14.76	190,304
July 12	125	5,525,165	10,051,025	27.29	4,539,597	12.32	5,306,624	14.41	204,804
Sept. 30	126	5,866,785	10,642,067	27.21	4,555,393	11.65	5,880,534	15.04	206,140
Dec. 9	128	5,734,312	9,573,896	25.04	4,297,482	11.24	5,070,908	13.26	205,506
1893.									
Mar. 6	129	5,620,043	8,825,443	23.53	4,141,262	11.05	4,473,044	11.94	210,237
May 4	129	5,468,535	8,182,251	22.44	4,474,082	12.27	3,497,972	9.59	210,197
July 12	131	5,240,620	8,791,799	25.16	5,007,147	14.33	3,578,550	10.24	206,102
Oct. 3	131	4,905,964	8,867,343	27.11	5,168,452	15.80	3,468,906	10.61	229,895
Dec. 19	131	4,889,865	9,118,859	27.97	4,373,713	13.42	4,524,357	13.88	220,789
1894.									
Feb. 28	132	4,928,982	8,871,045	27.00	4,584,107	13.95	4,041,220	12.30	245,719
May 4	132	4,925,572	8,707,963	26.52	4,723,559	14.38	3,735,030	11.37	249,379
July 18	132	5,061,393	9,515,602	28.20	4,545,928	13.47	4,723,541	14.00	246,132
Oct. 2	132	5,205,971	10,105,319	29.12	4,368,085	12.59	5,499,127	15.84	238,107

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.]

Date.	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.			
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		756,340	
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	6,888,330	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	7,301,999	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		523,223	
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	18,099,369	28.86	9,623,458	15.35	7,965,043	12.71		504,868	
Aug. 1 ...	290	9,227,123	15,981,046	25.98	8,924,833	14.51	6,555,611	10.66		500,602	
Oct. 5 ...	296	9,183,326	16,341,034	26.69	9,728,521	15.89	6,100,154	9.96		512,359	
Dec. 7 ...	301	9,671,142	18,963,708	29.41	10,375,365	16.10	8,072,837	12.52		515,506	
1888.											
Feb. 14 ...	305	10,241,743	21,109,205	30.92	11,248,310	16.47	9,353,121	13.70		507,774	
Apr. 30 ...	307	9,775,180	17,945,763	27.54	9,916,320	15.22	7,522,773	11.54		506,670	
June 30 ...	313	9,683,437	17,925,943	27.77	9,397,854	14.56	8,027,614	12.44		500,475	
Oct. 4 ...	318	9,543,970	16,380,467	25.74	9,557,311	15.02	6,338,284	9.96		484,872	
Dec. 12 ...	321	10,201,944	19,622,145	28.85	9,752,368	14.34	9,382,165	13.79		487,612	
1889.											
Feb. 26 ...	324	11,495,298	26,797,309	34.97	12,195,333	15.91	14,122,446	18.42		479,520	
May 13 ...	339	11,100,507	22,345,576	30.20	11,482,281	15.52	10,385,059	14.03		478,236	
July 12 ...	346	11,035,036	20,836,091	28.32	11,054,098	15.03	9,301,242	12.64		480,751	
Sept. 30 ...	364	11,566,487	20,014,741	25.96	10,771,020	13.97	8,756,707	11.36		487,014	
Dec. 11 ...	374	12,872,658	24,737,945	28.83	11,495,248	13.39	12,731,317	14.84		510,780	
1890.											
Feb. 28 ...	393	14,175,895	30,120,238	31.87	14,846,750	15.71	14,753,742	15.61		519,746	
May 17 ...	406	13,714,057	23,414,837	25.61	12,862,873	14.07	10,017,319	10.96		534,645	
July 18 ...	424	13,739,545	21,907,965	23.92	12,097,302	13.21	9,268,102	10.12		542,560	
Oct. 2 ...	448	13,710,442	22,104,528	24.18	12,400,753	13.57	9,139,407	10.00		564,368	
Dec. 19 ...	459	13,510,003	23,155,918	25.71	13,418,037	14.90	9,173,073	10.18		564,788	
1891.											
Feb. 26 ...	467	13,894,224	26,336,774	28.62	14,779,794	16.06	10,970,713	11.92		586,267	
May 4 ...	477	13,436,294	22,473,091	25.09	12,991,105	14.50	8,891,629	9.93		590,357	
July 9 ...	479	12,738,158	21,532,300	25.12	12,403,539	14.61	8,344,235	9.83		584,526	
Sept. 25 ...	478	12,036,628	20,885,765	26.05	11,898,504	14.83	8,394,262	10.46		592,999	
Dec. 2 ...	481	12,811,339	26,336,998	30.48	13,545,523	15.86	11,877,366	13.91		613,204	
1892.											
Mar. 1 ...	489	13,763,268	30,781,096	33.55	15,204,417	16.57	14,949,816	16.29		626,863	
May 17 ...	496	13,622,353	28,184,556	31.05	14,503,496	16.04	12,974,795	14.29		646,265	
July 12 ...	500	13,467,057	27,206,231	30.30	13,784,480	15.85	12,765,346	14.22		656,405	
Sept. 30 ...	500	13,626,945	24,577,400	27.05	12,747,780	14.03	11,175,373	12.30		654,247	
Dec. 9 ...	501	14,813,578	29,429,783	29.80	14,677,877	14.86	14,089,551	14.27		662,355	
1893.											
Mar. 6 ...	501	15,395,493	30,895,770	30.10	15,764,518	15.36	14,497,952	14.13		633,320	
May 4 ...	502	14,806,327	26,856,363	27.21	14,982,806	15.18	11,241,220	11.39		632,337	
July 12 ...	499	12,813,088	24,628,630	28.83	15,166,526	17.76	8,837,103	10.35		625,001	
Oct. 3 ...	487	10,094,707	21,458,980	31.89	14,354,238	21.53	6,491,512	9.65		613,230	
Dec. 19 ...	484	11,917,207	27,548,548	34.67	14,157,099	17.82	12,771,972	16.08		619,477	
1894.											
Feb. 28 ...	477	12,839,427	31,165,124	36.43	15,598,157	18.23	14,938,964	17.46		628,003	
May 4 ...	481	12,729,137	29,599,433	34.88	15,317,354	18.05	13,649,426	16.08		632,654	
July 18 ...	481	12,015,659	24,533,906	30.63	13,595,641	16.97	10,301,274	12.86		637,240	
Oct. 2 ...	480	12,241,296	24,268,887	29.74	13,126,961	16.09	10,513,763	12.88		628,163	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 5.—Ohio, Indiana, Illinois, Michigan, and Wisconsin, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
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	33.63	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	16,692,494	14.57	20,284,810	17.78	1,490,654	
June 3 . . .	575	17,452,850	36,682,622	31.53	17,849,509	15.34	17,426,446	14.98	1,406,667	
Aug. 27 . . .	582	18,315,951	41,364,412	33.88	17,118,272	14.02	22,867,315	18.73	1,378,825	
Oct. 7 . . .	580	18,438,101	39,891,410	32.45	17,974,624	14.62	20,594,220	16.75	1,322,566	
Dec. 28 . . .	576	18,828,474	40,251,058	32.07	18,082,937	14.41	20,974,170	16.71	1,193,951	
1887.										
Mar. 4 . . .	582	19,446,236	42,186,629	32.54	18,037,638	13.91	23,012,354	17.75	1,136,637	
May 13 . . .	584	20,082,778	41,866,938	31.27	19,111,576	14.27	21,673,404	16.19	1,081,958	
Aug. 1 . . .	594	20,814,218	44,475,533	32.05	18,401,230	13.26	25,021,687	18.03	1,052,616	
Oct. 5 . . .	598	20,570,959	40,983,916	29.88	19,171,016	13.98	20,771,852	15.14	1,041,018	
Dec. 7 . . .	600	20,237,953	39,116,212	28.99	18,425,529	13.66	19,629,800	14.55	1,060,833	
1888.										
Feb. 14 . . .	603	20,788,469	40,918,158	29.52	18,290,041	13.20	21,600,663	15.59	1,027,454	
Apr. 30 . . .	606	20,795,516	39,175,386	28.26	18,869,677	13.61	19,298,656	13.92	1,007,053	
June 30 . . .	609	20,756,627	39,806,200	28.77	17,754,453	13.33	21,045,051	15.21	1,006,696	
Oct. 4 . . .	611	21,297,373	42,224,352	29.74	18,466,510	12.01	22,763,433	16.03	994,409	
Dec. 12 . . .	615	21,150,669	42,096,506	20.85	18,089,328	12.83	23,025,148	16.33	982,030	
1889.										
Feb. 26 . . .	620	22,108,190	46,152,837	31.31	18,209,545	12.42	26,888,639	18.24	964,653	
May 13 . . .	622	22,532,982	45,216,707	30.10	19,984,145	13.30	24,287,408	16.17	945,154	
July 12 . . .	624	23,197,384	48,488,996	31.35	20,064,249	12.97	27,489,594	17.78	935,153	
Sept. 30 . . .	626	23,355,251	47,310,106	30.39	19,052,153	12.24	27,327,970	17.55	929,983	
Dec. 11 . . .	630	23,037,979	43,421,760	28.27	19,053,439	12.41	23,439,190	15.26	929,131	
1890.										
Feb. 28 . . .	635	23,999,083	47,348,221	29.59	19,385,160	12.12	27,043,136	16.90	919,925	
May 17 . . .	644	24,458,347	45,815,953	28.10	19,214,280	11.78	25,672,588	15.74	929,085	
July 18 . . .	650	25,234,240	47,608,327	28.30	19,719,230	11.72	26,955,389	16.02	933,708	
Oct. 2 . . .	650	25,804,618	48,563,276	28.23	20,149,638	11.72	27,496,759	15.98	919,879	
Dec. 19 . . .	655	25,120,570	46,041,343	27.49	20,682,244	12.35	24,449,070	14.60	910,029	
1891.										
Feb. 26 . . .	654	26,052,632	52,449,599	30.20	21,751,135	12.52	29,785,731	17.15	912,733	
May 4 . . .	657	26,750,845	50,936,356	28.56	22,312,368	12.51	27,709,586	15.54	914,402	
July 9 . . .	660	27,027,984	49,363,907	27.40	22,496,481	12.49	25,973,487	14.41	893,939	
Sept. 25 . . .	663	28,583,963	56,669,154	29.74	23,177,047	12.16	32,572,518	17.06	919,589	
Dec. 2 . . .	666	28,159,822	52,506,985	27.97	22,416,277	11.95	29,173,153	15.54	917,555	
1892.										
Mar. 1 . . .	672	29,753,103	60,508,503	30.50	22,473,202	11.33	37,105,516	18.71	929,785	
May 17 . . .	674	30,056,963	60,761,493	30.32	23,505,071	11.73	36,314,168	18.12	942,251	
July 12 . . .	678	30,626,267	62,196,543	30.46	23,899,694	11.71	37,353,557	18.29	943,292	
Sept. 30 . . .	680	31,582,801	62,336,227	29.61	24,987,436	11.87	36,395,159	17.29	953,632	
Dec. 9 . . .	683	31,321,325	56,657,506	27.13	24,707,288	13.36	30,947,479	9.79	1,002,739	
1893.										
Mar. 6 . . .	690	31,702,621	56,060,568	26.53	24,647,925	11.66	30,368,515	14.37	1,044,128	
May 4 . . .	695	31,387,409	50,916,834	24.33	25,604,190	12.24	24,258,308	11.59	1,054,336	
July 12 . . .	696	27,270,886	50,291,654	27.66	27,220,984	14.97	21,992,775	12.10	1,077,895	
Oct. 3 . . .	692	23,399,510	49,458,283	31.70	27,888,005	17.88	20,450,669	13.11	1,119,609	
Dec. 19 . . .	695	23,681,554	52,722,871	33.39	24,930,531	15.79	26,654,991	16.88	1,137,349	
1894.										
Feb. 28 . . .	697	24,976,429	57,976,658	34.82	24,558,071	14.75	32,258,552	19.37	1,160,034	
May 4 . . .	697	25,797,115	60,520,714	35.19	25,718,658	14.95	33,671,579	19.58	1,130,477	
July 18 . . .	698	26,382,398	60,886,272	34.62	25,019,917	14.23	34,720,181	19.74	1,146,114	
Oct. 2 . . .	701	27,212,122	61,812,404	34.07	24,986,616	13.77	35,693,851	19.68	1,131,937	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 6.—Iowa, Minnesota, Missouri, Kansas, and Nebraska (Omaha transferred to division No. 9, October 5, 1887; Kansas City and St. Joseph transferred to division No. 9, May 13, 1887), excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.						
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.		
					Amount.	Ratio.	Amount.	Ratio.			
1885.											
Mar. 10 ...	336	\$9, 202, 146	\$18, 064, 151	Per ct. 29. 45	\$8, 442, 274	13. 76	\$9, 131, 647	14. 89			\$490, 230
May 6 ...	340	9, 643, 675	19, 112, 996	29. 73	8, 803, 813	13. 69	9, 806, 853	15. 25			502, 330
July 1 ...	346	10, 105, 532	20, 186, 373	29. 96	8, 868, 049	13. 16	9, 827, 681	16. 07			490, 643
Oct. 1 ...	359	10, 526, 279	19, 159, 727	27. 30	8, 896, 805	12. 68	10, 768, 823	13. 92			404, 093
Dec. 24 ...	363	10, 511, 542	19, 128, 184	27. 30	9, 309, 286	13. 28	9, 315, 121	13. 29			503, 777
1886.											
Mar. 1 ...	377	10, 872, 988	19, 373, 302	26. 73	8, 838, 140	12. 19	10, 043, 854	13. 86			491, 308
June 3 ...	391	12, 203, 046	23, 020, 432	28. 30	11, 204, 906	13. 77	11, 339, 220	13. 94			476, 306
Aug. 27 ...	404	12, 349, 300	24, 464, 927	29. 72	10, 229, 545	12. 43	13, 747, 424	16. 70			487, 553
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, 073, 002	26. 99	11, 752, 951	13. 76	10, 848, 107	12. 70			451, 944
1887.											
Mar. 4 ...	427	14, 184, 873	27, 752, 343	29. 35	11, 860, 366	12. 54	15, 441, 590	16. 33			450, 387
May 13 ...	428	13, 368, 183	26, 723, 837	29. 99	12, 010, 369	13. 48	14, 290, 849	16. 04			422, 619
Aug. 1 ...	438	12, 435, 313	25, 056, 695	30. 22	10, 458, 690	12. 62	14, 175, 769	17. 10			422, 236
Oct. 5 ...	455	12, 258, 402	22, 367, 310	27. 37	10, 275, 484	12. 57	11, 660, 633	14. 27			431, 193
Dec. 7 ...	462	11, 440, 774	20, 023, 408	26. 25	9, 831, 122	12. 89	9, 753, 960	12. 79			438, 326
1888.											
Feb. 14 ...	460	11, 915, 472	24, 167, 651	30. 42	10, 418, 840	13. 12	13, 308, 830	16. 75			439, 981
Apr. 30 ...	468	12, 191, 175	24, 217, 974	29. 80	10, 851, 912	13. 35	12, 924, 379	15. 90			441, 683
June 30 ...	471	12, 423, 419	25, 363, 996	30. 62	10, 547, 101	12. 73	14, 367, 358	17. 35			449, 537
Oct. 4 ...	476	12, 646, 574	23, 898, 707	28. 35	10, 011, 697	11. 87	13, 436, 321	15. 94			450, 689
Dec. 12 ...	480	12, 102, 288	20, 169, 802	25. 00	10, 197, 298	12. 64	9, 520, 418	11. 80			452, 086
1889.											
Feb. 26 ...	487	12, 420, 637	22, 812, 398	27. 55	10, 019, 197	12. 10	12, 336, 471	14. 90			456, 730
May 13 ...	490	12, 585, 262	23, 606, 074	28. 13	10, 460, 419	12. 47	12, 687, 257	15. 12			458, 398
July 12 ...	497	12, 925, 286	24, 386, 425	28. 30	10, 374, 952	12. 04	13, 553, 976	15. 73			457, 497
Sept. 30 ...	503	13, 015, 631	23, 831, 360	27. 46	9, 352, 807	10. 78	14, 013, 907	16. 15			464, 556
Dec. 11 ...	516	13, 209, 115	23, 663, 534	26. 87	10, 728, 448	12. 18	12, 464, 371	14. 15			470, 715
1890.											
Feb. 28 ...	522	14, 037, 495	26, 557, 782	28. 38	10, 142, 221	10. 84	15, 945, 079	17. 04			470, 481
May 17 ...	531	14, 672, 003	28, 417, 458	29. 05	10, 129, 389	10. 36	17, 803, 225	18. 20			484, 844
July 18 ...	522	11, 820, 328	23, 587, 072	29. 93	8, 600, 227	10. 99	14, 559, 610	18. 48			462, 940
Oct. 2 ...	529	12, 650, 537	25, 045, 606	29. 70	9, 037, 219	10. 72	15, 542, 676	18. 43			465, 711
Dec. 19 ...	526	12, 020, 926	21, 800, 313	27. 32	9, 113, 606	11. 37	12, 303, 422	15. 36			473, 285
1891.											
Feb. 26 ...	525	12, 152, 020	24, 124, 918	29. 78	9, 109, 692	11. 24	14, 548, 746	17. 96			466, 480
May 4 ...	526	12, 807, 895	24, 484, 809	28. 68	9, 383, 476	10. 99	14, 634, 337	17. 14			467, 086
July 9 ...	525	12, 271, 889	21, 873, 399	26. 74	9, 271, 189	11. 39	12, 140, 446	14. 84			461, 764
Sept. 25 ...	534	12, 709, 600	24, 150, 965	28. 53	8, 975, 641	10. 59	14, 702, 969	17. 35			472, 355
Dec. 2 ...	540	12, 764, 884	23, 452, 871	27. 56	9, 081, 102	10. 67	13, 887, 498	16. 32			484, 271
1892.											
Mar. 1 ...	540	14, 021, 847	28, 524, 563	30. 51	9, 292, 759	9. 94	18, 745, 334	20. 05			486, 470
May 17 ...	539	14, 113, 353	28, 839, 733	30. 65	9, 659, 618	10. 27	18, 696, 824	19. 87			483, 291
July 12 ...	541	14, 379, 925	29, 371, 501	30. 64	9, 901, 240	10. 33	18, 986, 849	19. 81			483, 538
Sept. 30 ...	543	14, 520, 103	29, 190, 867	30. 16	9, 940, 427	10. 27	18, 768, 007	19. 29			481, 553
Dec. 9 ...	544	14, 516, 112	24, 440, 147	25. 25	9, 899, 800	10. 23	14, 082, 376	14. 52			487, 971
1893.											
Mar. 6 ...	547	15, 316, 641	28, 052, 373	27. 47	10, 538, 687	10. 32	17, 025, 851	16. 67			487, 865
May 4 ...	547	14, 435, 303	25, 361, 913	26. 35	10, 331, 862	10. 74	14, 558, 770	15. 13			471, 281
July 12 ...	544	12, 300, 120	23, 245, 122	28. 35	10, 983, 175	13. 39	11, 796, 413	14. 39			465, 534
Oct. 3 ...	544	10, 645, 802	23, 414, 641	32. 99	10, 771, 244	15. 18	12, 166, 739	17. 14			476, 658
Dec. 19 ...	541	10, 327, 038	22, 062, 817	32. 03	9, 315, 785	13. 58	12, 271, 722	17. 82			475, 311
1894.											
Feb. 28 ...	536	11, 159, 228	25, 537, 094	34. 33	8, 652, 012	11. 63	16, 406, 963	22. 06			478, 119
May 4 ...	529	11, 558, 492	27, 118, 431	35. 19	9, 232, 518	11. 98	17, 417, 113	22. 60			468, 799
July 18 ...	531	11, 517, 379	27, 506, 381	35. 82	9, 470, 138	12. 33	17, 563, 941	22. 87			472, 302
Oct. 2 ...	521	11, 797, 462	27, 039, 158	34. 38	9, 160, 378	11. 65	17, 413, 489	22. 14			465, 291

* St. Paul and Minneapolis transferred to division No. 9 from July 18, 1890.

† Des Moines transferred to division No. 9 from July 9, 1891.

‡ Lincoln transferred to division No. 9 from May 4, 1893.

226 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 7.—Colorado, Nevada, California, and Oregon, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1885.										
Mar. 10...	47	\$2,663,353	\$5,978,551	33.67	\$3,450,529	19.43	\$2,419,586	13.63	\$108,456	106,960
May 6....	49	2,683,438	5,699,692	31.86	3,336,534	18.65	2,256,198	12.61	106,960	104,461
July 1....	50	2,721,004	5,697,478	31.41	2,966,876	16.36	2,626,141	14.48	104,461	110,034
Oct. 1....	51	2,920,866	6,635,005	34.07	3,260,554	16.74	3,264,417	16.76	110,034	113,125
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	110,093
June 2....	61	3,598,749	7,672,897	31.98	4,034,927	16.82	3,527,877	14.70	110,093	116,038
Aug. 27...	67	3,863,286	8,288,012	32.18	4,096,387	15.91	4,075,587	15.82	116,038	119,966
Oct. 7....	68	3,971,589	7,996,910	29.83	4,104,213	15.50	3,672,731	13.87	119,966	115,853
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	611,053
May 13...	75	5,276,435	11,540,554	32.81	5,990,889	17.03	5,438,612	15.40	116,507	122,506
Aug. 1....	83	5,719,220	11,799,916	30.95	6,134,729	16.00	5,548,590	14.55	122,506	122,973
Oct. 5....	86	6,330,997	13,784,605	32.66	7,276,703	17.24	6,385,396	15.13	122,973	
Dec. 7....	86	6,291,325	12,882,230	30.71	7,540,479	17.98	5,218,778	12.44		
1888.										
Feb. 14...	87	6,149,731	12,446,802	30.36	7,457,014	18.19	4,861,593	11.86	128,295	130,801
Apr. 30...	94	6,042,609	11,396,749	28.29	6,557,882	16.28	4,708,066	11.69	130,801	125,619
June 30...	96	5,924,963	11,634,948	29.46	6,338,182	16.05	5,171,147	13.09	125,619	131,085
Oct. 4....	98	6,036,817	12,503,944	31.07	6,338,048	16.05	6,034,811	15.00	131,085	127,486
Dec. 12...	96	5,935,642	11,717,229	29.61	6,789,265	17.16	4,800,478	12.13		
1889.										
Feb. 26...	98	6,215,145	13,833,283	33.39	7,408,611	17.88	6,297,797	15.20	126,875	129,379
May 13...	102	6,418,048	13,674,031	31.96	7,084,911	16.56	6,459,741	15.10	130,400	132,786
July 12...	102	6,469,509	14,125,458	32.75	7,124,899	16.52	6,870,159	15.93	132,786	137,160
Sept. 30...	107	6,871,682	15,136,846	33.04	6,826,811	14.90	8,181,249	17.86		
Dec. 11...	109	6,822,808	13,759,793	30.25	7,133,411	15.16	6,489,222	14.27		
1890.										
Feb. 28...	111	6,985,597	14,398,961	30.92	7,499,805	16.10	6,756,913	14.51	142,243	141,284
May 17...	114	7,280,005	14,457,219	29.79	7,148,956	14.73	7,166,979	14.77	141,284	142,099
July 18...	118	7,407,945	14,436,316	29.23	6,844,093	13.85	7,450,124	15.08	142,099	144,491
Oct. 2....	120	7,973,078	15,402,798	28.98	7,188,163	13.52	8,070,144	15.18	144,491	149,699
Dec. 19...	123	7,220,289	12,965,412	26.94	7,689,352	15.97	5,126,361	10.65		
1891.										
Feb. 26...	123	7,002,973	13,974,031	23.93	7,904,310	16.93	5,916,675	12.67	153,040	161,657
May 4....	127	7,441,637	14,707,475	29.65	8,210,360	16.55	6,335,458	12.77	161,657	157,024
July 9....	125	7,253,722	13,418,378	29.75	7,670,382	15.86	5,590,972	11.56	157,024	170,605
Sept. 25...	125	7,410,697	14,066,112	28.47	7,112,951	14.40	6,782,556	13.73	170,605	174,783
Dec. 2....	126	7,230,867	13,232,170	27.51	7,049,601	14.62	6,038,406	12.53		
1892.										
Mar. 1....	127	7,512,533	16,105,600	32.16	7,878,254	15.73	8,045,713	16.06	181,633	184,051
May 17...	129	7,708,768	16,803,460	32.70	7,998,033	15.56	8,621,376	16.78	184,051	184,286
July 12...	129	7,811,979	16,013,969	30.75	7,837,323	15.05	7,992,300	15.35	184,286	178,596
Sept. 30...	130	8,061,098	17,134,307	31.88	7,956,810	14.81	8,998,901	16.75	178,596	175,533
Dec. 9....	129	7,864,845	15,736,998	30.01	8,226,157	15.69	7,335,308	13.99		
1893.										
Mar. 6....	129	7,832,633	15,397,497	29.48	8,326,499	15.95	6,896,302	13.21	174,696	177,946
May 4....	131	7,781,155	13,821,022	26.64	8,053,327	15.52	5,589,749	10.78	177,946	159,244
July 12...	118	5,366,631	9,017,096	25.23	6,735,237	18.85	2,123,215	5.94	159,244	164,679
Oct. 3....	125	5,276,029	10,924,705	31.06	7,822,217	22.24	2,937,809	8.35	164,679	163,270
Dec. 19...	125	5,366,980	12,550,126	35.08	7,491,787	20.94	4,895,069	13.68		
1894.										
Feb. 28...	125	5,763,729	14,554,051	37.88	8,107,297	21.10	6,278,187	16.34	168,565	164,942
May 4....	124	6,154,034	15,417,503	37.58	7,973,760	19.44	7,278,855	17.74	164,942	151,485
July 18...	121	5,958,533	13,985,933	35.21	7,910,353	19.91	5,923,194	14.91	151,485	152,028
Oct. 2....	117	6,260,392	15,205,845	36.43	7,981,162	19.12	7,072,655	16.95		

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 8.—Arizona, North Dakota, South Dakota, Idaho, Montana, New Mexico, Utah, Washington, Wyoming, Oklahoma, and Indian Territory.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1885.										
Mar. 10	88	\$2, 132, 223	\$3, 703, 384	Per ct. 26.05	\$2, 525, 590	Per ct. 17.77	\$1, 068, 609	Per ct. 7.52	\$109, 185	
May 6	89	2, 124, 749	3, 587, 997	25.33	2, 387, 887	16.86	1, 089, 153	7.69	110, 957	
July 1	92	2, 317, 930	3, 939, 596	25.48	2, 354, 579	15.24	1, 473, 460	9.53	111, 557	
Oct. 1	94	2, 492, 432	4, 420, 239	26.60	2, 600, 691	15.65	1, 704, 733	10.26	114, 815	
Dec. 24	107	2, 633, 914	4, 881, 391	27.80	3, 166, 234	18.03	1, 594, 293	9.08	120, 864	
1886.										
Mar. 1	107	2, 643, 604	4, 716, 817	26.86	3, 057, 426	17.41	1, 535, 412	8.74	123, 977	
June 3	109	2, 745, 657	4, 688, 187	25.61	3, 091, 659	16.89	1, 471, 191	8.04	125, 339	
Aug. 27	113	2, 615, 777	5, 173, 789	29.67	3, 135, 269	17.98	1, 913, 185	10.97	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	
Dec. 7	130	3, 787, 621	6, 290, 797	24.91	4, 255, 601	16.85	1, 908, 315	7.56	126, 881	
1888.										
Feb. 14	131	3, 779, 467	5, 791, 312	22.98	3, 874, 586	15.38	1, 787, 096	7.09	129, 630	
Apr. 30	130	3, 824, 435	5, 935, 373	23.28	3, 887, 931	15.25	1, 919, 790	7.53	127, 652	
June 30	130	3, 972, 189	6, 292, 050	23.76	3, 874, 153	14.63	2, 289, 537	8.65	128, 360	
Oct. 4	132	4, 461, 321	7, 758, 182	26.08	4, 241, 947	14.26	3, 386, 255	11.39	129, 980	
Dec. 12	131	4, 552, 960	7, 853, 939	25.88	4, 589, 390	15.15	3, 124, 805	10.29	129, 744	
1889.										
Feb. 26	133	4, 782, 884	7, 894, 311	24.76	4, 617, 893	14.48	3, 143, 660	9.86	132, 758	
May 13	138	5, 050, 912	8, 813, 862	26.18	4, 829, 576	14.34	3, 847, 235	11.43	137, 051	
July 12	144	5, 311, 411	9, 191, 202	25.96	4, 849, 185	13.69	4, 206, 523	11.88	135, 312	
Sept. 30	151	5, 928, 263	10, 555, 490	26.71	4, 778, 295	12.09	5, 633, 344	14.25	143, 851	
Dec. 11	152	6, 001, 950	9, 742, 120	24.35	5, 648, 649	21.12	3, 942, 902	9.85	150, 569	
1890.										
Feb. 28	159	6, 072, 253	10, 551, 559	26.07	5, 958, 841	14.72	4, 440, 876	10.77	151, 842	
May 17	166	6, 366, 800	10, 108, 136	23.81	5, 760, 189	13.57	4, 188, 093	9.87	159, 834	
July 18*	174	6, 567, 12	10, 843, 892	24.77	5, 911, 199	13.50	4, 760, 076	10.87	172, 677	
Oct. 2†	188	7, 023, 128	11, 958, 439	25.54	6, 157, 780	13.15	5, 614, 817	11.99	185, 842	
Dec. 19	198	6, 766, 459	10, 652, 105	23.61	6, 667, 228	14.78	3, 793, 564	8.41	191, 313	
1891.										
Feb. 26	203	6, 598, 191	11, 364, 659	25.84	6, 748, 404	15.34	4, 414, 375	10.04	201, 880	
May 4	210	6, 678, 807	11, 160, 782	25.07	6, 452, 075	14.49	4, 502, 293	10.11	206, 414	
July 9	216	6, 689, 079	10, 878, 920	24.40	6, 181, 605	13.86	4, 488, 131	10.06	209, 184	
Sept. 25	224	6, 894, 169	12, 043, 371	26.20	6, 036, 951	13.13	5, 790, 699	12.60	215, 721	
Dec. 2	226	7, 229, 641	13, 344, 276	27.69	6, 841, 534	14.19	6, 279, 127	13.03	223, 615	
1892.										
Mar. 1	227	7, 230, 593	13, 164, 123	27.31	6, 819, 040	14.5	6, 120, 218	12.70	224, 865	
May 17	234	7, 411, 511	13, 815, 371	27.96	7, 279, 974	14.73	6, 306, 427	12.76	228, 970	
July 12	237	7, 873, 909	14, 409, 298	27.45	7, 035, 463	13.40	7, 143, 404	13.61	230, 431	
Sept. 30	240	8, 260, 57	15, 860, 840	28.80	7, 179, 884	13.04	8, 446, 721	15.34	234, 235	
Dec. 9	242	8, 243, 692	14, 289, 922	26.00	7, 846, 416	14.28	6, 204, 449	11.29	239, 057	
1893.										
Mar. 6	246	7, 876, 564	13, 031, 248	24.82	7, 633, 693	14.54	5, 160, 596	9.83	236, 959	
May 4	248	7, 763, 764	11, 539, 126	22.29	6, 773, 232	13.09	4, 525, 880	8.74	240, 014	
July 12	233	6, 277, 700	9, 729, 507	23.47	6, 525, 046	15.74	2, 983, 012	7.20	221, 444	
Oct. 3	217	4, 620, 530	8, 831, 805	28.67	5, 869, 298	19.05	2, 760, 584	8.96	201, 923	
Dec. 19	222	5, 044, 898	10, 856, 860	32.28	6, 243, 782	18.56	4, 402, 746	13.09	210, 331	
1894.										
Feb. 28	223	5, 528, 192	11, 354, 886	30.78	6, 508, 765	17.66	4, 630, 344	12.56	215, 779	
May 4	221	5, 592, 865	11, 091, 088	29.75	6, 316, 994	16.94	4, 557, 594	12.22	216, 501	
July 18	218	5, 654, 129	11, 256, 785	29.86	5, 866, 686	15.56	5, 175, 485	13.73	214, 614	
Oct. 2	214	5, 846, 185	12, 230, 132	31.38	5, 331, 584	13.68	6, 676, 883	17.13	221, 665	

*Oklahoma included from July 18, 1890.

†Indian Territory included from Oct. 2, 1890.

228 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 9.—Reserve cities—Boston, Albany, Brooklyn, Philadelphia, Pittsburg, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Detroit, Milwaukee, Des Moines, St. Paul, Minneapolis, Kansas City, St. Joseph, Lincoln, Omaha, and San Francisco.]

Dates.	No. of banks	Amount of reserve required, 25 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (12½ per cent).		With reserve agents (12½ per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
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	22.89	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	64,406,954	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	
Dec. 7	223	84,031,602	97,132,024	28.90	58,086,213	17.28	37,957,340	11.29	1,088,471	
1888.										
Feb. 14	222	88,281,912	107,045,750	30.31	61,380,008	17.38	44,647,555	12.63	1,018,187	
Apr. 30	221	88,841,975	105,914,479	29.80	61,211,749	17.22	43,718,493	12.30	984,237	
June 30	224	93,119,904	113,599,111	30.44	66,493,977	17.85	45,949,602	12.34	955,472	
Oct. 4	224	96,217,307	116,864,734	30.36	64,447,941	16.75	51,508,038	13.38	908,755	
Dec. 12	223	92,796,351	110,791,225	29.85	62,971,624	16.96	47,013,696	12.07	805,905	
1889.										
Feb. 26	223	100,132,732	129,178,251	32.25	66,585,765	16.62	61,860,599	15.44	731,887	
May 13	224	103,814,057	132,810,931	31.98	72,531,581	17.47	59,619,008	14.36	660,342	
July 12	226	106,953,841	131,366,426	30.71	71,388,356	16.69	59,343,308	13.87	634,762	
Sept. 30	228	104,752,379	121,912,119	29.10	64,592,017	15.42	56,712,959	13.54	607,143	
Dec. 11	229	99,449,783	112,113,813	28.18	63,330,689	15.92	48,173,145	12.09	609,979	
1890.										
Feb. 28	234	102,211,212	119,560,033	29.24	65,270,448	15.96	53,684,545	13.13	605,000	
May 17	239	106,243,919	122,780,265	28.89	66,575,944	15.67	55,566,943	13.08	637,378	
July 18 †	259	115,477,384	131,308,097	28.43	71,778,457	15.54	58,966,133	12.73	723,507	
Oct. 2	259	114,438,382	129,777,284	28.35	68,071,517	14.87	60,999,210	13.33	706,557	
Dec. 19	258	104,320,461	120,929,702	28.98	69,599,015	16.68	50,638,370	12.14	692,317	
1891.										
Feb. 26	260	109,081,971	131,659,897	30.17	74,395,302	17.05	56,569,349	12.96	695,246	
May 4	262	112,226,065	136,955,966	30.50	78,363,336	17.46	57,889,288	12.90	703,342	
July 9 †	265	110,503,938	134,147,401	30.35	78,122,409	17.67	55,317,148	12.51	707,844	
Sept. 25	265	112,977,749	138,786,632	30.71	76,990,726	17.04	61,005,875	13.50	790,031	
Dec. 2	264	112,935,945	142,314,957	31.50	76,766,567	16.99	64,710,249	14.32	838,141	
1892.										
Mar. 1	261	124,370,037	177,149,110	35.61	84,522,051	16.99	91,717,863	18.44	909,196	
May 17	262	130,145,842	184,027,948	35.35	97,255,972	18.68	85,825,510	16.49	946,466	
July 12	262	133,586,733	178,591,989	33.42	96,347,405	18.04	81,254,538	15.21	990,046	
Sept. 30	263	129,825,359	156,098,942	30.06	82,164,838	15.82	72,924,409	14.04	1,009,695	
Dec. 9	265	123,799,238	142,005,438	28.68	77,869,593	15.72	63,099,335	12.74	1,036,510	
1893.										
Mar. 6	265	118,326,127	139,488,339	29.47	75,206,055	15.89	63,183,047	13.35	1,099,237	
May 4 †	269	116,908,521	133,535,121	28.56	78,843,637	16.86	53,553,912	11.45	1,137,572	
July 12	269	101,124,664	118,104,158	29.20	68,417,483	16.91	48,517,867	11.99	1,168,808	
Oct. 3	268	98,151,349	129,588,769	33.01	76,427,655	19.47	51,570,537	13.14	1,590,577	
Dec. 19	270	114,915,956	166,211,818	36.16	88,210,775	19.19	76,443,970	16.63	1,557,073	
1894.										
Feb. 28	268	122,841,810	185,707,407	37.79	93,603,475	19.05	90,633,352	18.45	1,470,880	
May 4	268	130,489,419	198,194,073	37.97	97,502,106	18.68	99,260,104	19.02	1,431,803	
July 18	265	133,438,084	196,167,952	36.75	97,789,357	18.32	96,919,051	18.16	1,459,544	
Oct. 2	265	131,351,473	172,784,452	32.89	84,142,193	16.01	87,208,198	16.60	1,434,061	

* Kansas City and St. Joseph included from May 13, 1887.
 † Omaha included from August 1, 1887.
 ‡ Minneapolis, St. Paul, and Brooklyn included from July 18, 1890.
 § Des Moines included from July 9, 1891.
 ¶ Lincoln included from May 4, 1893.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 10.—Central reserve cities—New York, Chicago, and St. Louis.]

Dates.	New York City.			Chicago.			St. Louis.		
	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.
1885.			<i>Per ct.</i>			<i>Per ct.</i>			<i>Per ct.</i>
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	74,187,877	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
Dec. 7	47	72,379,059	27.18	18	15,537,512	28.80	4	1,999,375	29.79
1888.									
Feb. 14	46	80,277,202	30.29	18	16,167,806	31.68	4	2,202,808	34.05
Apr. 30	46	79,168,388	29.93	18	17,822,500	29.75	4	2,177,175	40.11
June 30	46	84,608,991	30.34	19	17,961,506	31.37	4	2,217,845	42.10
Oct. 4	46	85,539,988	28.16	19	17,332,756	30.24	4	1,970,308	27.07
Dec. 12	46	82,639,532	29.12	19	16,056,945	30.88	4	2,020,493	28.90
1889.									
Feb. 26	45	91,069,618	28.72	19	16,813,643	33.60	4	2,013,392	42.12
May 13	45	90,257,748	28.73	19	18,564,211	35.50	4	1,885,147	46.75
July 12	45	89,801,522	27.08	19	19,411,765	31.79	5	2,812,114	40.95
Sept. 30	45	84,536,699	25.10	20	19,682,820	31.69	5	2,995,249	26.71
Dec. 11	46	79,476,706	26.99	20	18,500,455	30.29	5	2,979,311	24.80
1890.									
Feb. 28	46	84,259,377	26.17	20	19,020,602	30.47	7	5,670,384	28.57
May 17	46	80,585,344	26.39	20	21,248,980	31.01	8	6,494,906	25.03
July 18	47	81,702,359	27.05	19	21,034,078	29.09	8	6,800,814	24.42
Oct. 2	47	83,147,968	27.81	19	20,721,496	29.98	8	6,545,181	21.35
Dec. 19	47	75,113,249	28.11	19	18,398,815	31.42	8	5,679,210	24.28
1891.									
Feb. 26	47	84,503,622	28.91	20	19,713,708	32.77	8	6,048,537	24.49
May 4	47	81,885,203	26.96	20	23,991,723	33.88	8	6,248,857	24.40
July 9	49	82,571,595	29.93	20	22,943,151	31.02	9	5,913,094	23.78
Sept. 25	49	81,940,346	26.26	21	23,216,492	33.62	9	6,065,187	23.83
Dec. 2	49	88,258,830	28.69	21	22,112,475	31.53	9	5,878,877	27.32
1892.									
Mar. 1	49	109,948,706	29.31	22	24,426,854	33.45	9	6,701,065	28.34
May 17	48	109,335,717	29.23	22	27,847,903	33.01	9	6,961,804	28.36
July 12	48	106,122,173	29.36	22	28,594,133	29.77	9	6,868,505	23.61
Sept. 30	48	97,967,550	26.39	23	26,634,476	28.64	9	7,307,038	21.07
Dec. 9	48	90,338,433	26.89	23	25,124,297	30.07	9	6,639,856	21.60
1893.									
Mar. 6	48	90,009,093	26.34	23	25,249,086	28.03	9	7,238,137	23.39
May 4	49	86,253,700	28.52	21	24,896,048	29.45	9	6,940,925	21.43
July 12	49	76,107,584	25.30	21	20,343,433	30.61	9	4,970,519	22.60
Oct. 3	49	77,492,888	35.17	21	21,439,195	45.46	9	4,476,918	31.95
Dec. 19	49	102,414,924	41.27	21	24,032,574	45.01	9	4,952,272	30.46
1894.									
Feb. 28	49	112,173,212	39.70	21	25,939,920	44.90	9	5,659,491	32.94
May 4	49	121,819,230	39.52	21	27,117,083	41.26	9	5,697,327	28.81
July 18	49	122,156,930	37.92	21	26,442,331	38.63	9	6,076,015	28.22
Oct. 2	49	122,436,907	35.20	21	25,353,780	33.50	9	6,498,934	24.55

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 1888, 1889, 1890, 1891, 1892, 1893, AND 1894.

Week ended—	Liabilities.			Reserve.			Ratio to liabilities, <i>Per cent.</i>
	Circulation.	Net deposits.	Total.	Specie.	Legal tenders.	Total.	
Sept. 1, 1888	\$7,770,400	\$341,477,200	\$349,247,600	\$73,344,200	\$50,867,300	\$104,031,500	29.79
Sept. 8, 1888	7,850,400	336,405,600	344,246,000	69,844,500	28,797,600	98,642,100	28.65
Sept. 15, 1888	7,892,900	312,995,600	320,888,500	69,723,700	23,238,900	97,962,600	30.53
Sept. 22, 1888	7,927,700	333,959,700	341,887,400	70,054,900	26,320,600	96,375,500	28.02
Sept. 29, 1888	6,836,400	336,016,200	342,852,600	74,146,500	24,994,100	89,140,600	28.92
Oct. 6, 1888	6,515,300	349,506,800	356,022,100	74,411,300	23,204,300	97,615,600	27.42
Oct. 13, 1888	6,516,700	337,753,000	344,271,700	73,901,500	22,017,800	95,919,300	27.86
Oct. 20, 1888	6,488,700	343,953,000	350,441,700	81,457,700	21,886,600	102,844,500	29.35
Oct. 27, 1888	6,484,500	343,813,200	350,297,700	81,212,600	21,329,800	102,542,400	29.27
Nov. 3, 1888	6,363,200	343,587,300	349,950,500	80,140,200	21,700,800	101,841,000	29.10
Sept. 7, 1889	3,961,900	345,344,200	349,306,100	65,635,160	31,687,500	97,322,600	27.86
Sept. 14, 1889	3,978,100	346,601,000	350,574,100	63,824,300	30,527,100	94,351,400	26.91
Sept. 21, 1889	3,931,300	342,298,800	346,230,100	60,894,900	29,468,400	90,363,300	26.10
Sept. 28, 1889	3,945,500	340,542,700	344,488,200	60,375,900	28,933,700	89,309,600	25.93
Oct. 5, 1889	3,957,100	334,991,500	338,948,600	58,407,200	27,959,900	85,365,100	25.27
Oct. 12, 1889	3,943,900	329,923,400	333,867,300	59,565,900	24,873,400	84,439,300	25.29
Oct. 19, 1889	3,893,200	328,225,600	332,118,800	62,537,900	23,570,300	86,108,200	25.93
Oct. 26, 1889	4,037,400	325,328,100	329,365,500	62,403,200	22,715,200	85,118,400	25.84
Nov. 2, 1889	4,053,600	325,635,600	329,689,200	62,450,600	22,748,700	85,198,700	25.84
Nov. 9, 1889	3,991,260	323,166,700	324,157,900	61,240,500	20,416,800	81,657,200	25.19
Sept. 6, 1890	3,690,700	309,128,200	312,818,900	68,678,800	19,062,800	87,741,600	28.05
Sept. 13, 1890	3,700,100	304,626,200	308,326,300	56,963,600	19,146,500	76,110,100	24.68
Sept. 20, 1890	3,585,700	309,181,200	312,766,900	63,588,600	17,403,400	80,992,000	25.90
Sept. 27, 1890	3,479,300	324,335,300	327,814,600	79,205,500	16,692,300	95,897,800	29.25
Oct. 4, 1890	3,505,000	331,436,600	334,941,600	80,839,400	15,353,900	96,193,300	28.72
Oct. 11, 1890	3,521,300	325,794,800	329,316,100	73,148,900	14,426,700	87,585,600	26.60
Oct. 18, 1890	3,518,500	320,667,900	324,186,700	66,552,400	14,642,500	81,194,900	25.05
Oct. 25, 1890	3,497,200	317,395,500	320,892,700	65,689,500	15,611,800	81,292,300	25.33
Nov. 1, 1890	3,500,800	314,709,700	318,210,500	66,088,800	16,334,300	82,423,100	25.90
Nov. 8, 1890	3,493,500	309,973,100	313,468,600	62,360,900	15,517,400	77,878,300	24.84
Sept. 5, 1891	5,495,400	332,378,600	337,878,000	49,293,200	44,509,800	93,803,000	27.77
Sept. 12, 1891	5,527,000	332,578,000	338,105,000	51,770,700	41,488,500	93,259,200	27.58
Sept. 19, 1891	5,501,200	335,317,300	340,818,500	53,665,900	39,540,900	92,611,800	27.17
Sept. 26, 1891	5,567,700	333,004,000	338,571,700	52,824,200	35,676,300	88,500,500	26.14
Oct. 3, 1891	5,619,000	331,492,100	337,111,100	54,783,400	32,879,900	87,663,300	26.00
Oct. 10, 1891	5,629,100	332,294,100	337,923,200	59,731,900	30,905,700	90,637,500	26.82
Oct. 17, 1891	5,576,500	339,667,000	345,243,500	65,532,000	29,610,500	95,142,500	27.56
Oct. 24, 1891	5,573,400	341,023,000	346,596,400	69,327,500	27,347,300	96,675,000	27.89
Oct. 31, 1891	5,592,600	343,572,700	349,165,300	71,771,500	26,779,400	98,550,900	28.22
Nov. 7, 1891	5,587,400	345,411,300	350,998,700	71,728,600	23,665,800	95,394,400	27.18
Sept. 3, 1892	5,424,200	419,587,400	425,011,600	67,699,700	45,381,700	113,081,400	26.61
Sept. 10, 1892	5,550,800	414,929,500	420,460,300	66,210,100	44,135,600	110,345,700	26.26
Sept. 17, 1892	5,601,000	408,312,700	413,913,700	65,742,400	43,884,100	109,626,500	26.49
Sept. 24, 1892	5,642,600	399,038,400	404,681,000	63,667,200	43,760,700	107,427,900	26.55
Oct. 1, 1892	5,672,000	395,234,200	400,906,300	62,208,200	43,225,300	105,433,500	26.30
Oct. 8, 1892	5,573,900	390,012,300	395,586,200	62,137,500	39,862,800	102,000,300	25.78
Oct. 15, 1892	5,569,100	384,724,200	390,293,300	62,030,800	37,053,900	99,084,700	25.39
Oct. 22, 1892	5,608,800	378,739,600	384,348,400	61,235,200	38,529,900	99,735,100	25.95
Oct. 29, 1892	5,633,700	374,072,300	379,706,000	62,313,900	36,526,000	98,839,900	26.03
Nov. 5, 1892	5,650,800	371,330,500	377,181,300	62,274,600	34,685,500	96,960,100	25.71
Sept. 2, 1893	9,911,600	301,665,200	311,576,800	57,584,800	18,727,900	76,312,700	24.49
Sept. 9, 1893	11,209,400	299,816,400	311,025,800	59,174,600	20,345,900	79,520,500	25.56
Sept. 16, 1893	12,723,600	304,808,300	317,531,900	63,656,000	23,946,100	87,590,100	27.58
Sept. 23, 1893	13,610,300	310,368,900	323,979,200	67,942,900	27,048,100	94,991,000	29.32
Sept. 30, 1893	14,395,600	317,329,300	331,724,900	69,703,000	32,358,300	102,061,300	30.76
Oct. 7, 1893	14,940,000	325,891,300	340,831,300	72,369,000	35,435,600	107,804,000	31.62
Oct. 14, 1893	14,956,800	335,954,400	350,911,200	75,563,400	37,728,600	113,292,600	32.28
Oct. 21, 1893	14,690,500	344,672,800	359,363,300	79,504,100	42,957,900	122,462,000	34.07
Oct. 28, 1893	14,610,800	351,660,600	369,271,400	80,472,200	49,418,600	129,890,800	35.17
Nov. 4, 1893	14,409,900	365,638,100	380,048,000	81,118,200	54,757,600	135,875,800	35.75
Sept. 1, 1894	9,784,800	493,860,600	503,645,400	79,071,300	103,021,700	182,093,000	36.15
Sept. 8, 1894	9,867,700	491,195,300	501,063,000	78,497,100	99,347,900	177,845,000	35.49
Sept. 15, 1894	10,070,800	494,553,600	504,624,400	79,019,200	98,680,000	177,699,200	35.21
Sept. 22, 1894	10,440,500	493,346,900	503,787,400	79,508,300	95,898,700	175,407,000	34.69
Sept. 29, 1894	10,803,800	491,926,300	502,730,100	79,577,900	95,810,700	175,388,600	34.88
Oct. 6, 1894	11,142,000	494,557,800	505,699,800	79,703,900	96,290,900	175,994,800	34.80
Oct. 13, 1894	11,553,700	495,974,900	507,528,600	80,367,900	97,793,300	178,161,200	35.13
Oct. 20, 1894	11,723,000	498,994,100	510,717,100	81,392,200	99,526,500	180,918,700	35.42
Oct. 27, 1894	11,619,700	497,442,000	509,061,700	81,343,300	99,066,500	180,409,800	35.43
Nov. 3, 1894	11,517,800	495,911,600	507,429,400	81,199,000	97,006,000	178,205,000	35.11

TABLE SHOWING THE MOVEMENT OF THE RESERVE OF THE NATIONAL BANKS IN NEW YORK CITY DURING OCTOBER FOR THE LAST SIXTEEN YEARS.

Week ended—	Specie.	Legal tenders.	Total.	Ratio of reserve to—	
				Circulation and deposits.	Deposits.
				<i>Per cent.</i>	<i>Per cent.</i>
October 5, 1878.....	\$14,995,800	\$38,304,900	\$53,300,700	25.7	28.4
October 12, 1878.....	12,184,000	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	27.1
October 16, 1880.....	62,760,600	10,939,200	73,699,800	25.5	27.2
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	24.6
October 8, 1881.....	53,287,900	12,153,800	65,441,700	23.1	24.8
October 15, 1881.....	51,008,300	12,452,700	63,461,000	23.2	25.9
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	27.0
October 7, 1882.....	47,016,010	18,384,500	65,400,500	24.0	26.4
October 14, 1882.....	48,281,000	18,002,700	66,283,700	24.7	26.3
October 21, 1882.....	49,518,260	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	24,516,000	116,868,200	36.0	37.1
October 10, 1885.....	93,642,500	23,092,000	116,734,500	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	21,659,800	108,968,900	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	78,932,800	27.0	27.7
October 16, 1886.....	65,228,000	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	80,547,200	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.....	66,065,800	17,542,600	82,848,400	27.8	28.6
October 6, 1888.....	74,411,300	23,204,300	97,615,600	27.4	27.9
October 13, 1888.....	73,901,500	22,017,800	95,919,300	27.8	28.4
October 20, 1888.....	81,457,700	21,386,800	102,844,500	29.3	29.9
October 27, 1888.....	81,212,600	21,329,800	102,542,400	29.3	29.8
October 5, 1889.....	58,407,200	27,247,900	85,655,100	25.3	25.6
October 12, 1889.....	59,365,900	24,873,400	84,439,300	25.3	25.6
October 19, 1889.....	62,537,300	23,570,300	86,108,200	25.9	26.2
October 26, 1889.....	62,403,200	22,715,200	85,118,400	25.8	26.2
October 4, 1890.....	80,830,400	15,353,900	96,183,300	28.7	29.0
October 11, 1890.....	73,148,900	14,436,700	87,585,600	26.6	26.9
October 18, 1890.....	66,552,400	14,642,500	81,194,900	25.0	25.3
October 25, 1890.....	65,680,500	15,611,800	81,292,300	25.3	25.6
October 3, 1891.....	54,783,460	32,879,900	87,663,300	26.0	26.4
October 10, 1891.....	59,731,800	30,905,700	90,637,500	26.8	27.3
October 17, 1891.....	65,532,000	29,610,500	95,142,500	27.6	28.0
October 24, 1891.....	60,327,700	27,347,300	96,675,000	27.9	28.3
October 31, 1891.....	71,771,500	26,779,400	98,550,900	28.2	28.7
October 1, 1892.....	62,208,200	43,225,300	105,433,500	26.3	26.7
October 8, 1892.....	62,137,500	39,862,800	102,000,300	25.8	26.1
October 15, 1892.....	62,030,800	37,053,900	99,084,700	25.4	25.5
October 22, 1892.....	61,205,200	38,529,900	99,735,100	25.9	26.3
October 29, 1892.....	62,313,900	36,526,000	98,839,900	26.0	26.4
October 7, 1893.....	72,369,000	35,435,000	107,804,000	31.6	33.1
October 14, 1893.....	75,563,400	37,728,600	113,292,000	32.3	33.7
October 21, 1893.....	79,504,100	42,957,900	122,462,000	34.1	35.5
October 28, 1893.....	80,472,200	49,418,600	129,890,800	35.2	36.6
October 6, 1894.....	79,703,000	96,290,900	175,994,800	34.8	35.6
October 13, 1894.....	80,367,900	97,793,300	178,161,200	35.1	35.9
October 20, 1894.....	81,392,200	99,526,500	180,918,700	35.4	36.3
October 27, 1894.....	81,343,300	99,066,500	180,409,800	35.4	36.3

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1893,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	83	\$11,243,570.00	\$2,607,227.00	\$13,850,797.00	\$792,921.87
2	New Hampshire.....	51	6,130,030.00	1,526,915.41	7,656,915.41	464,534.93
3	Vermont.....	47	6,960,000.00	1,726,170.16	8,686,170.16	491,888.86
4	Massachusetts.....	214	46,117,500.00	15,630,369.29	61,747,869.29	3,700,784.10
5	Boston.....	55	53,100,000.00	14,709,300.00	67,809,300.00	4,293,155.86
6	Rhode Island.....	59	20,277,050.00	5,126,082.73	25,403,132.73	1,260,405.20
7	Connecticut.....	84	22,999,370.00	7,713,168.38	30,712,538.38	1,615,815.57
	Division No. 1.....	593	166,827,490.00	49,039,232.97	215,866,722.97	12,619,555.89
8	New York.....	274	33,644,060.00	11,414,861.98	45,058,921.98	3,429,670.22
9	New York City.....	49	51,250,000.00	41,733,500.00	92,983,500.00	10,059,374.26
10	Albany.....	6	1,550,000.00	1,297,000.00	2,847,000.00	270,764.32
11	Brooklyn.....	5	1,352,000.00	2,119,000.00	3,471,000.00	296,708.99
12	New Jersey.....	99	14,608,350.00	7,617,310.00	22,225,660.00	1,722,100.78
13	Pennsylvania.....	326	39,153,390.00	18,077,156.63	57,230,546.63	3,914,841.56
14	Philadelphia.....	41	22,765,000.00	14,476,303.08	37,241,303.08	2,852,875.12
15	Pittsburg.....	29	11,700,000.00	7,450,328.09	19,150,328.09	1,238,766.09
	Division No. 2.....	829	176,022,800.00	104,185,459.78	280,208,259.78	23,785,101.34
16	Delaware.....	18	2,133,985.00	974,983.00	3,108,968.00	204,302.99
17	Maryland.....	46	3,761,700.00	1,404,900.00	5,166,600.00	383,479.32
18	Baltimore.....	22	13,243,260.00	4,517,800.00	17,761,060.00	1,010,447.39
19	District of Columbia.....	1	252,000.00	100,000.00	352,000.00	23,572.34
20	Washington.....	12	2,575,000.00	1,317,000.00	3,892,000.00	253,735.43
21	Virginia.....	36	4,796,300.00	2,655,275.00	7,451,575.00	561,782.72
22	West Virginia.....	30	2,961,000.00	797,438.22	3,758,438.22	274,041.92
	Division No. 3.....	165	29,723,245.00	11,767,393.22	41,490,638.22	2,711,362.11
23	North Carolina.....	23	2,426,000.00	742,569.05	3,168,569.05	227,327.58
24	South Carolina.....	14	1,748,000.00	841,400.00	2,589,400.00	229,324.85
25	Georgia.....	27	3,766,000.00	1,087,833.37	4,853,833.37	335,728.08
26	Florida.....	17	1,300,000.00	308,800.00	1,608,800.00	213,224.90
27	Alabama.....	23	3,794,000.00	767,067.13	4,561,067.13	286,149.36
28	Mississippi.....	12	1,055,000.00	447,900.00	1,502,900.00	106,233.85
29	Louisiana.....	11	810,000.00	297,000.00	1,107,000.00	110,831.23
30	New Orleans.....	9	3,125,000.00	2,257,500.00	5,382,500.00	554,840.33
31	Texas.....	220	22,835,000.00	5,021,989.79	27,856,989.79	2,662,996.19
32	Arkansas.....	9	1,100,000.00	367,928.00	1,467,928.00	111,812.03
33	Kentucky.....	70	9,911,400.00	2,768,062.29	12,679,462.29	761,169.93
34	Louisville.....	10	4,901,500.00	915,932.41	5,817,432.41	749,372.09
35	Tennessee.....	50	9,250,000.00	1,922,840.92	11,172,840.92	678,263.71
	Division No. 4.....	500	66,021,900.00	17,745,922.96	83,767,822.96	7,027,274.09

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1894.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$236, 278. 01	\$213, 628. 04	\$343, 015. 32	\$405, 875. 00	2. 48	2. 93	3. 61	1
151, 487. 85	172, 135. 10	140, 961. 98	203, 150. 00	1. 84	2. 65	3. 31	2
215, 975. 53	180, 910. 94	95, 092. 39	196, 750. 00	1. 09	2. 27	2. 83	3
748, 779. 51	1, 507, 780. 34	1, 444, 221. 25	1, 541, 890. 04	2. 34	2. 50	3. 34	4
1, 478, 105. 25	1, 498, 864. 52	1, 316, 186. 09	1, 314, 137. 60	1. 94	1. 94	2. 47	5
386, 926. 21	279, 832. 90	593, 646. 09	578, 572. 25	2. 34	2. 28	2. 85	6
533, 985. 10	486, 895. 74	594, 934. 73	777, 374. 50	1. 94	2. 53	3. 38	7
3, 751, 537. 46	4, 340, 047. 58	4, 527, 970. 85	5, 017, 749. 39	2. 10	2. 32	3. 01	
689, 183. 22	1, 572, 852. 02	1, 167, 634. 98	1, 191, 731. 74	2. 59	2. 64	3. 54	8
3, 216, 339. 04	4, 430, 977. 27	2, 412, 057. 95	2, 501, 985. 36	2. 51	2. 69	4. 70	9
54, 695. 76	150, 212. 09	65, 856. 47	87, 333. 87	2. 31	3. 07	5. 63	10
37, 390. 72	145, 721. 88	113, 596. 39	94, 065. 00	3. 27	2. 71	6. 96	11
253, 673. 72	713, 989. 40	754, 437. 66	663, 207. 00	3. 39	2. 98	4. 54	12
589, 967. 90	1, 369, 851. 82	1, 955, 021. 84	1, 467, 401. 10	3. 42	2. 50	3. 74	13
710, 042. 27	1, 062, 546. 57	1, 080, 286. 28	803, 450. 00	2. 90	2. 16	3. 53	14
122, 908. 91	493, 126. 42	622, 730. 76	430, 500. 00	3. 25	2. 25	3. 68	15
5, 674, 201. 54	9, 939, 277. 47	8, 171, 622. 33	7, 239, 674. 07	2. 92	2. 58	4. 11	
33, 499. 35	69, 131. 86	101, 671. 78	94, 802. 82	3. 27	3. 05	4. 44	16
32, 853. 12	187, 093. 69	163, 532. 51	135, 506. 06	3. 17	2. 92	3. 60	17
132, 376. 84	332, 332. 35	545, 738. 20	469, 058. 30	3. 07	2. 64	3. 54	18
-----	10, 458. 29	13, 114. 05	10, 080. 00	3. 73	2. 86	4. 00	19
37, 839. 87	141, 736. 82	74, 158. 74	72, 500. 00	1. 91	1. 86	2. 82	20
83, 577. 03	270, 453. 84	207, 751. 85	184, 815. 00	2. 79	2. 48	3. 85	21
17, 063. 75	130, 012. 18	126, 965. 99	110, 040. 09	3. 38	2. 93	3. 72	22
337, 209. 96	1, 141, 219. 03	1, 232, 933. 12	1, 076, 802. 18	2. 97	2. 60	2. 62	
17, 400. 62	110, 623. 03	99, 303. 91	86, 500. 00	3. 13	2. 73	3. 57	23
56, 855. 34	116, 028. 97	56, 440. 54	94, 870. 00	2. 18	3. 66	5. 43	24
44, 259. 31	189, 969. 47	101, 499. 28	99, 240. 00	2. 09	2. 03	2. 63	25
97, 528. 92	121, 576. 94	5, 890. 96	44, 000. 00	0. 37	2. 73	3. 38	26
301, 548. 28	164, 356. 11	179, 755. 04	80, 610. 00	3. 94	1. 77	2. 12	27
28, 174. 76	72, 227. 38	5, 891. 71	51, 300. 00	0. 39	3. 41	4. 80	28
19, 839. 14	48, 646. 48	42, 345. 61	35, 500. 00	3. 83	3. 21	4. 38	29
127, 952. 06	271, 686. 53	155, 221. 74	112, 000. 00	2. 88	2. 08	3. 58	30
658, 120. 24	1, 082, 211. 58	922, 664. 37	1, 149, 900. 00	3. 31	4. 13	5. 04	31
54, 711. 44	49, 156. 10	7, 944. 49	42, 500. 00	0. 54	2. 89	3. 86	32
170, 200. 99	302, 217. 67	288, 751. 27	375, 351. 00	2. 28	2. 63	3. 79	33
649, 121. 72	142, 231. 02	41, 980. 65	74, 500. 00	0. 72	1. 28	1. 52	34
244, 900. 47	382, 961. 78	50, 401. 46	233, 921. 89	0. 45	2. 07	2. 53	35
2, 470, 593. 30	3, 053, 893. 06	1, 502, 787. 73	2, 480, 192. 89	1. 79	2. 90	3. 76	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1903,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
36	Ohio	219	\$27,580,100.00	\$7,684,612.59	\$35,264,112.30	\$2,442,909.78
37	Cincinnati	13	9,100,000.00	2,755,000.00	11,855,000.00	847,847.91
38	Cleveland	11	9,050,000.00	1,812,000.00	10,862,000.00	667,754.29
39	Indiana	115	13,947,000.00	4,728,527.99	18,675,527.99	1,428,576.60
40	Illinois	192	17,381,000.00	6,454,368.48	23,835,368.48	1,871,241.07
41	Chicago	21	20,900,000.00	11,566,521.13	32,266,521.13	2,895,552.57
42	Michigan	91	10,184,000.00	3,075,881.92	13,259,881.92	1,016,880.15
43	Detroit	7	4,100,000.00	672,000.00	4,772,000.00	471,520.34
44	Wisconsin	77	7,195,000.00	2,032,430.02	9,227,430.02	795,112.90
45	Milwaukee	5	2,350,000.00	330,000.00	2,680,000.00	248,584.93
	Division No. 5	751	121,787,109.00	40,910,741.93	162,697,841.93	12,685,980.54
46	Iowa	165	14,080,000.00	2,950,072.14	17,030,072.14	1,311,990.09
47	Des Moines	4	800,000.00	234,000.00	1,034,000.00	67,357.38
48	Minnesota	64	6,045,000.00	1,103,711.32	7,148,711.32	560,116.98
49	St. Paul	5	3,800,000.00	1,293,000.00	5,093,000.00	1,369,375.36
50	Minneapolis	7	5,450,000.00	690,000.00	6,140,000.00	383,730.69
51	Missouri	54	4,265,000.00	797,568.14	5,062,568.14	361,345.56
52	St. Louis	9	10,700,000.00	2,084,000.00	12,784,000.00	895,231.48
53	Kansas City	9	6,550,000.00	514,700.00	7,064,700.00	801,241.88
54	St. Joseph	4	2,000,000.00	223,500.00	2,223,500.00	134,518.50
55	Kansas	133	11,627,100.00	1,700,320.16	13,327,420.16	1,080,812.24
56	Nebraska	120	7,748,100.00	1,484,316.50	9,232,416.50	728,963.13
57	Lincoln	4	1,000,000.00	141,000.00	1,141,000.00	109,225.63
58	Omaha	9	4,153,000.00	462,500.00	4,612,500.00	468,088.35
	Division No. 6	587	78,215,200.00	13,588,693.26	91,803,893.26	8,272,507.57
59	Colorado	52	8,825,000.00	2,292,283.84	11,117,283.84	948,624.32
60	Nevada	2	282,000.00	128,000.00	410,000.00	38,063.90
61	California	33	5,625,000.00	1,121,350.00	6,746,350.00	574,262.18
62	San Francisco	2	2,500,000.00	1,225,000.00	3,725,000.00	259,890.76
63	Oregon	38	3,595,000.00	720,512.71	4,315,512.71	350,255.24
64	Arizona	5	400,000.00	38,150.00	438,150.00	49,623.75
	Division No. 7	132	21,227,000.00	5,525,296.55	26,752,296.55	2,215,720.15
65	North Dakota	32	2,215,000.00	466,989.90	2,681,989.90	282,749.33
66	South Dakota	38	2,460,000.00	591,575.00	3,051,575.00	252,011.63
67	Idaho	12	775,000.00	249,000.00	1,024,000.00	108,854.29
68	Montana	24	3,475,000.00	490,117.93	3,965,117.93	410,489.58
69	New Mexico	10	750,000.00	190,500.00	940,500.00	83,970.90
70	Oklahoma	6	300,000.00	19,000.00	319,000.00	35,662.91
71	Indian Territory	6	380,000.00	53,250.00	433,250.00	45,144.37
72	Utah	13	2,750,000.00	886,300.00	3,636,300.00	202,132.29
73	Wyoming	12	1,160,000.00	164,700.00	1,324,700.00	94,333.47
74	Washington	60	6,380,000.00	1,468,124.66	7,848,124.66	679,202.41
	Division No. 8	213	20,625,000.00	4,579,557.49	25,204,557.49	2,194,551.18
	United States	3,770	680,449,735.09	247,342,295.16	927,792,030.16	71,512,142.87

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1894.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$597,909.70	\$1,100,675.32	\$914,234.76	\$314,603.96	2.68	2.31	2.95	36
110,583.69	403,544.82	333,719.40	330,000.00	2.82	2.78	3.63	37
102,059.47	297,113.80	238,581.02	237,500.00	2.48	2.19	2.62	38
342,428.44	625,386.44	460,761.72	462,312.50	2.47	2.48	3.31	39
420,953.05	774,630.95	675,657.07	683,025.00	2.83	2.87	3.93	40
1,452,200.25	1,274,859.97	168,492.35	814,000.00	0.52	2.52	3.89	41
134,127.52	499,125.25	383,627.38	487,080.00	2.89	3.67	4.78	42
86,541.62	265,409.04	119,569.68	137,600.00	2.51	2.87	3.34	43
248,957.40	415,340.01	130,815.49	268,469.34	1.42	2.91	3.72	44
329,324.84	151,961.60	223,711.51	50,590.00	8.35	1.88	2.15	45
3,616,185.58	5,898,047.20	3,261,747.36	4,284,496.80	2.00	2.63	3.52	
408,647.23	628,438.64	274,901.22	456,575.00	1.61	2.68	3.24	46
19,824.98	42,886.80	4,615.60	16,090.00	0.45	1.55	2.00	47
87,153.15	253,389.75	219,574.08	197,000.00	3.07	2.76	3.26	48
1,247,837.72	128,773.00	7,235.30	134,000.00	0.14	2.68	3.53	49
161,559.88	148,379.49	73,791.62	196,000.00	1.20	2.21	2.50	50
33,196.23	198,467.62	129,681.71	123,995.87	2.56	2.45	2.91	51
264,066.19	470,131.07	161,034.22	198,500.00	1.26	1.55	1.89	52
712,525.47	327,223.27	238,506.86	35,500.00	3.38	0.50	0.54	53
76,192.51	69,759.98	11,463.99		0.51			54
361,216.52	569,348.74	150,246.98	207,884.00	1.13	1.56	1.77	55
213,555.65	417,041.26	98,386.22	232,930.34	1.07	2.52	3.67	56
71,439.21	67,893.78	30,017.36	24,090.00	2.63	2.10	2.49	57
193,626.84	299,013.72	23,352.21	62,000.00	0.51	1.34	1.19	58
3,850,221.58	3,620,687.12	891,688.87	1,824,385.21	0.87	1.99	2.43	
680,311.57	566,470.59	303,157.84	110,800.00	2.74	1.00	1.75	59
898.99	17,578.62	19,586.29	16,920.00	4.78	4.13	6.69	60
232,434.50	235,651.76	106,175.92	181,125.00	1.57	2.68	3.22	61
58,512.73	72,927.76	128,450.27	115,000.00	3.45	3.09	3.69	62
370,348.02	167,229.71	187,322.49	277,500.06	4.34	6.43	7.72	63
1,548.30	25,934.25	22,141.20	15,000.00	5.05	3.40	3.69	64
1,344,054.11	1,085,792.69	214,126.65	716,405.06	0.80	2.68	3.47	
92,430.31	146,763.74	43,555.28	69,000.00	1.62	2.57	3.11	65
76,732.48	149,307.50	25,971.65	38,750.00	0.85	1.27	1.58	66
9,721.56	75,040.25	24,092.48	23,500.00	2.35	2.29	3.03	67
77,761.36	224,931.71	107,796.51	43,755.00	2.72	1.10	1.26	68
5,243.79	46,025.56	32,701.55	34,000.00	3.48	3.62	4.53	69
1,314.48	21,857.73	12,490.70	4,090.00	3.92	1.25	1.33	70
1,685.60	19,085.18	24,373.59	14,400.00	5.90	3.48	4.00	71
21,240.99	118,161.96	62,729.43	120,000.00	1.73	3.30	4.37	72
13,664.26	67,615.53	13,653.68	17,750.00	1.00	1.34	1.53	73
195,909.57	351,854.67	131,438.17	226,500.00	1.66	2.86	3.51	74
495,704.31	1,220,643.83	478,203.04	591,655.00	1.90	2.35	2.87	
21,539,798.24	30,209,607.98	19,762,826.65	23,231,360.60	2.13	2.50	3.41	

NOTE.—Figures printed in boldface type signify loss.

236 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1894,

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine	83	\$11,245,000.00	\$2,690,320.00	\$13,935,320.00	\$757,944.24
2	New Hampshire	51	6,130,000.00	1,503,852.57	7,633,852.57	496,031.93
3	Vermont	48	6,960,000.00	1,635,238.50	8,595,238.50	534,456.75
4	Massachusetts	213	45,767,500.00	15,302,513.63	61,070,013.63	3,524,108.74
5	Boston	55	53,350,000.00	14,721,535.91	68,071,535.91	3,818,648.84
6	Rhode Island	59	20,262,050.00	5,176,778.40	25,438,828.40	1,082,230.33
7	Connecticut	84	22,999,370.00	7,679,809.67	30,679,179.67	1,545,016.34
	Division No. 1	593	166,713,920.00	48,710,048.68	215,423,968.68	11,758,437.17
8	New York	273	33,594,060.00	11,464,600.01	45,058,669.01	3,625,433.09
9	New York City	49	50,750,000.00	42,181,500.00	92,931,500.00	8,495,426.80
10	Albany	6	1,550,000.00	1,298,500.00	2,848,500.00	270,742.16
11	Brooklyn	5	1,352,000.00	2,125,000.00	3,477,000.00	336,199.12
12	New Jersey	100	14,653,350.00	7,653,760.00	22,307,110.00	1,768,536.89
13	Pennsylvania	329	39,153,390.00	18,311,980.91	57,465,370.91	3,859,639.14
14	Philadelphia	41	22,765,000.00	14,566,000.00	37,331,000.00	2,469,980.81
15	Pittsburg	29	11,700,000.00	7,602,268.18	19,302,268.18	1,275,547.83
	Division No. 2	832	175,517,800.00	105,203,618.10	280,721,418.10	22,101,505.84
16	Delaware	18	2,133,985.00	978,630.00	3,112,615.00	192,081.76
17	Maryland	46	3,811,700.00	1,430,950.00	5,242,650.00	386,909.37
18	Baltimore	22	13,243,260.00	4,525,200.00	17,768,460.00	1,001,951.07
19	District of Columbia	1	252,000.00	100,000.00	352,000.00	23,809.10
20	Washington	12	2,575,000.00	1,326,000.00	3,901,000.00	258,273.47
21	Virginia	37	4,836,300.00	2,697,555.00	7,533,855.00	576,654.54
22	West Virginia	30	3,061,000.00	830,763.22	3,891,763.22	280,443.27
	Division No. 3	166	20,013,245.00	11,889,098.22	41,802,343.22	2,720,122.56
23	North Carolina	26	2,676,000.00	744,455.42	3,420,455.42	316,888.74
24	South Carolina	14	1,748,000.00	842,200.00	2,590,200.00	295,281.43
25	Georgia	28	3,766,000.00	1,029,593.37	4,795,593.37	375,923.80
26	Florida	17	1,300,000.00	371,500.00	1,671,500.00	255,752.54
27	Alabama	28	3,744,000.00	750,534.85	4,494,534.85	348,293.45
28	Mississippi	11	955,000.00	416,175.00	1,371,175.00	137,420.42
29	Louisiana	10	760,000.00	304,000.00	1,064,000.00	131,171.13
30	New Orleans	9	3,000,000.00	2,308,500.00	5,308,500.00	708,933.05
31	Texas	216	22,280,000.00	4,879,581.13	27,159,581.13	2,443,091.74
32	Arkansas	9	1,100,000.00	387,928.00	1,487,928.00	122,024.89
33	Kentucky	70	9,806,400.00	2,606,750.17	12,413,150.17	786,425.05
34	Louisville	8	3,601,500.00	843,500.00	4,445,000.00	267,637.83
35	Tennessee	49	9,175,000.00	2,014,009.90	11,189,009.90	762,623.19
	Division No. 4	495	63,911,900.00	17,498,727.84	81,410,627.84	6,951,467.26

OF NATIONAL BANKS IN THE UNITED STATES.

TO SEPTEMBER 1, 1894.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
\$132,028.18	\$216,642.28	\$409,273.78	\$401,825.00	2.94	2.88	3.57	1
144,953.72	187,748.59	183,327.62	199,200.00	2.40	2.61	3.25	2
262,925.16	174,779.74	96,751.85	215,500.00	1.13	2.51	3.10	3
1,033,370.40	1,233,606.38	1,257,131.96	1,437,787.50	2.06	2.35	3.14	4
1,039,773.63	1,548,144.87	1,230,730.34	1,328,500.00	1.81	1.95	2.49	5
245,239.39	275,573.24	561,417.70	577,797.25	2.21	2.27	2.85	6
392,736.37	476,823.84	675,456.13	768,624.50	2.20	2.51	3.34	7
3,251,028.85	4,093,518.94	4,414,089.38	4,929,234.25	2.05	2.29	2.96	
718,878.78	1,537,138.99	1,369,415.32	1,200,796.00	3.04	2.66	3.87	8
1,711,006.93	4,137,048.03	2,647,371.84	2,240,720.00	2.85	2.41	4.42	9
41,815.32	142,724.23	86,202.61	58,940.00	3.03	2.07	3.82	10
118,093.04	125,884.36	92,221.72	94,180.00	2.65	2.71	6.97	11
321,652.94	665,958.31	780,925.64	641,087.00	3.50	2.87	4.38	12
629,555.10	1,489,331.23	1,740,752.81	1,407,743.60	3.03	2.45	3.60	13
325,559.96	1,141,705.28	1,002,715.57	806,650.00	2.69	2.16	3.54	14
62,641.66	532,950.63	680,555.54	414,500.00	3.50	2.15	3.54	15
3,928,603.73	9,772,741.06	8,400,161.05	6,864,616.60	2.99	2.45	3.91	
18,108.19	63,850.65	110,122.92	93,586.82	3.54	3.01	4.39	16
39,580.88	174,130.00	173,198.49	131,755.45	3.30	2.51	3.46	17
72,401.25	419,597.08	509,952.74	485,207.80	2.87	2.73	3.66	18
540.24	10,094.59	13,174.27	10,080.00	3.74	2.86	4.00	19
17,897.17	138,914.47	101,461.83	72,500.00	2.60	1.86	2.82	20
30,942.60	266,781.21	278,930.73	199,065.00	3.70	2.64	4.12	21
15,111.93	104,939.65	160,391.69	117,862.32	4.12	3.03	3.85	22
194,582.26	1,178,307.65	1,347,232.67	1,110,057.39	3.22	2.66	3.71	
151,706.96	108,986.17	56,195.61	100,500.00	1.64	2.94	3.76	23
90,177.60	119,888.72	85,215.11	76,555.00	3.29	2.96	4.88	24
126,645.29	106,331.91	82,946.60	127,490.00	1.73	2.66	3.39	25
61,774.60	126,150.74	67,827.20	51,000.00	4.06	3.05	3.92	26
74,980.91	174,813.70	98,498.75	81,610.00	2.19	1.82	2.18	27
29,671.16	58,937.47	48,811.79	35,300.00	3.56	2.57	3.70	28
13,350.25	45,487.68	72,333.20	34,800.00	6.80	3.27	4.58	29
257,089.78	805,485.86	146,357.41	87,000.00	2.76	1.64	2.90	30
439,044.94	990,200.63	1,013,846.17	553,000.00	3.73	2.04	2.48	31
24,160.47	58,413.99	39,450.43	29,000.00	2.65	1.95	2.64	32
147,475.34	291,843.05	347,106.66	518,154.00	2.80	4.17	5.28	33
98,240.99	131,658.81	37,738.03	74,500.00	0.85	1.68	2.07	34
276,247.22	379,605.18	106,770.79	214,082.00	0.95	1.91	2.33	35
1,790,565.51	2,957,804.00	2,203,097.75	1,982,991.00	2.71	2.44	3.12	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1894,

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
36	Ohio	219	\$27,395,100.00	\$7,709,594.17	\$35,104,094.17	\$2,647,607.80
37	Cincinnati	13	8,400,000.00	2,760,000.00	11,160,000.00	849,843.57
38	Cleveland	11	9,050,000.00	1,875,000.00	10,925,000.00	650,180.06
39	Indiana	115	13,947,000.00	4,771,178.24	18,718,178.24	1,424,829.49
40	Illinois	191	17,331,000.00	6,316,958.28	23,647,958.28	1,899,079.27
41	Chicago	21	20,900,000.00	11,252,521.13	32,152,521.13	2,527,430.07
42	Michigan	89	9,684,000.00	2,917,507.86	12,601,507.86	1,027,327.78
43	Detroit	6	3,600,000.00	573,000.00	4,173,000.00	480,535.75
44	Wisconsin	77	7,345,000.00	1,983,742.58	9,328,742.58	856,194.93
45	Milwaukee	5	3,150,000.00	306,500.00	3,456,500.00	349,211.01
	Division No. 5	747	120,802,100.00	40,466,002.26	161,268,102.26	12,712,239.73
46	Iowa	164	12,995,000.00	2,844,557.38	15,839,557.38	1,374,437.01
47	Des Moines	4	800,000.00	996,000.00	996,000.00	68,203.16
48	Minnesota	65	5,995,000.00	988,434.27	6,983,434.27	610,840.48
49	St. Paul	5	3,800,000.00	1,205,000.00	5,005,000.00	482,340.31
50	Minneapolis	7	5,450,000.00	569,000.00	6,019,000.00	306,405.63
51	Missouri	51	3,915,000.00	771,417.28	4,686,417.28	350,967.95
52	St. Louis	9	10,700,000.00	2,101,500.00	12,801,500.00	877,157.93
53	Kansas City	9	4,800,000.00	444,500.00	5,244,500.00	1,367,878.51
54	St. Joseph	2	1,100,000.00	124,000.00	1,224,000.00	71,213.45
55	Kansas	131	11,137,100.00	1,576,362.37	12,713,462.37	1,084,915.88
56	Nebraska	114	2,963,100.00	309,340.36	3,272,440.36	331,099.28
57	Omaha	9	4,150,000.00	396,500.00	4,546,500.00	424,808.61
58	Lincoln	4	1,000,000.00	142,000.00	1,142,000.00	101,909.86
	Division No. 6	574	68,805,200.00	11,668,611.66	80,473,811.66	7,452,173.06
59	Colorado	50	8,637,000.00	1,939,805.82	9,976,805.82	1,039,595.23
60	Nevada	2	282,000.00	128,000.00	410,000.00	33,090.16
61	California	33	5,625,000.00	1,135,200.00	6,760,200.00	560,997.37
62	San Francisco	2	2,500,000.00	1,250,000.00	3,750,000.00	252,432.58
63	Oregon	36	3,420,000.00	970,100.52	4,090,100.52	338,323.56
64	Arizona	5	400,000.00	39,350.00	439,350.00	44,083.14
	Division No. 7	128	20,264,000.00	5,162,456.34	25,426,456.34	2,268,522.04
65	North Dakota	32	2,190,000.00	420,400.00	2,610,400.00	226,741.20
66	South Dakota	35	2,185,000.00	503,775.00	2,688,775.00	291,200.44
67	Idaho	11	675,000.00	216,475.40	891,475.40	79,214.25
68	Montana	24	3,625,000.00	459,290.94	4,075,290.94	524,728.35
69	New Mexico	9	700,000.00	170,401.47	870,401.47	93,994.01
70	Oklahoma	6	300,000.00	21,800.00	321,800.00	49,196.38
71	Indian Territory	6	360,000.00	62,400.00	422,400.00	43,817.78
72	Utah	11	2,100,000.00	755,325.00	2,855,325.00	195,714.96
73	Wyoming	12	1,160,000.00	145,087.04	1,305,087.04	91,613.44
74	Washington	60	6,230,000.00	1,315,244.98	7,545,244.98	652,023.88
	Division No. 8	206	19,525,000.00	4,061,799.83	23,586,799.83	2,248,244.69
	United States	3,741	665,453,165.00	244,660,362.93	910,113,527.93	68,212,712.37

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1894—Continued.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$570,588.80	\$1,131,936.66	\$945,082.34	\$860,593.07	2.69	2.45	3.14	36
77,723.18	415,001.44	357,118.95	314,500.00	3.20	2.82	3.74	37
70,311.38	315,383.32	264,485.36	261,500.00	2.42	2.39	2.89	38
330,280.45	642,530.58	452,018.46	664,232.50	2.41	3.55	4.70	39
455,631.93	900,145.70	543,301.04	633,000.00	2.30	2.68	3.65	40
285,460.49	1,197,085.14	1,644,884.44	820,500.00	3.25	2.55	3.93	41
206,442.59	430,596.96	390,188.23	397,183.33	3.10	3.15	3.10	42
68,156.05	282,710.12	129,669.58	131,000.00	3.11	3.14	3.64	43
223,759.68	370,279.30	262,155.95	305,725.00	2.81	3.28	4.16	44
19,748.50	189,248.23	140,214.28	47,000.00	4.06	1.36	1.49	45
2,368,103.05	5,875,017.45	4,529,119.23	4,435,293.90	2.81	2.75	3.67	
286,400.61	624,266.98	463,769.42	502,021.09	2.93	3.17	3.86	46
59,397.44	41,731.24	32,925.52	18,000.00	3.31	1.81	2.25	47
173,052.48	324,968.58	112,819.42	280,450.00	1.61	4.02	4.68	48
191,712.77	146,001.38	144,026.16	95,000.00	2.89	1.99	2.50	49
352,630.10	202,020.79	248,245.26	66,000.00	4.12	1.10	1.21	50
45,070.20	168,711.83	137,185.92	148,486.00	2.93	3.17	3.79	51
271,143.23	460,373.59	145,641.11	213,500.00	1.14	1.67	2.00	52
931,601.66	353,732.77	82,544.08	53,500.00	1.57	1.02	1.11	53
19,622.01	35,960.83	15,630.61	-----	1.28	0.00	0.00	54
256,023.11	486,710.23	342,177.54	248,134.00	2.69	1.95	2.23	55
79,333.22	172,479.11	79,286.95	60,200.00	2.42	1.84	2.03	56
108,609.52	282,812.26	33,981.83	76,000.00	.75	1.67	1.83	57
12,777.32	67,828.88	21,303.66	-----	1.87	0.00	0.00	58
2,786,778.67	3,367,598.47	1,297,795.92	1,761,291.09	1.61	2.19	2.56	
314,954.30	515,306.64	209,334.29	135,410.00	2.09	1.86	2.31	59
4,655.40	12,799.53	15,635.23	16,920.00	3.81	4.13	6.00	60
168,076.30	240,874.40	152,046.67	223,946.42	2.25	3.31	3.98	61
16,257.16	66,059.06	170,116.36	115,000.00	4.54	3.07	4.60	62
241,855.59	175,420.50	79,052.44	85,900.00	1.93	2.10	2.51	63
2,712.65	22,696.98	18,673.51	10,000.00	4.25	2.28	2.50	64
748,611.31	1,033,157.11	486,753.62	637,176.42	1.91	2.51	3.14	
50,944.69	165,766.37	10,030.14	39,800.00	.38	1.52	1.81	65
168,766.81	154,075.95	31,642.32	35,500.00	1.18	1.32	1.62	66
5,921.26	32,510.39	40,782.60	9,500.00	4.57	1.07	1.41	67
777,322.76	188,664.51	441,258.92	151,500.00	10.83	3.72	4.18	68
31,215.31	52,304.13	16,474.57	24,500.00	1.20	2.81	3.50	69
1,347.88	23,414.85	24,433.65	9,000.00	7.59	2.80	3.60	70
2,312.81	17,004.55	24,500.42	12,960.00	5.80	3.05	3.58	71
61,493.55	74,517.96	59,703.45	41,500.00	2.09	1.45	2.45	72
30,379.82	54,937.63	6,295.99	16,550.00	.48	1.27	1.43	73
409,277.84	431,892.73	189,146.69	40,500.00	2.51	.54	.65	74
1,538,982.73	1,195,089.67	485,827.11	381,250.00	2.06	1.62	1.95	
16,547,256.11	29,473,033.75	22,192,422.51	22,101,910.65	2.44	2.43	3.32	

NOTE.—Figures in bold-faced type signify loss.

240 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE, BY STATES AND RESERVE CITIES, SHOWING RATIOS TO CAPITAL, AND TO FROM MARCH 1, 1890,

States, Territories, and reserve cities.	Ratio of dividends to capital for six months ended—										Ratio of dividends to capital and surplus for six months ended—			
	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1892.	Mar. 1, 1893.	Sept. 1, 1893.	Mar. 1, 1894.	Sept. 1, 1894.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.
	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
1 Maine	3.9	3.9	4.1	3.8	3.5	3.6	3.8	3.7	3.6	3.6	3.1	3.1	3.2	3.0
2 New Hampshire	3.9	4.3	5.5	3.9	3.9	3.9	3.7	3.4	3.3	3.2	3.1	3.4	4.4	3.1
3 Vermont	3.6	3.6	3.6	3.5	3.5	3.5	3.5	3.1	2.8	3.1	2.9	2.9	2.9	2.8
4 Massachusetts	4.0	3.1	3.5	3.0	3.4	1.1	3.4	3.2	3.3	3.1	3.0	2.3	2.6	2.3
5 Boston	2.6	2.8	2.8	2.8	2.6	2.7	2.7	2.8	2.5	2.5	2.1	2.2	2.2	2.2
6 Rhode Island	3.0	2.6	2.9	3.1	3.1	3.0	2.6	2.9	2.8	2.8	2.4	2.1	2.4	2.5
7 Connecticut	3.5	3.5	3.7	3.7	3.7	3.7	3.8	3.7	3.4	3.3	2.7	2.7	2.8	3.0
8 New York	4.1	4.7	3.7	3.0	4.0	4.2	3.8	3.6	3.5	3.9	3.0	3.5	2.9	3.8
9 New York City	4.7	4.7	4.0	4.7	4.9	4.9	4.9	4.9	4.7	4.4	2.7	2.7	2.8	2.7
10 Albany	4.4	4.0	4.4	4.8	5.5	3.4	12.9	3.9	5.6	3.8	2.4	2.1	2.4	2.6
11 Brooklyn	4.4	4.9	6.7	6.8	6.8	6.8	6.8	6.8	7.0	7.0	.....	.....	2.8	3.8
12 New Jersey	4.4	4.9	4.5	4.6	4.6	4.5	5.0	4.6	4.5	4.4	3.1	3.4	3.1	3.2
13 Pennsylvania	3.8	3.7	3.8	3.8	3.6	4.0	3.5	3.2	3.7	3.6	2.7	2.7	2.6	3.7
14 Philadelphia	3.6	3.5	3.6	3.7	3.5	3.6	3.6	3.6	3.5	3.5	2.4	2.4	2.3	2.3
15 Pittsburg	3.7	3.7	3.7	3.7	3.7	3.7	3.8	3.8	3.7	3.5	2.4	2.4	2.3	2.4
16 Delaware	5.0	4.9	4.9	4.8	4.7	4.8	4.8	4.4	4.4	4.4	3.5	3.4	3.4	3.3
17 Maryland	3.9	3.8	3.8	3.8	5.2	3.8	3.9	3.6	3.6	3.5	2.9	2.9	2.8	2.8
18 Baltimore	3.6	3.8	3.4	3.5	3.1	3.7	3.4	3.8	3.5	3.7	2.7	2.7	2.6	2.6
19 District of Columbia	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.2	2.9	2.9	2.9
20 Washington	3.0	2.4	2.5	2.5	2.8	2.8	2.8	2.8	2.8	2.8	2.1	1.7	1.8	1.7
21 Virginia	3.8	3.8	4.3	3.9	4.1	4.0	3.9	4.2	3.8	4.1	2.7	2.7	2.9	2.6
22 West Virginia	4.0	5.0	3.5	3.9	5.3	3.2	3.5	3.4	3.7	3.9	3.1	4.9	2.7	3.1
23 North Carolina	3.7	3.7	4.0	4.3	4.2	4.0	4.0	3.3	3.6	3.8	2.9	3.0	3.2	3.4
24 South Carolina	4.5	4.5	4.6	4.8	14.8	4.9	11.4	10.2	5.4	4.4	3.1	3.0	3.1	3.0
25 Georgia	4.9	3.5	5.0	3.6	3.3	3.2	3.2	2.7	2.6	3.4	3.1	2.7	3.8	2.8
26 Florida	3.8	3.1	4.6	4.3	3.3	3.3	3.1	2.7	3.4	3.9	3.3	2.7	3.9	3.6
27 Alabama	3.9	4.0	3.8	3.3	3.6	3.4	3.5	3.3	2.1	2.2	3.2	3.2	3.1	2.7
28 Mississippi	6.2	4.2	5.3	4.0	4.6	3.7	4.0	3.9	4.9	3.7	4.6	3.2	3.9	3.0
29 Louisiana	3.0	4.2	3.7	3.3	3.9	3.3	4.4	3.6	4.4	4.6	3.2	3.3	3.0	2.7
30 New Orleans	4.7	4.1	4.3	4.1	3.7	3.4	4.4	4.4	3.6	2.9	3.0	2.7	3.0	2.7
31 Texas	5.9	3.9	4.2	3.4	4.6	4.3	4.6	2.5	5.0	2.5	4.8	3.2	3.8	2.9
32 Arkansas	6.2	13.9	6.0	4.1	4.0	2.9	4.2	2.4	3.9	2.6	5.0	11.1	4.8	3.2
33 Kentucky	3.9	3.5	3.6	3.6	3.8	4.3	3.8	3.8	3.8	5.3	3.1	2.8	2.8	2.8
34 Louisville	3.5	3.2	3.2	2.8	3.2	2.4	3.2	3.0	1.5	2.1	2.8	2.6	2.6	2.3
35 Tennessee	3.9	3.1	3.5	3.2	3.7	3.1	3.6	2.2	2.5	2.3	3.2	2.5	2.9	2.7
36 Ohio	4.1	3.8	4.7	3.7	3.6	3.8	3.7	3.1	3.0	3.1	3.2	3.0	3.7	2.9
37 Cincinnati	3.6	3.7	3.8	3.8	3.2	3.6	3.8	3.5	3.6	3.7	2.9	3.0	3.0	3.0
38 Cleveland	3.2	5.7	3.2	2.8	3.2	3.2	3.2	2.9	2.6	2.9	2.7	4.8	2.7	2.4
39 Indiana	4.2	4.5	5.1	4.8	4.9	5.0	4.2	3.7	3.3	4.8	3.2	3.4	3.8	3.7
40 Illinois	5.1	5.3	5.2	5.1	4.6	4.5	4.5	4.2	3.9	3.7	3.9	3.9	3.9	3.8
41 Chicago	10.9	4.9	4.0	4.5	4.0	3.7	3.7	3.9	3.9	3.9	7.7	2.9	2.7	3.0
42 Michigan	4.9	4.1	4.4	4.7	4.5	4.5	5.0	3.7	4.8	4.1	4.0	3.2	3.5	3.7
43 Detroit	3.9	3.7	3.4	3.3	3.3	3.3	2.9	3.0	3.3	3.6	3.4	3.2	3.0	2.9
44 Wisconsin	6.1	8.5	4.1	4.8	4.7	4.5	6.3	3.8	3.7	4.2	4.7	6.7	3.2	3.7
45 Milwaukee	4.9	4.9	4.9	4.5	5.6	5.5	7.7	6.4	2.2	1.5	3.2	3.2	3.2	2.9
46 Iowa	5.5	5.7	5.7	5.0	4.9	4.6	4.2	3.2	3.2	3.9	4.3	4.4	4.5	4.6
47 Des Moines	.....	.....	.....	.....	4.8	5.0	5.0	4.9	18.1	2.0	2.3	.....	.....	3.2
48 Minnesota	3.6	3.4	3.8	3.5	4.7	4.4	5.5	3.4	3.3	4.7	3.1	2.9	3.1	3.0
49 St. Paul	.....	.....	4.2	4.5	4.1	4.0	4.7	4.5	3.5	2.5	.....	.....	3.3	3.5
50 Minneapolis	.....	.....	2.9	3.1	2.5	2.5	3.0	3.4	2.5	1.2	.....	.....	2.6	2.7
51 Missouri	4.5	4.1	5.0	3.4	4.0	3.9	4.0	2.7	2.9	3.8	3.7	3.5	4.3	3.0
52 St. Louis	3.2	3.1	3.3	3.3	2.8	2.7	2.4	2.2	1.9	2.0	2.7	2.8	2.9	2.9
53 Kansas	3.8	4.0	3.5	2.2	3.1	1.6	1.7	1.5	0.5	1.1	3.4	3.6	3.1	1.9
54 St. Joseph	3.6	2.8	3.3	3.3	3.3	3.3	3.3	1.4	.....	.....	3.3	2.6	3.0	3.0
55 Kansas	3.6	3.2	3.2	2.6	3.0	2.8	3.0	2.5	1.8	2.2	3.1	2.7	2.8	2.3
56 Nebraska	4.8	4.3	3.5	3.4	4.0	3.6	4.4	3.3	3.0	2.0	4.0	3.6	3.0	2.8
57 Omaha	3.7	3.3	3.3	3.2	2.8	2.3	2.1	1.9	1.5	1.8	3.2	3.0	2.9	2.8
58 Lincoln	.....	.....	.....	.....	.....	.....	.....	.....	1.3	2.4	.....	.....	.....	.....
59 Colorado	12.0	11.7	5.1	4.0	4.5	4.5	4.7	1.7	1.3	2.3	9.5	8.0	4.1	3.3
60 Nevada	6.0	6.0	6.0	6.0	6.0	7.1	6.2	6.2	6.0	6.0	4.4	4.4	4.4	4.4
61 California	4.4	4.6	4.9	4.6	4.2	4.0	4.0	5.0	3.1	3.2	4.0	3.6	3.7	4.0
62 San Francisco	5.6	4.0	4.0	1.6	4.0	4.0	4.6	4.6	4.6	4.6	4.3	3.1	3.0	1.2
63 Oregon	3.5	4.7	4.5	4.2	4.2	3.8	5.2	4.4	7.7	2.5	2.9	3.4	3.6	3.6
64 Arizona	6.0	6.0	4.5	5.0	6.6	4.5	6.3	2.0	3.8	2.5	4.8	4.6	3.9	4.3
65 North Dakota	6.2	3.4	5.0	4.1	4.5	3.2	5.5	2.5	3.1	1.8	5.0	2.8	4.1	3.4
66 South Dakota	5.6	2.8	2.9	3.3	2.9	2.6	3.8	1.2	1.6	1.6	4.5	2.2	2.3	2.6
67 Idaho	1.3	1.0	11.2	6.2	14.8	1.5	7.8	1.1	3.0	1.4	1.0	0.8	7.9	4.4
68 Montana	7.7	4.0	3.6	2.4	3.9	2.7	3.8	3.6	1.3	4.2	6.4	3.3	3.1	2.1
69 New Mexico	6.0	6.3	6.3	7.0	5.7	4.6	2.3	0.6	4.5	3.5	4.9	5.0	5.1	5.8
70 Utah	5.8	4.2	2.6	5.3	4.5	4.7	4.4	3.0	4.4	2.5	4.1	3.0	2.0	3.8
71 Washington	5.0	3.3	6.0	3.6	3.5	5.2	4.8	1.8	3.5	0.7	3.8	2.6	4.8	2.9
72 Wyoming	2.3	2.4	2.7	2.5	2.5	3.6	2.8	1.3	1.5	1.4	1.9	2.0	2.3	2.2
73 Oklahoma	.....	.....	2.2	2.5	4.0	7.7	3.7	2.8	1.3	3.0	.....	.....	2.2	2.4
74 Indian Territory	.....	.....	1.4	5.3	3.6	3.0	2.7	2.6	4.0	3.6	.....	.....	1.4	5.1
Average	4.3	3.9	3.9	3.7	3.8	3.7	3.8	3.4	3.4	3.3	3.2	2.9	3.0	2.8

REPORT OF THE COMPTROLLER OF THE CURRENCY. 241

CAPITAL AND SURPLUS, OF THE EARNINGS AND DIVIDENDS OF NATIONAL BANKS TO SEPTEMBER 1, 1894.

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—									
Mar. 1, 1892.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1893.	Mar. 1, 1894.	Sept. 1, 1894.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1892.	Mar. 1, 1893.	Sept. 1, 1893.	Mar. 1, 1894.	Sept. 1, 1894.
P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
2.9	3.0	2.9	2.9	2.9	2.9	4.0	3.7	4.5	2.8	2.0	3.0	3.0	3.2	2.5	2.9
3.1	3.0	2.7	2.7	2.6	2.6	3.6	3.9	4.2	3.4	3.1	2.7	3.4	2.8	1.8	2.4
3.3	2.7	2.8	2.4	2.3	2.5	3.4	3.6	3.9	2.9	3.4	3.1	2.7	2.3	1.1	2.1
3.5	0.8	2.5	2.4	2.5	2.4	2.6	3.2	3.1	3.0	2.5	2.5	2.8	2.9	2.3	1.1
2.2	2.2	2.1	2.2	1.9	2.0	1.7	2.7	3.3	3.2	1.9	2.4	2.6	2.6	1.9	1.8
2.5	2.5	2.0	2.4	2.3	2.3	3.0	0.9	3.1	2.5	2.8	2.2	2.8	2.5	2.3	2.2
2.8	2.8	2.8	2.7	2.5	2.5	3.6	3.8	3.7	3.3	3.5	3.1	3.5	3.4	1.9	2.0
3.0	3.1	2.8	2.7	2.6	2.7	4.4	4.5	4.4	3.5	3.8	4.0	4.2	3.6	2.6	3.0
2.7	2.7	2.7	2.7	2.7	2.4	4.5	5.3	5.2	4.7	4.4	3.8	4.3	4.5	2.5	2.8
2.7	3.1	3.3	3.0	3.0	2.0	2.0	6.1	5.5	4.7	4.6	4.2	5.0	4.1	3.3	3.7
1.0	3.1	2.7	3.0	2.7	2.7	2.7	5.5	5.3	4.9	3.6	4.2	5.0	4.1	3.3	3.4
2.5	2.8	2.4	2.2	2.6	2.4	4.5	3.9	4.5	3.3	4.0	3.4	3.9	4.1	3.4	3.0
2.2	2.2	2.2	2.2	2.2	2.2	3.5	3.5	3.9	3.7	3.3	2.8	3.8	3.1	2.9	2.7
2.3	2.3	2.3	2.3	2.3	2.3	4.2	4.2	4.5	3.2	3.7	3.7	3.7	3.1	3.3	3.5
2.8	3.3	3.3	3.3	3.3	3.1	4.2	4.1	4.5	3.9	3.8	3.9	4.1	1.6	3.3	3.5
2.4	2.8	2.6	2.6	2.6	2.7	3.6	3.2	4.3	3.0	3.2	2.8	3.5	3.2	3.1	3.7
2.9	2.9	2.9	2.9	2.9	2.9	4.5	4.3	4.3	3.2	3.5	4.9	4.6	4.9	3.7	3.7
1.9	1.9	1.9	1.9	1.9	1.9	6.2	5.5	4.5	3.8	3.5	3.8	3.7	3.8	1.9	2.0
2.7	2.6	2.5	2.7	2.5	2.6	4.6	5.8	5.5	4.4	4.6	4.7	4.6	3.7	2.8	3.7
4.3	2.6	2.8	2.7	2.9	3.0	4.4	5.0	5.7	5.0	5.7	4.2	4.6	4.5	3.4	4.1
3.3	3.1	3.1	2.6	2.7	2.9	4.0	3.4	4.1	5.4	3.9	4.5	4.0	4.2	3.1	1.6
9.6	3.1	7.5	6.9	3.7	3.0	4.4	7.2	5.6	6.8	5.2	6.8	0.4	5.9	2.2	3.3
2.6	2.5	2.5	2.1	2.0	2.7	4.6	4.5	4.7	5.2	2.4	3.2	1.9	1.7	2.1	1.7
2.8	2.8	2.6	2.2	2.7	3.1	6.2	5.5	7.6	8.4	5.7	6.1	6.7	5.0	0.4	4.1
2.9	2.6	2.8	2.6	1.8	1.8	6.3	5.4	4.1	3.4	2.7	2.4	1.8	3.3	3.9	2.2
3.3	2.7	3.0	2.7	3.4	2.6	6.0	6.9	4.4	7.0	3.0	4.6	3.3	3.0	0.4	3.6
3.1	2.5	3.3	2.6	3.2	3.3	6.8	0.4	6.6	8.3	4.3	5.8	5.2	8.5	3.8	6.8
2.5	2.2	2.8	2.6	2.1	1.6	5.6	4.1	4.0	4.1	1.3	4.3	4.1	5.6	2.9	2.8
3.9	3.6	3.9	2.1	4.1	2.0	6.3	5.8	5.9	5.4	3.5	4.3	4.1	4.0	3.3	3.7
3.1	3.2	3.2	1.8	2.0	1.9	6.4	16.5	6.8	5.0	5.1	3.5	3.1	2.6	0.5	2.7
2.4	3.4	3.0	3.0	3.0	4.2	4.4	4.7	4.8	2.9	3.5	3.4	3.4	3.6	2.3	2.8
2.6	2.0	2.7	2.5	1.3	1.7	5.4	2.9	4.0	0.9	2.9	1.1	3.2	2.4	0.7	0.8
3.0	2.5	3.0	1.9	2.1	1.9	4.8	5.1	4.6	3.1	3.3	2.6	3.2	2.6	0.5	1.0
2.8	3.0	2.9	2.4	2.3	2.4	4.0	3.9	4.5	3.6	4.1	3.8	4.6	3.4	2.7	2.7
2.9	2.8	2.9	2.7	2.8	2.8	4.7	5.5	5.3	3.8	4.0	2.6	4.7	2.5	2.8	3.2
2.6	2.6	2.7	2.4	2.2	2.4	3.7	4.1	4.2	3.7	6.0	3.1	3.5	3.1	2.5	2.4
3.6	3.6	3.1	2.7	2.5	3.5	5.0	4.4	5.4	4.3	4.6	4.4	4.5	4.1	2.5	2.4
3.4	3.3	3.3	3.0	2.9	2.7	5.4	4.9	6.1	5.9	5.3	4.7	5.2	4.1	2.8	2.3
2.8	2.6	2.5	2.5	2.5	2.5	6.1	6.3	6.2	7.8	6.1	5.3	4.0	4.0	0.5	3.2
3.5	3.4	3.8	2.8	3.7	3.2	4.9	4.9	5.7	4.6	4.4	4.2	4.0	3.5	2.9	3.1
2.9	2.9	2.5	2.6	2.9	2.9	4.3	3.5	3.6	3.2	2.5	3.5	3.4	2.6	2.5	3.1
3.6	3.4	4.8	2.9	2.9	3.3	5.8	6.5	6.1	5.8	5.2	5.1	6.5	5.1	1.4	2.8
3.6	3.5	4.4	4.6	1.9	1.4	6.2	5.2	4.4	3.1	6.7	5.4	5.1	7.4	8.3	4.1
3.9	3.7	3.5	2.6	2.7	3.2	5.1	4.8	5.4	4.7	4.2	4.5	4.3	4.0	1.6	2.9
3.5	3.5	3.4	1.4	1.6	1.8	3.2	8.7	4.5	2.6	4.5	2.6	5.4	4.3	0.5	3.3
3.7	3.6	4.6	2.8	2.8	4.0	5.4	3.5	5.2	3.6	6.8	4.2	5.1	2.0	3.1	1.6
3.2	3.2	3.7	3.5	2.7	1.9	-----	-----	4.8	4.1	4.9	5.0	5.4	1.2	0.1	2.9
2.2	2.2	2.7	3.1	2.2	1.1	-----	-----	4.5	3.0	4.7	1.2	4.6	3.1	1.2	4.1
3.4	3.4	3.4	2.3	2.5	3.2	4.6	4.4	5.3	4.3	3.7	4.0	4.1	3.6	2.6	2.9
2.4	2.4	2.1	1.0	1.6	1.7	2.8	7.6	4.6	4.8	2.7	3.9	3.6	3.6	1.3	1.1
2.7	1.4	1.6	1.4	0.5	1.0	4.8	4.4	3.7	1.0	2.0	0.4	0.9	1.3	3.4	1.6
3.0	3.0	3.0	1.3	-----	-----	5.8	5.5	5.1	3.4	3.3	3.8	2.8	2.7	0.5	1.3
2.6	2.5	2.5	2.2	1.6	2.0	3.8	3.2	3.5	2.4	2.6	2.6	2.2	2.5	1.1	2.7
3.4	3.0	3.7	2.7	2.5	1.8	5.9	4.9	4.6	3.5	4.5	3.6	4.6	3.8	1.1	2.4
2.5	2.0	1.9	1.7	2.1	1.7	4.8	3.8	4.8	3.0	1.5	0.5	2.2	1.6	2.6	0.7
-----	-----	1.1	1.3	-----	-----	-----	-----	8.7	4.5	4.2	4.5	4.3	4.0	1.6	2.9
3.6	3.6	3.7	1.3	1.0	1.7	9.1	9.0	9.3	6.1	6.0	4.9	5.5	4.8	2.7	2.1
4.1	4.9	4.3	4.3	4.1	4.1	5.3	6.3	4.8	5.6	5.0	6.0	6.2	5.0	4.8	3.8
3.3	3.2	4.1	2.6	2.7	3.3	5.3	4.9	5.5	5.1	4.6	4.3	1.9	4.2	1.6	2.2
3.0	2.9	3.2	3.2	3.1	3.1	4.4	5.2	5.4	5.1	5.7	5.4	5.3	5.0	3.5	4.5
3.6	7.3	4.2	3.5	6.4	2.1	7.5	8.4	8.6	6.5	5.2	6.0	6.3	4.8	4.8	1.9
5.6	3.8	5.6	1.8	3.6	2.3	10.2	7.2	6.3	7.6	8.4	7.0	10.0	4.7	5.1	4.3
3.8	2.6	4.5	2.3	2.6	1.5	7.1	2.7	5.0	4.2	6.8	3.3	6.7	2.4	1.6	0.4
2.3	2.0	3.0	1.0	1.3	1.3	5.0	3.5	4.5	1.4	3.2	2.3	4.2	3.1	0.9	1.2
11.0	1.1	5.8	0.8	2.3	1.1	6.0	4.3	11.1	7.4	9.3	7.8	9.7	8.0	2.4	4.6
3.4	2.3	3.3	3.1	1.1	3.7	11.9	9.5	6.6	5.6	6.6	5.9	4.7	5.7	2.7	10.8
4.7	3.8	1.9	0.5	3.6	2.8	6.0	5.2	6.3	4.0	5.3	4.8	4.0	5.1	3.5	1.2
3.4	3.5	3.3	2.2	3.3	1.5	8.7	6.3	6.5	7.3	2.2	4.5	3.9	3.3	1.7	2.1
2.8	4.3	3.9	1.5	2.9	0.5	9.5	8.1	7.8	5.5	5.3	4.7	5.1	3.0	1.7	2.1
2.1	3.1	2.4	1.1	1.3	1.3	2.5	3.4	1.3	4.5	3.0	0.5	2.0	0.4	1.0	2.5
3.8	7.1	3.5	2.6	1.3	2.8	-----	-----	4.0	4.7	6.3	11.9	9.8	10.5	3.9	7.6
3.5	2.9	2.6	2.3	3.5	3.1	-----	-----	4.6	5.8	6.1	4.9	7.3	5.3	5.9	5.8
2.8	2.7	2.8	2.5	2.5	2.4	4.3	4.3	4.6	4.0	3.8	3.5	3.9	3.5	2.1	2.4

columns for 1890, 1892, 1893, and 1894 signify percentage of loss.

242 REPORT OF THE COMPTROLLER OF THE CURRENCY.

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ARRANGED BY GEOGRAPHICAL DIVISIONS, FOR SEMI-ANNUAL PERIODS FROM SEPTEMBER, 1885, TO SEPTEMBER, 1894.

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., 1885, to Mar., 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.....	738	172,435,295	67,583,309	7,044,535	9,484,324	4.0	2.9	3.9	
Southern States.....	294	44,437,400	12,053,524	1,969,190	2,705,274	4.4	3.4	4.7	
Western States.....	1,177	148,879,580	32,767,699	6,946,485	9,412,687	4.6	3.8	5.2	
Total.....	2,768	530,956,195	153,532,919	21,335,436	27,527,666	4.0	3.1	4.0	
Mar., 1886, to Sept., 1886:									
New England States.....	563	165,352,320	41,581,845	5,338,635	6,736,479	3.2	2.5	3.2	
Middle States.....	744	173,628,875	70,044,187	7,328,798	9,789,133	4.2	3.0	4.0	
Southern States.....	303	45,444,060	11,967,321	1,994,537	2,553,055	4.3	3.4	4.0	
Western States.....	1,174	153,138,453	33,470,425	6,485,172	8,834,050	4.2	3.5	4.7	
Total.....	2,784	537,563,648	157,064,778	21,147,142	27,912,719	3.9	3.0	4.0	
Sept., 1886, to Mar., 1887:									
New England States.....	563	165,252,370	41,897,072	5,318,480	6,176,707	3.2	2.6	3.0	
Middle States.....	754	175,873,735	73,445,033	7,574,627	12,072,419	4.3	3.0	4.8	
Southern States.....	313	46,213,240	12,463,050	2,143,870	2,646,393	4.6	3.6	4.5	
Western States.....	1,225	161,016,425	35,926,745	7,111,610	10,803,275	4.4	3.6	5.5	
Total.....	2,855	548,355,770	163,731,900	22,148,587	31,698,704	4.0	3.1	4.5	
Mar., 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	11,360,893	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	7,153,365	10,953,427	4.3	3.5	5.4	
Total.....	2,942	558,544,541	171,254,553	22,003,820	32,808,074	3.9	3.0	4.5	
Sept., 1887, to Mar., 1888:									
New England States.....	567	164,405,920	43,459,769	5,426,178	6,187,595	3.3	2.6	3.0	
Middle States.....	780	183,382,395	80,879,527	7,346,515	11,201,708	4.0	2.8	4.2	
Southern States.....	358	53,124,400	14,258,403	2,298,039	3,257,542	4.3	3.4	4.8	
Western States.....	1,339	176,224,033	40,999,447	8,017,876	11,954,449	4.5	3.7	5.5	
Total.....	3,044	577,136,748	179,397,147	23,088,607	32,601,294	4.0	3.0	4.3	
Mar., 1888, to Sept., 1888:									
New England States.....	568	164,649,820	44,197,418	5,349,582	6,739,240	3.2	2.6	3.2	
Middle States.....	793	184,220,575	82,998,759	7,564,822	11,544,258	4.1	2.8	4.3	
Southern States.....	369	54,802,800	14,844,534	2,189,937	3,105,262	4.0	3.1	4.4	
Western States.....	1,363	179,865,950	42,376,280	8,338,710	11,370,432	4.6	3.8	5.1	
Total.....	3,093	583,529,145	184,416,991	23,443,051	32,759,192	4.0	3.0	4.3	
Sept., 1888, to Mar., 1889:									
New England States.....	568	164,506,720	44,904,040	5,508,163	6,932,212	3.3	2.6	3.3	
Middle States.....	793	184,628,445	86,496,367	7,379,692	12,241,999	4.0	2.7	4.5	
Southern States.....	382	56,974,485	15,715,136	2,357,718	3,497,512	4.1	3.2	4.8	
Western States.....	1,404	187,144,200	45,391,957	8,045,400	12,438,868	4.3	3.5	5.3	
Total.....	3,147	593,253,850	192,507,500	23,290,973	35,109,889	3.9	3.0	4.5	
Mar., 1889, to Sept., 1889:									
New England States.....	571	165,101,920	45,476,953	5,307,086	6,920,889	3.2	2.5	3.3	
Middle States.....	796	184,195,745	87,936,236	7,636,874	12,060,433	4.1	2.8	4.5	
Southern States.....	403	58,905,530	16,387,359	2,365,368	3,818,379	4.0	3.1	5.1	
Western States.....	1,424	191,247,990	47,328,336	8,016,259	11,708,674	4.2	3.4	4.9	
Total.....	3,194	599,451,185	197,128,884	23,325,587	34,508,375	3.9	2.9	4.5	
Sept., 1889, to Mar., 1890:									
New England States.....	576	165,631,980	46,157,181	5,520,977	5,006,830	3.3	2.6	2.6	
Middle States.....	811	186,198,725	91,010,405	7,629,170	12,208,788	4.1	2.8	4.4	
Southern States.....	436	62,949,360	17,141,070	2,861,628	4,229,776	4.5	3.6	5.3	
Western States.....	1,471	200,625,480	50,237,778	10,237,991	12,203,145	5.1	4.1	5.2	
Total.....	3,294	615,405,545	204,546,434	26,249,766	35,248,539	4.3	3.2	4.3	

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ETC.—Continued.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Mar., 1890, to Sept., 1890:								
New England States.....	582	\$165,500,920	\$46,488,598	\$5,144,588	\$6,239,358	3.1	2.4	2.9
Middle States.....	834	182,261,155	94,608,921	7,946,301	12,534,630	4.2	2.8	4.4
Southern States.....	475	68,491,105	18,081,496	2,695,210	4,730,666	3.9	3.1	5.5
Western States.....	1,521	212,520,566	52,690,124	9,123,018	13,302,370	4.3	3.4	5.0
Total.....	3,412	634,773,746	211,869,139	24,909,117	36,807,024	3.9	2.9	4.3
Sept., 1890, to Mar., 1891:								
New England States.....	583	165,525,420	47,263,871	5,530,473	7,275,215	3.3	2.6	3.4
Middle States.....	851	189,215,745	98,565,397	7,720,433	13,189,635	4.1	2.7	4.6
Southern States.....	522	75,175,100	19,232,961	3,026,492	4,842,139	4.0	3.2	5.1
Western States.....	1,586	222,670,320	54,368,512	9,491,377	14,838,985	4.3	3.4	5.4
Total.....	3,542	652,586,585	219,430,741	25,768,775	40,145,974	3.9	3.0	4.6
Mar., 1891, to Sept., 1891:								
New England States.....	580	165,392,090	48,053,953	5,231,854	6,512,910	3.2	2.4	3.0
Middle States.....	874	192,973,876	99,692,776	7,911,627	11,475,715	4.1	2.7	3.9
Southern States.....	544	78,244,000	20,344,334	2,778,024	4,299,226	3.6	2.8	4.4
Western States.....	1,605	231,019,971	58,011,532	9,104,730	13,329,789	3.9	3.2	4.6
Total.....	3,612	667,629,937	226,102,595	25,026,235	35,617,640	3.7	2.8	4.0
Sept., 1891, to Mar., 1892:								
New England States.....	585	165,668,920	48,438,842	5,292,014	5,422,799	3.2	2.5	2.5
Middle States.....	880	192,303,940	103,561,327	7,463,453	11,764,329	3.9	2.5	3.9
Southern States.....	558	78,227,550	21,026,567	3,350,369	3,412,941	4.3	3.4	3.4
Western States.....	1,648	239,155,900	61,650,165	9,441,017	13,763,021	3.9	3.1	4.6
Total.....	3,671	675,356,310	234,674,901	25,546,853	34,363,090	3.8	2.8	3.8
Mar., 1892, to Sept., 1892:								
New England States.....	587	165,918,920	48,072,364	4,300,264	5,542,293	2.6	2.0	2.6
Middle States.....	882	182,464,745	105,487,995	8,147,702	10,855,644	4.2	2.7	3.6
Southern States.....	570	79,620,155	21,456,227	3,007,204	3,780,308	3.8	2.9	3.7
Western States.....	1,662	241,072,830	62,745,279	9,398,600	12,116,679	3.9	3.1	4.0
Total.....	3,701	679,076,650	237,761,865	24,853,860	32,294,924	3.7	2.7	3.5
Sept., 1892, to Mar., 1893:								
New England States.....	593	166,883,920	49,226,403	5,265,294	6,237,163	3.7	2.4	2.9
Middle States.....	896	193,420,145	109,068,414	8,019,584	12,501,582	4.2	2.6	4.1
Southern States.....	584	80,834,940	21,664,386	3,363,815	3,706,154	4.2	3.3	3.6
Western States.....	1,686	245,735,370	65,755,235	9,825,517	13,646,809	4.0	3.2	4.4
Total.....	3,759	686,874,375	245,714,438	26,474,210	36,091,708	3.8	2.8	3.9
Mar., 1893, to Sept., 1893:								
New England States.....	594	166,483,920	49,330,866	5,225,243	6,093,766	3.1	2.4	2.8
Middle States.....	908	195,690,223	110,921,823	7,740,742	11,925,336	4.0	2.5	3.9
Southern States.....	578	77,023,500	21,638,868	2,445,928	3,654,948	3.2	2.5	3.7
Western States.....	1,682	243,282,030	66,231,402	7,749,372	10,984,593	3.1	2.5	3.5
Total.....	3,758	681,809,673	248,122,908	23,158,985	32,659,243	3.4	2.5	3.5
Sept., 1893, to Mar., 1894:								
New England States.....	593	166,827,490	49,039,233	5,017,749	4,527,971	3.0	2.3	2.1
Middle States.....	915	195,161,745	111,083,140	7,939,041	8,982,565	4.1	2.6	2.9
Southern States.....	579	76,006,200	22,615,636	2,857,628	1,924,778	3.7	2.9	1.1
Western States.....	1,683	241,854,300	64,004,286	7,416,942	4,327,512	3.1	2.4	1.4
Total.....	3,770	680,449,735	247,342,295	23,231,360	19,762,826	3.4	2.5	2.1
Mar., 1894, to Sept., 1894:								
New England States.....	593	166,713,920	48,710,048	4,929,234	4,414,689	3.0	2.3	2.0
Middle States.....	918	194,706,745	112,138,398	7,575,167	9,193,435	3.9	2.5	3.0
Southern States.....	575	74,636,200	22,453,046	2,382,498	2,757,056	3.2	2.5	2.8
Western States.....	1,655	229,396,300	61,358,870	7,215,011	5,827,842	3.1	2.5	2.0
Total.....	3,741	665,453,165	244,660,362	22,101,910	22,192,422	3.3	2.4	2.4
General average.....	3,334	620,455,933	206,625,686	23,172,459	32,222,744	3.7	2.8	3.9

244 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NUMBER OF NATIONAL BANKS, THEIR CAPITAL, SURPLUS, DIVIDENDS, NET EARNINGS, AND RATIOS, YEARLY, 1870 TO 1894.

Year ended March 1—	No. of banks.	Capital.	Surplus.	Dividends.	Net earn- ings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Net earnings to capital and surplus.
						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
1870.....	1, 526	\$409, 008, 896	\$84, 112, 029	\$43, 246, 926	\$58, 218, 118	10. 5	8. 8	11. 8
1871.....	1, 602	427, 008, 134	93, 151, 510	43, 285, 493	54, 057, 047	10. 1	8. 3	10. 4
1872.....	1, 721	448, 346, 485	98, 858, 917	44, 985, 105	54, 817, 850	10	8. 2	10. 2
1873.....	1, 882	473, 097, 353	109, 719, 615	48, 653, 350	62, 499, 369	10. 3	8. 4	10. 7
1874.....	1, 961	488, 805, 637	120, 791, 853	48, 353, 026	62, 666, 120	9. 9	7. 9	10. 3
1875.....	1, 989	491, 753, 557	129, 962, 338	49, 680, 122	59, 172, 818	10. 1	7. 9	9. 5
1876.....	2, 061	501, 037, 162	134, 295, 621	49, 129, 366	51, 898, 138	9. 8	7. 8	8. 1
1877.....	2, 080	498, 566, 925	131, 561, 621	44, 367, 798	40, 133, 194	8. 9	7. 0	6. 3
1878.....	2, 073	480, 967, 305	123, 361, 407	41, 099, 506	32, 220, 724	8. 6	6. 8	5. 3
1879.....	2, 045	467, 322, 946	117, 715, 634	35, 500, 277	28, 337, 553	7. 6	6. 1	4. 8
1880.....	2, 045	454, 606, 073	116, 187, 926	35, 523, 140	38, 025, 984	7. 8	6. 2	6. 7
1881.....	2, 079	455, 329, 963	121, 313, 718	37, 167, 717	48, 485, 271	8. 2	6. 4	8. 4
1882.....	2, 118	459, 644, 485	129, 265, 141	39, 415, 343	56, 254, 141	8. 6	6. 7	9. 5
1883.....	2, 232	478, 519, 528	135, 570, 518	41, 181, 655	52, 670, 569	8. 6	6. 7	8. 6
1884.....	2, 420	501, 304, 720	143, 416, 518	41, 476, 382	55, 568, 978	8. 2	6. 4	8. 6
1885.....	2, 616	520, 752, 720	148, 246, 298	40, 609, 317	45, 969, 221	7. 8	6. 1	6. 9
1886.....	2, 686	527, 777, 898	150, 218, 207	41, 553, 907	49, 551, 961	7. 9	6. 1	7. 3
1887.....	2, 819	542, 959, 709	160, 398, 339	43, 295, 729	59, 611, 513	7. 9	6. 1	8. 5
1888.....	2, 993	567, 840, 644	175, 325, 850	45, 082, 427	65, 409, 368	7. 9	6. 1	8. 8
1889.....	3, 120	588, 391, 497	188, 462, 245	46, 754, 024	67, 869, 081	7. 9	6. 0	8. 7
1890.....	3, 244	607, 428, 365	200, 837, 659	49, 575, 353	69, 756, 914	8. 1	6. 1	8. 6
1891.....	3, 477	643, 680, 165	215, 649, 940	50, 677, 892	76, 952, 998	7. 9	5. 9	8. 9
1892.....	3, 641	671, 493, 123	230, 389, 748	50, 573, 088	69, 980, 730	7. 5	5. 6	7. 8
1893.....	3, 730	682, 975, 512	241, 738, 151	51, 328, 070	68, 386, 632	7. 5	5. 5	7. 4
1894.....	3, 764	681, 129, 704	247, 732, 601	46, 390, 345	52, 422, 009	6. 8	5. 0	5. 6
Average, 25 years.....	2, 477	522, 797, 940	149, 931, 336	44, 355, 814	55, 237, 454	8. 5	6. 6	8. 2
Aggregate, 25 years.....				1, 108, 895, 358	1, 380, 936, 361			

NATIONAL BANKS WHICH 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, RETIRED, AND OUTSTANDING OCTOBER 31, 1894.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N. Y. *	Apr. 6, 1864	.....	.....	.....	.....
First National Bank, Norwich, Conn. *	May 2, 1864	.....	.....	.....	.....
Second National Bank, Ottumwa, Iowa †	..... do .....	.....	.....	.....	.....
Second National Bank, Canton, Ohio †	Oct. 3, 1864	.....	.....	.....	.....
First National Bank, Lansing, Mich. †	Dec. 5, 1864	.....	.....	.....	.....
First National Bank, Columbia, Mo.	Sept. 19, 1861	\$100,000	\$90,000	\$89,875	\$125
First National Bank, Carondelet, Mo.	Mar. 15, 1865	30,000	25,500	25,404	96
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	99,373	627
Berkshire National Bank, Adams, Mass. †	Dec. 8, 1865	100,000	.....	.....	.....
National Union Bank, Rochester, N. Y.	Apr. 26, 1866	400,000	192,500	191,558	942
First National Bank, Leonardsville, N. Y.	July 11, 1866	50,000	45,000	44,420	580
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	83,293	1,707
Farmers' National Bank, Waukesha, Wis. ....	.....	.....	.....	.....	.....
National Bank of Metropolis, Washington, D. C.	Nov. 25, 1866	100,000	90,000	89,545	455
First National Bank, Providence, Pa.	Nov. 28, 1866	200,000	180,000	177,128	2,872
National State Bank, Dubuque, Iowa.	Mar. 1, 1867	100,000	50,000	88,805	1,195
First National Bank of Newton, Newtonville, Mass.	Mar. 9, 1867	150,000	127,000	125,765	1,235
First National Bank, New Ulm, Minn.	Mar. 11, 1867	150,000	130,000	128,832	1,168
National Bank of Crawford County, Meadville, Pa.	Apr. 18, 1867	60,000	54,000	53,250	750
Kittanning National Bank, Kittanning, Pa. †	Apr. 19, 1867	300,000	.....	.....	.....
City National Bank, Savannah, Ga. †	Apr. 29, 1867	200,000	.....	.....	.....
Ohio National Bank, Cincinnati, Ohio.	May 28, 1867	100,000	.....	.....	.....
First National Bank, Kingstons, N. Y.	July 3, 1867	500,000	450,000	444,260	5,740
First National Bank, Bluffton, Ind.	Sept. 26, 1867	200,000	180,000	177,825	2,175
..... do	Dec. 5, 1867	50,000	45,000	44,586	414
National Exchange Bank, Richmond, Va. ....	..... do	200,000	180,000	179,580	620
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,808	1,182
First National Bank, Jackson, Miss.	Dec. 26, 1867	100,000	45,500	45,320	1,180
First National Bank, Downingtown, Pa.	Jan. 14, 1868	100,000	90,000	89,026	974
First National Bank, Titusville, Pa.	Jan. 15, 1868	100,000	86,750	85,790	960
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,000	45,000	44,380	620
National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,258	242
First National Bank, New Brunswick, N. J.	Feb. 26, 1868	100,000	90,000	88,734	1,266
First National Bank, Cuyahoga Falls, Ohio.	Mar. 4, 1868	50,000	45,000	44,472	528
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,527	473
Commercial National Bank, Cincinnati, Ohio.	Apr. 28, 1868	500,000	345,950	344,005	1,945
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	88,980	1,020
First National Bank, South Worcester, N. Y.	Aug. 4, 1868	175,500	157,400	155,826	1,574
National Mechanics and Farmers' Bank, Albany, N. Y. ....	..... do	350,000	314,950	313,015	1,935
Second National Bank, Des Moines, Iowa.	Aug. 5, 1868	50,000	42,500	42,162	338
First National Bank, Steubenville, Ohio.	Aug. 8, 1868	150,000	135,000	133,387	1,613
First National Bank, Plumer, Pa.	Aug. 25, 1868	100,000	87,500	86,202	1,298
First National Bank, Danville, Va.	Sept. 30, 1868	50,000	45,000	44,710	290
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,627	1,873
First National Bank, Oskaloosa, Iowa.	Dec. 17, 1868	75,000	67,500	66,992	508
Merchants and Mechanics' National Bank, Troy, N. Y.	Dec. 31, 1868	300,000	184,750	183,197	1,553
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,455	545
First National Bank, Marion, Ohio.	Jan. 12, 1869	125,000	109,850	109,021	829
National Insurance Bank, Detroit, Mich.	Feb. 28, 1869	200,010	85,000	84,473	527
National Bank of Lansingburg, N. Y.	Mar. 6, 1869	150,000	135,000	133,822	1,178
National Bank of North America, New York, N. Y.	Apr. 15, 1869	1,000,000	333,000	330,919	2,081
First National Bank, Hallowell, Me.	Apr. 19, 1869	60,000	53,350	52,946	404
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,280	720
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,990	134,082	908
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	84,921	329
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,500	500
First National Bank, Frostburg, Md.	July 30, 1869	50,000	45,000	44,757	243
First National Bank, La Salle, Ill.	Aug. 30, 1869	50,000	45,000	44,535	465
National Bank of Commerce, Georgetown, D. C.	Oct. 28, 1869	100,000	90,000	89,100	900

* New bank with same title. † Never completed organization. ‡ Consolidated with another bank.

246 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.--Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Miners' National Bank, Salt Lake City, Utah	Dec. 2, 1869	\$150,000	\$135,000	\$134,116	\$884
First National Bank, Vinton, Iowa	Dec. 13, 1869	50,000	42,500	42,303	197
National Exchange Bank, Philadelphia, Pa.	Jan. 8, 1870	300,000	175,750	173,910	1,840
First National Bank, Decatur, Ill.	Jan. 10, 1870	100,000	85,250	84,226	1,024
National Union Bank, Owego, N. Y.	Jan. 11, 1870	100,000	88,250	87,338	912
First National Bank, Berlin, Wis.	Jan. 25, 1870	500,000	44,000	43,627	373
Central National Bank, Cincinnati, Ohio.	Mar. 31, 1870	500,000	425,000	421,435	3,565
First National Bank, Dayton, Ohio.	Apr. 9, 1870	150,000	135,000	133,851	1,149
National Bank of Chemung, Elmira, N. Y.	June 10, 1870	100,000	90,000	89,498	502
Merchants' National Bank, Milwaukee, Wis.	June 14, 1870	100,000	90,000	89,355	645
First National Bank, St. Louis, Mo.	July 16, 1870	200,000	179,990	178,597	1,393
Chemung Canal National Bank, Elmira, N. Y.	Aug. 3, 1870	100,000	90,000	89,174	826
Central National Bank, Omaha, Nebr. *	Sept. 23, 1870	100,000			
First National Bank, Clarksville, Va.	Oct. 13, 1870	50,000	27,000	26,895	105
First National Bank, Burlington, Vt.	Oct. 15, 1870	300,000	270,000	267,608	2,932
First National Bank, Lebanon, Ohio.	Oct. 24, 1870	100,000	85,000	84,348	652
National Exchange Bank, Lansingburg, N. Y.	Dec. 27, 1870	100,000	90,000	89,429	571
Muskingum National Bank, Zanesville, Ohio.	Jan. 7, 1871	100,000	90,000	89,300	700
United National Bank, Winona, Minn.	Feb. 15, 1871	50,000	45,000	44,615	385
First National Bank, Des Moines, Iowa.	Mar. 25, 1871	100,000	90,000	89,213	787
Saratoga County National Bank, Waterford, N. Y.	Mar. 28, 1871	150,000	135,000	134,048	952
State National Bank, St. Joseph, Mo.	Mar. 31, 1871	100,000	90,000	89,461	539
First National Bank, Ponton, Mich.	May 2, 1871	100,000	49,500	49,033	467
First National Bank, Wellsburg, W. Va.	June 24, 1871	100,000	90,000	89,278	722
Clarke National Bank, Rochester, N. Y.	Aug. 11, 1871	200,000	180,000	178,278	1,722
Commercial National Bank, Oshkosh, Wis.	Nov. 22, 1871	100,000	90,000	89,323	677
Fort Madison National Bank, Fort Madison, Iowa.	Dec. 26, 1871	75,000	67,500	66,990	510
National Bank of Maysville, Ky.	Jan. 6, 1872	300,000	270,000	268,774	1,226
Fourth National Bank, Syracuse, N. Y.	Jan. 9, 1872	105,500	91,700	90,879	821
American National Bank, New York, N. Y.	May 10, 1872	500,000	450,000	444,151	5,849
Carroll County National Bank, Sandwich, N. H.	May 24, 1872	50,000	45,000	44,468	532
Second National Bank, Portland, Me.	June 24, 1872	100,000	81,000	80,029	971
Atlantic National Bank, Brooklyn, N. Y.	July 15, 1872	200,000	165,600	163,720	1,280
Merchants and Farmers' National Bank, Quincy, Ill.	Aug. 8, 1872	150,000	135,000	133,725	1,275
First National Bank, Rochester, N. Y.	Aug. 9, 1872	400,000	206,100	203,876	2,224
Lawrenceburg National Bank, Lawrenceburg, Ind.	Sept. 10, 1872	200,000	180,000	178,053	1,947
Jewett City National Bank, Jewett City, Conn.	Oct. 4, 1872	60,000	48,750	48,277	473
First National Bank, Knoxville, Tenn.	Oct. 22, 1872	100,000	80,910	80,112	798
First National Bank, Goshen, Ind.	Nov. 7, 1872	115,000	103,500	102,283	1,217
Kilder 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	136,513	1,627
Orange County National Bank, Chelsea, Vt.	Jan. 14, 1873	200,000	180,000	177,921	2,079
Second National Bank, Syracuse, N. Y.	Feb. 18, 1873	100,000	90,000	88,880	1,120
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	66,015	885
Mechanics' National Bank, Syracuse, N. Y.	Mar. 11, 1873	140,000	93,800	92,880	920
Farmers and Mechanics' National Bank, Rochester, N. Y.	Apr. 15, 1873	100,000	83,250	82,377	873
Montana National Bank, Helena, Mont.	do	100,000	31,500	31,385	115
First National Bank, Havana, N. Y.	June 3, 1873	50,000	45,000	44,415	585
Merchants and Farmers' National Bank, Ithaca, N. Y.	June 30, 1873	50,000	45,000	44,321	679
National Bank of Cazenovia, N. Y.	July 18, 1873	150,000	116,770	115,341	1,429
Merchants' National Bank, Memphis, Tenn.	Aug. 30, 1873	250,000	225,000	222,473	2,527
Manufacturers' National Bank, Chicago, Ill.	Sept. 25, 1873	500,000	438,750	433,292	5,358
Second National Bank, Chicago, Ill.	do	100,000	97,500	96,176	1,324

* New bank with same title.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Merchants' National Bank, Dubuque, Iowa	Sept. 30, 1873	\$200,000	\$180,000	\$176,532	\$3,468
Beloit National Bank, Beloit, Wis.	Oct. 2, 1873	50,000	45,000	44,319	6-1
Union National Bank, St. Louis, Mo.	Oct. 22, 1873	500,000	150,300	148,473	1,827
City National Bank, Green Bay, Wis.	Nov. 29, 1873	50,000	45,000	44,325	675
First National Bank, Shelby, Mo.	Jan. 1, 1874	100,000	90,000	89,301	699
Second National Bank, Nashville, Tenn.	Jan. 8, 1874	125,000	92,920	91,715	1,205
First National Bank, Oneida, N. Y.	Jan. 13, 1874	125,000	110,500	108,956	1,544
Merchants' National Bank, Hastings, Minn.	Feb. 7, 1874	100,000	90,000	88,541	1,459
National Bank of Tecumseh, Mich.	Mar. 3, 1874	50,000	45,000	44,315	685
Gallatin National Bank, Shawneetown, Ill.	Mar. 7, 1874	250,000	225,000	223,057	1,943
First National Bank, Brookville, Pa.	Mar. 26, 1874	100,000	90,000	88,845	1,155
Citizens' National Bank, Sioux City, Iowa	Apr. 14, 1874	50,000	45,000	44,850	159
Citizens' National Bank, Charlottesville, Va.	Apr. 27, 1874	100,000	90,000	89,279	721
Farmers' National Bank, Warren, Ill.	Apr. 28, 1874	50,000	45,000	44,463	537
First National Bank, Medina, Ohio	May 6, 1874	75,000	45,000	44,737	263
Croton River National Bank, South East, N. Y.	May 25, 1874	200,000	166,550	163,638	2,912
Merchants' National Bank of West Virginia, Wheeling, W. Va.	July 7, 1874	500,000	450,000	445,000	5,000
Central National Bank, Baltimore, Md.	July 15, 1874	200,000	180,000	178,878	1,122
Second National Bank, Leavenworth, Kans.	July 22, 1874	100,000	90,000	87,942	2,058
Teutonia National Bank, New Orleans, La.	Sept. 2, 1874	300,000	270,000	268,060	1,940
City National Bank, Chattanooga, Tenn.	Sept. 10, 1874	170,000	148,001	147,119	882
First National Bank, Cairo, Ill.	Oct. 10, 1874	100,000	90,000	88,672	1,328
First National Bank, Olathe, Kans.	Nov. 9, 1874	50,000	45,000	44,600	340
First National Bank, Beverly, Ohio	Nov. 10, 1874	102,000	90,000	88,581	1,419
Union National Bank, Lafayette, Ind.	Dec. 4, 1874	250,000	224,095	220,401	3,694
Ambler National Bank, Jacksonville, Fla.*	Dec. 7, 1874	42,500			
Mechanics' National Bank, Chicago, Ill.	Dec. 30, 1874	250,000	125,900	124,110	1,790
First National Bank, Evansville, Wis.	Jan. 9, 1875	55,000	45,000	44,563	437
First National Bank, Baxter Springs, Kans.	Jan. 12, 1875	50,000	36,000	35,655	345
People's National Bank, Pueblo, Colo.	do	50,000	27,000	26,834	166
National Bank of Commerce, Green Bay, Wis.	do	100,000	90,000	89,235	765
First National Bank, Millersburg, Ohio	do	100,000	60,400	60,045	355
First National Bank, Staunton, Va.	Jan. 23, 1875	100,000	90,000	89,107	893
National City Bank, Milwaukee, Wis.	Feb. 24, 1875	100,000	60,000	59,200	800
Irasburg National Bank of Orleans, Irasburg, Vt.	Mar. 17, 1875	75,000	67,500	66,569	931
First National Bank, Pekin, Ill.	Mar. 25, 1875	100,000	90,000	88,725	1,275
Merchants and Planters' National Bank, Augusta, Ga.	Mar. 30, 1875	200,000	169,000	167,345	1,655
Monticello National Bank, Monticello, Iowa	do	100,000	45,000	44,766	234
Iowa City National Bank, Iowa City, Iowa	Apr. 14, 1875	125,000	104,800	103,176	1,624
First National Bank, Wheeling, W. Va.	Apr. 22, 1875	250,000	225,000	222,014	2,986
First National Bank, Monnt Clemens, Mich.	May 20, 1875	50,000	27,000	26,910	90
First National Bank, Knob Noster, Mo.	May 29, 1875	50,000	43,800	43,440	360
First National Bank, Brodhead, Wis.	June 24, 1875	50,000	45,000	44,507	493
Auburn City National Bank, Auburn, N. Y.	June 26, 1875	200,000	141,300	139,057	2,243
First National Bank, Eldorado, Kans.	June 30, 1875	50,000	45,000	44,530	470
First National Bank, Junction City, Kans.	July 1, 1875	50,000	45,000	44,705	295
First National Bank, Chetopa, Kans.	July 19, 1875	50,000	36,000	35,701	299
First National Bank, Golden, Colo.	Aug. 25, 1875	50,000	27,000	26,818	182
National Bank of Jefferson, Wis.	Aug. 26, 1875	60,000	54,000	53,022	978
Green Lane National Bank, Green Lane, Pa.	Sept. 9, 1875	100,000	90,000	89,688	312
State National Bank, Topeka, Kans.	Sept. 15, 1875	60,000	30,600	30,477	123
Farmers' National Bank, Marshalltown, Iowa	Sept. 18, 1875	50,000	27,000	26,840	160
Richland National Bank, Mansfield, Ohio	Sept. 25, 1875	150,000	130,300	128,068	2,232
Planters' National Bank, Louisville, Ky.	Sept. 30, 1875	350,000	315,000	310,609	4,391
First National Bank, Gallatin, Tenn.	Oct. 1, 1875	75,000	45,000	44,630	370
First National Bank, Charleston, W. Va.	Oct. 2, 1875	100,000	90,000	89,156	844

* No circulation.

248 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
People's National Bank, Winchester, Ill.	Oct. 4, 1875	\$75,000	\$67,500	\$66,809	\$631
First National Bank, New Lexington, Ohio	Oct. 12, 1875	50,000	45,000	44,658	342
First National Bank, Ishpeming, Mich.	Oct. 20, 1875	50,000	45,000	44,594	406
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,617	663
Merchants' National Bank, Fort Wayne, Ind.	Nov. 8, 1875	100,000	46,820	46,205	555
Kansas City National Bank, Kansas City, Mo.	Nov. 13, 1875	100,000	65,991	65,140	851
First National Bank, Schoolcraft, Mich.	Nov. 17, 1875	50,000	45,000	44,512	488
First National Bank, Curwensville, Pa.	Dec. 17, 1875	100,000	90,000	88,633	1,367
National Marine Bank, St. Paul, Minn.	Dec. 28, 1875	100,000	59,710	58,345	1,365
First National Bank, Rochester, Ind.	Jan. 11, 1876	50,000	45,000	43,049	1,951
First National Bank, Lodi, Ohio	.....	100,000	90,000	88,592	1,408
Iron National Bank, Portsmouth, Ohio	Jan. 19, 1876	100,000	90,000	89,197	803
First National Bank, Ashland, Nebr.	Jan. 26, 1876	50,000	45,000	44,626	374
First National Bank, Paxton, Ill.	Jan. 28, 1876	50,000	45,000	44,408	592
First National Bank, Bloomfield, Iowa	Feb. 5, 1876	55,000	49,500	48,505	995
Marietta National Bank, Marietta, Ohio	Feb. 16, 1876	150,000	90,000	88,143	1,857
Salt Lake City National Bank, Salt Lake City, Utah	Feb. 21, 1876	100,000	45,000	44,162	836
First National Bank, La Grange, Mo.	Feb. 24, 1876	50,000	45,000	44,483	517
First National Bank, Atlantic, Iowa	Mar. 7, 1876	50,000	45,000	44,506	494
First National Bank, Spencer, Ind.	Mar. 11, 1876	70,000	62,000	62,564	436
National Currency Bank, New York, N. Y.	Mar. 23, 1876	100,000	45,000	44,070	930
Caverna National Bank, Caverna, Ky.	May 13, 1876	50,000	45,000	44,675	325
City National Bank, Pittsburg, Pa.	May 25, 1876	200,000	68,929	68,325	604
National State Bank, Des Moines, Iowa	June 21, 1876	100,000	50,795	49,550	1,205
First National Bank, Trenton, Mo.	June 23, 1876	50,000	45,000	44,576	424
First National Bank, Bristol, Tenn.	July 10, 1876	50,000	45,000	44,692	308
First National Bank, Leon, Iowa	July 11, 1876	60,000	45,000	44,213	787
Anderson County National Bank, Lawrenceburg, Ky.	July 29, 1876	100,000	45,000	44,740	200
First National Bank, Newport, Ind.	Aug. 7, 1876	60,000	45,000	44,488	512
First National Bank, DePere, Wis.	Aug. 17, 1876	50,000	31,500	31,259	241
Second National Bank, Lawrence, Kans.	Aug. 23, 1876	100,000	67,500	66,830	670
Commercial National Bank, Versailles, Ky.	Aug. 26, 1876	170,000	153,000	151,339	1,661
State National Bank, Atlanta, Ga.	Aug. 31, 1876	200,000	73,725	72,805	920
Syracuse National Bank, Syracuse, N. Y.	Sept. 25, 1876	200,000	117,961	114,628	3,333
First National Bank, Northumberland, Pa.	Oct. 6, 1876	100,000	62,106	60,341	1,765
First National Bank, Lancaster, Mo.	Nov. 14, 1876	50,000	27,000	26,587	143
First National Bank, Council Grove, Kans.	Nov. 28, 1876	50,000	26,500	26,163	337
National Bank Commerce, Chicago, Ill.	Dec. 2, 1876	250,000	71,465	70,201	1,204
First National Bank, Palmyra, Mo.	Dec. 12, 1876	100,000	46,140	44,963	1,177
First National Bank, Newton, Iowa	Dec. 16, 1876	50,000	45,000	43,926	1,074
National Southern Kentucky Bank, Bowling Green, Ky.	Dec. 23, 1876	50,000	27,000	26,772	228
First National Bank, Monroe, Iowa	Jan. 1, 1877	60,000	35,700	35,411	289
First National Bank, New London, Conn.	Jan. 9, 1877	100,000	38,300	36,691	1,609
Winona Deposit National Bank, Winona, Minn.	Jan. 24, 1877	100,000	63,285	61,947	1,338
First National Bank, South Charleston, Ohio	Feb. 24, 1877	100,000	90,000	88,154	1,846
Lake Ontario National Bank, Oswego, N. Y.	do	275,000	66,405	62,371	4,034
First National Bank, Sidney, Ohio	Feb. 26, 1877	52,000	46,200	45,272	928
Chillicothe National Bank, Ohio	Apr. 9, 1877	100,000	53,225	52,320	1,505
First National Bank, Manhattan, Kans.	Apr. 13, 1877	52,000	44,800	43,638	562
National Bank, Monticello, Ky.	Apr. 23, 1877	60,000	49,500	48,590	910
First National Bank, Rockville, Ind.	Apr. 25, 1877	200,000	173,090	170,285	2,805
Georgia National Bank, Atlanta, Ga.	May 31, 1877	100,000	45,000	43,705	1,295
First National Bank, Adrian, Mich.	June 11, 1877	100,000	43,500	42,936	564
First National Bank, Napoleon, Ohio	June 30, 1877	50,000	45,000	44,180	820
First National Bank, Lancaster, Ohio	Aug. 1, 1877	60,000	54,000	52,382	1,618
First National Bank, Minerva, Ohio	Aug. 24, 1877	50,000	45,000	44,393	607
Kinney National Bank, Portsmouth, Ohio	Aug. 28, 1877	100,000	90,000	89,000	1,000
First National Bank, Green Bay, Wis.	Oct. 19, 1877	50,000	45,000	43,941	1,059
National Exchange Bank, Wakefield, R. I.	Oct. 27, 1877	70,000	34,650	33,911	739
First National Bank, Union City, Ind.	Nov. 10, 1877	50,000	45,000	44,065	935
First National Bank, Negaunee, Mich.	Nov. 13, 1877	50,000	45,000	44,270	730
Tenth National Bank, New York, N. Y.	Nov. 23, 1877	500,000	441,000	423,516	17,484
First National Bank, Paola, Kans.	Dec. 1, 1877	50,000	44,350	43,577	773
National Exchange Bank, Troy, N. Y.	Dec. 6, 1877	100,000	90,000	87,945	2,055
Second National Bank, Lafayette, Ind.	Dec. 29, 1877	200,000	52,167	48,819	3,348
State National Bank, Minneapolis, Minn.	Dec. 31, 1877	100,000	82,500	80,411	2,089
Second National Bank, St. Louis, Mo.	Jan. 8, 1878	200,000	53,055	48,980	4,075

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Sullivan, Ind.....	Jan. 8, 1878	\$50,000	\$45,000	\$44,495	\$505
Rockland County National Bank, Nyack, N. Y.....	Jan. 10, 1878	100,000	89,000	87,436	1,564
First National Bank, Wyandotte, Kans.....	Jan. 19, 1878	50,000	45,000	44,261	739
First National Bank, Boone, Iowa.....	Jan. 22, 1878	50,000	32,400	31,855	545
First National Bank, Pleasant Hill, Mo.....	Feb. 7, 1878	50,000	45,000	44,198	802
National Bank of Gloversville, N. Y.....	Feb. 28, 1878	100,000	64,750	63,968	782
First National Bank, Independence, Mo.....	Mar. 1, 1878	50,000	27,000	25,671	1,329
National State Bank, Lima, Ind.....	Mar. 2, 1878	100,000	38,471	32,317	1,154
First National Bank, Tell City, Ind.....	Mar. 4, 1878	50,000	44,500	44,030	470
First National Bank, Pomeroy, Ohio.....	Mar. 5, 1878	200,000	75,713	72,088	3,625
Eleventh Ward National Bank, Boston, Mass.....	Mar. 14, 1878	200,000	89,400	88,505	895
First National Bank, Prophetstown, Ill.....	Mar. 19, 1878	50,000	45,000	44,585	415
First National Bank, Jackson, Mich.....	Mar. 26, 1878	100,000	88,400	86,665	1,735
First National Bank, Eau Claire, Wis.....	Mar. 30, 1878	60,000	38,461	37,765	696
First National Bank, Washington, Ohio.....	Apr. 5, 1878	200,000	69,750	67,314	2,436
First National Bank, Middleport, Ohio.....	Apr. 20, 1878	80,000	31,500	31,125	375
First National Bank, Streator, Ill.....	Apr. 24, 1878	50,000	40,500	40,075	425
First National Bank, Muir, Mich.....	Apr. 25, 1878	50,000	44,200	43,669	531
Kane County National Bank, St. Charles, Ill.....	May 31, 1878	50,000	26,300	25,878	422
First National Bank, Carthage, Mo.....	June 1, 1878	50,000	44,500	43,870	630
Security National Bank, Worcester, Mass.....	June 5, 1878	100,000	49,000	48,490	510
First National Bank, Lake City, Colo.....	June 15, 1878	50,000	29,900	29,119	781
People's National Bank, Norfolk, Va.....	July 31, 1878	100,000	85,705	84,550	1,255
Topeka National Bank, Topeka, Kans.....	Aug. 7, 1878	100,000	89,300	87,774	1,526
First National Bank, St. Joseph, Mo.....	Aug. 13, 1878	100,000	67,110	65,061	2,049
First National Bank, Winchester, Ind.....	Aug. 24, 1878	60,000	52,700	51,204	1,496
Muscatine National Bank, Muscatine, Iowa.....	Sept. 2, 1878	100,000	44,200	42,531	1,669
Traders' National Bank, Chicago, Ill.....	Sept. 4, 1878	200,000	43,700	40,752	2,948
Union National Bank, Rahwar, N. J.....	Sept. 10, 1878	100,000	89,200	87,058	2,142
First National Bank, Sparta, Wis.....	Sept. 14, 1878	50,000	45,000	43,964	1,036
Herkimer County National Bank, Little Falls, N. Y.....	Oct. 11, 1878	200,000	178,900	174,191	4,709
Farmers' National Bank, Bangor, Me.....	Nov. 22, 1878	100,000	89,100	87,622	1,478
Pacific National Bank, Council Bluffs, Iowa.....	Nov. 30, 1878	100,000	45,000	43,780	1,220
First National Bank, Anamosa, Iowa.....	Dec. 14, 1878	50,000	44,500	43,608	892
Smithfield National Bank, Pittsburg, Pa.....	Dec. 16, 1878	200,000	78,750	77,250	1,500
First National Bank, Buchanan, Mich.....	Dec. 21, 1878	50,000	27,000	26,638	362
First National Bank, Prairie City, Ill.....	Dec. 24, 1878	50,000	27,000	26,010	990
Corn Exchange National Bank, Chicago, Ill.....	Jan. 4, 1879	500,000	59,160	53,863	5,297
Franklin National Bank, Columbus, Ohio.....	do	100,000	93,070	90,243	2,827
Traders' National Bank, Bangor, Me.....	Jan. 14, 1879	100,000	76,400	74,253	2,147
First National Bank, Gonie, N. H.....	do	60,000	45,597	44,021	1,576
First National Bank, Salem, N. C.....	do	150,000	128,200	125,425	2,775
First National Bank, Graenville, Ohio.....	do	50,000	34,365	33,099	1,266
Commercial National Bank, Petersburg, Va.....	do	120,000	90,800	97,068	2,732
First National Gold Bank, Stockton, Cal.....	do	300,000	238,600	226,121	12,479
First National Bank, Shelbygan, Wis.....	do	50,000	45,000	44,282	718
First National Bank, Boscobel, Wis.....	Jan. 21, 1879	50,000	43,900	42,966	934
National Marine Bank, Oswego, N. Y.....	Jan. 25, 1879	120,000	44,300	42,028	2,272
Central National Bank, Hightstown, N. J.....	Feb. 15, 1879	100,000	32,400	31,918	482
Brookville National Bank, Brookville, Ind.....	Feb. 18, 1879	100,000	89,000	86,570	2,430
Farmers' National Bank, Centreville, Iowa.....	Feb. 27, 1879	50,000	41,500	40,928	572
First National Bank, Clarinda, Iowa.....	Mar. 1, 1879	50,000	45,000	44,277	723
Waterville National Bank, Waterville, Me.....	Mar. 3, 1879	125,000	110,300	107,575	2,725
First National Bank, Tremont, Pa.....	Mar. 4, 1879	75,000	64,600	62,373	2,227
First National Bank, Atlanta, Ill.....	Apr. 15, 1879	50,000	26,500	26,010	490
Union National Bank, Aurora, Ill.....	Apr. 22, 1879	125,000	82,800	79,729	2,271
National Bank of Menasha, Wis.....	Apr. 26, 1879	50,000	44,500	43,607	893
National Exchange Bank, Jefferson City, Mo.....	May 8, 1879	50,000	45,000	43,975	1,025
First National Bank, Hannibal, Mo.....	May 15, 1879	100,000	88,200	84,911	3,289
Merchants' National Bank, Winona, Minn.....	June 16, 1879	100,000	35,000	34,437	563
Farmers' National Bank, Keithsburg, Ill.....	July 3, 1879	50,000	27,000	26,365	635
First National Bank, Franklin, Ky.....	July 5, 1879	100,000	54,000	52,725	1,275
National Bank of Salem, Salem, Ind.....	July 8, 1879	50,000	44,400	43,839	561
Fourth National Bank, Memphis, Tenn.....	July 19, 1879	125,000	45,000	43,555	1,445
Bedford National Bank, Bedford, Ind.....	July 21, 1879	100,000	87,200	85,744	1,456
First National Bank, Afton, Iowa.....	Aug. 15, 1879	50,000	26,500	25,744	756

250 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	\$50,000	\$45,000	\$44,020	980
First National Bank, Batavia, Ill.	Aug. 30, 1879	50,000	44,300	42,482	1,818
National Gold Bank and Trust Company, San Francisco, Cal.	Sept. 1, 1879	750,000	40,000	29,835	10,165
Gainesville National Bank, Gainesville, Ala.	Nov. 25, 1879	100,000	90,000	87,744	2,256
First National Bank, Hackensack, N. J.	Dec. 6, 1879	100,000	90,000	88,190	1,810
National Bank of Delevan, Delevan, Wis.	Jan. 7, 1880	50,000	27,000	25,995	1,005
Mechanics' National Bank, Nashville, Tenn.	Jan. 13, 1880	100,000	90,000	86,550	3,450
Manchester National Bank, Manchester, Ohio.	do	50,000	48,303	46,958	1,345
First National Bank, Meyersdale, Pa.	Mar. 5, 1880	50,000	30,600	30,210	390
First National Bank, Mifflinburg, Pa.	Mar. 8, 1880	100,000	90,000	87,185	2,815
National Bank of Michigan, Marshall, Mich.	May 14, 1880	120,000	100,800	97,726	3,074
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	30,896	604
Ascutey National Bank, Windsor, Vt.	Oct. 19, 1880	100,000	90,000	87,521	2,479
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	50,000	52,828	1,172
First National Bank, Baraboo, Wis.	Nov. 27, 1880	50,000	27,000	26,437	563
Bundy National Bank, Newcastle, Ind.	Dec. 6, 1880	50,000	45,000	44,584	416
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,466	534
Ocean County National Bank, Toms River, N. J.	do	100,000	119,405	115,450	3,955
Hungerford National Bank, Adams, N. Y.	Jan. 27, 1881	50,000	45,000	42,673	2,327
Merchants' National Bank, Minneapolis, Minn.	Jan. 31, 1881	150,000	98,268	96,490	1,778
Farmers' National Bank, Mechanicsburg, Ohio	Feb. 18, 1881	100,000	30,140	29,175	965
First National Bank, Green Spring, Ohio	do	50,000	45,000	44,129	871
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,483	517
First National Bank, Coshocton, Ohio	do	50,000	53,058	51,984	1,074
Manufacturers' National Bank, Three Rivers, Mich.	Feb. 23, 1881	50,000	45,000	44,045	955
First National Bank, Lansing, Iowa.	do	50,000	45,000	43,647	1,353
First National Bank, Watertown, N. Y.	May 26, 1881	100,000	75,510	72,205	3,305
First National Bank, Americas, Ga.	June 17, 1881	60,000	45,000	44,049	951
First National Bank, St. Joseph, Mich.	June 30, 1881	50,000	26,500	25,706	794
First National Bank, Logan, Ohio	July 8, 1881	50,000	45,000	43,690	1,310
First National Bank, Rochelle, Ill.	Aug. 9, 1881	50,000	45,000	44,115	885
First National Bank, Shakopee, Minn.	Aug. 10, 1881	50,000	45,000	43,755	1,245
National State Bank, Oskaloosa, Iowa.	Aug. 12, 1881	50,000	81,665	79,400	2,265
First National Bank, Hobart, N. Y.	Aug. 27, 1881	100,000	90,000	87,471	2,529
Attica National Bank, Attica, N. Y.	Aug. 30, 1881	50,000	45,000	44,430	570
National Bank of Brighton, Boston, Mass.	Oct. 4, 1881	300,000	270,000	262,880	7,120
Clement National Bank, Rutland, Vt.	Aug. 1, 1881	100,000			
First National Bank, Lisbon, Iowa.	Nov. 1, 1881	50,000	45,000	44,200	800
First National Bank, Warsaw, Ind.	Dec. 1, 1881	50,000	48,500	47,070	1,430
Brighton National Bank, Brighton, Iowa	Dec. 13, 1881	50,000	45,000	44,077	923
Merchants' National Bank, Denver, Colo.	Dec. 24, 1881	120,000	72,000	71,000	1,000
Merchants' National Bank, Holly, Mich.	Dec. 31, 1881	50,000	45,000	44,073	927
First National Bank, Alliance, Ohio	Jan. 3, 1882	50,000	45,000	43,949	1,051
National Union Bank, New London, Conn.	Jan. 10, 1882	300,000	112,818	108,971	3,847
National Bank of Royalton, Vt.	do	100,000	90,000	87,649	2,351
First National Bank, Whitehall, N. Y.	Jan. 13, 1882	50,000	45,000	42,851	2,149
National Bank of Pulaski, Tenn.	Jan. 23, 1882	70,000	43,700	42,120	1,580
First National Bank, Alton, Ill.	Mar. 30, 1882	100,000	90,000	86,751	3,249
Havana National Bank, Havana, N. Y.	Apr. 15, 1882	50,000	45,000	43,519	1,481
First National Bank, Brownsville, Pa.	May 2, 1882	75,000	67,500	64,930	2,570
Second National Bank, Franklin, Ind.	June 20, 1882	100,000	81,600	76,670	4,930
Merchants' National Bank, Georgetown, Colo.	June 22, 1882	50,000	45,000	44,263	737
Commercial National Bank, Toledo, Ohio	July 6, 1882	100,000	90,000	88,160	1,840
Harmony National Bank, Harmony, Pa.	July 7, 1882	50,000	45,000	44,100	900
First National Bank, Liberty, Ind.	July 22, 1882	60,000	54,000	52,499	1,501
Manufacturers' National Bank, Amsterdam, N. Y.	Aug. 1, 1882	80,000	72,000	70,610	1,390
First National Bank, Bay City, Mich.	Nov. 8, 1882	400,000	156,100	151,908	4,192
First National Bank, Ripley, Ohio	Nov. 10, 1882	100,000	69,201	64,654	4,547
National Bank of State of New York, New York, N. Y.	Dec. 6, 1882	800,000	397,004	385,492	11,512
First National Bank, Wellington, Ohio	Dec. 12, 1882	100,000	90,000	87,537	2,463
Second National Bank, Jefferson, Ohio	Dec. 26, 1882	100,000	90,000	87,460	2,540
First National Bank, Painesville, Ohio	Dec. 30, 1882	200,000	162,800	156,347	6,453
Saint Nicholas National Bank, New York, N. Y.	do	500,000	450,000	428,600	21,400

* New bank with same title.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Fifth National Bank, Chicago, Ill.	Dec. 30, 1882	\$500,000	\$29,700	\$23,119	6,581
First National Bank, Dowagiac, Mich.	Jan. 3, 1883	50,000	45,000	43,493	1,507
First National Bank, Greenville, Ill.	Jan. 9, 1883	150,000	59,400	57,194	2,206
Merchants' National Bank, East Saginaw, Mich.	do	200,000	101,100	96,602	4,498
Logan County National Bank Russellville, Ky.	do	50,000	40,050	39,070	980
National Bank of Vandalia, Ill.	Jan. 11, 1883	100,000	90,000	87,070	2,930
Traders' National Bank, Charlotte, N. C.	Jan. 16, 1883	50,000	38,800	37,744	1,056
First National Bank, Norfolk, Nebr.	Feb. 3, 1883	45,000	11,240	11,060	180
First National Bank, Midland City, Mich.	Feb. 5, 1883	30,000			
Citizens' National Bank, New Ulm, Minn.	Mar. 1, 1883	50,000	27,000	26,400	600
National Bank of Owen, Owenton, Ky.	Mar. 5, 1883	56,000	48,900	47,525	1,375
Merchants' National Bank, Nashville, Tenn.	June 30, 1883	300,000	141,200	137,750	3,450
Indiana National Bank, Bedford, Ind.	Aug. 25, 1883	35,000	11,250	11,250	
Stockton National Bank, Stockton, Cal.	Oct. 1, 1883	100,000	90,000	88,490	1,510
Wall Street National Bank, New York, N. Y.	Oct. 15, 1883	500,000	102,800	94,176	8,624
Commercial National Bank, Reading, Pa.	Oct. 23, 1883	150,000	135,000	132,230	2,770
Corn Exchange National Bank, Chicago, Ill.	Nov. 10, 1883	700,000			
Farmers' National Bank, Sullivan, Ind.	Dec. 24, 1883	50,000	45,000	43,590	1,410
City National Bank, La Salle, Ill.	Jan. 8, 1884	100,000	22,500	21,830	670
Hunt County National Bank, Greenville, Tex.	Jan. 22, 1884	68,250	17,300	16,750	550
Waldoboro National Bank, Waldoboro, Me.	Jan. 31, 1884	50,000	44,000	42,121	1,879
Third National Bank, Nashville, Tenn.	Feb. 20, 1884	300,000	167,600	162,475	5,125
Madison County National Bank, Anderson, Ind.	Mar. 25, 1884	50,000	45,000	43,970	1,030
First National Bank, Phoenix, Ariz.	Apr. 7, 1884	50,000	11,240	11,070	170
Colobossee National Bank, Gardiner, Me.	Apr. 18, 1884	150,000	90,000	86,231	3,769
Mechanics and Traders' National Bank, New York, N. Y.	Apr. 24, 1884	200,000	85,400	79,185	6,215
Princeton National Bank, Princeton, N. J.	May 17, 1884	100,000	72,500	70,410	2,090
Kearsarge National Bank, Warner, N. H.	June 30, 1884	50,000	23,586	22,587	999
Second National Bank, Lansing, Mich.	July 31, 1884	50,000	40,000	37,117	2,883
First National Bank, Ellensburg, Wash.	Aug. 9, 1884	50,000	13,500	13,280	220
German National Bank, Millerstown, Pa.	Aug. 12, 1884	50,000	45,000	42,505	2,495
Exchange National Bank, Cincinnati, Ohio.	Aug. 27, 1884	500,000	78,000	75,430	2,570
First National Bank, Rushville, Ill.	Sept. 30, 1884	75,000	66,500	63,073	3,427
Mechanics' National Bank, Peoria, Ill.	Oct. 4, 1884	100,000	72,000	68,413	3,587
First National Bank, Freeport, Pa.	Oct. 10, 1884	50,000	44,200	42,230	1,970
Genesee County National Bank, Batavia, N. Y.	Oct. 11, 1884	50,000	45,000	43,895	1,105
Valley National Bank, Red Oak, Iowa.	Oct. 20, 1884	50,000	22,150	20,970	1,180
Merchants' National Bank, Bismarck, N. Dak.	Oct. 28, 1884	73,000	22,500	22,140	360
Manufacturers' National Bank, Minneapolis, Minn.	Nov. 1, 1884	300,000	45,000	43,810	1,190
Farmers and Merchants' National Bank, Uhrichsville, Ohio.	Nov. 10, 1884	50,000	34,600	33,570	1,030
Metropolitan National Bank, New York, N. Y.	Nov. 18, 1884	3,000,000	1,447,000	1,353,312	93,688
First National Bank, Grand Forks, N. Dak.	Dec. 2, 1884	50,000	19,250	18,910	340
Iron National Bank, Gunnison, Colo.	Dec. 8, 1884	50,000	11,250	11,000	250
Freehold National Banking Company, Freehold, N. J.	Dec. 10, 1884	50,000	93,000	88,028	4,972
Albia National Bank, Albia, Iowa.	Dec. 16, 1884	50,000	11,240	11,020	220
First National Bank, Carlinville, Ill.	do	50,000	22,450	21,092	1,358
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100,000	90,000	85,732	4,268
First National Bank, Kokomo, Ind.	Jan. 1, 1885	250,000	45,000	42,945	2,055
First National Bank, Sabetha, Kans.	Jan. 2, 1885	50,000	10,740	10,585	155
First National Bank, Wyoming, Ill.	Jan. 13, 1885	50,000	11,200	10,820	380
First National Bank, Tarentum, Pa.	do	50,000	42,500	40,600	1,900
First National Bank, Walnut, Ill.	Jan. 21, 1885	60,000	36,000	34,990	1,010
Farmers' National Bank, Franklin, Tenn.	Jan. 24, 1885	50,000	10,740	10,500	240
Citizens' National Bank, Sabetha, Kans.	Jan. 27, 1885	50,000	11,240	10,990	250
First National Bank, Tucson, Ariz.	Jan. 31, 1885	100,000	28,100	27,560	550
Ripon National Bank, Ripon, Wis.	Feb. 7, 1885	50,000	16,200	15,885	315
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50,000	27,350	26,235	1,115

* No circulation issued.

252 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Prescott, Ariz.....	Apr. 9, 1885	\$50,000	\$11,250	\$10,920	\$330
National Union Bank, Swanton, Vt.....	Apr. 28, 1885	50,000	43,800	41,470	2,330
German National Bank, Memphis, Tenn.....	May 6, 1885	175,300	120,100	108,393	11,707
Merchants and Farmers' National Bank, Shakopee, Minn.....	May 12, 1885	50,000	10,240	10,000	240
First National Bank, Superior, Wis.....	May 16, 1885	60,000	18,900	18,510	390
Shetucket National Bank, Norwich, Conn.....	May 18, 1885	100,000	72,000	68,469	3,531
Cumberland National Bank, Cumberland, R. I.....	June 5, 1885	125,000	106,200	101,110	5,090
First National Bank, Columbia, Tenn.....	July 14, 1885	100,000	66,800	63,131	3,669
Union National Bank, New York, N. Y.....	July 21, 1885	1,200,000	25,100	16,441	8,659
First National Bank, Centerville, Ind.....	Oct. 3, 1885	50,000	27,350	25,650	1,700
Manufacturers' National Bank, Appleton, Wis.....	Oct. 10, 1885	50,000	45,000	43,227	1,773
First National Bank, Plankinton, S. Dak.....	Oct. 21, 1885	50,000	11,250	10,820	430
Valley National Bank, St. Louis, Mo.....	Dec. 4, 1885	250,000	44,960	41,775	3,185
First National Bank, Belton, Tex.....	Jan. 6, 1886	50,000	23,490	22,550	940
First National Bank, Granville, Ohio.....	Feb. 15, 1886	50,000	26,500	25,470	1,030
Concordia National Bank, Concordia, Kans.....	Mar. 12, 1886	50,000	11,240	10,970	270
Citizens' National Bank, Beloit, Wis.....	Mar. 22, 1886	50,000	11,240	10,640	600
First National Bank, Dayton, Wash.....	Mar. 24, 1886	50,000	13,490	12,940	550
First National Bank, Macomb, Ill.....	Apr. 14, 1886	100,000	89,520	83,881	5,639
First National Bank, Jesup, Iowa.....	Apr. 20, 1886	50,000	25,760	25,130	630
Dallas National Bank, Dallas, Tex.....	May 8, 1886	150,000	33,750	32,380	1,370
First National Bank, Lewistown, Ill.....	May 12, 1886	50,000	45,000	44,370	630
First National Bank, Cedar Rapids, Iowa.....	May 28, 1886	100,000	35,190	32,744	2,746
First National Bank, Socorro, N. Mex.....	July 31, 1886	50,000	15,500	14,660	840
Custer County National Bank, Broken Bow, Nebr.....	Aug. 9, 1886	50,000	11,240	11,240	.....
Roanoke National Bank, Roanoke, Va.....	Sept. 16, 1886	50,000	11,250	10,620	630
First National Bank, Brownville, Nebr.....	do	50,000	39,680	36,827	2,853
First National Bank, Leslie, Mich.....	Sept. 25, 1886	50,000	13,410	12,320	1,090
Mount Vernon National Bank, Mount Vernon, Ill.....	Oct. 11, 1886	51,100	45,000	42,757	2,243
National Bank, Piedmont, W. Va.....	Oct. 14, 1886	50,000	45,000	41,950	3,050
First National Bank, St. Clair, Mich.....	Oct. 20, 1886	50,000	39,510	37,470	1,840
First National Bank, Milford, Mich.....	Oct. 21, 1886	50,000	45,000	42,380	2,620
National Bank of Kingwood, W. Va.....	do	125,000	96,140	88,440	7,700
Merchants' National Bank, Lima, Ohio.....	Oct. 22, 1886	50,000	45,000	42,230	2,770
Hubbard National Bank, Hubbard, Ohio.....	Oct. 23, 1886	50,000	45,000	43,372	1,628
Commercial National Bank, Marshalltown, Ohio.....	Oct. 25, 1886	100,000	22,500	21,450	1,050
First National Bank, Indianapolis, Ind.....	Nov. 11, 1886	500,000	162,325	153,375	8,950
First National Bank, Concord, Mich.....	Nov. 27, 1886	50,000	11,250	10,970	280
Jamestown National Bank, Jamestown, N. Dak.....	Nov. 29, 1886	59,000	11,250	10,700	550
First National Bank, Berea, Ohio.....	Dec. 1, 1886	50,000	45,000	43,172	1,828
First National Bank, Alberton, Iowa.....	Dec. 6, 1886	50,000	11,250	10,350	900
Second National Bank, Hillsdale, Mich.....	Dec. 18, 1886	50,000	13,892	11,284	2,608
Topton National Bank, Topton, Pa.....	Dec. 28, 1886	50,000	18,000	16,870	1,130
First National Bank, Warsaw, Ill.....	Dec. 31, 1886	50,000	38,250	34,325	3,925
First National Bank, Hamburg, Iowa.....	do	50,000	13,500	12,575	925
Darlington National Bank, Darlington, S. C.....	Feb. 10, 1887	100,000	22,500	21,690	810
Union National Bank, Cincinnati, Ohio.....	Feb. 14, 1887	500,000	237,230	221,907	15,323
Roberts' National Bank, Titusville, Pa.....	Feb. 28, 1887	100,000	75,610	71,380	4,230
National Bank of Rahway, N. J.....	Mar. 9, 1887	100,000	42,500	37,968	4,532
Olney National Bank, Olney, Ill.....	Mar. 11, 1887	60,000	27,000	26,090	910
Metropolitan National Bank, Leavenworth, Kans.....	Mar. 15, 1887	100,000	22,500	21,470	1,030
Ontario County National Bank, Canandaigua, N. Y.....	Mar. 23, 1887	50,000	11,250	10,620	630
Winsted National Bank, Winsted, Conn.....	Apr. 12, 1887	50,000	11,250	10,325	925
Council Bluffs National Bank, Council Bluffs, Iowa.....	May 5, 1887	100,000	22,500	21,550	950
First National Bank, Homer, Ill.....	June 22, 1887	50,000	11,250	10,925	325
First National Bank, Beloit, Wis.....	June 30, 1887	50,000	11,250	10,460	790
Mystic National Bank, Mystic, Conn.....	July 7, 1887	52,450	47,205	44,977	2,228
Exchange National Bank, Louisiana, Mo.....	July 12, 1887	50,000	11,250	10,885	365
Exchange National Bank, Downs, Kans.....	Aug. 1, 1887	50,000	11,250	10,925	325
First National Bank, Tecumseh, Nebr.....	Nov. 3, 1887	50,000	11,700	11,320	370
Third National Bank, St. Paul, Minn.....	Nov. 4, 1887	500,000	45,000	43,600	1,400
First National Bank, Marshall, Mo.....	Dec. 6, 1887	100,000	22,500	21,780	720
First National Bank, Greene, Iowa.....	Dec. 15, 1887	50,000	10,750	10,160	590
Fulton National Bank, New York, N. Y.*	Dec. 20, 1887	300,960	.....	.....	.....
Fayetteville National Bank, Fayetteville, N. C.....	Dec. 31, 1887	200,000	39,580	36,314	3,266

* No circulation.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank, Somerset, Ky.	Dec. 31, 1887	\$50,000	\$45,000	\$39,605	\$5,395
First National Bank, Richburg, N. Y.	Jan. 10, 1888	50,000	25,905	24,750	1,155
Scituate National Bank, Scituate, E. I.	Jan. 11, 1888	56,000	35,018	32,486	2,532
National Bank, Franklin, Ind.	Jan. 31, 1888	50,000	11,250	10,665	585
First National Bank, Hampton, Iowa	Feb. 1, 1888	50,000	11,250	10,520	730
First National Bank, Greensburg, Kans.	Feb. 10, 1888	50,000	11,240	10,935	305
First National Bank, Central City, Nebr.	Feb. 11, 1888	50,000	10,710	10,290	420
Duluth National Bank, Duluth, Minn.	Feb. 20, 1888	300,000	45,000	42,340	2,660
Bismarck National Bank, Bismarck, N. Dak.	Mar. 1, 1888	50,000	11,250	10,470	780
First National Bank, Ashton, S. Dak.	Mar. 6, 1888	50,000	11,250	10,820	430
Citizens' National Bank, Sioux Falls, S. Dak.	Apr. 24, 1888	50,000	11,250	11,025	225
First National Bank, Stanton, Mich.	Apr. 30, 1888	50,000	11,250	10,620	630
First National Bank, Fairmont, Nebr.	May 1, 1888	50,000	11,250	10,850	400
First National Bank, Greenleaf, Kans.	May 9, 1888	50,000	11,250	10,970	280
National Bank Genesee, Batavia, N. Y.	May 21, 1888	75,000	44,434	39,033	5,401
Strong City National Bank, Strong City, Kans.	May 26, 1888	50,000	11,250	10,800	450
Citizens' National Bank, Saginaw, Mich.	June 1, 1888	100,000	45,000	41,670	3,330
Saugerties National Bank, Saugerties, N. Y.	June 16, 1888	125,000	93,316	84,418	8,898
Hyde National Bank, Titusville, Pa.	June 21, 1888	300,000	74,730	62,900	11,830
State National Bank, Omaha, Nebr.	July 18, 1888	100,000	22,500	20,700	1,800
Cincinnati National Bank, Cincinnati, Ohio	Aug. 1, 1888	280,000	52,510	47,180	5,330
First National Bank, Worthington, Minn.	Sept. 5, 1888	75,000	16,875	16,330	545
South Framingham National Bank, South Framingham, Mass.	Sept. 8, 1888	100,000	21,720	19,180	2,540
First National Bank, Alameda, Cal.	Sept. 4, 1888	100,000	27,000	24,130	2,870
First National Bank, Grass Valley, Cal.	Sept. 18, 1888	50,000	11,250	10,480	770
Merchants' National Bank of West Virginia, Morgantown, W. Va.	Oct. 4, 1888	110,000	80,830	72,270	8,560
First National Bank, Cawker City, Kans.	Oct. 9, 1888	50,000	11,250	10,210	1,040
San Diego National Bank, San Diego, Cal.	Nov. 7, 1888	100,000	22,500	20,200	2,300
National Exchange Bank, Auburn, N. Y.	Nov. 16, 1888	200,000	97,520	87,500	10,020
National Bank of Dayton, Wash.	Nov. 21, 1888	50,000	11,250	10,340	910
First National Bank, Colby, Kans.	do	50,000	11,250	10,910	340
First National Bank, Russell Springs, Kans.	do	50,000	10,690	10,210	480
First National Bank, Columbia, S. Dak.	Nov. 26, 1888	50,000	11,250	10,835	415
Citizens' National Bank, Kingman, Kans.	Dec. 24, 1888	50,000	11,250	10,190	1,060
Bowery National Bank, New York, N. Y.	Jan. 2, 1889	250,000	217,710	104,460	23,250
Second National Bank, Ionia, Mich.	Jan. 8, 1889	50,000	21,870	17,935	3,935
First National Bank, Johnstown, N. Y.	Jan. 16, 1889	100,000	86,590	82,818	3,772
First National Bank, Canandaigua, N. Y.	Jan. 26, 1889	75,000	17,100	13,565	3,535
Pendleton National Bank, Pendleton, Oreg.	Feb. 4, 1889	50,000	11,250	10,560	690
Iowa City National Bank, Iowa City, Iowa	Feb. 7, 1889	200,000	45,000	40,680	4,320
Fleming County National Bank, Flemingsburg, Ky.	Feb. 9, 1889	50,000	26,622	22,824	3,798
Merchants' National Bank, El Dorado, Kans.	Feb. 26, 1889	100,000	22,500	21,640	860
Merchants' National Bank, Des Moines, Iowa	Mar. 1, 1889	100,000	22,500	19,985	2,515
Norwich National Bank, Norwich, Conn.	Mar. 15, 1889	220,000	77,150	64,325	12,825
First National Bank, Franklin, Nebr.	Mar. 27, 1889	60,000	13,000	12,570	421
Farmers and Mechanics' National Bank, Buffalo, N. Y.	Apr. 3, 1889	200,000	26,100	21,449	4,651
First National Bank, Du Bois City, Pa.	Apr. 8, 1889	50,000	11,250	10,340	910
First National Bank, Cimarron, Kans.	Apr. 27, 1889	50,000	10,170	9,885	285
Traders' National Bank, San Antonio, Tex.	Apr. 29, 1889	100,000	22,500	19,870	2,630
Merchants' National Bank, Duluth, Minn.	May 20, 1889	200,000	45,000	43,190	1,810
Wright County National Bank, Clarion, Iowa	June 19, 1889	50,000	11,250	10,170	1,080
National Bank, Lawrence, Kans.	June 29, 1889	100,000	49,809	42,222	7,587
National Bank, Le Roy, N. Y.	do	100,000	22,500	20,360	2,140
Halstead National Bank, Halstead, Kans.	do	50,000	11,250	10,570	680
Farmers' National Bank, Mount Sterling, Ky.	July 1, 1889	250,000	195,630	166,080	29,600
First National Bank, Keyport, N. J.	do	50,000	11,250	10,710	540
National Bank, Huntsville, Ala.	July 3, 1889	50,000	44,900	36,752	8,148
German National Bank, Newton, Kans.	July 19, 1889	60,000	13,500	12,310	1,190
First National Bank, Clay Center, Nebr.	Aug. 8, 1889	50,000	11,250	10,730	520

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Vernon National Bank, Vernon, Tex.*	Aug. 17, 1889	\$60,000			
Butler National Bank, Butler, Mo.	Aug. 23, 1889	66,000	\$14,850	\$13,285	\$1,565
Second National Bank, Lebanon, Tenn.	Sept. 18, 1889	50,000	11,250	8,570	2,680
National Bank, Kinderhook, N. Y.	Oct. 1, 1889	125,000	78,220	67,639	10,581
First National Bank, Woodstock, Ill.	Oct. 31, 1889	50,000	27,000	24,050	2,950
Farmers and Merchants' National Bank, Valley City, N. Dak.	Dec. 1, 1889	65,000	14,670	12,850	1,780
Union National Bank, La Crosse, Wis.	Dec. 9, 1889	100,000	22,500	20,860	1,640
Harper County National Bank, Anthony, Kans.	Dec. 20, 1889	50,000	11,250	9,820	1,430
Lumberman's National Bank, Williamsport, Pa.	Dec. 31, 1889	100,000	32,580	26,295	6,285
First National Bank, South Haven, Mich.	..... do	50,000	11,250	9,591	1,659
Durango National Bank, Durango, Colo.	Jan. 6, 1890	50,000	11,250	11,259	.....
First National Bank, Fox Lake, Wis.	Jan. 14, 1890	50,000	48,665	42,479	6,126
First National Bank, Ogallala, Nebr.	..... do	50,000	11,250	10,180	1,070
First National Bank, Stockton, Kans.	Jan. 15, 1890	50,000	11,250	10,370	880
First National Bank, Rulo, Nebr.	Jan. 20, 1890	50,000	30,360	26,570	3,799
First National Bank, Eagle Grove, Iowa	..... do	50,000	11,250	10,620	630
Toledo National Bank, Toledo, Ohio	Jan. 21, 1890	100,000	35,920	26,695	9,225
National Exchange Bank, Kansas City, Mo.	Jan. 23, 1890	200,000	45,000	38,590	6,410
National Bank, New Castle, Ky.	Feb. 4, 1890	60,000	17,670	14,590	3,080
Plymouth National Bank, Plymouth, Mich.	Feb. 25, 1890	50,000	11,250	10,365	885
First National Bank, Lockport, N. Y.	Feb. 28, 1890	100,000	28,373	21,952	6,621
Merchants' National Bank, Amsterdam, N. Y.	Mar. 15, 1890	100,000	32,680	30,390	2,290
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	31,102	6,385
Bowie National Bank, Bowie, Tex.*	Mar. 27, 1890	50,000			
First National Bank, Union Springs, N. Y.	Mar. 31, 1890	50,000	15,805	12,034	3,771
Ferris National Bank, Swanton, Vt.	Apr. 18, 1890	50,000	11,240	11,240	.....
First National Bank, Rock Island, Ill.	Apr. 19, 1890	100,000	24,654	20,428	4,226
First National Bank, Ketchum, Idaho	Apr. 28, 1890	50,000	11,250	10,240	1,010
Winchester National Bank, Winchester, Ky.	Apr. 29, 1890	200,000	45,000	36,400	8,600
First National Bank, Harper, Kans.	Apr. 30, 1890	50,000	11,250	9,790	1,460
First National Bank, Loup City, Nebr.	June 21, 1890	50,000	11,250	10,480	770
American National Bank, Waco, Tex.	June 24, 1890	250,000	45,000	37,600	7,400
Hamilton County National Bank, Webster City, Iowa	June 30, 1890	50,000	11,250	10,090	1,160
Planters' National Bank, Henderson, Ky.	..... do	150,000	33,750	27,810	5,940
Wakefield National Bank, Wakefield, R. I.	July 1, 1890	100,000	59,249	49,698	9,551
Jewell County National Bank, Mankato, Kans.	July 2, 1890	50,000	11,250	10,360	890
Citizens' National Bank, Flint, Mich.	Aug. 5, 1890	125,000	32,641	24,725	7,916
N. Village Bank, Bowdoinham, Me.	Aug. 28, 1890	50,000	35,748	29,242	6,506
La Fayette National Bank, La Fayette, Ind.	Aug. 29, 1890	300,000	64,033	46,610	17,423
Lincoln National Bank, Stanford, Ky.	Sept. 8, 1890	200,000	45,000	40,270	4,730
Canastota National Bank, Canastota, N. Y.	Sept. 25, 1890	55,000	55,927	44,865	11,062
First National Bank, Whitehall, Mich.	Sept. 30, 1890	50,000	11,250	8,590	2,660
Meade County National Bank, Meade Center, Kans.	Oct. 6, 1890	50,000	11,250	9,370	1,880
Farmers' National Bank, South Charleston, Ohio	Oct. 15, 1890	50,000	11,710	10,040	1,670
First National Bank, Columbus, Ohio.	..... do	300,000	220,465	178,416	42,049
Commercial National Bank, St. Paul, Minn.	Oct. 27, 1890	500,000	45,000	37,100	7,900
German-American National Bank, Kansas City, Mo.	Dec. 5, 1890	250,000	45,000	37,030	7,970
First National Bank, Hill City, Kans.	Dec. 20, 1890	50,000	10,750	9,650	1,100
First National Bank, Frankfort, Kans.	Jan. 8, 1891	100,000	22,500	19,550	2,950
Second National Bank, Owosso, Mich.	Jan. 13, 1891	60,000	13,500	11,970	1,530
West Side National Bank, Wichita, Kans.	..... do	100,000	22,500	18,260	4,240
Anthony National Bank, Anthony, Kans.	..... do	50,000	10,750	8,630	2,120
Commercial National Bank, Rochester, N. Y.	Jan. 27, 1891	200,000	41,820	33,170	8,650
Mercantile National Bank, Louisiana, Mo.	..... do	50,000	11,250	8,740	2,510
National Bank, El Dorado, Kans.	Feb. 9, 1891	50,000	10,745	8,705	2,040
First National Bank, Suffolk, Va.	Feb. 12, 1891	50,000	11,250	9,260	1,990
Citizens' National Bank, Medicine Lodge, Kans.	Feb. 19, 1891	50,000	11,250	9,808	1,442
Rome National Bank, Rome, Ga.	Feb. 23, 1891	100,000	22,500	19,070	3,430

* No circulation.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Windsor National Bank, Windsor, Vt.	Feb. 24, 1891	\$50,000	\$22,500	\$18,705	\$3,795
Beadle County National Bank, Huron, S. Dak.	Feb. 26, 1891	50,000	22,500	17,710	4,790
American National Bank, Sioux City, Iowa	Mar. 12, 1891	150,000	33,750	30,015	3,735
United States National Bank, Atchison, Kans.	Mar. 24, 1891	250,000	45,000	35,730	9,270
First National Bank, Ashland, Kans.	Apr. 15, 1891	50,000	11,250	9,680	1,570
Washington National Bank, New York, N. Y.	Apr. 13, 1891	300,000	45,000	38,230	6,770
First National Bank, Burr Oak, Kans.	May 15, 1891	50,000	11,250	9,310	1,940
Glenwood National Bank, Glenwood Springs, Colo.	May 23, 1891	100,000	22,500	19,090	3,410
First National Bank, Cardiff, Tenn.	May 25, 1891	50,000	11,250	8,710	2,540
East Saginaw National Bank, East Saginaw, Mich.	June 23, 1891	150,000	33,750	25,790	7,960
Twin City National Bank, New Brighton, Minn.	do	50,000	11,250	7,710	3,540
Merchants' National Bank, Binghamton, N. Y.	June 25, 1891	100,000	61,638	53,254	8,384
First National Bank, Merced, Cal.	June 30, 1891	200,000	43,400	35,240	8,160
National Bank of Union County, Morganfield, Ky.	do	100,000	88,090	64,900	23,190
Citizens' National Bank, Belton, Tex.	July 1, 1891	50,000	10,750	8,350	2,400
Citizens' National Bank, Gatesville, Tex.	do	50,000	11,250	7,950	3,300
Ord National Bank, Ord, Nebr.	Aug. 22, 1891	50,000	11,250	8,440	2,810
First National Bank, Indianola, Nebr.	Aug. 31, 1891	50,000	11,250	9,205	2,045
National Bank, Anderson, S. C.	Sept. 1, 1891	50,000	14,050	9,420	4,630
First National Bank, Flushing, Mich.	Sept. 21, 1891	50,000	11,250	8,260	2,990
First National Bank, Francetown, N. H.	Oct. 10, 1891	100,000	61,135	44,991	16,144
Columbus National Bank, New York, N. Y.	Oct. 15, 1891	200,000	45,000	38,650	6,350
Citizens' National Bank, Colorado, Tex.	Nov. 3, 1891	60,000	13,500	9,140	4,360
First National Bank, La Grange, Ga.	Dec. 1, 1891	50,000	11,700	9,890	1,810
Produce National Bank, Philadelphia, Pa.	Dec. 8, 1891	300,000	45,000	35,413	9,587
Merchants' National Bank, Kansas City, Mo.	Dec. 22, 1891	1,000,000	45,000	29,200	15,800
First National Bank, Manitowoc, Wis.	Dec. 26, 1891	50,000	14,816	9,765	5,048
First National Bank, Fairfield, Tex.	Dec. 28, 1891	50,000	11,250	7,750	3,500
Commonwealth National Bank, Philadelphia, Pa.	Dec. 31, 1891	208,000	65,480	40,200	25,280
Merchants' National Bank, Fort Dodge, Iowa.	do	100,000	22,500	15,463	7,017
Giles National Bank, Pulaski, Tenn.	Jan. 12, 1892	100,000	22,500	14,005	8,495
First National Bank, Quanah, Tex.	do	50,000	11,250	7,220	4,030
Northwestern National Bank, Aberdeen, S. Dak.	Jan. 15, 1892	100,000	22,500	17,640	4,860
Castleton National Bank, Castleton, Vt.	Jan. 22, 1892	50,000	14,630	9,330	5,300
First National Bank, Chamberlain, S. Dak.	Feb. 6, 1892	50,000	11,250	7,960	3,290
Sedau National Bank, Sedan, Kans.	Feb. 9, 1892	50,000	11,250	8,430	2,820
Bronson National Bank, Painted Post, N. Y.	Feb. 29, 1892	50,000	22,500	16,450	6,050
First National Bank, Ainsworth, Nebr.	Mar. 3, 1892	50,000	11,250	7,380	3,870
First National Bank, Leoti, Kans.	Mar. 4, 1892	50,000	10,250	8,480	1,770
First National Bank, Blaine, Wash.	Mar. 9, 1892	50,000	11,250	8,850	2,400
Erath County National Bank, Stephenville, Tex.	Mar. 15, 1892	50,000	11,250	7,450	3,800
American National Bank, Birmingham, Ala.	Mar. 22, 1892	250,000	45,000	32,220	12,780
First National Bank, Wilber, Nebr.	do	50,000	13,000	9,050	3,950
First National Bank, Greenville, Mich.	Mar. 28, 1892	50,000	11,250	7,799	3,451
National Exchange Bank, Columbus, Ohio.	Apr. 1, 1892	100,000	50,670	31,305	19,365
Citizens' National Bank, Roanoke, Va.	Apr. 4, 1892	100,000	21,700	16,213	5,487
Inter-State National Bank, New York, N. Y.	Apr. 15, 1892	200,000	45,000	34,200	10,800
First National Bank, Platte City, Mo.	Apr. 25, 1892	50,000	11,250	7,770	3,480
First National Bank, Jetmore, Kans.	Apr. 30, 1892	50,000	11,250	8,100	3,150
Tampa National Bank, Tampa, Fla.	May 2, 1892	50,000	11,250	7,820	3,430
Birmingham National Bank, Birmingham, Ala.	do	250,000	45,000	30,960	14,100
First National Bank, Stafford, Kans.	June 15, 1892	50,000	11,250	8,005	3,245
National Bank of Commerce, Hutchinson, Kans.	do	100,000	22,500	13,200	9,300
First National Bank, Grafton, Mass.	June 21, 1892	100,000	25,102	16,864	8,238
First National Bank, Dorchester, Nebr.	July 5, 1892	50,000	11,250	7,620	3,630

256 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Salina, Kans.	July 5, 1892	\$150,000	\$33,750	\$19,850	\$13,900
Lincoln National Bank, Lincoln, Nebr. . .	July 12, 1892	100,000	22,500	16,255	6,245
First National Bank, Aurora, Mo.	July 22, 1892	50,000	11,250	7,400	3,850
Farmers and Traders' National Bank, Oskaloosa, Iowa	July 30, 1892	100,000	22,500	13,280	9,220
First National Bank, San Luis Obispo, Cal.	Aug. 27, 1892	150,000	33,750	21,230	12,520
First National Bank, De Smet, S. Dak. . .	Sept. 14, 1892	50,000	11,250	7,450	3,800
Merchants' National Bank, Chattanooga, Tenn.	Sept. 24, 1892	250,000	45,000	24,870	20,130
National Bank of the Republic, Tacoma, Wash.	Oct. 1, 1892	200,000	45,000	27,740	17,260
First National Bank, South Sioux City, Nebr.	Oct. 27, 1892	50,000	10,250	6,040	4,210
Continental National Bank, Kansas City, Mo.	Nov. 11, 1892	200,000	44,500	20,970	23,530
First National Bank, Clyde, Kans.	Nov. 15, 1892	50,000	10,750	6,610	4,140
Eugene National Bank, Eugene City, Oreg.	Nov. 26, 1892	50,000	11,250	7,120	4,130
Commercial National Bank, Sioux City, Iowa.	Dec. 1, 1892	150,000	33,750	20,250	13,500
First National Bank, Batesville, Ohio. . .	do	60,000	13,500	7,150	6,350
State National Bank, Lincoln, Nebr.	Dec. 3, 1892	200,000	45,000	29,205	15,795
Woodson National Bank, Yates Center, Kans.	Dec. 5, 1892	50,000	10,750	5,440	5,310
First National Bank, Pontiac, Mich.	Dec. 31, 1892	100,000	21,750	11,080	10,670
First National Bank, Castle, Mont.	Jan. 4, 1893	65,000	14,020	7,520	6,500
National Pemberton Bank, Lawrence, Mass.	Jan. 10, 1893	150,000	143,010	90,610	52,400
First National Bank, Lorain, Ohio.	do	75,000	16,095	7,340	8,755
Covington City National Bank, Covington, Ky.	Feb. 1, 1893	500,000	225,000	105,312	119,688
Merchants' National Bank, Macon, Ga.	Feb. 14, 1893	100,000	21,800	12,570	9,230
Etna National Bank, Kansas City, Mo.	Mar. 9, 1893	250,000	44,550	21,000	23,550
Citizens' National Bank, Orlando, Fla. . .	Mar. 22, 1893	100,000	21,880	11,660	10,220
First National Bank, Lexington, Ill.	Apr. 1, 1893	50,000	16,410	8,040	8,370
First National Bank, Ida Grove, Iowa. . .	May 1, 1893	150,000	32,650	14,770	17,880
First National Bank, Burnet, Tex.	May 22, 1893	75,000	16,150	6,550	9,600
Southern National Bank, New Orleans, La.	June 5, 1893	500,000	45,000	19,200	25,800
First National Bank, Santa Monica, Cal. . .	June 17, 1893	50,000	10,250	5,180	5,070
Finney County National Bank, Garden City, Kans.	June 20, 1893	50,000	10,750	5,340	5,410
Lake National Bank, Wolfboro, N.H.	June 29, 1893	50,000	29,360	14,328	15,032
First National Bank, Wa Keeney, Kans. . .	June 30, 1893	50,000	10,290	4,520	5,770
First National Bank, Springfield, Mo.	July 6, 1893	50,000	11,250	4,112	7,138
Farmers and Merchants' National Bank, Rockwall, Tex.	July 11, 1893	50,000	11,250	4,690	6,560
North Texas National Bank, Dallas, Tex. .	July 13, 1893	1,000,000	45,000	17,330	27,670
Hoquiam National Bank, Hoquiam, Wash.	July 18, 1893	50,000	11,250	5,250	6,000
Gate City National Bank, Atlanta, Ga. . .	July 25, 1893	250,000	44,000	21,540	22,460
First National Bank, Big Timber, Mont. . .	July 27, 1893	50,000	10,750	4,740	6,010
Orono National Bank, Orono, Me.	July 29, 1893	50,000	13,720	6,490	7,230
Central National Bank, Dallas, Tex.	Aug. 3, 1893	150,000	33,750	11,750	22,000
Fourth National Bank, Chattanooga, Tenn.	Aug. 10, 1893	150,000	44,200	18,540	25,660
Merchants' National Bank, Fort Worth, Tex.	Aug. 15, 1893	250,000	45,000	20,350	24,650
Gallatin Valley National Bank, Bozeman, Mont.	Aug. 18, 1893	100,000	22,000	9,610	12,390
Farmers' National Bank, Constantine, Mich.	Sept. 4, 1893	50,000	11,250	4,440	6,810
First National Bank, Mankato, Kans. . .	Sept. 19, 1893	60,000	13,500	5,810	7,690
Dillon National Bank, Dillon, Mont.	Sept. 20, 1893	50,000	10,750	4,960	5,790
Gray National Bank, Middletown Springs, Vt.	do	50,000	11,250	5,370	5,890
Frankfort National Bank, Frankfort, Ky. .	Sept. 21, 1893	100,000	22,500	9,150	13,350
Second National Bank, Helena, Mont. . .	Sept. 30, 1893	75,000	17,420	7,720	9,700
First National Bank, Minneapolis, Kans. .	Oct. 9, 1893	50,000	11,250	6,383	4,867
First National Bank, Wharton, Tex.	Oct. 14, 1893	50,000	11,250	4,550	6,700
Farmers and Merchants' National Bank, Clarksville, Tenn.	Oct. 19, 1893	100,000	22,100	5,480	16,620
First National Bank, Slaughter, Wash. . .	Oct. 25, 1893	50,000	11,250	4,650	6,600
York National Bank, York, Nebr.	Nov. 6, 1893	100,000	21,847	9,660	12,187
First National Bank, Genesee, Idaho.	Nov. 13, 1893	50,000	11,250	3,870	7,380
First National Bank, Centerville, Mich. . .	Nov. 25, 1893	50,000	10,650	3,815	6,835

NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Randolph National Bank, Randolph, Mass.	Nov. 27, 1893	\$200,000	\$172,050	\$62,555	\$109,495
First National Bank, Caldwell, Kans.	Dec. 2, 1893	50,000	10,250	2,110	8,140
First National Bank, Princeton, Minn.	Dec. 18, 1893	50,000	10,870	4,130	6,740
First National Bank, Luling, Tex.	Dec. 23, 1893	50,000	11,250	2,700	8,550
National Bank, Sioux City, Iowa.	Dec. 29, 1893	900,000	43,950	9,250	34,700
State National Bank, Jefferson, Tex.	Dec. 30, 1893	50,000	9,050	710	8,340
First National Bank, Rushville, Nebr.	Jan. 1, 1894	50,000	10,750	3,090	7,660
First National Bank, Fredonia, Kans.	Jan. 2, 1894	50,000	10,750	3,090	7,660
National Bank of Commerce, Provo City, Utah.	Jan. 4, 1894	50,000	13,400	3,260	7,140
Citizens' National Bank, Whitewater, Wis.	Jan. 9, 1894	75,000	15,195	4,790	10,405
Farmers and Merchants' National Bank, Union City, Tenn.	Jan. 10, 1894	100,000	22,350	5,050	17,300
First National Bank, Geneva, Nebr.	Jan. 30, 1894	50,000	10,800	2,710	8,090
First National Bank, Centralia, Wash.	Feb. 1, 1894	50,000	11,700	4,850	6,850
First National Bank, Opelousas, La.	Feb. 3, 1894	50,000	10,850	2,470	8,380
State National Bank, Dallas, Tex.	Feb. 10, 1894	400,000	43,800	10,950	32,850
First National Bank, Kinsley, Kans.	Feb. 15, 1894	50,000	11,250	3,020	8,230
American National Bank, Salt Lake City, Utah.	Feb. 24, 1894	250,000	43,590	16,760	26,830
First National Bank, Clinton, Mo.	Feb. 28, 1894	100,000	21,450	5,961	15,489
First National Bank, Medicine Lodge, Kans.	Mar. 1, 1894	50,000	11,250	4,370	6,880
Globe National Bank, Kalispell, Mont.	Mar. 2, 1894	50,000	10,930	4,470	6,460
First National Bank, De Witt, Nebr.	Mar. 12, 1894	50,000	10,750	3,200	7,550
First National Bank, Harrisonville, Mo.	Mar. 17, 1894	50,000	10,850	2,020	8,830
Union National Bank, Salt Lake City, Utah.	Mar. 23, 1894	400,000	43,950	7,800	36,150
Aspen National Bank, Aspen, Colo.	Apr. 9, 1894	100,000	21,880	4,115	17,765
First National Bank, Fairfield, Nebr.	Apr. 10, 1894	50,000	10,750	3,270	7,480
Sagadahoc National Bank, Bath, Me.	Apr. 11, 1894	100,000	43,925	5,810	38,115
Merchants and Manufacturers' National Bank, Detroit, Mich.	Apr. 14, 1894	500,000	34,310	6,768	27,542
First National Bank, Jerseyville, Ill.	Apr. 28, 1894	50,000	10,850	2,630	8,220
American National Bank, Salina, Kans.	Apr. 30, 1894	100,000	21,550	3,110	18,440
First National Bank, Denison, Tex.	do	150,000	43,050	5,481	37,569
First National Bank, Boulder, Mont.	May 1, 1894	50,000	11,250	1,750	9,500
First National Bank, Hopkins, Mo.	do	50,000	10,750	1,460	9,290
First National Bank, Mystic Bridge, Conn.	May 21, 1894	150,000	33,010	51	32,959
First National Bank, Kendallville, Ind.	May 24, 1894	50,000	44,300	5,300	39,000
First National Bank, Columbus, Miss.	May 30, 1894	75,000	66,800	19,000	47,800
Deadwood National Bank, Deadwood, S. Dak.	June 7, 1894	100,000	21,500	5,250	16,250
Merchants' National Bank, Deadwood, S. Dak.	June 8, 1894	100,000	22,500	3,370	19,130
First National Bank, Neihart, Mont.	June 11, 1894	50,000	10,790	1,170	10,620
First National Bank, Sterling, Nebr.	June 16, 1894	50,000	10,750	1,700	9,050
Gate City National Bank, Texarkana, Ark.	June 30, 1894	50,000	9,390	1,010	8,380
Garden City National Bank, San Jose, Cal.	July 1, 1894	100,000	21,900	10,740	11,160
First National Bank, Constantine, Mich.	do	50,000	12,780	1,120	11,660
Socorro National Bank, Socorro, N. Mex.	July 16, 1894	50,000	11,250	.....	11,250
First National Bank, Dodge City, Kans.	July 27, 1894	50,000	11,250	1,290	9,960
State National Bank, Denver, Colo.	July 28, 1894	300,000	44,000	3,870	40,130
Washington National Bank, Spokane Falls, Wash.	July 30, 1894	250,000	45,000	2,730	42,270
Bates County National Bank, Butler, Mo.	Aug. 1, 1894	125,000	36,541	1,231	35,310
First National Bank, Montesano, Wash.	Aug. 20, 1894	50,000	11,250	810	10,440
First National Bank, Fort Pierre, S. Dak.	Aug. 28, 1894	50,000	11,250	630	10,620
Farmers and Merchants' National Bank, Auburn, Nebr.	Aug. 29, 1894	50,000	10,750	2,000	9,750
Kansas National Bank, Topeka, Kans.	Sept. 1, 1894	300,000	43,800	800	43,000
First National Bank, Ireton, Iowa.	do	50,000	11,350	430	10,920
First National Bank, Bessemer, Ala.	Sept. 10, 1894	50,000	11,250	400	10,850
First National Bank, Lincoln, Kans.	Sept. 12, 1894	50,000	10,750	510	10,240
Cottonwood Valley National Bank, Marion, Kans.	do	50,000	11,250	1,500	9,750
First National Bank, Oswego, Kans.	Sept. 15, 1894	60,000	16,440	3,980	12,460
First National Bank, Gibbon, Nebr.	Oct. 10, 1894	50,000	11,250	.....	11,250
Total		93,723,010	45,575,002	42,040,537	3,534,465

258 REPORT OF THE COMPTROLLER OF THE CURRENCY

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING, SUCCEEDED BY ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, OCTOBER 31, 1894.

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	\$192,895	\$6,605
National Bank of Beaver County, New Brighton, Pa.	Nov. 12, 1884	200,000	97,300	91,898	5,402
National Bank, Beaver Dam, Wis.	Dec. 24, 1884	50,000	41,100	39,190	1,910
Merchants' National Bank, Cleveland, Ohio.	Dec. 27, 1884	800,000	228,100	208,413	19,687
Union National Bank, Chicago, Ill.	Dec. 29, 1884	1,000,000	62,860	50,185	12,615
First National Bank, Le Roy, N. Y.	Jan. 2, 1885	150,000	135,000	126,318	8,682
Evansville National Bank, Evansville, Ind.	Jan. 3, 1885	800,000	543,050	500,705	42,345
National Albany Exchange Bank, Albany, N. Y.	Jan. 10, 1885	300,000	243,900	232,200	11,703
National Bank, Galena, Ill.	Jan. 11, 1885	100,000	55,900	51,784	4,116
National State Bank, Lafayette, Ind.	Jan. 16, 1885	300,000	117,000	104,276	12,724
First National Bank, Knoxville, Ill.	do	60,000	43,600	41,239	2,361
Farmers' National Bank, Ripley, Ohio.	Jan. 17, 1885	100,000	87,400	81,751	5,649
City National Bank, Grand Rapids, Mich.	Jan. 21, 1885	300,000	45,000	41,178	3,822
Lee County National Bank, Dixon, Ill.	do	100,000	41,500	38,394	3,106
Fort Wayne National Bank, Fort Wayne, Ind.	Jan. 25, 1885	350,000	257,300	243,126	14,174
National Exchange Bank, Tiffin, Ohio.	Mar. 1, 1885	125,000	50,500	44,642	5,858
National Bank, Malone, N. Y.	Mar. 9, 1885	200,000	65,900	59,568	6,332
Jefferson National Bank, Steubenville, Ohio.	Mar. 21, 1885	150,000	132,600	125,927	6,673
First National Bank, Battle Creek, Mich.	Mar. 23, 1885	100,000	89,200	84,285	4,915
Central National Bank, Danville, Ky.	do	200,000	180,000	169,399	10,601
Knox County National Bank, Mount Vernon, Ohio.	Apr. 1, 1885	75,000	53,200	49,082	4,118
First National Bank, Houghton, Mich.	Apr. 13, 1885	100,000	45,000	40,219	4,781
National Bank, Fort Edward, N. Y.	Apr. 22, 1885	100,000	88,900	82,941	5,959
National Bank, Salem, N. Y.	May 4, 1885	100,000	86,100	81,548	4,552
National Exchange Bank, Seneca Falls, N. Y.	May 6, 1885	100,000	88,400	84,579	3,821
Trumbull National Bank, Warren, Ohio.	July 5, 1885	150,000	132,400	125,945	6,455
Attleboro National Bank, North Attleboro, Mass.	July 17, 1885	100,000	84,300	80,064	4,236
American National Bank, Detroit, Mich.	July 24, 1885	400,000	251,500	238,715	12,785
First National Bank, Paris, Ill.	Aug. 12, 1885	125,000	111,500	104,307	7,193
First National Bank, St. Johns, Mich.	Aug. 14, 1885	50,000	21,000	19,335	1,665
Second National Bank, Pontiac, Mich.	Sept. 1, 1885	100,000	43,000	40,149	2,851
Raleigh National Bank, Raleigh, N. C.	Sept. 5, 1885	400,000	123,900	111,374	12,526
First National Bank, Danville, Ky.	Sept. 22, 1885	150,000	130,500	121,725	8,775
Ohio National Bank, Cleveland, Ohio.	Jan. 1, 1889	400,000	57,763	47,705	10,058
National Bank, Lebanon, Ky.	Apr. 7, 1889	100,000	45,900	40,214	4,786
Monmouth National Bank, Monmouth, Ill.	Aug. 18, 1890	100,000	21,800	16,021	5,779
Muskegon National Bank, Muskegon, Mich.	Aug. 27, 1890	100,000	21,720	18,155	3,565
First National Bank, Richmond, Ky.	Oct. 3, 1890	250,000	66,979	50,066	16,913
First National Bank, Port Huron, Mich.	Oct. 15, 1890	135,000	57,480	46,214	11,266
Union National Bank, Oshkosh, Wis.	Jan. 23, 1891	200,000	45,000	35,600	9,400
First National Bank, Grand Haven, Mich.	June 5, 1891	200,000	45,000	34,278	10,722
First National Bank, Plymouth, Mich.	Nov. 14, 1891	50,000	45,000	34,396	10,614
National Bank, Wooster, Ohio.	Nov. 29, 1891	53,900	48,510	31,703	16,807
Defiance National Bank, Defiance, Ohio.	Dec. 7, 1891	100,000	22,500	14,793	7,707
First National Bank, New London, Ohio.	Mar. 23, 1892	50,000	11,250	8,020	3,230
Citizens' National Bank, Mankato, Minn.	Apr. 27, 1892	70,000	15,750	10,880	4,870
Third National Bank, Sandusky, Ohio.	Sept. 19, 1892	200,000	45,000	25,735	19,265
Third National Bank, Urbana, Ohio.	Oct. 15, 1892	100,000	22,500	11,903	10,597
Lumberman's National Bank, Muskegon, Mich.	Jan. 16, 1893	100,000	22,500	12,820	9,680
Phoenix National Bank, Medina, Ohio.	Feb. 10, 1893	75,000	17,160	9,978	8,022
First National Bank, Chelsea, Vt.	June 10, 1893	50,000	11,250	3,911	7,339
Farmers' National Bank, Owatonna, Minn.	June 30, 1893	75,000	17,100	8,703	8,397
Second National Bank, Bay City, Mich.	May 5, 1894	250,000	180,000	34,610	145,390
First National Bank, Farmer City, Ill.	May 30, 1894	50,000	10,810	1,900	8,910
First National Bank, Kasson, Minn.	July 22, 1894	50,000	11,460	1,405	10,055
First National Bank, Lagrange, Ind.	July 30, 1894	65,000	22,500	1,550	20,950
First National Bank, Fairfield, Me.	Aug. 1, 1894	50,000	12,900	1,250	11,650
Total.		10,408,900	4,853,222	4,208,256	644,966

NATIONAL BANKS WHICH 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, 1894.

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	\$260,484	\$9,516
First National Bank, Huntington, Ind. . . .	Jan. 31, 1881	100,000	90,000	87,176	2,824
First National Bank, Indianapolis, Ind. . . .	July 5, 1881	300,000	279,248	264,409	14,839
First National Bank, Valparaiso, Ind. . . .	Apr. 24, 1882	50,000	45,000	43,356	1,644
First National Bank, Stillwater, Minn. . . .	Apr. 29, 1882	130,000	83,456	81,186	2,270
First National Bank, Chicago, Ill.	do	1,000,000	90,000	82,683	7,317
First National Bank, Woodstock, Ill.	Apr. 30, 1882	50,000	45,000	43,405	1,595
Second National Bank, Cincinnati, Ohio. . . .	Apr. 28, 1882	200,000	180,000	173,370	6,630
Second National Bank, New York, N. Y. . . .	do	300,000	376,800	366,535	10,335
First National Bank, Portsmouth, N. H. . . .	Apr. 29, 1882	300,000	286,000	276,761	9,239
First National Bank, Richmond, Ind.	May 5, 1882	200,000	87,400	81,949	5,451
Second National Bank, Cleveland, Ohio. . . .	May 6, 1882	1,000,000	510,800	492,485	18,315
First National Bank, New Haven, Conn. . . .	do	500,000	355,310	346,200	9,110
First National Bank, Akron, Ohio.	May 2, 1882	100,000	114,822	109,282	5,540
First National Bank, Worcester, Mass. . . .	May 4, 1882	300,000	252,000	245,399	6,601
First National Bank, Barre, Mass.	May 9, 1882	150,000	135,000	130,500	4,500
First National Bank, Davenport, Iowa. . . .	do	100,000	45,000	42,247	2,753
First National Bank, Kendallville, Ind. . . .	May 12, 1882	150,000	90,000	87,185	2,815
First National Bank, Cleveland, Ohio. . . .	May 13, 1882	300,000	206,462	255,358	11,104
First National Bank, Youngstown, Ohio. . . .	May 15, 1882	500,000	441,529	431,246	10,283
First National Bank, Evansville, Ind.	do	500,000	442,870	426,955	15,915
First National Bank, Salem, Ohio.	do	50,000	110,540	106,940	3,600
First National Bank, Scranton, Pa.	May 18, 1882	200,000	45,000	41,155	3,845
First National Bank, Centerville, Ind. . . .	do	50,000	64,525	61,724	2,801
First National Bank, Fort Wayne, Ind. . . .	May 22, 1882	300,000	45,000	40,177	4,823
First National Bank, Strasburg, Pa.	do	100,000	79,200	76,592	2,608
First National Bank, Marietta, Pa.	May 27, 1882	100,000	99,000	95,730	3,270
First National Bank, Lafayette, Ind.	May 31, 1882	150,000	175,060	166,273	8,787
First National Bank, McConnellsville, Ohio. . . .	do	50,000	84,640	81,369	3,271
First National Bank, Milwaukee, Wis.	do	200,000	229,170	221,822	7,348
Second National Bank, Akron, Ohio.	do	100,000	102,700	90,258	12,442
First National Bank, Ann Arbor, Mich. . . .	June 1, 1882	100,000	85,078	81,420	3,658
First National Bank, Geneva, Ohio.	do	100,000	90,000	86,440	3,560
First National Bank, Oberlin, Ohio.	do	50,000	58,382	55,335	3,047
First National Bank, Philadelphia, Pa. . . .	June 10, 1882	1,000,000	790,800	764,705	35,095
First National Bank, Troy, Ohio.	do	200,000	180,000	174,282	5,718
Third National Bank, Cincinnati, Ohio. . . .	June 14, 1882	800,000	609,500	588,200	21,300
First National Bank, Cambridge City, Ind. . . .	June 15, 1882	50,000	45,000	42,554	2,446
First National Bank, Lyons, Iowa.	do	100,000	90,000	86,564	3,436
First National Bank, Detroit, Mich.	June 17, 1882	500,000	336,345	328,348	7,997
First National Bank, Wilkesbarre, Pa.	June 20, 1882	375,000	337,500	325,520	11,980
First National Bank, Iowa City, Iowa. . . .	June 24, 1882	100,000	88,400	86,020	2,380
First National Bank, Nashua, N. H.	do	100,000	90,000	85,696	4,304
First National Bank, Johnstown, Pa.	do	60,000	54,000	52,130	1,870
First National Bank, Pittsburg, Pa.	June 29, 1882	750,000	594,000	579,045	14,955
First National Bank, Terre Haute, Ind. . . .	do	200,000	141,575	134,223	7,352
First National Bank, Hollidaysburg, Pa. . . .	June 30, 1882	50,000	45,000	43,675	1,325
First National Bank, Bath, Me.	do	200,000	180,000	172,454	6,546
First National Bank, Jamesville, Wis.	do	125,000	121,050	117,290	3,760
First National Bank, Michigan City, Ind. . . .	do	100,000	45,000	44,013	987
First National Bank, Monmouth, Ill.	July 3, 1882	75,000	45,000	43,489	1,511
First National Bank, Marion, Iowa.	July 11, 1882	50,000	45,000	43,146	1,854
First National Bank, Marlboro, Mass.	Aug. 3, 1882	200,000	180,000	174,567	5,433
National Bank of Stanford, Ky.	Oct. 3, 1882	150,000	135,000	131,292	3,708
First National Bank, Sandusky, Ohio.	Oct. 6, 1882	150,000	90,000	86,092	3,908
First National Bank, Sandy Hill, N. Y. . . .	Dec. 31, 1882	50,000	45,000	42,944	2,056
First National Bank, Lawrenceburg, Ind. . . .	Feb. 24, 1883	100,000	90,000	86,625	3,375
First National Bank, Cambridge, Ohio. . . .	do	100,000	80,800	78,063	2,737
First National Bank, Oshkosh, Wis.	do	100,000	47,800	46,035	1,765
First National Bank, Grand Rapids, Mich. . . .	do	400,000	155,900	150,900	5,000
First National Bank, Delphos, Ohio.	do	50,000	45,000	42,105	2,895
First National Bank, Freeport, Ill.	do	100,000	53,500	51,258	2,242
First National Bank, Elyria, Ohio.	do	100,000	90,000	86,871	3,129
First National Bank, Troy, N. Y.	do	300,000	229,500	221,145	8,405
Second National Bank, Detroit, Mich. . . .	do	1,000,000	363,700	346,191	17,509
Second National Bank, Peoria, Ill.	do	100,000	90,000	84,673	5,327
National Fort Plain Bank, Fort Plain, N. Y. . . .	do	200,000	174,300	168,616	5,684
Logansport National Bank, Logansport, Ind. . . .	Dec. 1, 1883	100,000	16,850	15,330	1,520
National Bank of Birmingham, Ala.	May 14, 1884	50,000	45,000	43,029	1,971
First National Bank, Westfield, N. Y.	June 1, 1884	50,000	42,800	40,265	2,535
First National Bank, Independence, Iowa. . . .	Oct. 31, 1884	100,000	90,000	86,465	3,535

NATIONAL BANKS WHICH 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, 1894—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Sturgis, Mich.	Dec. 31, 1884	\$50,000	\$43,850	\$41,589	\$2,261
National Bank, Rutland, Vt.	Jan. 13, 1885	500,000	238,700	224,457	14,243
Kent National Bank, Chestertown, Md.	Feb. 12, 1885	50,000	18,200	16,910	1,290
National Fulton County Bank, Gloversville, N. Y.	Feb. 20, 1885	150,000	135,000	128,841	6,159
First National Bank, Centralia, Ill.	Feb. 25, 1885	80,000	70,600	66,650	3,950
National Exchange Bank, Albion, Mich.	Feb. 28, 1885	75,000	30,600	28,908	1,692
First National Bank, Paris, Mo.	Mar. 31, 1885	100,000	89,155	84,898	4,257
First National Bank, Yakima, Wash.	June 20, 1885	50,000	14,650	14,090	560
First National Bank, Flint, Mich.	June 30, 1885	200,000	122,500	114,913	7,587
Farmers' National Bank, Stanford, Ky.	Dec. 31, 1888	200,000	45,000	36,625	8,375
Adams National Bank, Adams, N. Y.	July 10, 1889	50,000	12,240	10,750	1,490
Poland National Bank, Poland, N. Y.	Jan. 14, 1890	50,000	13,500	11,770	1,730
Sandy River National Bank, Farmington, Mo.	Nov. 1, 1890	75,000	58,260	46,397	11,863
Second National Bank, Aurora, Ill.	July 13, 1891	100,000	22,500	15,655	6,845
Indiana National Bank, Lafayette, Ind.	Nov. 30, 1891	100,000	90,000	57,906	32,094
Decatur National Bank, Decatur, Ill.	May 31, 1893	100,000	22,500	10,674	11,826
Grundy County National Bank, Trenton, Mo.	Dec. 23, 1893	50,000	11,250	5,080	6,170
First National Bank, Trenton, Mo.	Dec. 31, 1893	50,000	11,250	4,700	6,550
First National Bank, Colorado, Tex.	Jan. 9, 1894	100,000	22,000	5,590	16,410
Saxton National Bank, St. Joseph, Mo.	Feb. 1, 1894	400,000	67,875	14,000	53,875
Schuster-Hax National Bank, St. Joseph, Mo. ....	.....do.....	500,000	42,870	11,560	31,310
Second National Bank, Louisville, Ky.	June 2, 1894	300,000	61,172	6,700	54,472
Fourth National Bank, Louisville, Ky. ....	.....do.....	300,000	42,450	3,600	38,850
Kentucky National Bank, Louisville, Ky. ....	.....do.....	500,000	43,500	3,708	39,792
Merchants' National Bank, Louisville, Ky. ....	.....do.....	500,000	43,650	6,100	37,550
Total.....	.....	20,945,000	13,040,730	12,209,663	831,067

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1894.

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	\$85,906	\$2,984
First National Bank, Washington, Iowa.	Apr. 11, 1882	100,000	88,565	86,014	2,551
First National Bank, Fremont, Ohio.	May 22, 1882	100,000	90,000	86,528	3,472
Second National Bank, Dayton, Ohio.	May 26, 1882	300,000	262,941	254,049	8,892
First National Bank, Girard, Pa.	June 1, 1882	100,000	90,000	87,125	2,875
First National Bank, Xenia, Ohio.	Feb. 24, 1883	120,000	108,000	104,135	3,865
First National Bank, Peru, Ill.	do	100,000	45,000	42,179	2,821
First National Bank, Elmira, N. Y.	do	100,000	90,000	86,720	3,280
First National Bank, Chittenango, N. Y.	do	150,000	135,000	130,945	4,055
First National Bank, Eaton, Ohio.	July 4, 1884	50,000	44,300	41,725	2,575
First National Bank, Leominster, Mass.	July 5, 1884	300,000	244,400	236,625	7,775
First National Bank, Winona, Minn.	July 21, 1884	50,000	44,200	42,361	1,839
American National Bank, Hallowell, Me.	Sept. 10, 1884	75,000	67,500	64,830	2,670
First National Bank, Attica, Ind.	Oct. 28, 1884	56,000	50,400	47,964	2,436
Citizens' National Bank, Indianapolis, Ind.	Nov. 11, 1884	300,000	87,800	77,192	10,608
First National Bank, North East, Pa.	Dec. 23, 1884	50,000	24,550	22,749	1,801
First National Bank, Galva, Ill.	Jan. 2, 1885	50,000	36,000	33,766	2,234
First National Bank, Thornton, Ind.	Jan. 13, 1885	50,000	43,740	40,730	3,010
Muncie National Bank, Muncie, Ind.	Jan. 28, 1885	200,000	161,000	152,433	8,567
Merchants' National Bank, Evansville, Ind.	Feb. 6, 1885	250,000	90,800	82,418	8,382
Saybrook National Bank, Essex, Conn.	Feb. 20, 1885	100,000	61,200	58,455	2,745
Union National Bank, Albany, N. Y.	Mar. 7, 1885	250,000	144,400	136,580	7,820
Battenkill National Bank, Manchester, Vt.	Mar. 21, 1885	75,000	57,700	54,719	2,981
First National Bank, Owosso, Mich.	Apr. 14, 1885	50,000	47,700	44,925	2,775
Coventry National Bank, Anthony, R. I.	Apr. 17, 1885	100,000	89,000	84,903	4,097
State National Bank, Keokuk, Iowa.	May 23, 1885	150,000	45,000	41,045	3,955
Tolland County National Bank, Tolland, Conn.	June 6, 1885	100,000	44,100	41,015	3,085
City National Bank, Hartford, Conn.	June 9, 1885	550,000	90,000	80,942	9,058
West River National Bank, Jamaica, Vt.	Aug. 17, 1885	60,000	54,000	51,424	2,576
National Bank of Lebanon, Tenn.	Aug. 30, 1886	50,000	24,550	22,555	1,995
Greene County National Bank, Springfield, Mo.	Feb. 8, 1888	100,000	22,500	18,934	3,566
Union Stock Yards National Bank, Chicago, Ill.	Feb. 29, 1888	500,000	45,000	40,451	4,549
First National Bank, Decatur, Mich.	Sept. 20, 1890	50,000	11,250	8,636	2,614
First National Bank, Mason, Mich.	Oct. 28, 1890	50,000	13,500	10,815	2,685
First National Bank, Holly, Mich.	Oct. 31, 1890	60,000	24,950	20,653	4,297
German National Bank, Evansville, Ind.	Dec. 24, 1890	250,000	98,030	82,128	15,902
Farmers and Merchants' National Bank, Vandalia, Ill.	Jan. 10, 1891	100,000	22,500	16,030	6,470
National Bank, Chester, S. C.	Mar. 2, 1891	100,000	33,250	25,205	8,045
First National Bank, Burlington, Wis.	Dec. 19, 1891	50,000	10,750	7,232	3,518
Lansing National Bank, Lansing, Mich.	Mar. 5, 1892	185,600	36,700	23,640	13,060
Ashtabula National Bank, Ashtabula, Ohio.	July 11, 1892	80,000	67,850	44,260	23,590
Second National Bank of New Mexico, Santa Fe, N. Mex.	July 17, 1892	150,000	33,750	17,214	16,536
First National Bank, Petaluma, Cal.	Sept. 25, 1894	200,000	42,900	950	41,950
Total.		5,921,600	3,013,666	2,739,105	274,561

262 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS, DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT, REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTAND.

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
1	First National Bank, Attica, N. Y.	199	Jan. 14, 1864	\$50,000	.....	Law requiring dividend reports from banks went into effect March 3, 1869.	.....
2	Venango National Bank, Franklin, Pa.	1176	May 20, 1865	300,000	.....		.....
3	Merchants' National Bank, Washington, D. C.	627	Dec. 14, 1864	200,000	.....		.....
4	First National Bank, Medina, N. Y. ...	229	Feb. 3, 1864	50,000	.....		.....
5	Tennessee National Bank, Memphis, Tenn.	1225	June 5, 1865	100,000	.....		.....
6	First National Bank, Selma, Ala.	1537	Aug. 24, 1865	100,000	\$1,780		.....
7	First National Bank, New Orleans, La.	162	Dec. 18, 1863	500,000	.....		.....
8	National Unadilla Bank, Unadilla, N. Y.	1463	July 17, 1865	150,000	.....		.....
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	1223	June 5, 1865	300,000	.....		.....
10	Croton National Bank, New York, N. Y.	1556	Sept. 9, 1865	200,000	.....		.....
11	First National Bank, Bethel, Conn.	1141	May 15, 1865	60,000	2,236		.....
12	First National Bank, Keokuk, Iowa ...	80	Sept. 9, 1863	50,000	.....		.....
13	National Bank of Vicksburg, Miss.	803	Feb. 14, 1865	50,000	.....		.....
14	First National Bank, Rockford, Ill.	429	May 20, 1864	50,000	.....		.....
15	First National Bank of Nevada, Austin, Nev.	1331	June 23, 1865	155,000	465		\$7,500	4.9
16	Ocean National Bank, New York, N. Y.	1232	June 6, 1865	1,000,000	.....	421,052	42.1
17	Union Square National Bank, New York, N. Y.	1691	Mar. 13, 1869	250,000	.....	.....	.....
18	Eighth National Bank, New York, N. Y.	384	Apr. 16, 1864	250,000	.....	140,000	56
19	Fourth National Bank, Philadelphia, Pa.	286	Feb. 26, 1864	100,000	.....	.....	.....
20	Waverly National Bank, Waverly, N. Y.	1192	May 29, 1865	106,100	9,424	24,403	23
21	First National Bank, Fort Smith, Ark.	1631	Feb. 6, 1866	50,000	.....	18,000	36
22	Scandinavian National Bank, Chicago, Ill.	1978	May 7, 1872	250,000	.....	.....	.....
23	Walkill National Bank, Middletown, N. Y.	1473	July 21, 1865	175,000	.....	103,250	59
24	Crescent City National Bank, New Orleans, La.	1937	Feb. 15, 1872	500,000	.....	25,000	5
25	Atlantic National Bank, New York, N. Y.	1388	July 1, 1865	300,000	59,472	183,060	61
26	First National Bank, Washington, D. C.	26	July 16, 1863	500,000	.....	805,000	161
27	National Bank of the Commonwealth, New York, N. Y.	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Petersburg, Va.	1548	Sept. 1, 1865	140,000	.....	134,200	95.9
29	First National Bank, Petersburg, Va.	1378	July 1, 1865	120,000	.....	97,770	81.5
30	First National Bank, Mansfield, Ohio.	436	May 24, 1864	100,000	.....	102,666	102.6
31	New Orleans National Banking Association, New Orleans, La.	1825	May 27, 1871	600,000	.....	108,000	18
32	First National Bank, Carlisle, Pa.	21	June 29, 1863	50,000	.....	42,000	84
33	First National Bank, Anderson, Ind. ...	44	July 31, 1863	50,000	.....	31,150	62.3
34	First National Bank, Topeka, Kans. ...	1660	Aug. 23, 1866	50,000	.....	46,000	92
35	First National Bank, Norfolk, Va.	271	Feb. 23, 1864	100,000	.....	90,500	90.5
36	Gibson County National Bank, Princeton, Ind.	2966	Nov. 30, 1872	50,000	.....	6,000	12
37	First National Bank of Utah, Salt Lake City, Utah.	1695	Nov. 15, 1869	100,000	.....	125,000	125
38	Cook County National Bank, Chicago, Ill.	1845	July 8, 1871	300,000	.....	53,333	17.8
39	First National Bank, Tiffin, Ohio.	900	Mar. 16, 1865	100,000	.....	108,279	108.2
40	Charlottesville National Bank, Charlottesville, Va.	1468	July 19, 1865	100,000	.....	149,245	149.2
41	Miners' National Bank, Georgetown, Colo.	2199	Oct. 30, 1874	150,000	.....	4,500	3
42	Fourth National Bank, Chicago, Ill.*	276	Feb. 24, 1864	100,000	.....	184,008	184
43	First National Bank, Bedford, Iowa ..	2298	Sept. 18, 1875	50,000	.....	.....	.....

* Formerly in voluntary liquidation.

TOGETHER WITH CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND AT CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ING OCTOBER 31, 1894.

Failures.				Lawful money deposited.	Circulation.				
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.		
\$50,000	-----	Apr. 14, 1865	W	\$44,000	\$44,000	\$43,757	\$243	1	
300,000	-----	May 1, 1866	U	85,000	85,000	84,789	211	2	
200,000	-----	May 8, 1866	U	180,000	180,000	179,364	636	3	
50,000	\$2,288	Mar. 13, 1867	T	40,000	40,000	39,761	239	4	
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,738	262	5	
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,591	409	6	
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,866	1,134	7	
120,000	-----	Aug. 20, 1867	W	100,000	100,000	99,800	200	8	
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,842	1,058	9	
200,000	-----	Oct. 1, 1867	G	180,000	180,000	179,676	324	10	
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,145	155	11	
100,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,664	336	12	
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,443	57	13	
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,723	277	14	
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,737	963	15	
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	793,147	6,853	16	
200,000	-----	Dec. 15, 1871	U	50,000	50,000	49,742	258	17	
250,000	40,000	do	F	243,393	243,393	241,252	2,141	18	
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,840	1,160	19	
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,114	886	20	
50,000	2,509	May 2, 1872	V	45,000	45,000	44,545	455	21	
250,000	-----	Dec. 12, 1872	B	135,000	135,000	134,675	325	22	
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,728	1,172	23	
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	448,070	1,930	24	
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,841	1,159	25	
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	442,854	7,146	26	
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	230,819	3,181	27	
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	356,740	3,260	28	
200,000	11,801	do	R	179,200	179,200	177,015	2,185	29	
100,000	16,000	Oct. 18, 1873	P	90,000	90,000	88,928	1,072	30	
600,000	14,161	Oct. 23, 1873	W	360,000	360,000	357,000	3,000	31	
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,455	565	32	
50,000	23,839	Nov. 23, 1873	P	45,000	45,000	44,203	797	33	
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	88,914	1,086	34	
100,000	3,000	June 3, 1874	G	95,000	95,000	93,610	1,390	35	
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,480	320	36	
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,149	1,042	37	
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	283,343	1,757	38	
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	43,995	1,005	39	
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,550	2,055	40	
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,620	380	41	
200,000	-----	Feb. 1, 1876	V	85,700	85,700	82,891	2,809	42	
30,000	-----	do	N	27,000	27,000	26,740	260	43	

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
44	First National Bank, Osceola, Iowa	1776	Jan. 26, 1871	\$50,000	.....	\$23,500	46.1
45	First National Bank, Duluth, Minn.	1954	Apr. 6, 1872	50,000	.....	25,000	50
46	First National Bank, La Crosse, Wis.	1313	June 20, 1865	50,000	.....	31,500	63
47	City National Bank, Chicago, Ill.	818	Feb. 18, 1865	250,000	.....	182,500	73
48	Watkins National Bank, Watkins, N. Y.	456	June 2, 1864	75,000	.....	85,450	113.9
49	First National Bank, Wichita, Kans.	1913	Jan. 2, 1872	50,000	.....	36,975	73.9
50	First National Bank, Greenfield, Ohio*	101	Oct. 7, 1863	50,000	.....	80,300	160.6
51	National Bank of Fishkill, N. Y.	971	Apr. 1, 1865	200,000	\$36,205	143,000	71.5
52	First National Bank, Franklin, Ind.	50	Aug. 5, 1862	60,000	.....	222,319	370.5
53	Northumberland County National Bank, Shamokin, Pa.	689	Jan. 9, 1865	67,000	2,976	670,000	1000
54	First National Bank, Winchester, Ill.	1484	July 25, 1865	50,000	.....	71,750	143.5
55	National Exchange Bank, Minneapolis, Minn.	719	Jan. 16, 1865	50,000	.....	124,000	248
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	Oct. 30, 1866	3,410,300	.....	.....	.....
57	First National Bank, Delphi, Ind.	1949	Mar. 25, 1872	100,000	.....	45,000	45
58	First National Bank, Georgetown, Colo.	1901	May 31, 1872	50,000	.....	.....	.....
59	Lock Haven National Bank, Lock Haven, Pa.	1273	June 14, 1865	120,000	15,000	153,600	128
60	Third National Bank, Chicago, Ill.	236	Feb. 5, 1864	120,000	.....	1,035,000	862.5
61	Central National Bank, Chicago, Ill.	2047	Sept. 18, 1872	200,000	.....	38,000	19
62	First National Bank, Kansas City, Mo.	1612	Nov. 23, 1865	100,000	1,000	540,500	540.5
63	Commercial National Bank, Kansas City, Mo.	1995	June 3, 1872	100,000	7,214	25,000	25
64	First National Bank, Ashland, Pa.*	403	Apr. 27, 1864	60,000	.....	187,131	311.9
65	First National Bank, Tarrytown, N. Y.*	364	Apr. 5, 1864	50,000	.....	132,250	264.5
66	First National Bank, Allentown, Pa.*	161	Dec. 16, 1863	100,000	.....	.....	.....
67	First National Bank, Waynesburg, Pa.*	305	Mar. 5, 1864	100,000	222	86,692	86.7
68	Washington County National Bank, Greenwich, N. Y.	1266	June 13, 1865	200,000	.....	205,940	102.9
69	First National Bank, Dallas, Tex.	2157	July 16, 1874	100,000	.....	45,750	45.7
70	People's National Bank, Helena, Mont.	2105	May 13, 1873	100,000	.....	10,000	10
71	First National Bank, Bozeman, Mont.	2027	Aug. 14, 1872	50,000	.....	20,000	40
72	Merchants' National Bank, Fort Scott, Kans.*	1927	Jan. 20, 1872	50,000	.....	34,731	69.5
73	Farmers' National Bank, Platte City, Mo.	2356	May 5, 1877	50,000	.....	4,000	8
74	First National Bank, Warrensburg, Mo.	1856	July 31, 1871	50,000	.....	57,750	115.5
75	German American National Bank, Washington, D. C.	2358	May 14, 1877	130,000	2,000	.....	.....
76	German National Bank, Chicago, Ill.*	1734	Nov. 15, 1870	250,000	.....	.....	.....
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	June 6, 1865	100,000	11,872	113,000	113
78	Second National Bank, Scranton, Pa.*	49	Aug. 5, 1863	100,000	.....	392,125	392.1
79	National Bank of Poughkeepsie, N. Y.	1200	May 31, 1865	100,000	.....	92,000	92
80	First National Bank, Monticello, Ind.	2208	Dec. 3, 1874	50,000	.....	7,400	14.8
81	First National Bank, Butler, Pa.	309	Mar. 11, 1864	50,000	.....	139,000	278
82	First National Bank, Meadville, Pa.	115	Oct. 27, 1863	70,000	.....	248,400	354.8
83	First National Bank, Newark, N. J.	52	Aug. 7, 1863	125,000	.....	605,250	484.2
84	First National Bank, Brattleboro, Vt.	470	June 30, 1864	100,000	.....	387,000	387
85	Mechanics' National Bank, Newark, N. J.	1251	June 9, 1865	500,000	251,802	1,198,000	239.6
86	First National Bank, Buffalo, N. Y.	235	Feb. 5, 1864	100,000	.....	287,500	287.5
87	Pacific National Bank, Boston, Mass.	2373	Nov. 9, 1877	250,000	.....	75,000	30
88	First National Bank of Union Mills, Union City, Pa.	110	Oct. 23, 1863	50,000	.....	91,955	183.9
89	Vermont National Bank, St. Albans, Vt.	1583	Oct. 11, 1865	200,000	.....	186,000	93
90	First National Bank, Leadville, Colo.	2420	Mar. 19, 1879	60,000	.....	63,000	105
91	City National Bank, Lawrenceburg, Ind.*	2889	Feb. 24, 1883	100,000	.....	3,000	3
92	First National Bank, St. Albans, Vt.	269	Feb. 20, 1864	100,000	.....	197,000	197
93	First National Bank, Monmouth, Ill.	2751	July 7, 1882	75,000	.....	15,000	20
94	Marine National Bank, New York, N. Y.	1215	June 3, 1865	400,000	.....	659,643	164.9
95	Hot Springs National Bank, Hot Springs, Ark.	2887	Feb. 17, 1883	50,000	2,000	3,000	6
96	Richmond National Bank, Richmond, Ind.	2090	Mar. 5, 1873	270,000	.....	274,000	101.5

* Formerly in voluntary liquidation.

TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	\$10,000	Feb. 25, 1876	V	\$45,000	\$45,000	\$44,523	\$477	44
100,000	.....	Mar. 13, 1876	P	45,000	45,000	44,483	517	45
50,000	25,000	Apr. 11, 1876	P	45,000	45,000	44,193	807	46
250,000	130,000	May 17, 1876	V	137,209	137,209	134,120	3,089	47
75,000	3,000	July 12, 1876	G	67,500	67,500	65,960	1,540	48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,636	564	49
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,607	1,055	50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	174,468	2,732	51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	89,852	2,240	52
67,000	.....	Mar. 12, 1877	M	60,300	60,300	59,135	1,165	53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	44,121	879	54
100,000	20,000	May 24, 1877	M	90,000	90,000	88,370	1,630	55
2,500,000	248,775	June 23, 1877	O	296,274	296,274	277,549	18,725	56
50,000	20,000	July 20, 1877	W	45,000	45,000	44,108	892	57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,495	505	58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	69,968	1,232	59
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	581,919	15,921	60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	44,243	757	61
500,000	25,000	Feb. 11, 1878	X	44,940	44,940	42,330	2,610	62
100,000	6,392	.....do.....	V	44,500	44,500	43,394	1,106	63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	72,755	2,799	64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	86,971	2,229	65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	75,551	3,090	66
100,000	.....	May 15, 1878	V	7,002	7,002	6,202	800	67
200,000	24,000	June 8, 1878	P	114,220	114,220	111,723	2,497	68
50,000	5,000	.....do.....	V	29,800	29,800	29,230	570	69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	88,541	759	70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,705	695	71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,588	740	72
50,000	.....	Oct. 1, 1878	N	27,000	27,000	26,700	300	73
100,000	10,600	Nov. 1, 1878	X	45,000	45,000	44,002	998	74
130,000	2,000	.....do.....	P	62,500	62,500	62,050	450	75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	39,125	3,670	76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	84,905	1,995	77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	87,653	3,812	78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	87,432	2,568	79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,456	544	80
50,000	10,600	July 23, 1879	E	71,165	71,165	67,960	3,205	81
100,000	20,000	June 9, 1880	R	89,500	89,500	86,314	3,186	82
300,000	62,584	June 14, 1880	F	326,643	326,643	315,956	10,687	83
300,000	57,000	June 19, 1880	N	90,000	90,000	84,983	5,017	84
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	432,942	16,958	85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	96,775	2,725	86
951,300	.....	May 22, 1882	S	450,000	450,000	445,158	4,842	87
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	41,420	1,580	88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	61,063	4,137	89
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	51,765	1,235	90
100,000	.....	Mar. 11, 1884	G	77,000	77,000	75,570	1,430	91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	86,288	3,692	92
75,000	15,000	.....do.....	B	27,000	27,000	26,330	670	93
400,000	225,000	May 13, 1884	T	260,000	260,100	249,608	10,492	94
50,000	180	June 2, 1884	E	40,850	40,850	39,510	1,340	95
250,000	33,000	July 23, 1884	H	158,900	158,900	148,225	10,675	96

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
97	First National Bank, Livingston, Mont.	3006	July 16, 1883	\$50,000			
98	First National Bank, Albion, N. Y.	166	Dec. 22, 1863	50,000		\$170,500	341
99	First National Bank, Jamestown, N. Dak.	2578	Oct. 25, 1881	50,000			
100	Logan National Bank, West Liberty, Ohio.	2942	May 7, 1883	50,000		4,000	8
101	Middletown National Bank, Middletown, N. Y.	1276	June 14, 1865	200,000	\$23,128	356,000	178
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000		38,500	77
103	Schoharie County National Bank, Schoharie, N. Y.	1510	Aug. 9, 1865	100,000			
104	Exchange National Bank, Norfolk, Va.	1137	May 13, 1865	100,000		337,500	337.5
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000		90,142	
106	Lancaster National Bank, Clinton, Mass.	583	Nov. 22, 1864	200,000	32,894	285,000	142.5
107	First National Bank, Sioux Falls, S. Dak.	2465	Mar. 15, 1880	50,000		10,000	20
108	First National Bank, Wahpeton, N. Dak.	2624	Feb. 2, 1882	50,000		12,000	24
109	First National Bank, Angelica, N. Y.	564	Nov. 3, 1864	100,000		186,000	186
110	City National Bank, Williamsport, Pa.	2139	Mar. 17, 1874	100,000		38,500	38.5
111	Abington National Bank, Abington, Mass.*	1386	July 1, 1865	150,000	15,000	307,382	204.9
112	First National Bank, Blair, Nebr.	2724	June 7, 1882	50,000		23,000	46
113	First National Bank, Pine Bluff, Ark.	2776	Sept. 18, 1882	50,000			
114	Palatka National Bank, Palatka, Fla.	3266	Nov. 20, 1884	50,000			
115	Fidelity National Bank, Cincinnati, Ohio.	3461	Feb. 27, 1886	1,000,000		2,784	.3
116	Henrietta National Bank, Henrietta, Tex.	3022	Aug. 8, 1883	50,000		12,250	24.5
117	National Bank of Sumter, N. C.	3082	Nov. 26, 1883	50,000		13,500	27
118	First National Bank, Danesville, N. Y.	75	Sept. 4, 1863	50,000		75,825	151.6
119	First National Bank, Cory, Pa.	605	Dec. 6, 1864	100,000		168,500	168.5
120	Stafford National Bank, Stafford Springs, Conn.	686	.....	150,000	10,000	306,000	204
121	Fifth National Bank, St. Louis, Mo.	2535	Dec. 12, 1882	200,000		76,000	37.5
122	Metropolitan National Bank of Cincinnati, Ohio.	2542	July 12, 1881	500,000		215,000	43
123	First National Bank, Auburn, N. Y.	231	Feb. 4, 1864	100,000		266,000	266
124	Commercial National Bank, Dubuque, Iowa.	1801	Mar. 11, 1871	100,000		146,806	146.8
125	State National Bank, Raleigh, N. C.	1682	June 17, 1868	100,000			
126	Second National Bank, Xenia, Ohio.	277	Feb. 24, 1864	60,000		278,000	463.3
127	Madison National Bank, Madison, S. Dak.	3597	Dec. 7, 1886	50,000		5,000	10
128	Lowell National Bank, Lowell, Mich.	1280	June 14, 1865	50,000		159,494	318.9
129	California National Bank, San Francisco, Cal.	3592	Oct. 20, 1886	200,000			
130	First National Bank, Anoka, Minn.	2800	Sept. 14, 1882	50,000		18,000	36
131	National Bank of Shelbyville, Tenn.	2198	Oct. 29, 1874	50,000		81,265	163.2
132	First National Bank, Sheffield, Ala.	3617	Jan. 14, 1887	100,000			
133	Third National Bank, Malone, N. Y.	3366	July 15, 1885	50,000		2,000	4
134	First National Bank, Abilene, Kans.	2427	June 23, 1879	50,000		75,350	150.6
135	Harpers National Bank, Harpers, Kans.	3431	Jan. 6, 1886	50,000	1,000	10,000	20
136	Gloucester City National Bank, Gloucester City, N. J.	3936	Oct. 26, 1888	50,000			
137	Park National Bank, Chicago, Ill.	3502	May 11, 1886	200,000		24,000	12
138	State National Bank, Wellington, Kans.	3564	Oct. 1, 1886	50,000		5,000	10
139	Kingman National Bank, Kingman, Kans.	3559	Sept. 16, 1886	75,000		20,500	27.3
140	First National Bank, Alma, Kans.	3769	Aug. 3, 1887	50,000		14,000	28
141	First National Bank, Belleville, Kans.	3386	Aug. 28, 1885	50,000		17,500	35
142	First National Bank, Meade Center, Kans.	3695	May 5, 1887	50,000		8,857	17.7
143	American National Bank, Arkansas City, Kans.	3992	Mar. 15, 1889	100,000		28,000	28
144	City National Bank, Hastings, Nebr.	3039	Dec. 27, 1883	50,000		44,547	89.1
145	People's National Bank, Fayetteville, N. C.	2003	June 27, 1872	75,000		182,500	243.3

* Restored to solvency.

TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	-----	Aug. 25, 1884	X	\$11,240	\$11,240	\$10,995	\$245	97
100,000	\$20,000	Aug. 26, 1884	B	90,000	90,000	85,700	4,300	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	18,277	373	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	22,810	590	100
200,000	40,000	Nov. 23, 1884	I	176,000	176,000	168,603	7,397	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	42,353	1,647	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	35,700	2,650	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	215,659	12,541	104
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	42,643	1,777	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	67,001	5,359	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	10,310	430	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	16,470	650	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	84,015	4,985	109
100,000	12,500	May 4, 1886	D	43,140	43,140	38,455	4,685	110
150,000	25,300	Aug. 2, 1886	L	25,425	25,425	25,425	-----	111
50,000	11,000	Sept. 8, 1886	U	26,180	26,180	25,475	705	112
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	25,510	770	113
50,000	-----	June 3, 1887	Y	19,210	19,210	18,575	635	114
1,000,000	50,000	June 27, 1887	B	90,000	90,000	87,697	2,303	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	10,770	480	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	10,450	800	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	13,960	1,770	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	67,108	6,721	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	127,886	11,162	120
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	40,850	3,580	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	254,180	23,565	122
150,000	-----	Feb. 20, 1888	R	63,446	63,446	56,306	7,140	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	58,102	4,068	124
100,000	-----	Apr. 11, 1888	B	22,500	22,500	19,325	3,175	125
150,000	14,000	May 9, 1888	S	48,470	48,470	42,555	5,915	126
50,000	3,000	June 23, 1888	V	11,250	11,250	11,025	225	127
50,000	10,000	Sept. 19, 1888	W	27,800	27,800	24,785	3,015	128
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	41,810	3,190	129
50,000	4,300	Apr. 22, 1889	B	11,250	11,250	10,612	638	130
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	14,125	2,585	131
100,000	-----	Dec. 23, 1889	V	22,500	22,500	20,360	2,140	132
50,000	400	Dec. 30, 1889	W	10,750	10,750	9,880	870	133
100,000	17,600	Jan. 21, 1890	F	21,240	21,240	19,540	1,700	134
50,000	-----	Feb. 10, 1890	F	10,750	10,750	9,700	1,050	135
50,000	-----	June 12, 1890	F	11,250	11,250	10,540	710	136
200,000	21,000	July 14, 1890	F	45,000	45,000	36,950	8,050	137
50,000	3,913	Sept. 25, 1890	W	11,250	11,250	9,580	1,670	138
100,000	1,000	Oct. 2, 1890	X	22,000	22,000	19,765	2,235	139
75,000	1,603	Nov. 21, 1890	H	16,875	16,875	15,563	1,312	140
50,000	5,000	Dec. 12, 1890	G	11,250	11,250	10,295	955	141
50,000	4,000	Dec. 24, 1890	V	10,750	10,750	9,815	935	142
300,000	24,000	Dec. 26, 1890	G	45,000	45,000	34,940	10,060	143
100,000	-----	Jan. 14, 1891	J	22,500	22,500	18,210	4,290	144
125,000	32,000	Jan. 20, 1891	R	28,800	28,800	22,272	6,528	145

268 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Char- ter num- ber.	Date.	Capital.	Sur- plus.	Amount.	Per- cent.
146	Spokane National Bank, Spokane Falls, Wash.	3838	Jan. 24, 1888	\$60,000			
147	First National Bank, Elsworth, Kans.	3249	Sept. 11, 1884	50,000		\$54,500	109
148	Second National Bank, McPherson, Kans.	3791	Sept. 16, 1887	50,000		8,500	17
149	Pratt County National Bank, Pratt, Kans.	3787	Sept. 8, 1887	50,000			
150	Keystone National Bank, Philadelphia, Pa.	2291	July 30, 1875	200,000		122,730	61.4
151	Spring Garden National Bank, Philadelphia, Pa.	3468	Mar. 13, 1886	500,000		122,138	24.4
152	National City Bank, Marshall, Mich.	2023	July 29, 1872	100,000		162,500	162.5
153	Red Cloud National Bank, Red Cloud, Nebr.	3181	May 10, 1884	50,000		23,275	46.5
154	Asbury Park National Bank, Asbury Park, N. J.	3792	Sept. 17, 1887	100,000			
155	Ninth National Bank, Dallas, Tex.	4415	Sept. 12, 1890	300,000		18,000	6
156	First National Bank, Red Cloud, Nebr.	2811	Nov. 8, 1882	50,000		57,250	114.5
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	Sept. 28, 1888	60,000		8,400	14
158	Florence National Bank, Florence, Ala.	4135	Oct. 3, 1889	50,000			
159	First National Bank, Palatka, Fla.	3223	July 15, 1884	50,000		50,000	100.0
160	First National Bank, Kansas City, Kans.	3706	May 17, 1887	100,000		25,000	25
161	Rio Grande National Bank, Laredo, Tex.	4146	Oct. 28, 1889	100,000			
162	First National Bank, Clearfield, Pa.	768	Jan. 30, 1865	100,000		209,000	209
163	Farley National Bank, Montgomery, Ala.	4180	Dec. 18, 1889	100,000			
164	First National Bank, Coldwater, Kans.	3703	May 9, 1887	52,000		2,080	4
165	Maverick National Bank, Boston, Mass.	677	Dec. 31, 1864	400,000	\$61,390	984,000	241
166	Corry National Bank, Corry, Pa.	569	Nov. 12, 1864	100,000		198,000	198
167	Cheyenne National Bank, Cheyenne, Wyo.	3416	Dec. 2, 1885	100,000		26,000	26
168	California National Bank, San Diego, Cal.	3828	Dec. 29, 1887	150,000		79,000	52.7
169	First National Bank, Wilmington, N. C.	1656	July 25, 1866	250,000		290,710	116.3
170	Huron National Bank, Huron, S. Dak.	3267	Nov. 21, 1884	50,000		27,750	55.5
171	First National Bank, Downs, Kans.	3569	Oct. 12, 1886	50,000		17,693	35.4
172	First National Bank, Muncy, Pa.	837	Feb. 23, 1865	100,000		212,988	213
173	Bell County National Bank, Temple, Tex.	4404	Aug. 25, 1890	50,000		2,500	5
174	First National Bank, Deming, N. Mex.	3160	Apr. 22, 1884	50,000		56,250	112.5
175	First National Bank, Silver City, N. Mex.	3554	Sept. 17, 1886	50,000		30,000	60
176	Lima National Bank, Lima, Ohio.	2859	Jan. 16, 1883	100,000		87,500	87.5
177	National Bank of Guthrie, Okla.	4383	July 31, 1890	100,000		2,500	2.5
178	Cherryvale National Bank, Cherryvale, Kans.	4288	Apr. 16, 1890	50,000		3,500	7
179	First National Bank, Erie, Kans.	3963	Jan. 15, 1889	50,000		5,954	11.9
180	First National Bank, Rockwell, Tex.	3890	May 29, 1888	50,000		15,000	30
181	Vincennes National Bank, Vincennes, Ind.	1454	July 17, 1865	100,000		441,000	441
182	First National Bank, Del Norte, Colo.	4264	Mar. 18, 1890	50,000		3,500	7
183	Newton National Bank, Newton, Kans.	3297	Jan. 28, 1885	65,000		58,500	90
184	Capital National Bank, Lincoln, Nebr.	2988	June 29, 1883	100,000		272,500	272.5
185	Bankers and Merchants' National Bank, Dallas, Tex.	4213	Jan. 21, 1890	500,000		35,000	7
186	First National Bank, Little Rock, Ark.	1648	Apr. 12, 1866	150,000		554,250	369.5
187	Commercial National Bank, Nashville, Tenn.	3228	July 22, 1884	200,000		232,500	116.25
88	Alabama National Bank, Mobile, Ala.	1817	May 13, 1871	300,000		255,830	85.02
89	First National Bank, Ponca, Nebr.	3627	Jan. 28, 1887	50,000		24,000	48
90	Second National Bank, Columbia, Tenn.	2568	Oct. 3, 1881	50,000		64,400	128.8
191	Columbia National Bank, Chicago, Ill.	3677	Apr. 23, 1887	200,000		30,000	1.5

* Restored to solvency.

TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$100,000	\$25,000	Feb. 3, 1891	H	\$21,700	\$21,700	\$19,725	\$1,975	146
50,000	10,000	Feb. 11, 1891	F	10,750	10,750	8,850	1,900	147
50,000	7,500	Mar. 25, 1891	Q	11,250	11,250	9,340	1,910	148
50,000	3,000	Apr. 7, 1891	H	10,750	10,750	8,890	1,860	149
500,000	100,000	May 9, 1891	O	41,180	41,180	34,640	6,540	150
750,000	132,500	May 21, 1891	Q	45,000	45,000	37,200	7,800	151
100,000	20,000	June 22, 1891	D	44,000	44,000	32,673	11,327	152
75,000	3,000	July 1, 1891	V	16,875	16,875	14,360	2,515	153
100,000	3,500	July 2, 1891	G	20,700	20,700	17,380	3,320	154
300,000	4,000	July 16, 1891	Q	-----	45,000	36,400	8,600	155
75,000	9,000	.....do.....	Q	16,275	16,275	13,660	2,615	156
60,000	4,600	July 21, 1891	G	13,500	13,500	11,933	1,567	157
60,000	500	July 23, 1891	O	12,900	12,900	8,980	3,920	158
150,000	23,600	Aug. 7, 1891	H	33,250	33,250	28,010	5,240	159
150,000	10,500	Aug. 17, 1891	G	33,750	33,750	23,820	9,930	160
100,000	-----	Oct. 3, 1891	V	22,500	22,500	18,550	3,950	161
100,000	46,000	Oct. 7, 1891	S	95,597	95,597	70,032	25,565	162
100,000	8,000	.....do.....	V	-----	22,500	-----	22,500	163
52,000	790	Oct. 14, 1891	H	11,200	11,200	9,050	2,150	164
400,000	800,000	Nov. 2, 1891	F	78,894	78,894	54,733	24,161	165
100,000	17,000	Nov. 21, 1891	R	96,180	96,180	75,085	21,095	166
150,000	15,000	Dec. 5, 1891	O	24,750	33,750	23,950	9,800	167
500,000	100,000	Dec. 18, 1891	O	45,000	45,000	33,500	11,500	168
250,000	17,512	Dec. 21, 1891	B	52,880	52,880	38,370	14,510	169
75,000	-----	Jan. 7, 1892	U	18,000	18,000	14,180	3,820	170
50,000	-----	Feb. 6, 1892	V	10,750	10,750	8,250	2,500	171
100,000	15,958	Feb. 9, 1892	S	94,899	94,899	67,471	27,428	172
50,000	2,500	Feb. 19, 1892	B	11,250	11,250	7,350	3,900	173
100,000	13,500	Feb. 28, 1892	P	11,250	11,250	8,180	3,070	174
50,000	4,000	.....do.....	P	22,500	22,500	16,080	6,420	175
200,000	44,000	Mar. 21, 1892	G	45,000	45,000	32,768	12,232	176
100,000	2,000	June 22, 1892	Q	21,800	21,800	12,950	8,850	177
50,000	1,000	July 2, 1892	O	11,250	11,250	6,570	4,680	178
50,000	1,500	.....do.....	V	11,250	11,250	8,070	3,180	179
125,000	17,500	July 20, 1892	Q	-----	26,720	16,440	10,280	180
100,000	40,000	July 22, 1892	R	31,780	31,780	16,745	15,035	181
50,000	4,800	Jan. 14, 1893	G	11,250	11,250	7,820	3,430	182
100,000	-----	Jan. 16, 1893	Y	48,740	48,740	32,850	15,890	183
300,000	6,000	Feb. 6, 1893	B	43,700	43,700	23,400	20,300	184
500,000	10,000	.....do.....	O	44,000	44,000	22,840	21,160	185
500,000	100,000	.....do.....	T	63,495	63,495	27,691	35,804	186
500,000	100,000	Apr. 6, 1893	Q	45,000	45,000	22,050	22,950	187
150,000	-----	Apr. 17, 1893	V	42,800	42,800	15,160	27,640	188
50,000	3,400	May 13, 1893	Q	11,250	11,250	5,560	5,690	189
100,000	18,500	May 19, 1893	T	-----	22,500	9,630	12,870	190
1,000,000	50,000	May 22, 1893	Q	43,600	43,600	19,870	23,730	191

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.			Total dividends paid during existence as a national banking association.		
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
192	Elmira National Bank, Elmira, N. Y.	4105	Aug. 30, 1889	\$200,000	.....	\$11,000	5.5
193	National Bank of North Dakota, Fargo, N. Dak.	4256	Mar. 12, 1896	250,000	.....	52,500	21
194	Evanston National Bank, Evanston, Ill.	4767	June 29, 1892	100,000	.....	2,000	2
195	National Bank of Deposit of the City of New York.	3771	Aug. 5, 1887	300,000	.....	36,000	12
196	Oglethorpe National Bank, Brunswick, Ga.	3753	July 16, 1887	100,000	.....	34,500	34.5
197	First National Bank, Lakota, N. Dak.	4143	Oct. 23, 1889	50,000	.....	12,000	24
198	First National Bank, Cedar Falls, Iowa.	2177	Sept. 1, 1874	50,000	.....	102,600	205.2
199	First National Bank, Brady, Tex.	4198	Jan. 7, 1890	50,000	.....	15,000	30
200	First National Bank, Arkansas City, Kans.*	3360	June 30, 1885	50,000	.....	62,000	124
201	Citizens' National Bank, Hillsboro, Ohio.	2039	Sept. 4, 1872	100,000	.....	190,156	199.1
202	First National Bank, Brunswick, Ga.	3116	Feb. 2, 1884	55,000	.....	56,200	102.2
203	City National Bank, Brownwood, Tex.	4344	June 17, 1890	75,000	.....	58,000	77.3
204	Merchants' National Bank, Tacoma, Wash.	3172	May 2, 1884	50,000	.....	110,600	220
205	City National Bank, Greenville, Mich.	3243	Aug. 28, 1884	50,000	.....	32,250	64.5
206	First National Bank, Whatcom, Wash.	4099	Aug. 26, 1889	50,000	.....	5,000	10
207	Columbia National Bank, Now Whatcom, Wash.	4351	June 28, 1890	100,000	.....	4,000	4
208	Citizens' National Bank, Spokane, Wash.*	4185	Apr. 8, 1889	150,000	.....	.....	.....
209	First National Bank, Philipsburg, Mont.*	4658	Dec. 5, 1891	50,000	.....	.....	.....
210	Linn County National Bank, Albany, Oregon.	4326	May 31, 1890	100,000	.....	10,000	10
211	Nebraska National Bank, Beatrice, Nebr.	4185	Dec. 21, 1889	100,000	.....	19,362	19.3
212	Gulf National Bank, Tampa, Fla. . . .	4478	Dec. 2, 1890	50,000	.....	.....	.....
213	Livingston National Bank, Livingston, Mont.	4117	Sept. 11, 1889	50,000	.....	4,000	8
214	Chemical National Bank, Chicago, Ill.	4666	Dec. 15, 1891	1,000,000	.....	.....	.....
215	Bozeman National Bank, Bozeman, Mont.*	2803	Oct. 23, 1882	50,000	.....	49,500	99
216	Consolidated National Bank, San Diego, Cal.	3056	Sept. 22, 1883	250,000	.....	180,000	72
217	First National Bank, Cedartown, Ga.	4075	July 16, 1889	75,000	.....	11,250	15
218	Merchants' National Bank, Great Falls, Mont.	4434	Oct. 7, 1890	100,000	.....	.....	.....
219	State National Bank, Knoxville, Tenn.	4102	Aug. 28, 1889	100,000	.....	.....	.....
220	Montana National Bank, Helena, Mont.*	2813	Nov. 11, 1882	250,000	.....	260,000	104
221	Indianapolis National Bank, Indianapolis, Ind.	581	Nov. 21, 1864	300,000	.....	1,249,000	416.3
222	Northern National Bank, Big Rapids, Mich.	1832	June 5, 1871	90,000	.....	183,053	203.4
223	First National Bank, Great Falls, Mont.*	3525	July 1, 1886	250,000	.....	122,250	48.8
224	First National Bank, Kankakee, Ill.*	1793	Feb. 20, 1871	50,000	.....	140,500	280.9
225	National Bank of the Commonwealth, Manchester, N. H.	4692	Feb. 9, 1892	100,000	.....	.....	.....
226	First National Bank, Starkville, Miss.	3688	Apr. 30, 1887	50,000	.....	16,500	33
227	Stock-Growers' National Bank, Miles City, Mont.	3275	Dec. 20, 1884	100,000	.....	23,000	23
228	Texas National Bank, San Antonio, Tex.	3298	Jan. 31, 1885	100,000	.....	26,000	26
229	Albuquerque National Bank, Albuquerque, N. Mex.	3222	July 14, 1884	50,000	.....	69,750	133.5
230	First National Bank, Vernon, Tex. . .	4033	May 13, 1889	50,000	.....	39,000	78
231	First National Bank, Middlesboro, Ky.	4201	Jan. 8, 1890	50,000	.....	.....	.....
232	First National Bank, Orlando, Fla.*	3469	Mar. 16, 1886	50,000	.....	27,500	45
233	Citizens' National Bank, Muncie, Ind.*	2234	Mar. 15, 1875	100,000	.....	196,992	196.9
234	First National Bank, Hot Springs, S. Dak.	4370	July 15, 1890	50,000	.....	.....	.....

* Restored to solvency.

TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$200,000	\$16,000	May 26, 1893	O	\$43,000	\$43,000	\$21,796	\$21,210	192
250,000	7,797	June 6, 1893	Q	44,250	44,250	27,600	16,650	193
100,000	245	June 7, 1893	T	22,500	22,500	9,120	13,380	194
200,000	60,000	June 9, 1893	F	45,000	45,000	27,290	17,710	195
150,000	35,000	June 12, 1893	Y	-----	32,900	16,270	16,630	196
50,000	1,931	June 13, 1893	U	11,250	11,250	5,870	5,380	197
50,000	25,000	.....do.....	L	11,250	11,250	5,308	5,942	198
50,000	3,000	.....do.....	T	10,800	10,800	5,500	5,300	199
125,000	25,000	June 15, 1893	G	6,670	28,120	6,670	21,450	200
100,000	50,000	June 16, 1893	Q	24,550	24,550	10,660	13,890	201
200,000	50,000	June 17, 1893	V	44,000	44,000	21,650	22,350	202
150,000	6,000	June 20, 1893	F	-----	33,750	16,070	17,680	203
250,000	75,000	June 23, 1893	Y	45,000	45,000	22,540	22,460	204
50,000	6,064	June 27, 1893	Q	11,250	11,250	5,710	5,540	205
50,000	3,000	.....do.....	Y	11,250	11,250	6,000	5,250	206
100,000	1,000	.....do.....	Y	22,500	22,500	12,590	9,910	207
150,000	-----	July 1, 1893	Y	-----	33,000	7,670	25,330	208
50,000	-----	July 8, 1893	Y	3,350	11,250	3,350	7,900	209
100,000	15,000	July 10, 1893	V	21,700	21,700	10,890	10,810	210
100,000	7,500	July 12, 1893	Y	21,880	21,880	10,890	10,990	211
50,000	-----	July 14, 1893	Y	11,250	11,250	5,430	5,820	212
50,000	10,000	July 20, 1893	Y	10,750	10,750	5,930	4,820	213
1,000,000	-----	July 21, 1893	T	45,000	45,000	19,810	25,190	214
50,000	10,000	July 22, 1893	Y	-----	11,250	-----	11,250	215
250,000	50,000	July 24, 1893	Y	55,300	55,300	26,300	29,000	216
75,000	8,470	July 26, 1893	Y	16,370	16,370	7,660	8,710	217
100,000	-----	July 29, 1893	V	22,500	22,500	11,440	11,060	218
100,000	7,000	.....do.....	Y	21,800	21,800	10,440	11,360	219
500,000	100,000	Aug. 2, 1893	Y	8,320	45,000	8,230	36,770	220
300,000	60,000	Aug. 3, 1893	B	57,212	57,212	19,798	37,414	221
100,000	-----	Aug. 5, 1893	W	33,250	33,250	14,390	18,860	222
250,000	95,000	.....do.....	Y	10,765	45,000	10,765	34,235	223
50,000	22,000	.....do.....	-----	-----	11,250	-----	11,250	224
200,000	5,000	Aug. 12, 1893	O	67,500	67,500	37,450	30,050	225
60,000	3,782	Aug. 9, 1893	O	13,500	13,500	6,265	7,235	226
75,000	10,000	.....do.....	O	17,100	17,100	7,550	9,550	227
100,000	20,000	Aug. 10, 1893	Y	10,320	22,500	10,320	12,180	228
175,000	38,000	Aug. 11, 1893	V	44,150	44,150	21,750	22,400	229
100,000	10,000	Aug. 12, 1893	V	22,500	22,500	11,210	11,290	230
50,000	2,600	.....do.....	V	11,250	11,250	5,060	6,190	231
150,000	-----	Aug. 14, 1893	Y	8,450	33,750	8,450	25,300	232
200,000	55,000	.....do.....	-----	-----	35,000	-----	45,000	233
50,000	10,000	Aug. 17, 1893	Y	11,250	11,250	5,945	5,305	234

NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
235	First National Bank, Marion, Kans.	3018	July 28, 1883	\$75,000	.....	\$72,682	96.9
236	Washington National Bank, Tacoma, Wash.	4018	Apr. 23, 1889	100,000	.....	44,000	44
237	El Paso National Bank, El Paso, Tex.	3608	Dec. 22, 1886	150,000	.....	54,000	36
238	Lloyd's National Bank, Jamestown, N. Dak.	4561	May 4, 1891	100,000	.....	6,000	6
239	National Granite State Bank, Exeter, N. H.	1147	May 15, 1865	100,000	.....	240,500	240.5
240	Chamberlain National Bank, Chamberlain, S. Dak.	4282	Apr. 8, 1890	50,000	.....	4,500	9
241	Port Townsend National Bank, Port Townsend, Wash.	4290	Apr. 18, 1890	100,000	.....	.....	.....
242	First National Bank, Port Angeles, Wash.*	4315	May 19, 1890	50,000	.....	.....	.....
243	First National Bank, Sundance, Wyo.	4343	June 16, 1890	50,000	.....	10,000	20
244	First National Bank, North Manchester, Ind.	2903	Mar. 17, 1883	50,000	.....	38,673	77.3
245	Commercial National Bank, Denver, Colo.	4113	Sept. 6, 1889	250,000	.....	.....	.....
246	First National Bank, Dayton, Tenn.	4362	July 10, 1890	50,000	.....	8,500	17
247	Hutchinson National Bank, Hutchinson, Kans.	3199	May 29, 1884	50,000	.....	39,738	79.5
248	First National Bank, Spokane Falls, Wash.	2805	Oct. 24, 1882	50,000	.....	190,100	380.2
249	Oregon National Bank, Portland, Oreg.	3719	June 7, 1887	100,000	.....	100,000	100
250	Citizens' National Bank, Grand Island, Nebr.	3101	Dec. 29, 1883	60,000	.....	35,000	58.3
251	First National Bank, Fort Payne, Ala.	4064	July 2, 1889	50,000	.....	4,000	8
252	Third National Bank, Detroit, Mich.	3514	June 1, 1886	200,000	.....	68,000	33
253	First National Bank, Watkins, N. Y.	3047	Sept. 14, 1883	50,000	.....	32,500	65
254	First National Bank, Llano, Tex.	4316	May 20, 1890	50,000	.....	15,750	31.5
255	American National Bank, Springfield, Mo.	4360	July 9, 1890	200,000	.....	8,000	4
256	First National Bank, Sedalia, Mo.	1627	Jan. 2, 1866	100,000	7,340	319,000	319
257	National Bank of Pendleton, Oreg.	4249	Mar. 5, 1890	100,000	2,125	15,000	15
258	State National Bank, Wichita, Kans.	3524	June 29, 1886	52,000	.....	.....	.....
259	German National Bank, Denver, Colo.	2351	Apr. 9, 1887	100,000	5,895	555,000	555
260	Black Hills National Bank, Rapid City, S. Dak.	3401	Oct. 23, 1885	50,000	.....	57,500	115
261	First National Bank, Arlington, Oreg.	3676	Apr. 21, 1887	50,000	.....	18,000	36
262	Baker City National Bank, Baker City, Oreg.	4206	Jan. 11, 1890	75,000	.....	9,000	12
263	First National Bank, Grant, Nebr.	4170	Dec. 4, 1889	50,000	.....	11,000	22
264	Wichita National Bank, Wichita, Kans.	2786	Sept. 29, 1882	50,000	.....	200,725	401.4
265	State National Bank, Vernon, Tex.	4130	Sept. 27, 1889	50,000	.....	17,065	34.1
266	National Bank of Middletown, Pa.	585	Nov. 23, 1864	100,000	17,137	231,500	231.5
267	First National Bank, Kearney, Nebr.	2806	Oct. 25, 1882	50,000	.....	95,113	190.2
Total				37,102,300	579,577	27,701,186	74.6

* Restored to solvency.

- A Defalcation of officers.
 B Defalcation of officers and fraudulent management.
 C Defalcation of officers and excessive loans to others.
 D Defalcation of officers and depreciation of securities.
 E Depreciation of securities.
 F Excessive loans to others, injudicious banking, and depreciation of securities.
 G Excessive loans to officers and directors and depreciation of securities.
 H Excessive loans to officers and directors and investments in real estate and mortgages.
 I Excessive loans to others and depreciation of securities.
 J Excessive loans to others and investments in real estate and mortgages.
 K Excessive loans and failure of large debtors.
 L Excessive loans to officers and directors.
 M Failure of large debtors.
 N Fraudulent management.

TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$75,000	-----	Aug. 22, 1893	Y	-----	\$21,900	\$9,190	\$12,710	235
100,000	\$5,600	Aug. 26, 1893	Y	\$43,500	43,500	19,230	24,270	236
150,000	60,000	Sept. 2, 1893	F	33,750	33,750	15,430	18,320	237
100,000	10,000	Sept. 14, 1893	O	22,500	22,500	9,380	13,120	238
50,000	10,000	Sept. 23, 1893	Y	18,637	41,137	17,683	23,454	239
50,000	1,000	Sept. 30, 1893	V	11,250	11,250	6,610	4,640	240
100,000	-----	Oct. 3, 1893	O	22,500	22,500	10,100	12,400	241
50,000	-----	Oct. 5, 1893	Y	4,200	10,750	4,200	6,550	242
50,000	5,000	Oct. 11, 1893	T	11,250	11,250	4,760	6,490	243
50,000	10,000	Oct. 16, 1893	F	27,000	27,000	12,880	14,120	244
250,000	40,000	Oct. 24, 1893	Y	45,000	45,000	19,740	25,260	245
50,000	5,000	Oct. 25, 1893	Y	11,250	11,250	6,120	5,130	246
100,000	10,000	Nov. 6, 1893	Y	-----	22,500	8,500	14,000	247
250,000	21,515	Nov. 20, 1893	J	45,000	45,000	20,660	24,340	248
200,000	40,000	Dec. 12, 1893	U	45,000	45,000	21,740	23,260	249
60,000	34,200	Dec. 14, 1893	Y	13,500	13,500	6,350	7,150	250
50,000	1,500	Jan. 26, 1894	V	11,250	11,250	3,810	7,440	251
300,000	25,000	Feb. 1, 1894	U	44,280	44,280	17,450	26,830	252
50,000	4,500	Feb. 26, 1894	Z	-----	11,250	3,140	8,110	253
75,000	-----	Feb. 28, 1894	G	-----	16,870	4,500	12,370	254
200,000	5,000	.....do.....	Z	-----	45,000	13,260	31,740	255
250,000	25,000	May 10, 1894	Z	3,341	48,341	13,422	34,919	256
100,000	13,000	June 8, 1894	Q	-----	22,500	5,790	16,710	257
100,000	4,529	June 29, 1894	F	-----	22,500	4,440	18,060	258
200,000	350,000	July 6, 1894	F	-----	45,000	3,310	41,690	259
75,000	-----	July 13, 1894	Y	-----	11,250	4,350	6,900	260
50,000	3,000	Aug. 2, 1894	F	-----	11,250	4,850	6,400	261
75,000	13,504	.....do.....	L	-----	16,870	2,920	13,950	262
50,000	4,000	Aug. 14, 1894	Y	-----	11,250	2,450	8,800	263
250,000	50,000	Sept. 5, 1894	E	-----	45,000	2,230	42,770	264
100,000	1,000	Sept. 24, 1894	Y	-----	21,640	3,810	17,830	265
85,000	21,000	.....do.....	I	3,785	66,785	10,650	56,135	266
150,000	8,664	Oct. 24, 1894	Y	-----	33,750	-----	33,750	267
46,735,900	7,605,726	-----	-----	16,969,612	17,895,907	15,685,620	2,210,287	

- O Fraudulent management, excessive loans to officers and directors, and depreciation of securities.
- P Fraudulent management and depreciation of securities.
- Q Fraudulent management and injudicious banking.
- R Fraudulent management, defalcation of officers, and depreciation of securities.
- S Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.
- T Fraudulent management, excessive loans to officers and directors, and excessive loans to others.
- U Injudicious banking.
- V Injudicious banking and depreciation of securities.
- W Injudicious banking and failure of large debtors.
- X Investments in real estate and mortgages and depreciation of securities.
- Y General stringency of the money market, shrinkage in values, and imprudent methods of banking.
- Z Wrecked by the cashier.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COLLECTED ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS PAID AND

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
1	First National Bank, Attica, N. Y.	Jan. 14, 1864	\$50,000	Apr. 14, 1865
2	Venango National Bank, Franklin, Pa.	May 20, 1865	300,000	May 1, 1866
3	Merchants' National Bank, Washington, D. C.	Dec. 14, 1864	200,000	May 8, 1866
4	First National Bank, Medina, N. Y.	Feb. 3, 1864	50,000	Mar. 13, 1867
5	Tennessee National Bank, Memphis, Tenn.	June 5, 1865	100,000	Mar. 21, 1867
6	First National Bank, Selma, Ala.	Aug. 24, 1865	100,000	Apr. 30, 1867
7	First National Bank, New Orleans, La.	Dec. 18, 1863	500,000	May 20, 1867
8	National Unadilla Bank, Unadilla, N. Y.	July 17, 1865	120,000	Aug. 20, 1867
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	June 5, 1865	300,000	Sept. 6, 1867
10	Croton National Bank, New York, N. Y.	Sept. 9, 1865	200,000	Oct. 1, 1867
11	First National Bank, Bethel, Conn.	May 15, 1865	60,000	Feb. 28, 1868
12	First National Bank, Keokuk, Iowa	Sept. 9, 1863	100,000	Mar. 3, 1868
13	National Bank of Vicksburg, Miss.	Feb. 14, 1865	50,000	Apr. 24, 1868
14	First National Bank, Rockford, Ill.	May 20, 1864	50,000	Mar. 15, 1869
15	First National Bank of Nevada, Austin, Nev.	June 23, 1865	250,000	Oct. 14, 1869
16	Ocean National Bank, New York, N. Y.	June 6, 1865	1,000,000	Dec. 13, 1871
17	Union Square National Bank, New York, N. Y.	Mar. 30, 1869	200,000	Dec. 15, 1871
18	Eighth National Bank, New York, N. Y.	Apr. 6, 1864	250,000	.....do.....
19	Fourth National Bank, Philadelphia, Pa.	Feb. 26, 1864	200,000	Dec. 20, 1871
20	Waverly National Bank, Waverly, N. Y.	May 29, 1865	106,100	Apr. 23, 1872
21	First National Bank, Fort Smith, Ark.	Feb. 6, 1866	50,000	May 2, 1872
22	Scandinavian National Bank, Chicago, Ill.	May 7, 1872	250,000	Dec. 12, 1872
23	Walkill National Bank, Middletown, N. Y.	July 21, 1865	175,000	Dec. 31, 1872
24	Crescent City National Bank, New Orleans, La.	Feb. 15, 1872	500,000	Mar. 18, 1873
25	Atlantic National Bank, New York, N. Y.	July 1, 1865	300,000	Apr. 28, 1873
26	First National Bank, Washington, D. C.	July 16, 1863	750,000	Sept. 19, 1873
27	National Bank of the Commonwealth, New York, N. Y.	July 1, 1865	500,000	Sept. 22, 1873
28	Merchants' National Bank, Petersburg, Va.	Sept. 1, 1865	400,000	Sept. 25, 1873
29	First National Bank, Petersburg, Va.	July 1, 1865	200,000	.....do.....
30	First National Bank, Mansfield, Ohio	May 24, 1864	100,000	Oct. 18, 1873
31	New Orleans National Banking Association, New Orleans, La.	May 27, 1871	600,000	Oct. 23, 1873
32	First National Bank, Carlisle, Pa.	July 7, 1863	50,000	Oct. 24, 1873
33	First National Bank, Anderson, Ind.	July 31, 1863	50,000	Nov. 23, 1873
34	First National Bank, Topeka, Kans.	Aug. 23, 1866	100,000	Dec. 16, 1873
35	First National Bank, Norfolk, Va.	Feb. 23, 1864	100,000	June 3, 1874
36	Gibson County National Bank, Princeton, Ind.	Nov. 30, 1872	50,000	Nov. 28, 1874
37	First National Bank of Utah, Salt Lake City, Utah.	Nov. 15, 1869	150,000	Dec. 10, 1874
38	Cook County National Bank, Chicago, Ill.	July 8, 1871	500,000	Feb. 1, 1875
39	National Bank, Tiffin, Ohio	Mar. 16, 1865	100,000	Oct. 22, 1875
40	Charlottesville National Bank, Charlottesville, Va.	July 19, 1865	200,000	Oct. 28, 1875
41	Miners' National Bank, Georgetown, Colo.	Oct. 30, 1874	150,000	Jan. 24, 1876
42	Fourth National Bank, Chicago, Ill.*	Feb. 24, 1864	200,000	Feb. 1, 1876
43	First National Bank, Bedford, Iowa	Sept. 78, 1875	30,000	.....do.....
44	First National Bank, Osceola, Iowa	Jan. 26, 1871	50,000	Feb. 26, 1876
45	First National Bank, Duluth, Minn.	Apr. 6, 1872	100,000	Mar. 13, 1876
46	First National Bank, La Crosse, Wis.	June 20, 1865	50,000	Apr. 11, 1876
47	City National Bank, Chicago, Ill.	Feb. 18, 1865	250,000	May 17, 1876
48	Watkins National Bank, Watkins, N. Y.	June 2, 1864	75,000	July 12, 1876
49	First National Bank, Wichita, Kans.	Jan. 2, 1872	60,000	Sept. 23, 1876
50	First National Bank, Greenfield, Ohio*	Oct. 7, 1863	50,000	Dec. 12, 1876
51	National Bank of Fishkill, N. Y.	Apr. 1, 1865	200,000	Jan. 27, 1877
52	First National Bank, Franklin, Ind.	Aug. 5, 1863	132,000	Feb. 13, 1877
53	Northumberland County National Bank, Shamokin, Pa.	Jan. 9, 1865	67,000	Mar. 12, 1877
54	First National Bank, Winchester, Ill.	July 25, 1865	50,000	Mar. 16, 1877
55	National Exchange Bank, Minneapolis, Minn.	Jan. 16, 1865	100,000	May 24, 1877
56	National Bank of the State of Missouri, St. Louis, Mo.	Oct. 30, 1866	2,500,000	June 23, 1877
57	First National Bank, Delhi, Ind.	Mar. 25, 1872	50,000	July 20, 1877
58	First National Bank, Georgetown, Colo.	May 31, 1872	75,000	Aug. 18, 1877
59	Lock Haven National Bank, Lock Haven, Pa.	June 14, 1865	120,000	Aug. 20, 1877
60	Third National Bank, Chicago, Ill.	Feb. 5, 1864	750,000	Nov. 24, 1877
61	Central National Bank, Chicago, Ill.	Sept. 18, 1872	200,000	Dec. 1, 1877
62	First National Bank, Kansas City, Mo.	Nov. 23, 1865	500,000	Feb. 11, 1878
63	Commercial National Bank, Kansas City, Mo.	June 3, 1872	100,000	.....do.....
64	First National Bank, Ashland, Pa.*	Apr. 27, 1864	112,500	Feb. 28, 1878
65	First National Bank, Tarrytown, N. Y.	Apr. 5, 1864	100,000	Mar. 23, 1878
66	First National Bank, Allentown, Pa.*	Dec. 16, 1863	250,000	Apr. 15, 1878
67	First National Bank, Waynesburg, Pa.*	Mar. 5, 1864	100,000	May 15, 1878
68	Washington County National Bank, Greenwich, N. Y.	June 30, 1865	200,000	June 8, 1878
69	First National Bank, Dallas, Tex.	July 16, 1874	50,000	.....do.....
70	People's National Bank, Helena, Mont.	May 13, 1873	100,000	Sept. 13, 1878
71	First National Bank, Bozeman, Mont.	Aug. 14, 1872	50,000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans.*	Jan. 29, 1872	50,000	Sept. 25, 1878

* Formerly in voluntary liquidation.

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING SYSTEM FROM ALL SOURCES, LOANS PAID AND OTHER DISBURSEMENTS, LOSSES ON REMAINING ASSETS RETURNED TO STOCKHOLDERS.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$50,823	\$28,053	\$115,538	\$13,692	\$208,106	\$18,661	\$114,236		1
83,713	57,029	818,154	27,741	986,637	69,445	796,197		2
	860,929			860,929		686,665		3
18,424	2,029	101,072	5,400	126,925		93,638		4
59,000	395,412		26,579	471,991		380,383		5
116,422	96,556	78,415	57,732	349,125	6,845	179,594		6
853,148	276,400	701,116	156,575	1,987,239	58,645	929,289		7
36,748	69,857	86,856	19,449	212,910		132,806		8
1,175,656	121,683	272,757	121,017	1,691,113	55,342	400,903		9
255,235	144,903	65,361	21,572	487,071	30,641	187,586		10
39,486	4,809	33,830	12,212	140,337	1,570	70,122		11
98,240	79,652	125,057	13,426	316,375	33,454	123,400		12
21,584	49,959	22,569		94,112	4,608	57,938		13
7,000	811		30,371	38,182	274			14
129,721	497,292	91,412	42,236	760,661	317,742	219,750		15
1,867,641		942,283	124,832	2,934,756	285,736	1,254,358		16
364,973		91,355	11,895	468,223	101,719		\$89,855	17
229,617	736,997	165,442	49,409	1,181,465	38,911	379,794		18
653,658				653,658	303,504			19
86,493	40,000	37,494	32,517	196,504	15,780	56,011		20
15,800	14,174	25,000	6,537	61,511		37,629		21
100,000	100,000	168,100	24,866	392,966	6,211	224,703		22
127,789	50,000	25,000	25,102	227,871	30,378	22,084		23
379,020	110,450	148,920	168,603	806,993	8,949	285,346		24
336,833	58,582	283,550	128,337	807,572	98,460	161,013		25
1,000,000	1,277,690		215,724	2,493,414	280,955	765,356		26
1,435,113	473,372	453,593	404,431	2,766,509	368,992	589,213		27
342,260	252,250	321,722	10,609	1,019,841	103,842	616,642		28
100,000	50,000	79,409	43,225	272,634	3,225	146,764		29
94,483	173,378	7,954	21,095	296,910	5,735	182,231		30
300,000	100,000	376,870	654,185	1,431,055	8,964	715,584		31
28,077	55,386	29,267	2,574	115,304	7,068	51,294		32
50,000	80,000	103,057	100,807	333,684	10,410	235,127		33
25,000	85,000	78,857	14,241	203,098	26,951	118,083		34
77,723	56,350	89,297	3,542	217,912	2,191	55,917		35
51,296	32,011	29,053	12,816	125,178	3,595	54,352		36
6,300	204,600	3,274	15,258	229,432	2,869	196,231		37
619,836	1,250,163	151,439	678,349	2,699,787	452,953	1,948,095		38
140,000	120,000	63,629	18,439	342,059	60,447	84,709		39
169,520	105,218	257,658	30,696	563,089	24,882	58,715		40
20,000	190,069		27,287	237,356	8,761	180,254		41
27,123	131,227	65,802	3,084	227,236	2,100	6,266		42
29,752	26,858	9,359	9,035	75,604	3,510	49,429		43
74,376	19,938	5,737	15,162	115,213	3,043	30,319	33,363	44
18,093	118,300	35,855	13,816	186,064	1,139	111,780		45
35,000	25,000	65,027	44,815	169,912	4,296	85,019		46
453,037	478,917	85,805	86,248	1,104,007	48,381	470,908		47
86,014	44,582	9,105	21,738	161,439	3,151	18,635	53,473	48
59,226	18,387	67,531	3,681	148,825	17,409	67,345		49
	57,675		58,051	58,051		44,344		50
194,665	282,909	51,403	49,441	558,418	13,192	223,375		51
86,492	58,188	200,909	24,217	369,806	60,311	203,792		52
67,246	112,026	25,941	14,770	219,983	8,487	99,588		53
67,541	66,025	79,101	14,270	226,937	6,537	117,173		54
135,231	90,704	124,371	18,411	368,177	21,498	159,309		55
935,999	2,818,966	633,744	433,400	4,822,109	166,831	1,771,699	36,957	56
175,254	6,250	6,596	13,478	201,578	62,774	1,310	84,259	57
34,368	52,627	629,113	30,398	746,506	36,598	606,580		58
220,481	150,650	24,990	34,350	430,471	41,324	143,664		59
1,330,215	631,797	330,704	423,424	2,716,140	59,322	310,813		60
157,438	161,441	170,712	16,880	506,271	7,245	287,682		61
1,118,118	313,726	405,000	19,817	1,856,661	1,482,725	22,559		62
52,349	74,724	51,175	6,723	184,971	22,962	67,396		63
107,318	41,584	19,070	8,859	176,831	16,072		112,818	64
100,994		153,467	20,289	274,750	164,949			65
19,879	132,445	185,220	2,171	339,715	20,608	268,000		66
	15,869	42,284	1,861	60,014	714	47,239		67
311,324	27,894	236,971	13,749	589,938	18,541	6,972	279,987	68
48,149	36,245	67,423	4,305	156,122	30,088	106,292		69
32,559	95,251	166,151	67,942	361,903	12,492	32,372		70
39,010	76,046	333	21,090	136,479	7,700	20,141		71
21,225	15,543	46,588	1,892	85,248	178	65,804		72

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
73	Farmers' National Bank, Platto City, Mo.....	May 5, 1877	\$50,000	Oct. 1, 1878
74	First National Bank, Warrensburg, Mo.....	July 31, 1871	100,000	Nov. 1, 1878
75	German-American National Bank, Washington, D. C.....	May 14, 1877	130,000	.....do
76	German National Bank, Chicago, Ill.*.....	Nov. 15, 1870	500,000	Dec. 20, 1878
77	Commercial National Bank, Saratoga Springs, N. Y.....	June 6, 1865	100,000	Feb. 11, 1879
78	Second National Bank, Scranton, Pa.*.....	Aug. 5, 1863	200,000	Mar. 15, 1879
79	National Bank of Poutney, Vt.....	May 31, 1865	100,000	Apr. 7, 1879
80	First National Bank, Monticello, Ind.....	Dec. 3, 1874	50,000	July 18, 1879
81	First National Bank, Butler, Pa.....	Mar. 11, 1864	50,000	July 23, 1879
82	First National Bank, Meadville, Pa.....	Oct. 27, 1863	100,000	June 9, 1880
83	First National Bank, Newark, N. J.....	Aug. 7, 1863	300,000	June 14, 1880
84	First National Bank, Brattleboro, Vt.....	June 30, 1864	300,000	June 19, 1880
85	Mechanics' National Bank, Newark, N. J.....	June 9, 1865	500,000	Mar. 2, 1881
86	First National Bank, Buffalo, N. Y.....	Feb. 5, 1864	100,000	Apr. 22, 1882
87	Pacific National Bank, Boston, Mass.....	Nov. 9, 1877	961,300	May 22, 1882
88	First National Bank of Union Mills, Union City, Pa.....	Oct. 23, 1863	50,000	Mar. 24, 1883
89	Vermont National Bank, St. Albans, Vt.....	Oct. 11, 1865	200,000	Aug. 9, 1883
90	First National Bank, Leadville, Colo.....	Mar. 19, 1879	60,000	Jan. 24, 1884
91	City National Bank, Lawrenceburg, Ind.*.....	Feb. 24, 1883	100,000	Mar. 11, 1884
92	First National Bank, St. Albans, Vt.....	Feb. 20, 1864	100,000	Apr. 22, 1884
93	First National Bank, Monmouth, Ill.....	July 7, 1882	75,000	.....do
94	Marine National Bank, New York, N. Y.....	June 3, 1865	400,000	May 13, 1884
95	Hot Springs National Bank, Hot Springs, Ark.....	Feb. 17, 1883	50,000	June 2, 1884
96	Richmond National Bank, Richmond, Ind.....	Mar. 5, 1873	250,000	July 23, 1884
97	First National Bank, Livingston, Mont.....	July 16, 1883	50,000	Aug. 25, 1884
98	First National Bank, Albion, N. Y.....	Dec. 12, 1863	100,000	Aug. 26, 1884
99	First National Bank, Jamestown, N. Dak.....	Oct. 25, 1881	50,000	Sept. 13, 1884
100	Logan National Bank, West Liberty, Ohio.....	May 7, 1883	50,000	Oct. 18, 1884
101	Middletown National Bank, Middletown, N. Y.....	June 14, 1865	200,000	Nov. 29, 1884
102	Farmers' National Bank, Bushnell, Ill.....	Feb. 18, 1871	50,000	Dec. 17, 1884
103	Schoharie County National Bank, Schoharie, N. Y.....	Aug. 9, 1865	50,000	Mar. 23, 1885
104	Exchange National Bank, Norfolk, Va.....	May 13, 1865	300,000	Apr. 9, 1885
105	First National Bank, Lake City, Minn.....	Nov. 29, 1870	50,000	Jan. 4, 1886
106	Lancaster National Bank, Clinton, Mass.....	Nov. 22, 1864	100,000	Jan. 20, 1886
107	First National Bank, Sioux Falls, S. Dak.....	Mar. 15, 1880	50,000	Mar. 11, 1886
108	First National Bank, Wahpeton, N. Dak.....	Feb. 2, 1882	50,000	Apr. 8, 1886
109	First National Bank, Angelica, N. Y.....	Nov. 3, 1864	100,000	Apr. 19, 1886
110	City National Bank, Williamsport, Pa.....	Mar. 17, 1874	100,000	May 4, 1886
111	Abington National Bank, Abington, Mass. t.....	July 1, 1865	150,000	Aug. 2, 1886
112	First National Bank, Blair, Nebr.....	June 7, 1882	50,000	Sept. 8, 1886
113	First National Bank, Pine Bluff, Ark.....	Sept. 18, 1882	50,000	Nov. 20, 1886
114	Palatka National Bank, Palatka, Fla.....	Nov. 20, 1884	50,000	June 3, 1887
115	Fidelity National Bank, Cincinnati, Ohio.....	Feb. 27, 1886	1,000,000	June 27, 1887
116	Henrietta National Bank, Henrietta, Tex.....	Aug. 8, 1883	50,000	Aug. 17, 1887
117	National Bank of Sumter, S. C.....	Nov. 26, 1883	50,000	Aug. 24, 1887
118	First National Bank, Dansville, N. Y.....	Sept. 4, 1863	50,000	Sept. 8, 1887
119	First National Bank, Corry, Pa.....	Dec. 6, 1864	100,000	Oct. 11, 1887
120	Stafford National Bank, Stafford Springs, Conn.....	Jan. 7, 1865	200,000	Oct. 17, 1887
121	Fifth National Bank, St. Louis, Mo.....	Dec. 6, 1882	300,000	Nov. 15, 1887
122	Metropolitan National Bank, Cincinnati, Ohio.....	June 23, 1881	1,000,000	Feb. 10, 1888
123	First National Bank, Auburn, N. Y.....	Jan. 13, 1864	150,000	Feb. 20, 1888
124	Commercial National Bank, Dubuque, Iowa.....	Mar. 4, 1871	100,000	Apr. 2, 1888
125	State National Bank, Raleigh, N. C.....	June 2, 1868	100,000	Mar. 31, 1888
126	Second National Bank, Xenia, Ohio.....	Jan. 1, 1864	150,000	May 9, 1888
127	Madison National Bank, Madison, S. Dak.....	Nov. 29, 1886	50,000	June 23, 1888
128	Lowell National Bank, Lowell, Mich.....	June 14, 1865	50,000	Sept. 19, 1888
129	California National Bank, San Francisco, Cal.....	Oct. 20, 1886	200,000	Jan. 14, 1889
130	First National Bank, Anoka, Minn.....	Sept. 14, 1882	50,000	Apr. 22, 1889
131	National Bank of Shelbyville, Tenn.....	Oct. 29, 1874	50,000	Dec. 13, 1889
132	First National Bank, Sheffield, Ala.....	Jan. 14, 1887	100,000	Dec. 23, 1889
133	Third National Bank, Malone, N. Y.....	July 15, 1885	50,000	Dec. 30, 1889
134	First National Bank, Abilene, Kans.....	June 23, 1879	100,000	Jan. 21, 1890
135	Harper National Bank, Harper, Kans.....	Jan. 6, 1886	50,000	Feb. 10, 1890
136	Gloucester City National Bank, Gloucester City, N. J.....	Oct. 26, 1888	50,000	June 12, 1890
137	Park National Bank, Chicago, Ill.....	May 11, 1886	200,000	July 14, 1890
138	State National Bank, Wellington, Kans.....	Oct. 1, 1886	50,000	Sept. 25, 1890
139	Kingman National Bank, Kingman, Kans.....	Sept. 16, 1886	100,000	Oct. 2, 1890
140	First National Bank, Alma, Kans.....	Aug. 3, 1887	75,000	Nov. 21, 1890
141	First National Bank, Belleville, Kans.....	Aug. 28, 1885	50,000	Dec. 12, 1890
142	First National Bank, Meade Center, Kans.....	May 5, 1887	50,000	Dec. 24, 1890
143	American National Bank, Arkansas City, Kans.....	Mar. 15, 1889	300,000	Dec. 26, 1890
144	City National Bank, Hastings, Nebr.....	Dec. 27, 1883	100,000	Jan. 14, 1891
145	People's National Bank, Fayetteville, N. C.....	June 27, 1872	125,000	Jan. 20, 1891
146	Spokane National Bank, Spokane Falls, Wash.....	Jan. 24, 1888	100,000	Feb. 3, 1891
147	First National Bank, Ellsworth, Kans.....	Sept. 11, 1884	50,000	Feb. 11, 1891

* Formerly in voluntary liquidation.

† Restored to solvency.

RECEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$9,561	\$18,691	\$42,296	\$1,944	\$72,492	\$10,947	\$8,207	.....	73
90,953	194,457	11,578	33,375	330,363	55,255	118,507	.....	74
256,286	139,514	37,923	61,147	494,870	165,846	42,883	.....	75
104,966	101,971	475,052	29,881	711,870	6,170	521,783	.....	76
133,169	167,503	28,969	17,085	346,726	17,475	101,810	\$69,659	77
264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,754	78
68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592	79
23,646	6,734	4,374	15,017	49,771	8,411	64	.....	80
12,647	134,716	34,737	27,503	209,603	11,920	106,562	.....	81
115,012	22,545	12,863	19,198	160,618	3,345	26,043	26,439	82
418,951	64,041	55,805	41,173	580,060	154,945	86,953	.....	83
51,574	.....	302,654	43,895	398,123	4,902	801	302,654	84
1,114,503	185,002	78,286	231,058	1,608,849	73,925	66,364	.....	85
488,892	65,526	696,987	36,916	1,288,321	172,063	650,736	.....	86
648,710	1,416,703	1,397,334	449,324	3,912,161	206,268	2,454,138	.....	87
161,699	46,829	16,309	23,640	248,477	4,376	89,925	.....	88
124,114	520,917	118,618	20,617	784,266	19,171	483,834	.....	89
72,197	56,042	102,112	56,410	286,761	8,970	124,949	.....	90
13,993	14,500	2,554	1,599	32,646	52	16,017	.....	91
217,814	96,875	49,951	78,359	442,409	9,888	286,651	.....	92
172,940	96,543	9,688	34,112	313,283	5,320	36,622	5,828	93
3,496,495	816,916	1,568,940	863,449	6,745,800	904,558	118,244	.....	94
31,058	27,774	27,190	6,407	92,429	5,581	31,402	18,517	95
367,109	72,356	171,319	124,054	734,838	32,233	348,492	.....	96
33,543	10,500	22,255	867	71,969	84	23,118	.....	97
55,762	44,446	113,329	212,545	426,083	42,269	284,326	.....	98
7,519	29,826	29,352	3,312	70,009	5	49,155	.....	99
60,096	22,695	.....	56,057	138,848	11,140	75,679	.....	100
600,810	53,692	167,075	127,451	949,028	22,189	300,526	.....	101
13,170	3,874	62,229	11,899	91,172	3,411	350	41,079	102
96,891	39,593	28,010	4,809	169,303	508	89,506	.....	103
1,273,711	1,441,378	938,916	273,432	3,927,337	197,262	1,380,920	.....	104
57,487	91,936	7,291	57,994	214,768	584	.....	65,573	105
144,850	138,707	8,094	69,064	361,615	18,883	36,030	60,998	106
48,510	137,859	3,821	1,132	201,322	54,116	21,229	.....	107
20,505	66,965	44,909	4,138	136,517	1,168	106,872	.....	108
59,810	28,459	70,458	7,798	166,525	1,284	10,211	77,725	109
154,879	26,825	24,398	35,202	241,304	4,104	816	70,715	110
122,551	168,164	5,462	21,633	317,810	3,721	76,659	38,917	111
235,474	8,000	6,834	5,439	255,747	5,645	2,358	49,697	112
50,793	85,912	1,609	6,212	144,526	127	76,736	.....	113
15,646	32,092	8,791	1,790	58,319	.....	44,068	.....	114
2,464,079	915,577	2,494,511	1,629,879	7,504,046	827,750	1,060,163	.....	115
74,171	35,999	12,995	25,696	148,861	6,594	.....	37,583	116
66,081	.....	17,159	17,769	84,009	883	1,057	.....	117
17,449	8,397	37,572	56,220	119,638	19,806	68,094	.....	118
156,586	20,239	86,710	29,501	273,036	8,971	124,580	.....	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
589,321	929,388	61,622	95,570	1,666,901	164,276	582,026	.....	121
1,668,952	787,598	125,236	7,111	2,588,897	17,528	16,000	1,164,063	122
268,961	160,617	510,790	210,981	1,151,340	53,337	316,502	.....	123
333,506	324,872	15,112	29,221	702,711	77,172	403,278	.....	124
152,390	176,652	137,561	8,398	475,001	67,849	220,176	.....	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	29,025	38,052	166,366	2,901	129,091	.....	127
55,535	71,124	1,316	46,811	174,786	1,840	33,240	39,597	128
400,003	61,519	216,704	95,050	773,276	21,019	128,879	.....	129
83,776	44,698	17,225	23,813	169,512	2,106	69,535	.....	130
1,898	98,999	44,562	8,092	150,661	.....	122,751	.....	131
153,282	117,240	72,568	9,231	352,301	5,019	232,148	.....	132
74,662	31,442	35,827	2,446	142,377	1,586	49,050	.....	133
38,896	92,995	81,897	9,209	222,997	1,733	157,696	.....	134
25,775	21,224	19,674	4,750	71,423	5,600	42,107	.....	135
6,675	12,317	56,237	8,040	83,269	690	59,835	.....	136
342,921	256,395	142,551	41,536	783,403	75,645	24,345	171,400	137
23,319	17,705	11,646	10,068	122,798	801	17,969	45,709	138
11,416	101,635	64,792	7,610	185,453	1,541	36,369	.....	139
9,233	27,273	40,709	15,124	92,339	128	15,901	.....	140
10,794	50,866	22,426	4,042	88,128	274	51,149	.....	141
6,201	42,808	21,564	1,674	72,247	225	8,191	.....	142
206,303	376,977	55,732	128,860	767,872	4,049	7,846	.....	143
48,128	59,642	110,400	17,798	235,968	289	171,878	.....	144
101,878	24,882	124,504	26,597	277,861	8,760	28,969	.....	145
314,354	190,090	9,060	222,951	736,455	70,248	.....	.....	146
102,952	46,213	43,981	6,127	199,273	2,669	3,035	.....	147

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
148	Second National Bank, McPherson, Kans	Sept. 16, 1887	\$50,000	Mar. 25, 1891
149	Pratt County National Bank, Pratt, Kans	Sept. 8, 1887	50,000	Apr. 7, 1891
150	Keystone National Bank, Philadelphia, Pa.	July 30, 1875	500,000	May 9, 1891
151	Spring Garden National Bank, Philadelphia, Pa.	Mar. 13, 1886	750,000	May 21, 1891
152	National City Bank, Marshall, Mich	July 29, 1872	100,000	June 22, 1891
153	Red Cloud National Bank, Red Cloud, Nebr	May 10, 1884	75,000	July 1, 1891
154	Asbury Park National Bank, Asbury Park, N. J.	Sept. 17, 1887	100,000	July 2, 1891
155	Ninth National Bank, Dallas, Tex.	Sept. 12, 1890	300,000	July 16, 1891
156	First National Bank, Red Cloud, Nebr	Nov. 8, 1882	75,000	.....do
157	Central Nebraska National Bank, Broken Bow, Nebr.	Sept. 28, 1888	60,000	July 21, 1891
158	Florence National Bank, Florence, Ala.	Oct. 3, 1889	60,000	July 23, 1891
159	First National Bank, Palatka, Fla.	July 15, 1884	150,000	Aug. 7, 1891
160	First National Bank, Kansas City, Kans	May 17, 1887	150,000	Aug. 17, 1891
161	Rio Grande National Bank, Laredo, Tex	Oct. 28, 1889	100,000	Oct. 3, 1891
162	First National Bank, Clearfield, Pa.	Jan. 30, 1865	100,000	Oct. 7, 1891
163	Farley National Bank, Montgomery, Ala.	Dec. 18, 1889	100,000	.....do
164	First National Bank, Coldwater, Kans	May 9, 1887	52,000	Oct. 14, 1891
165	Maverick National Bank, Boston, Mass	Dec. 31, 1864	400,000	Nov. 2, 1891
166	Corry National Bank, Corry, Pa.	Nov. 12, 1864	100,000	Nov. 21, 1891
167	Cheyenne National Bank, Cheyenne, Wyo.	Dec. 2, 1885	150,000	Dec. 5, 1891
168	California National Bank, San Diego, Cal	Dec. 29, 1887	500,000	Dec. 18, 1891
169	First National Bank, Wilmington, N. C.	July 25, 1866	250,000	Dec. 21, 1891
170	Huron National Bank, Huron, S. Dak	Nov. 21, 1884	75,000	Jan. 7, 1892
171	First National Bank, Downs, Kans.	Oct. 12, 1886	50,000	Feb. 6, 1892
172	First National Bank, Muncy, Pa.	Feb. 23, 1865	100,000	Feb. 9, 1892
173	Bell County National Bank, Temple, Tex.	Aug. 25, 1890	50,000	Feb. 19, 1892
174	First National Bank, Deming, N. Mex.	Apr. 22, 1884	100,000	Feb. 29, 1892
175	First National Bank, Silver City, N. Mex.	Sept. 17, 1886	50,000	.....do
176	Lima National Bank, Lima, Ohio	Jan. 16, 1883	200,000	Mar. 21, 1892
177	National Bank of Guthrie, Okla.	July 31, 1890	100,000	June 22, 1892
178	Cherryvale National Bank, Cherryvale, Kans	Apr. 16, 1890	50,000	July 2, 1892
179	First National Bank, Erie, Kans.	Jan. 15, 1889	50,000	.....do
180	First National Bank, Rockwall, Tex.	May 29, 1888	125,000	July 20, 1892
181	Vincennes National Bank, Vincennes, Ind	July 17, 1865	100,000	July 22, 1892
182	First National Bank, Del Norte, Colo.	Mar. 18, 1890	50,000	Jan. 14, 1893
183	Newton National Bank, Newton, Kans	Jan. 28, 1885	100,000	Jan. 16, 1893
184	Capital National Bank, Lincoln, Nebr	June 29, 1883	300,000	Feb. 6, 1893
185	Bankers and Merchants' National Bank, Dallas, Tex	Jan. 21, 1890	500,000	.....do
186	First National Bank, Little Rock, Ark	Apr. 12, 1866	500,000	.....do
187	Commercial National Bank, Nashville, Tenn	July 22, 1884	500,000	Apr. 6, 1893
188	Alabama National Bank, Mobile, Ala	May 13, 1871	150,000	Apr. 17, 1893
189	First National Bank, Ponca, Nebr.	Jan. 28, 1887	50,000	May 13, 1893
190	Second National Bank, Columbia, Tenn	Oct. 3, 1881	100,000	May 19, 1893
191	Columbia National Bank, Chicago, Ill.	Apr. 23, 1887	1,000,000	May 22, 1893
192	Elmira National Bank, Elmira, N. Y.	Aug. 30, 1889	200,000	May 26, 1893
193	National Bank of North Dakota, Fargo, N. Dak	Mar. 12, 1890	250,000	June 6, 1893
194	Evanston National Bank, Evanston, Ill.	June 29, 1892	100,000	June 7, 1893
195	National Bank of Deposit, New York, N. Y.	Aug. 5, 1887	300,000	June 9, 1893
196	Oglethorpe National Bank, Brunswick, Ga	July 16, 1887	150,000	June 12, 1893
197	First National Bank, Lakota, N. Dak	Oct. 23, 1889	50,000	June 13, 1893
198	First National Bank, Cedar Falls, Iowa	Sept. 1, 1874	50,000	.....do
199	First National Bank, Brady, Tex.	Jan. 7, 1890	50,000	.....do
200	First National Bank, Arkansas City, Kans.	June 30, 1885	125,000	June 15, 1893
201	Citizens' National Bank, Hillsboro, Ohio	Sept. 4, 1872	100,000	June 16, 1893
202	First National Bank, Brunswick, Ga.	Feb. 2, 1884	200,000	June 17, 1893
203	City National Bank, Brownwood, Tex.	June 17, 1890	150,000	June 20, 1893
204	Merchants' National Bank, Tacoma, Wash.	May 2, 1884	250,000	June 23, 1893
205	City National Bank, Greenville, Mich	Aug. 28, 1884	50,000	June 27, 1893
206	First National Bank, Whatcom, Wash	Aug. 26, 1889	50,000	.....do
207	Columbia National Bank, New Whatcom, Wash	June 28, 1890	100,000	.....do
208	Citizens' National Bank, Spokane Falls, Wash.	Apr. 8, 1889	150,000	July 1, 1893
209	First National Bank, Phillipsburg, Mont.	Dec. 5, 1891	50,000	July 8, 1893
210	Linn County National Bank, Albany, Oreg.	May 31, 1890	100,000	July 10, 1893
211	Nebraska National Bank, Beatrice, Nebr.	Dec. 21, 1889	100,000	July 12, 1893
212	Gulf National Bank, Tampa, Fla	Dec. 2, 1890	50,000	July 14, 1893
213	Livingston National Bank, Livingston, Mont	Sept. 11, 1889	50,000	July 20, 1893
214	Chemical National Bank, Chicago, Ill.	Dec. 15, 1891	1,000,000	July 21, 1893
215	Bozeman National Bank, Bozeman, Mont.	Oct. 23, 1882	50,000	July 22, 1893
216	Consolidated National Bank, San Diego, Cal.	Sept. 22, 1883	250,000	July 24, 1893
217	First National Bank, Cedartown, Ga.	July 16, 1889	75,000	July 26, 1893
218	Merchants' National Bank, Great Falls, Mont.	Oct. 7, 1890	100,000	July 29, 1893
219	State National Bank, Knoxville, Tenn.	Aug. 28, 1889	100,000	.....do
220	Montana National Bank, Helena, Mont.	Nov. 11, 1882	500,000	Aug. 2, 1893

* Restored to solvency.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stock-holders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$7,537	\$85,858	\$29,718	\$46,220	\$169,333	\$3,611	\$107,361	.....	148
24,983	56,756	17,166	8,926	107,831	429	6,155	.....	149
575,606	996,992	153,913	134,711	1,861,222	96,788	68,652	.....	150
280,592	555,430	1,485,688	226,693	2,548,403	117,775	18,620	.....	151
157,652	38,725	641	21,245	218,263	4,198	2,606	.....	152
33,823	118,333	13,635	26,355	192,146	3,420	119,893	.....	153
24,089	32,015	56,240	23,462	135,806	339	92,652	.....	154
123,895	229,956	218,928	15,294	588,073	17,475	36,700	.....	155
34,040	41,226	82,117	8,658	166,041	6,717	25,190	.....	156
37,214	91,674	9,321	4,694	142,903	.....	360	.....	157
27,436	80,860	15,460	3,505	127,261	7,328	5,403	.....	158
157,630	214,991	112,844	8,927	494,392	32,122	99,519	.....	159
86,050	87,665	118,023	23,840	315,578	5,282	19,320	.....	160
42,152	27,181	101,848	5,602	176,783	218	8,315	.....	161
74,758	51,564	142,122	90,997	350,441	3,324	8,213	.....	162
.....	.....	.....	.....	.....	.....	.....	.....	163
16,121	50,064	19,455	4,897	90,537	2,839	8,614	.....	164
4,170,649	4,747,445	772,597	525,766	10,216,457	1,081,669	189,527	.....	165
429,340	152,513	61,480	64,218	707,551	19,876	10,448	.....	166
130,365	298,762	31,617	67,772	528,516	11,334	136,915	.....	167
541,363	535,479	300,716	181,664	1,619,222	46,661	156,068	.....	168
140,838	369,140	181,995	35,360	727,303	19,136	97,007	.....	169
41,221	17,778	39,147	4,486	102,632	164	5,227	.....	170
17,570	60,938	39,621	7,863	125,992	127	37,271	.....	171
62,381	106,718	9,696	27,100	205,895	7,093	.....	\$74,869	172
68,264	65,727	2,650	16,990	153,631	26,650	70,422	.....	173
24,715	209,549	32,215	11,857	278,336	4,807	1,914	.....	174
63,241	86,124	5,048	5,777	160,190	5,315	509	.....	175
124,113	276,990	58,257	60,642	520,002	53,282	76,439	124,032	176
.....	.....	.....	.....	.....	.....	.....	.....	177
15,583	31,110	53,933	1,097	101,723	8,008	10,948	.....	178
60,369	5,111	30,953	5,886	102,319	1,429	.....	51,094	179
31,523	79,936	109,651	1,716	222,826	5,254	.....	.....	180
106,351	109,297	149,159	32,426	397,233	7,164	592	.....	181
68,135	83,761	26,342	3,714	181,952	2,209	2,219	.....	182
30,329	27,959	145,461	6,838	210,517	11,551	1,272	.....	183
335,352	174,852	413,862	56,914	980,980	10,891	8,558	.....	184
34,142	157,453	437,285	14,223	643,103	19,399	15,968	.....	185
300,549	272,803	477,405	28,296	1,079,053	12,732	26,270	.....	186
1,085,328	365,918	958,272	67,214	2,476,732	69,718	5,660	.....	187
50,839	131,070	34,910	7,283	224,102	4,593	30,866	.....	188
28,701	121,847	58,679	2,498	211,725	618	2,399	.....	189
81,751	141,172	128,851	29,445	381,919	13,888	27,036	.....	190
831,565	1,097,119	608,148	40,989	2,577,821	345,619	74,385	.....	191
158,187	378,953	386,867	75,694	999,701	132,314	94,299	.....	192
19,956	296,498	3,201	5,205	324,860	994	3,119	.....	193
48,169	90,902	53,163	8,424	200,658	4,202	14,077	.....	194
958,872	263,745	.....	26,849	1,249,466	133,899	.....	286,041	195
72,758	267,992	97,917	5,848	444,515	21,859	.....	.....	196
7,968	32,874	1,455	29,120	71,417	46	398	.....	197
63,781	101,494	39,292	10,310	214,877	7,361	20,808	.....	198
54,586	13,185	41,179	4,387	113,347	3,083	1,633	.....	199
.....	.....	.....	.....	.....	.....	.....	.....	200
221,171	80,835	252,321	17,480	571,807	27,195	43,009	.....	201
193,193	387,344	36,389	24,017	640,943	48,314	.....	.....	202
95,586	106,954	87,849	38,234	329,623	21,234	4,978	.....	203
371,884	569,688	90,355	52,310	1,084,237	60,879	9,511	.....	204
125,823	159,710	36,245	3,964	325,742	2,318	.....	.....	205
38,067	65,807	19,565	10,867	134,306	1,741	239	.....	206
115,530	105,146	4,562	2,861	228,100	6,438	5,398	.....	207
.....	.....	.....	.....	.....	.....	.....	.....	208
.....	.....	.....	.....	.....	.....	.....	.....	209
149,100	122,381	53,766	22,474	347,721	25,938	.....	.....	210
107,446	156,577	18,026	13,868	295,917	7,766	67	.....	211
118,550	16,201	16,684	3,863	155,298	21,163	10,117	.....	212
48,019	50,534	73,431	4,234	176,218	5,696	469	.....	213
1,245,767	804,337	603,144	137,881	2,791,129	352,655	9,295	.....	214
.....	.....	.....	.....	.....	.....	.....	.....	215
250,796	437,517	418,910	72,940	1,180,163	65,848	4,856	.....	216
85,199	60,104	15,848	4,102	165,253	2,700	.....	.....	217
74,026	85,906	117,614	7,292	284,838	4,628	95	.....	218
175,816	44,380	11,323	6,279	237,798	2,649	.....	.....	219
.....	.....	.....	.....	.....	.....	.....	.....	220

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
221	Indianapolis National Bank, Indianapolis, Ind.....	Nov. 21, 1864	\$300,000	Aug. 3, 1893
222	Northern National Bank, Big Rapids, Mich.....	June 5, 1871	100,000	Aug. 5, 1893
223	First National Bank, Great Falls, Mont.*.....	July 1, 1886	250,000	do
224	First National Bank, Kankakee, Ill.*.....	Feb. 20, 1871	50,000	do
225	National Bank of the Commonwealth, Manchester, N. H.....	Feb. 9, 1892	200,000	Aug. 7, 1893
226	First National Bank, Starkville, Miss.....	Apr. 30, 1887	60,000	Aug. 9, 1893
227	Stock Growers' National Bank, Miles City, Mont.....	Dec. 20, 1884	75,000	do
228	Texas National Bank, San Antonio, Tex.....	Jan. 31, 1885	100,000	Aug. 10, 1893
229	Albuquerque National Bank, Albuquerque, N. Mex.....	July 14, 1884	175,000	Aug. 11, 1893
230	First National Bank, Vernon, Tex.....	May 13, 1889	100,000	Aug. 12, 1893
231	First National Bank, Middlesboro, Ky.....	Jan. 8, 1890	50,000	do
232	First National Bank, Orlando, Fla.*.....	Mar. 16, 1886	150,000	Aug. 14, 1893
233	Citizens' National Bank, Muncie, Ind.*.....	Mar. 15, 1875	200,000	do
234	First National Bank, Hot Springs, S. Dak.....	July 15, 1890	50,000	Aug. 17, 1893
235	First National Bank, Marion, Kans.....	July 28, 1883	75,000	Aug. 22, 1893
236	Washington National Bank, Tacoma, Wash.....	Apr. 23, 1889	100,000	Aug. 26, 1893
237	El Paso National Bank, El Paso, Tex.....	Dec. 22, 1886	150,000	Sept. 2, 1893
238	Lloyd's National Bank, Jamestown, N. Dak.....	May 4, 1891	100,000	Sept. 14, 1893
239	National Granite State Bank, Exeter, N. H.....	May 15, 1865	50,000	Sept. 23, 1893
240	Chamberlain National Bank, Chamberlain, S. Dak.....	Apr. 8, 1890	50,000	Sept. 30, 1893
241	Port Townsend National Bank, Port Townsend, Wash.....	Apr. 18, 1890	100,000	Oct. 3, 1893
242	First National Bank, Port Angeles, Wash.*.....	May 19, 1890	50,000	Oct. 5, 1893
243	First National Bank, Sundance, Wyo.....	June 16, 1890	50,000	Oct. 11, 1893
244	First National Bank, North Manchester, Ind.....	Mar. 17, 1883	50,000	Oct. 16, 1893
245	Commercial National Bank, Denver, Colo.....	Sept. 6, 1889	250,000	Oct. 24, 1893
246	First National Bank, Dayton, Tenn.....	July 10, 1890	50,000	Oct. 25, 1893
247	Hutchinson National Bank, Hutchinson, Kans.....	May 29, 1884	100,000	Nov. 6, 1893
248	First National Bank, Spokane Falls, Wash.....	Oct. 24, 1882	250,000	Nov. 20, 1893
249	Oregon National Bank, Portland, Oreg.....	June 7, 1887	200,000	Dec. 12, 1893
250	Citizens' National Bank, Grand Island, Nebr.....	Dec. 29, 1883	60,000	Dec. 14, 1893
251	First National Bank, Fort Payne, Ala.....	July 2, 1889	50,000	Jan. 26, 1894
252	Third National Bank, Detroit, Mich.....	June 1, 1886	300,000	Feb. 1, 1894
253	First National Bank, Watkins, N. Y.....	Sept. 14, 1883	50,000	Feb. 26, 1894
254	First National Bank, Llano, Tex.....	May 20, 1890	75,000	Feb. 28, 1894
255	American National Bank, Springfield, Mo.....	July 9, 1890	200,000	do
256	First National Bank, Sedalia, Mo.....	Jan. 2, 1866	250,000	May 10, 1894
257	National Bank of Pendleton, Oreg.....	Mar. 5, 1890	100,000	June 8, 1894
258	State National Bank, Wichita, Kans.....	June 29, 1886	100,000	June 29, 1894
259	German National Bank, Denver, Colo.....	Apr. 9, 1877	200,000	July 6, 1894
260	Black Hills National Bank, Rapid City, S. Dak.....	Oct. 23, 1885	75,000	July 13, 1894
261	First National Bank, Arlington, Oreg.....	Apr. 21, 1887	50,000	Aug. 2, 1894
262	Baker City National Bank, Baker City, Oreg.....	Jan. 11, 1890	75,000	do
263	First National Bank, Grant, Nebr.....	Dec. 4, 1889	50,000	Aug. 14, 1894
264	Wichita National Bank, Wichita, Kans.....	Sept. 23, 1882	250,000	Sept. 5, 1894
265	State National Bank, Vernon, Tex.....	Sept. 27, 1889	100,000	Sept. 24, 1894
266	National Bank of Middletown, Pa.....	Nov. 25, 1864	85,000	do
267	First National Bank, Kearney, Nebr.....	Oct. 25, 1882	150,000	Oct. 24, 1894
	Total.....		46,735,900	

* Restored to solvency.

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$878,946	\$521,577	\$697,745	\$77,664	\$2,175,932	\$109,370	\$1,587		221
100,987	233,958	2,378	32,459	369,782	6,285	16,936		222
355,824	88,038	53,470	64,072	561,404	14,218	66		223
31,582	36,726	40,169	1,508	109,985	2,021	1,018		224
52,159	163,947	120,428	12,037	347,671	13,945	197		225
78,892	118,193	22,566	5,004	224,655	8,767	7,504		226
226,267	256,229	26,402	23,324	532,222	13,735	2,472		227
48,562	178,182	6,840	15,728	249,312	5,950			228
37,602	44,630	1,896	4,745	88,873	4,484	454		229
58,500	47,012	1,814	5,361	112,687	4,297			230
57,065	41,902	5,331	13,237	117,535	2,060			231
55,146	105,596	57,375	377,227	595,344	12	1,687		232
144,470	326,170	9,713	19,733	500,086	11,624	10,222		233
150,177	181,527	62,275	10,041	404,020	4,956	16,841		234
68,315	99,690	26,227	4,024	198,256	1,624	975		235
38,588	33,835	5,278	1,319	79,020	3,459	468		236
13,037	60,828	33,545	6,333	113,743	609	7,207		237
9,697	83,387	14,593	1,998	109,675	530	2,469		238
96,531	76,220	372	10,573	183,696	7,873	11,752		239
172,365	234,080	336,900	12,678	756,023	12,850	6,570		240
20,125	67,229	11,622	2,651	101,627	891	42		241
63,368	93,028	79,178	30,090	265,664	22,572	6,460		242
71,327	489,454	1,982	31,286	594,049	4,747	1,749		243
329,168	167,989	10,318	3,599	511,074	16,563	1,094		244
78,618	134,190	94,194	8,070	315,072	6,236			245
17,928	33,376	21,246	1,120	73,670	1,709	594		246
80,940	281,334	180,944	2,721	545,939		51		247
82,399	58,602	51,138	484	192,623	9,922			248
11,339	77,651	21,677	3,517	114,184	719	1,500		249
63,247	78,569	251,712	7,103	400,631	12,315	31,267		250
182,635	89,971	374,407	4,188	651,201	49,344			251
27,870	118,615	46,039	2,223	194,747	9,119			252
54,090	215,971	63,167	8,831	342,059	1,192			253
855,897	378,110	261,865	57,418	1,553,290	8,935			254
25,488	27,611	66,450	2,141	121,690	138			255
58,870	62,661	41,612	5,638	168,781	10,402			256
61,174	43,463	61,824	6,886	173,347	12,343			257
10,193	64,624	1,996	826	77,639	598			258
69,771	438,411	75,471	3,891	587,544	5,717			259
41,420	217,681	26,240	700	286,041				260
57,574,551	50,208,722	35,768,249	14,450,325	158,010,847	12,411,316	32,901,552	\$3,926,137	261
								262
								263
								264
								265
								266
								267

282 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS

No.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
1		\$75,209	\$1,164	\$76,373		\$70,811		\$5,562
2		120,995	1,245	122,240		101,387		14,390
3		174,264	16,488	190,752		165,769	\$6,463	13,427
4		33,287	4,000	37,287	\$275	32,505	11,281	2,908
5		91,608		91,608	816	65,335	1,258	19,156
6		162,386	7,500	169,886	935	132,608	6,182	24,524
7		999,505	38,224	1,037,529	507	884,429	43,183	92,440
8	\$200	79,904	2,125	82,029	17,477	58,661	6,673	9,442
9		1,234,868		1,234,868	7,054	1,138,870	28,677	48,666
10		268,844		268,844	18,655	143,307	17,154	35,983
11		68,645	28,935	97,580	72,399	86,737	5,315	5,320
12		159,512	8,936	168,448	208	134,929	3,977	14,008
13		31,566		31,566	15,507	16,654	1,773	9,353
14		37,908		37,908	3,786	29,277	2,705	3,000
15		223,169		223,169	2,926	163,982	9,091	45,164
16		1,394,662	348,961	1,743,623	4,932	1,326,487	76,648	137,318
17		276,649		276,649	203,170	175,920	10,437	16,713
18		762,760	136,172	898,932	72,365	263,065	9,436	29,766
19		350,154		350,154	596,665	342,054		8,100
20		124,713		124,713		77,568	3,085	8,264
21		23,882		23,882	2,296	15,142	3,362	1,878
22		162,052	10,079	172,131		143,209	6,037	21,564
23		175,409	42,795	218,204	1,300	175,430	16,709	19,817
24		512,698	109,707	622,405	6,248	549,427	25,376	28,638
25		548,099	228,580	776,679	18,964	661,816	27,330	51,445
26		1,447,103	5,200	1,452,303	35,839	1,374,339	24,241	37,128
27		1,808,304		1,808,304	16,393	747,428	13,637	53,287
28		299,357		299,357	746,153	259,487	728	18,827
29		122,645	19,675	142,320	20,315	125,667	250	11,858
30		108,944	11,400	120,344	4,545	107,258	1,270	11,362
31		706,507	303,813	1,010,320		862,263	67,569	76,858
32		56,942		56,942	3,630	46,634	1,267	4,691
33	8,639	79,488		79,488	4,350	62,032	4,718	12,391
34		58,064	2,250	60,314		31,668	6,075	8,278
35	67,835	91,969	37,597	129,566	14,289	101,545	8,232	19,230
36		67,251		67,251	559	62,646		4,309
37		30,332		30,332	296	19,002		10,164
38		298,739	66,535	365,274	56,921	228,412	42,067	37,874
39		196,903		196,903	74,896	108,318		13,689
40	291,357	188,135	93,619	281,754	2,309	226,368	21,495	31,642
41		42,341	106,451	148,792	445	135,797	3,946	8,604
42	196,790	22,080	11,269	33,349		18,258	4,731	10,348
43		22,165	1,100	23,265		12,624	1,367	9,274
44		48,488		48,488	3,928	34,536	2,077	7,935
45		73,145	42,212	115,357	3,616	88,697	8,804	10,005
46		80,597	4,510	85,107	5,385	65,783	5,060	8,879
47		584,718	58,826	643,544	63,475	545,593	13,802	19,880
48		86,180		86,180	1,579	60,647	592	13,874
49		64,071	15,552	79,623	16,773	59,121	2,200	1,529
50		13,707	2,664	16,371		9,456	2,751	4,164
51		321,851	122,127	443,978	5,000	388,856	25,040	25,082
52		105,703	91,930	197,633	520	173,512	5,146	9,716
53		111,908	43,232	155,140	4,797	136,474	966	12,903
54		103,227	8,044	111,271	8,805	89,715	2,082	10,669
55		207,910	9,540	217,450	753	202,753	1,898	12,046
56		2,846,622	245,108	3,091,730	658,784	2,165,388	79,802	161,036
57		103,235		103,235	4,059	81,941	2,690	10,919
58		103,328		103,328		73,890	11,987	17,251
59		245,483	47,949	293,432	7,846	254,647	6,668	24,271
60	795,384	1,550,621		1,550,621	279,564	1,071,774	16,225	81,543
61	53,800	157,544	65,132	222,676		193,941	13,104	15,601
62		351,377		351,377	1,791	316,828	5,444	27,314
63		94,613		94,613	3,048	52,514	5,776	1,604
64		47,941		47,941		33,105	3,974	5,013
65		109,801	16,455	126,256		107,575	5,546	13,135
66		51,107	54,536	105,643	1,576	79,725	11,006	13,336
67		12,061	16,447	28,508		21,710	2,315	4,483
68		284,438	123,430	407,868		262,887	10,129	4,950
69		19,742	16,500	36,242	114,220	29,377	825	6,040
70	250,854	66,185	23,622	89,807		66,810	1,352	11,883
71	30,065	73,573	1,810	80,383	2,125	69,437	634	8,187
72		19,266	2,880	22,146		16,079	1,488	3,716
73	32,519	20,819		20,819	1,633	11,803	3,850	3,005
74		156,601	16,277	172,878	47,315	100,870	3,838	8,176
75	159,605	126,536	72,576	199,112	53,898	105,763	16,327	23,110
76		183,917	80,257	264,174	49,466	182,572		32,136
77		157,782		157,782	2,021	137,428	5,385	12,119

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		\$50,000	\$122,089	58		Jan. 2, 1867	1
		300,000	434,531	23.37		Feb. 2, 1865	2
		200,000	669,513	24.70		May 14, 1863	3
		50,000	82,338	39.15		July 28, 1870	4
			376,392	17.333		Feb. 4, 1870	5
		100,000	289,467	46.60		Nov. 25, 1882	6
		500,000	1,119,313	79		Sept. 28, 1882	7
\$199		120,000	127,801	45.90		Dec. 19, 1874	8
			1,191,500	96		Nov. 18, 1874	9
21		26,000	170,752	88.50		Aug. 15, 1872	10
		39,300	68,986	100	64	Apr. 7, 1881	11
27		100,000	205,256	68.33		Nov. 30, 1872	12
			33,870	49.20		Nov. 25, 1882	13
			69,874	41.90		Dec. 4, 1875	14
			170,012	92.70		May 16, 1884	15
		400,000	1,282,254	100	46	Apr. 20, 1882	16
	\$1,214		157,120	100		Nov. 16, 1874	17
		135,000	378,722	100		Sept. 1, 1875	18
			645,558	100		Feb. 13, 1872	19
	33,500		79,864	100		Oct. 2, 1877	20
	6,500		15,142	100		Jan. 3, 1876	21
21		125,000	254,901	57.46		Feb. 15, 1886	22
		52,500	171,468	100	30	Jan. 8, 1880	23
		350,000	657,020	84.83		June 1, 1881	24
249		300,000	597,885	100	50	Apr. 29, 1884	25
202		300,000	1,619,965	100		July 24, 1876	26
	247,799		796,995	100	100	Mar. 31, 1883	27
		400,000	992,636	34		May 1, 1876	28
		50,000	167,285	76		May 15, 1876	29
454		100,000	175,081	57.50		Nov. 30, 1883	30
		600,000	1,429,595	62		Mar. 21, 1887	31
			67,292	73.50		Dec. 6, 1882	32
347		50,000	144,606	43			33
4		45,000	55,372	58.30		Sept. 11, 1878	34
		100,000	176,601	57.50		June 2, 1883	35
			62,646	100		Sept. 18, 1876	36
			93,021	24.391		May 14, 1879	37
		500,000	1,795,992	14.941		Nov. 20, 1883	38
			237,824	66		Mar. 10, 1879	39
		200,000	376,756	62.56		Apr. 5, 1886	40
		150,000	177,512	76.50		June 2, 1884	41
12		34,000	35,801	51		Mar. 4, 1886	42
		50,000	56,457	22.50		Mar. 28, 1883	43
	12		34,535	100		Feb. 28, 1878	44
50	4,185	75,000	91,801	100	100	Jan. 31, 1881	45
		50,000	135,952	48.40		July 20, 1882	46
794		250,000	703,658	77.512		Feb. 28, 1885	47
	9,488		59,226	100	100	May 23, 1888	48
		60,000	97,464	70		July 14, 1880	49
		30,000	35,023	27		Nov. 25, 1882	50
		140,000	352,062	100	38.50	Aug. 11, 1884	51
	8,739	132,000	185,760	100	100	Sept. 14, 1881	52
		67,000	175,952	81.59		Jan. 18, 1883	53
		50,000	140,735	63.60		July 23, 1881	54
		53,000	227,355	89.179		June 10, 1880	55
	26,720	625,000	1,935,721	100	100	Mar. 26, 1888	56
	3,626		133,112	100	100	Oct. 15, 1881	57
200			196,356	37.6483		Oct. 5, 1885	58
		72,000	254,647	100		Mar. 3, 1882	59
35,238	66,277		1,061,598	100	100		60
30		200,000	298,224	65.57		Feb. 23, 1892	61
			392,394	100		July 6, 1881	62
	36,871		75,175	100	100	Mar. 9, 1882	63
	5,849		29,204	100	100	Aug. 5, 1879	64
		35,000	118,371	90.50		June 20, 1882	65
		125,000	90,424	88		Mar. 9, 1885	66
		36,000	36,109	60		Sept. 7, 1885	67
	15,682	160,000	261,887	100		July 5, 1879	68
		50,000	77,104	38.10		Mar. 24, 1885	69
		100,000	168,048	40.7285		Feb. 12, 1889	70
		21,506	70,191	98.925		do	71
		17,000	27,801	60		Apr. 8, 1881	72
108	3,420		32,449	100	100	Oct. 10, 1879	73
	12,679	50,000	156,260	100	100	Mar. 15, 1881	74
14		130,000	282,370	68.70		Apr. 10, 1894	75
		121,750	197,353	100	42.30	Mar. 1, 1884	76
	829		128,832	100	100	Jan. 17, 1881	77

284 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon share-holders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
78		\$205,062	\$54,950	\$260,012	\$57,745	\$166,587	\$10,245	\$24,551
79		96,605		96,605	53	88,176		7,517
80	\$11,877	29,419	4,677	34,096	10	20,998	1,792	11,296
81		91,121	23,001	114,122	8,420	82,060	7,167	10,475
82		113,791		113,791		96,176	3,225	6,739
83		338,162	267,311	605,473	10,037	528,305	19,338	22,690
84		89,706	64,655	154,421		99,847	2,973	10,832
85	101,952	1,366,608	495,550	1,862,158		1,790,952	46,755	24,392
86	8,250	457,272	13,450	470,722	1,910	389,222	45,449	34,141
87		1,251,755	738,651	1,990,406	194,574	1,566,124	101,794	127,914
88	4,157	150,019	8,321	158,340		129,505	10,511	18,324
89		281,261	123,919	405,180	247	321,870	24,279	58,784
90		152,842	12,010	164,852	5,099	119,390	12,054	28,309
91		16,577	23,732	40,309	3,392	26,809	2,223	7,885
92		145,960	12,892	158,852	25,336	96,525	12,112	24,879
93		265,513	64,650	330,163	14,434	264,268	16,600	20,738
94	1,474,815	4,248,183	272,597	4,520,780	473,936	3,753,346	110,870	180,833
95		37,129	10,169	56,298		30,812	4,745	11,029
96	59,334	294,779	76,936	371,715	64,035	275,684	5,168	26,828
97	26,023	22,744	18,869	41,613		25,006	2,602	13,178
98		90,488	94,200	193,688	6,359	143,938	29,324	14,067
99		20,849		20,849	6,515	8,907	52	5,475
100		52,029	23,503	75,532	1,893	59,057	5,012	9,440
101		626,313	159,087	785,400	17,243	681,177	53,425	33,555
102		46,332	50,000	96,332		86,263	1,825	8,244
103		79,289	1,400	80,689		59,461	5,010	16,215
104	40,786	2,309,369	167,438	2,476,807	175,087	2,085,826	107,995	97,961
105		148,611		148,611	231	131,024	192	2,314
106		245,704	58,304	304,008	82,472	188,422	2,855	22,713
107	65,070	60,907	15,730	76,637	16,764	35,223	7,555	16,249
108		28,477	36,700	65,177	625	52,402	1,840	10,299
109		77,305		77,305		66,394	1,155	6,607
110		165,669		165,669	16,177	135,574	1,425	7,321
111		198,513		198,513		117,878	198	5,208
112		204,047		204,047	106,424	82,946	324	4,279
113	3,300	64,363	1,180	65,543		50,597		1,972
114		14,251		14,251	82	9,492		1,348
115	2,931,079	2,685,054	304,554	2,989,608	86,976	2,517,867	114,760	78,232
116		104,682		104,682		86,442	1,990	8,463
117		82,069	18,135	100,204		80,120	7,152	4,802
118		31,798	34,002	65,800	777	46,546	7,746	10,731
119		139,485	34,656	174,141	519	161,497	2,280	9,845
120		263,871		263,871	1,017	255,495	882	3,988
121		920,599	250,028	1,170,627	17,696	1,084,638	28,035	30,518
122		1,391,306		1,391,306	782,390	400,998	630	11,572
123	326,783	454,727	72,577	527,304	5,155	412,784	37,134	32,592
124		228,261	44,830	273,091	5,810	248,132	4,408	14,741
125		186,976		186,976	1,983	172,909	2,988	9,096
126		330,471		330,471	1,169	318,554	1,810	4,622
127		35,274	26,019	61,293	7,284	32,009	7,104	14,896
128		100,149		100,149	1,466	93,051	1,923	3,348
129	116,132	507,246	59,645	566,891	59,535	482,013	4,690	14,257
130		97,781	32,500	130,281	26,881	86,914	4,148	11,464
131		27,930	26,707	54,637	1,177	43,289	5,032	5,139
132	11,803	105,331	19,798	125,129	58,647	43,022	7,872	14,522
133		91,741	7,981	99,722	31,483	58,356	2,626	7,257
134	9,971	53,597	42,408	96,005	20,277	64,293	1,972	8,946
135	2,604	21,112	10,353	31,465	3,025	20,410	1,872	6,960
136		22,744	722	23,466	3,404	16,047	372	3,643
137		512,013		512,013	41,906	452,017	4,455	13,029
138		58,319	21,347	79,666	10,998	60,902	780	6,633
139	117,757	29,786	37,210	66,996	1,634	51,600	3,249	8,588
140	63,523	12,787	7,437	20,224	5,834		2,928	4,230
141		36,705	4,770	41,475	6,224	30,516	772	3,963
142	51,913	11,918	5,981	17,899	1,859	5,617	2,182	4,243
143	388,909	367,008	62,931	429,939	202,746	142,227	7,608	19,146
144	18,515	45,286	28,150	73,436	19,994	33,952	5,929	5,103
145	175,422	64,710	27,302	92,012	1,693	71,893	4,040	11,387
146	185,779	480,428		480,428	81,482	353,681	15,481	23,007
147	115,207	78,362	7,524	85,886	27,366	44,692	845	8,654
148		58,361	7,780	59,141	32,132	21,705	934	4,370
149	52,431	48,816	1,594	50,410	8,532	29,607	3,989	5,302
150	1,450,631	245,751	200,117	445,868	13,844	231,468	22,215	37,470
151	2,139,480	272,528	245,521	518,049	66,056	356,310	15,874	36,591
152	43,005	168,454		168,454	9,121	147,296	176	6,643
153	3,335	65,498	23,409	88,907	3,094	69,571	908	4,960
154		42,815		42,815	32,214	8,753	18	1,830

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
	\$884	\$160,000	\$132,461	100	100	Apr. 24, 1886	78
	859		81,801	100	100	Aug. 1, 1881	79
		10,000	21,182	99.133		Feb. 6, 1883	80
		50,000	108,885	81		Aug. 6, 1887	81
	7,651		93,625	100	100	Feb. 4, 1882	82
	25,103	300,000	580,592	100	100	Feb. 18, 1885	83
	40,769	75,000	104,749	100	100	Oct. 12, 1885	84
\$79		500,000	2,654,690	67.405			85
		100,000	894,767	43.50		Apr. 30, 1892	86
		961,300	2,397,129	65.50		June 30, 1893	87
		50,000	186,993	70.90		Apr. 15, 1893	88
		200,000	422,772	80.25		June 6, 1892	89
		80,000	206,991	57.20		Dec. 5, 1893	90
		50,000	46,441	81.10		Oct. 25, 1886	91
	14,123	100,000	294,521	33		May 25, 1894	92
		75,000	245,599	100	100	Jan. 4, 1894	93
1,795		400,000	4,531,393	83			94
	712	25,000	36,526	100	100	Sept. 25, 1889	95
		250,000	365,931	75.25		Sept. 30, 1890	96
827		32,500	26,322	95			97
		100,000	409,997	35		Apr. 19, 1893	98
			8,131	100	100	Oct. 29, 1885	99
130		50,000	84,978	69.50		Jan. 22, 1890	100
		200,000	651,274	100	21.60	May 29, 1893	101
		50,000	86,258	100	100	Feb. 10, 1888	102
3		50,000	140,333	42.37		Sept. 30, 1890	103
9,938		300,000	2,897,197	72		June 23, 1894	104
	14,850		127,524	100	100	June 1, 1886	105
	7,486	100,000	171,581	100	100	Sept. 14, 1891	106
846		50,000	51,643	65			107
11		50,000	112,135	47		Mar. 20, 1890	108
	3,149		63,669	100	100	Mar. 2, 1888	109
	5,172		130,772	100	100	Aug. 18, 1887	110
	75,229		116,626	100	100	Feb. 17, 1887	111
	10,074		80,452	100	100	Apr. 30, 1887	112
2,974		50,000	120,129	45			113
	3,329		9,379	100	100	Oct. 17, 1887	114
191,773		1,000,000	4,341,149	58			115
	7,787		82,156	100	100	July 11, 1889	116
	8,130	19,500	75,343	100	100	Mar. 5, 1891	117
		50,000	210,074	22.1568		May 13, 1892	118
		60,000	174,120	92.75		Apr. 25, 1892	119
	2,489		247,920	100	100	Oct. 20, 1888	120
9,740		300,000	1,129,984	96			121
	195,716		398,236	100	100	June 27, 1888	122
39,639		150,000	825,553	50			123
		100,000	435,319	57		Nov. 11, 1892	124
		100,000	326,222	53		Jan. 15, 1891	125
	4,316		311,028	100	100	Jan. 21, 1889	126
		50,000	51,012	63.20		July 24, 1894	127
	361		90,136	100	100	Apr. 24, 1890	128
6,396		75,000	456,667	100	100		129
874		50,000	108,127	75			130
		50,000	143,454	30.177		Apr. 26, 1882	131
1,066		100,000	170,862	25			132
		10,000	58,797	99.25		Dec. 31, 1892	133
517		65,000	75,638	85			134
198		12,500	22,436	91.60		July 21, 1894	135
		20,000	30,566	52.50		Feb. 2, 1894	136
	606	24,000	465,760	100	100	Feb. 27, 1893	137
	353	40,000	56,745	100	100	Mar. 29, 1893	138
1,925		80,000	84,373	62.50			139
7,232		33,000	31,101				140
		11,000	30,516	100		Oct. 31, 1893	141
4,018		12,000	18,822	50			142
58,212		225,000	237,046	60			143
8,458		100,000	113,174	30			144
2,994		62,500	118,419	60			145
6,777		80,000	392,980	90			146
4,329		38,000	111,742	40			147
		39,000	42,962	50.30		Nov. 1, 1893	148
2,980		4,000	42,059	70			149
140,871		500,000	2,327,305	10			150
43,218		750,000	1,781,553	20			151
5,218			155,049	95			152
10,374		37,500	87,086	80			153
			8,753	100		June 30, 1892	154

286 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
155	\$418,582	\$115,366	\$29,895	\$145,211	\$81,944	\$37,183	\$3,418	\$12,081
156	87,228	46,906	20,998	67,904	15,792	34,849	4,586	5,353
157	122,063	19,580	2,970	22,550	9,972		576	4,715
158	79,599	34,931	3,375	38,306	21,642	9,079	2,168	4,656
159	281,294	81,457	91,486	172,943	17,654	139,590	3,745	9,419
160	202,101	88,875	36,720	125,595	24,045	84,408	4,190	8,630
161	123,277	44,973	15,306	60,279	35,931	6,068	1,116	3,914
162	169,660	186,244		186,244	4,048	151,847	9,457	7,752
163								
164	58,671	20,413	5,215	25,628	1,546	17,006	1,110	4,828
165	2,181,693	6,763,568	137,290	6,900,858	78,462	6,647,590	33,352	60,061
166	297,491	379,736	26,800	406,536	10,517	382,620	3,177	10,146
167	183,306	196,961	43,035	239,996	54,457	168,610	5,285	9,332
168	1,126,175	290,318	222,675	512,993	107,569	320,830	23,275	15,909
169	386,150	225,019	126,389	351,399	47,507	277,980	7,088	13,057
170	49,829	47,421	1,449	48,870	34,213	7,149	4,485	4,445
171	45,491	43,103	4,913	48,016	14,243	27,117	1,332	4,570
172		123,933		123,933	11,946	80,636		2,655
173	14,545	42,014	7,088	49,102	7,479	26,828	4,363	5,912
174	244,753	26,862	44,188	71,050	5,754	54,121	2,229	6,901
175	114,941	39,365	13,674	53,039	5,212	33,752	2,066	6,670
176		266,249		266,249	1,920	179,691	7,565	7,354
177								
178	52,316	30,451		30,451	21,429	3,141	2,258	3,114
179		49,796		49,796	11,002	35,146	439	1,553
180	206,883	10,638	11,643	22,281	757	15,983		2,647
181	240,487	148,990	44,362	193,352	989	180,430	538	4,986
182	118,921	58,603	12,241	70,844	41,913	20,489	1,614	4,152
183	178,973	18,791	43,015	61,806	3,207	45,695	2,476	4,060
184	683,261	278,270	102,642	380,912	192,898	124,921	8,178	10,004
185	565,643	42,093	42,203	84,296	6,208	61,028	6,632	6,962
186	727,670	312,381	27,518	339,899	215,897	81,631	3,010	12,319
187	1,885,702	515,652	323,440	839,092	81,054	695,990	2,797	19,112
188	93,175	95,468		95,468	16,603	73,051	170	5,626
189	166,948	41,760	11,700	53,460	26,858	20,593	511	4,482
190	265,855	75,140	33,745	108,885	71,568	20,540	859	7,028
191	1,591,027	566,790	351,610	918,400	173,180	589,991	24,058	12,755
192	498,357	274,731	73,200	347,931	2,418	115,602	5,036	8,170
193	279,045	41,702		41,702	12,402	20,044	988	7,510
194	111,975	70,404	2,770	73,174	15,644	46,931	4,134	4,963
195		849,526		849,526	151,002	615,985	8,461	22,483
196	384,024	38,632	77,434	116,066	10,057	62,614	1,001	6,475
197	60,509	10,464		10,464	-4,783		25	4,459
198	115,679	71,029	1,500	72,529	3,768	57,156	1,074	4,668
199	53,916	54,715	652	55,367	20,525	29,152	1,343	4,347
200								
201	373,188	128,415	53,230	181,645	8,602	163,217	2,350	7,413
202	328,869	263,760		263,760	3,004	249,701	1,500	5,227
203	243,308	60,103		60,103	12,849	28,503	1,315	7,270
204	908,749	110,098	29,000	139,098	66,638	50,867	4,593	9,323
205	267,587	55,837	12,000	67,837	21,324	23,803	583	4,827
206	120,461	11,865	10,500	22,365	211	17,158	623	4,243
207	197,353	18,911	6,309	25,220	3,344	16,359	948	4,569
208								
209								
210	183,281	138,502		138,502	10,344	117,054	1,804	5,624
211	217,993	76,091	21,440	91,531	30,656	48,151	595	4,912
212	45,604	78,414		78,414	21,171	48,250	478	6,150
213	117,431	52,622	18,200	70,822	23,953	33,261	1,786	5,284
214	1,258,997	1,170,182		1,170,182	94,169	1,042,581	21,410	12,022
215								
216	823,889	285,570	155,560	441,130	23,055	403,862	1,111	13,102
217	109,581	52,972		52,972	40,745	4,830	1,281	2,895
218	243,640	36,475	11,400	47,875	20,444	13,842	1,906	5,691
219	152,163	82,986		82,986	16,962	57,011	268	5,328
220								
221	1,337,465	727,510	148,087	875,597	429,070	359,475	8,828	19,454
222	261,612	144,949		144,949	18,202	118,994	1,892	5,861
223								
224	267,386	279,734		279,734	83,762	188,850	783	6,399
225	91,784	15,162	11,336	26,498	9,512	8,687	1,155	3,572
226	242,172	91,357	6,919	98,276	33,324	48,474	1,814	6,490
227	175,366	33,018	38,128	71,146	20,268	42,620	1,888	6,063
228	348,152	167,863		167,863	38,127	113,814	4,592	9,223
229	176,665	66,697	6,675	73,372	26,742	28,566	1,161	4,169
230	67,148	16,787		16,787	2,729	9,277	654	2,761

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
\$10,585		\$180,000	\$123,209	35			155
7,324		45,000	64,368	50			156
7,287		54,000	66,074				157
281		45,000	36,336	25			158
2,535		150,000	281,497	50			159
4,322		120,000	115,842	70			160
13,190		41,000	41,890	35			161
	\$13,140		151,846	100	100		162
						Feb. 15, 1892	163
1,132		18,200	34,014	50			164
81,893		400,000	7,597,243	87.50			165
76		100,000	546,636	70			166
2,312		150,000	231,096	60			167
45,410		500,000	905,712	35			168
5,767		250,000	555,581	50			169
2,578		15,750	17,872	40			170
754		9,500	36,156	75			171
	28,696		79,330	100	100		172
						Oct. 12, 1892	173
4,520		21,000	44,451	60			174
2,045		82,000	145,595	40			175
5,339		25,000	84,382	40			176
	69,719		174,356	100	100		177
						Apr. 12, 1893	178
509		17,500	16,250	20			179
	1,656		33,986	100	100		180
707		36,250	45,664	35		Apr. 6, 1893	181
6,409		75,000	224,479	80			182
2,676		50,000	102,444	20			183
6,368		75,000	91,885	50			184
44,911		300,000	838,218	15			185
3,466		80,000	121,048	50			186
77,042		460,000	126,526	25			187
40,139		500,000	1,450,972	50			188
18			68,459	100	100		189
1,016		50,000	111,909	20			190
8,890		100,000	137,702	15			191
118,416		750,000	966,642	61			192
218,705		200,000	391,409	30			193
758			50,111	40			194
1,502		48,000	80,871	60			195
	51,595		600,573	100	100		196
						June 15, 1894	197
35,919		112,500	156,536	40			198
1,197		12,500	12,678				199
5,863		50,000	129,648	44			200
		6,000	34,178	90			201
						Feb. 6, 1894	202
63		100,000	326,469	50			203
4,328			239,894	100	100		204
10,166			134,614	25			205
7,677		250,000	533,582	10			206
17,300		50,000	238,053	10			207
130		50,000	68,632	25			208
		18,000	109,935	15			209
						Dec. 21, 1893	210
3,676			179,976	65		Jan. 29, 1894	211
7,217		80,000	160,505	30			212
2,356			64,336	75			213
6,538		50,000	82,339	40			214
			1,303,238	80			215
						Nov. 17, 1893	216
		250,000	621,350	65			217
4,221			18,930	30			218
5,992		100,000	138,420	10			219
3,417			103,674	55			220
						Dec. 11, 1893	221
58,770		300,000	1,006,107	35			222
			237,916	50			223
						Mar. 26, 1894	224
						Dec. 4, 1893	225
			251,538	75			226
3,572		42,000	28,957	30			227
8,174		75,000	193,935	25			228
307		78,000	83,894	50			229
2,107			253,222	45			230
12,734		50,000	82,586	35			231
1,366			26,341	35			231

288 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
232								
233								
234	\$94,510	\$13,880		\$13,880	\$2,186	\$6,552	\$245	\$3,972
235	75,173	40,302		40,302	16,000	14,014	1,096	3,821
236	566,405	27,240		27,240	1,378	15,222	1,722	5,586
237	349,578	128,662		128,662	73,499	43,683	769	6,099
238	296,742	85,481	\$32,500	117,981	13,242	87,787	1,771	8,743
239	154,399	41,258	14,600	55,858	13,321	33,964	280	3,490
240	51,054	24,039		24,039	4,191	15,063	304	4,478
241	94,470	11,457		11,457	4,445	2,427	813	1,887
242								
243	100,819	5,857	3,625	9,482	1,500	4,060	225	1,816
244	89,173	74,898		74,898	17,480	54,232	63	3,024
245	593,939	142,664		142,664	73,836	62,714	1,557	3,947
246	87,894	12,800	9,752	22,552	1,139	17,680		3,089
247	205,975	30,657	4,200	34,857	15,124		2,056	2,844
248	542,762	44,791		44,791	36,220		475	5,167
249	429,798	63,619		63,619	3,593	50,385	516	9,125
250	238,565	70,271	14,671	84,942	5,855	74,836	361	2,857
251	64,822	6,545		6,545	425	4,106	212	1,017
252	508,594	37,294	110,373	147,667	12,814	123,238	62	2,033
253	137,272	45,429	20,500	65,929	11,976	44,352	22	2,454
254	99,472	12,493		12,493	8,175		456	1,987
255	308,752	48,297		48,297	32,364		863	3,238
256	580,967	20,890		20,890	11,933		2,817	2,930
257	175,232	10,396		10,396	4,001		26	658
258	319,039	21,828		21,828	2,399			1,350
259	1,493,746	50,609		50,609	4,371		38	4,183
260	119,215	2,337		2,337	452		43	519
261	156,356	2,023		2,023	534		39	438
262	158,391	2,613		2,613	205		45	855
263	76,408	633		633	437			8
264	549,357	32,470		32,470	213			620
265								
266	278,341	7,700		7,700				691
267								
	43,846,521	64,925,321	10,119,452	75,044,773	9,460,506	56,933,633	2,081,191	3,768,536

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
						May 21, 1894	232
						Nov. 17, 1893	233
\$625			\$43,680	15			234
5,371			46,714	30			235
3,332			80,902	20			236
4,612			174,818	25			237
6,438		\$100,000	250,853	35			238
4,803		50,000	84,911	40			239
3			18,844	80			240
1,885			14,114	30			241
						Apr. 26, 1894	242
1,881		50,000	45,078	10			243
99			93,007	60			244
610			418,155	15			245
644		18,000	44,204	40			246
14,833		75,000	100,916				247
2,929			204,933				248
			251,925	20			249
1,033		60,000	187,061	40			250
785			16,423	25			251
9,520		252,000	352,108	35			252
7,125		50,000	177,612	25			253
1,875			31,020				254
11,832			84,599				255
2,210			226,490				256
5,711			67,341				257
18,079			188,091				258
42,017			434,241				259
1,323			7,691				260
1,012		50,000	44,482				261
1,508			43,630				262
188			5,132				263
31,637							264
							265
7,009							266
							267
1,723,563	\$1,077,344	24,051,050	88,064,636				

8182 CUR—19

STATEMENT SHOWING THE NATIONAL BANKS WHICH FAILED DURING THE YEAR ENDED OCTOBER 31, 1894, WITH CAPITAL, SURPLUS, AND LIABILITIES, OBTAINED FROM 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.			
				Capital.	Surplus and undivided profits.	Other liabilities. *	Date of last report of condition.
Hutchinson National Bank, Hutchinson, Kans.	May 29, 1884	1893. Oct. 18	1893. Nov. 6	\$100,000	\$13,854	\$141,255	1893. Oct. 3
First National Bank Spokane Falls, Wash.	Oct. 24, 1882	July 26	Nov. 20	250,000	52,906	311,833	July 12
Oregon National Bank, Portland, Oreg.	June 7, 1887	Dec. 8	Dec. 12	200,000	41,951	366,089	Oct. 3
Citizens National Bank, Grand Island, Nebr.	Dec. 29, 1883	Dec. 4	Dec. 14	60,000	37,729	237,849	Oct. 3
First National Bank, Fort Payne, Ala.	July 2, 1889	1894. Jan. 24	1894. Jan. 26	50,000	1,737	24,124	Dec. 19
Third National Bank, Detroit, Mich.	June 1, 1886	Feb. 1	Feb. 1	300,000	26,090	1,285,519	Dec. 19
First National Bank, Watkins, N. Y.	Sept. 14, 1883	Feb. 9	Feb. 26	50,000	5,961	133,571	Dec. 19
First National Bank, Llano, Tex.	May 20, 1890	Feb. 5	Feb. 28	75,000	3,330	35,254	Dec. 19
American National Bank, Springfield, Mo.	July 9, 1890	Feb. 14	Feb. 28	200,000	11,674	129,399	Dec. 19
First National Bank, Sedalia, Mo.	Jan. 2, 1866	May 4	May 10	250,000	32,624	311,913	1894. Feb. 28
National Bank of Pendleton, Oreg.	Mar. 5, 1890	May 16	June 8	100,000	16,135	81,263	May 4
State National Bank, Wichita, Kans.	June 29, 1886	May 7	June 29	100,000	4,529	245,056	May 4
German National Bank, Denver, Colo.	Apr. 9, 1877	June 6	July 6	200,000	354,962	1,176,071	May 4
Black Hills National Bank, Rapid City, S. Dak.	Oct. 23, 1885	June 21	July 13	75,000	.....	53,417	May 4
First National Bank, Arlington, Oreg.	Apr. 21, 1887	July 26	Aug. 2	50,000	3,000	112,954	July 18
Baker City National Bank, Baker City, Oreg.	Jan. 11, 1890	Aug. 1	Aug. 2	75,000	13,504	97,787	July 18
First National Bank, Grant, Nebr.	Dec. 4, 1889	July 26	Aug. 14	50,000	6,526	27,027	July 18
Wichita National Bank, Wichita, Kans.	Sept. 29, 1882	Aug. 13	Sept. 5	250,000	52,957	319,160	July 18
State National Bank, Vernon, Tex.	Sept. 27, 1889	Aug. 18	Sept. 24	100,000	2,260	65,613	July 18
National Bank of Middletown, Pa.	Nov. 23, 1864	Sept. 6	Sept. 24	85,000	23,496	125,459	July 18
First National Bank, Kearney, Nebr.	Oct. 25, 1882	Oct. 10	Oct. 24	150,000	8,664	189,700	Oct. 2
Total				2,770,000	715,889	5,470,313	

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

STATEMENT SHOWING RECEIVERSHIPS IN AN INACTIVE CONDITION.

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		<i>Per cent.</i>
First National Bank, Anderson, Ind.	Nov. 23, 1873	43
Third National Bank, Chicago, Ill.	Nov. 24, 1877	*100
Mechanics' National Bank, Newark, N. J.	Nov. 2, 1881	67,405
First National Bank, Livingston, Mont.	Aug. 25, 1884	95
First National Bank, Pine Bluff, Ark.	Nov. 20, 1886	45
Fifth National Bank, St. Louis, Mo.	Nov. 15, 1887	96
First National Bank, Sioux Falls, S. Dak.	Mar. 11, 1886	65
First National Bank, Auburn, N. Y.	Feb. 20, 1888	50
California National Bank, San Francisco, Cal.	Jan. 14, 1889	*100
First National Bank, Anoka, Minn.	Apr. 23, 1889	75
First National Bank, Sheffield, Ala.	Dec. 23, 1889	25
First National Bank, Abilene, Kans.	Jan. 21, 1890	85
Kingman National Bank, Kingman, Kans.	Oct. 2, 1890	62.50
City National Bank, Hastings, Nebr.	Jan. 14, 1891	30
First National Bank, Alma, Kans.	Nov. 21, 1890	.....
First National Bank, Ellsworth, Kans.	Feb. 11, 1891	40
Pratt County National Bank, Pratt, Kans.	Apr. 7, 1891	70
Red Cloud National Bank, Red Cloud, Nebr.	July 1, 1891	80
Central Nebraska National Bank, Broken Bow, Nebr.	July 21, 1891	.....
Florence National Bank, Florence, Ala.	July 23, 1891	25
Cheyenne National Bank, Cheyenne, Wyo.	Dec. 5, 1891	60
First National Bank, Downs, Kans.	Feb. 6, 1892	75
Bell County National Bank, Temple, Tex.	Feb. 13, 1892	60
National Bank of Guthrie, Okla.	June 22, 1892	.....
Cherryvale National Bank, Cherryvale, Kans.	July 16, 1892	20

* And interest.

STATEMENT GIVING THE TITLE OF THE EIGHT NATIONAL BANKS THE AFFAIRS OF WHICH WERE CLOSED DURING THE YEAR ENDED OCTOBER 31, 1894, WITH DATE OF APPOINTMENT OF RECEIVER, TOTAL DIVIDENDS ON PRINCIPAL OF CLAIMS, AND PROPORTION OF INTEREST PAID.

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		<i>Per cent.</i>	<i>Per cent.</i>
Gloucester City National Bank, Gloucester City, N. J.	June 12, 1890	52.50	.....
Harper National Bank, Harper, Kans.	Feb. 10, 1890	91.60	.....
First National Bank, Leadville, Colo.	Jan. 24, 1884	57.20	.....
Madison National Bank, Madison, S. Dak.	June 23, 1888	63.20	.....
Second National Bank, McPherson, Kans.	Mar. 25, 1891	50.30	.....
Exchange National Bank, Norfolk, Va.	Apr. 9, 1885	72	.....
National Bank of Deposit, New York, N. Y.	June 9, 1893	100	100
First National Bank, St. Albans, Vt.	Apr. 22, 1884	33	.....

DIVIDENDS, ONE HUNDRED AND TWENTY IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, WITH THE TOTAL DIVIDENDS IN EACH CASE UP TO NOVEMBER 1, 1894.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Percent.		
Chemical National Bank, Chicago, Ill.	July 21, 1893	Dec. 1, 1893	\$248,136.49	20	70	.....
Do	do	June 1, 1894	130,150.14	10	80	.....
Marine National Bank, New York, N. Y.	May 13, 1884	Dec. 1, 1893	134,790.56	3	83	.....
First National Bank, Little Rock, Ark.	Feb. 6, 1893	Nov. 24, 1893	23,923.35	25	25	.....
First National Bank, Abilene, Kans.	Jan. 21, 1890	Dec. 5, 1893	3,782.13	5	85	.....
First National Bank, Leadville, Colo.	Jan. 24, 1884	do	35,602.46	17.20	57 20	.....
Gulf National Bank, Tampa, Fla.	July 14, 1893	Dec. 6, 1893	27,849.80	45	45	.....
Do	do	Apr. 2, 1894	9,560.49	15	60	.....
Do	do	Aug. 11, 1894	9,649.68	15	75	.....
National Bank of the Commonwealth, Manchester, N. H.	Aug. 12, 1893	Dec. 9, 1893	61,601.74	25	25	.....
Do	do	Jan. 27, 1894	24,845.51	10	35	.....
Do	do	Mar. 17, 1894	49,820.30	20	55	.....
Do	do	June 4, 1894	24,905.32	10	65	.....
Do	do	Oct. 31, 1894	25,152.20	10	75	.....
Citizens National Bank, Hillsboro, Ohio.	June 16, 1893	Dec. 16, 1893	49,253.84	15	40	.....
Do	do	Sept. 10, 1894	32,642.48	10	50	.....
Linn County National Bank, Albany, Oreg.	July 10, 1893	Dec. 4, 1893	62,952.83	35	35	.....
Do	do	Mar. 17, 1894	36,013.54	20	55	.....
Do	do	Aug. 17, 1894	17,999.20	10	65	.....
Evanston National Bank, Evanston, Ill.	June 7, 1893	Dec. 19, 1893	7,788.71	10	40	.....
Do	do	Apr. 19, 1894	7,788.71	10	50	.....
Do	do	Sept. 10, 1894	7,821.87	10	60	.....
Elmira National Bank, Elmira, N. Y.	May 26, 1893	Dec. 21, 1893	84,381.71	30	30	.....
First National Bank, Cedar Falls, Iowa.	June 13, 1893	Dec. 22, 1893	43,100.89	33	33	.....
Do	do	Oct. 17, 1894	14,240.62	11	44	.....
Stock Growers' National Bank, Miles City, Mont.	Aug. 9, 1893	Dec. 23, 1893	24,744.72	15	15	.....
Do	do	Mar. 31, 1894	17,837.38	10	25	.....
National Bank of Deposit of the City of New York	June 9, 1893	Dec. 30, 1893	57,221.02	10	85	.....
Do	do	Feb. 28, 1894	86,923.85	15	100	.....
Do	do	May 21, 1894	15,411.62	2.57	100	100
El Paso National Bank, El Paso, Tex.	Sept. 2, 1893	Dec. 30, 1893	33,051.13	25	25	.....
Indianapolis National Bank, Indianapolis, Ind.	Aug. 3, 1893	Jan. 6, 1894	245,438.95	25	25	.....
Do	do	Apr. 6, 1894	99,723.20	10	35	.....
Cheyenne National Bank, Cheyenne, Wyo.	Dec. 5, 1891	Jan. 6, 1894	28,101.54	10	60	.....
City National Bank, Brownwood, Tex.	June 20, 1893	Jan. 4, 1894	28,090.19	25	25	.....
Madison National Bank, Madison, S. Dak.	June 23, 1888	Dec. 27, 1893	9,866.73	20	50	.....
Do	do	July 24, 1894	6,669.65	13.20	63.20	.....
City National Bank, Greenville, Mich.	June 27, 1893	Jan. 10, 1894	23,629.40	10	10	.....
Albuquerque National Bank, Albuquerque, N. Mex.	Aug. 11, 1893	do	61,097.96	25	25	.....
Do	do	June 15, 1894	25,308.44	10	35	.....
Do	do	Oct. 22, 1894	25,321.10	10	45	.....
First National Bank, North Manchester, Ind.	Oct. 16, 1893	Jan. 13, 1894	19,471.24	25	25	.....
Do	do	May 1, 1894	18,116.15	20	45	.....
Do	do	Oct. 30, 1894	13,289.64	15	60	.....
Oglethorpe National Bank, Brunswick, Ga.	June 12, 1893	Jan. 13, 1894	42,943.01	40	40	.....
National Bank of North Dakota, Fargo, N. Dak.	June 6, 1893	Jan. 16, 1894	7,594.97	40	40	.....
Columbia National Bank, Chicago, Ill.	May 22, 1893	Jan. 20, 1894	215,003.15	25	25	.....
Do	do	May 15, 1894	289,369.38	30	55	.....
Do	do	Oct. 26, 1894	57,673.71	6	61	.....
Livingston National Bank, Livingston, Mont.	July 20, 1893	Jan. 23, 1894	16,345.19	20	20	.....

DIVIDENDS, ONE HUNDRED AND TWENTY IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Continued.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
Livingston National Bank, Livingston, Mont.	July 20, 1893	May 1, 1894	\$16,916.09	20	40	.....
First National Bank, Hot Springs, S. Dak.	Aug. 17, 1893	Jan. 24, 1894	6,522.42	15	15	.....
First National Bank, Vernon, Tex.	Aug. 12, 1893	Jan. 25, 1894	18,825.39	25	25	.....
Do.	do	May 5, 1894	8,125.75	10	35	.....
First National Bank, Kansas City, Kans.	Aug. 17, 1891	Jan. 26, 1894	15,391.97	15	55	.....
Do.	do	Aug. 21, 1894	16,970.48	15	70	.....
Lloyds National Bank, Jamestown, N. Dak.	Sept. 14, 1893	Jan. 31, 1894	37,292.20	15	15	.....
Do.	do	Apr. 20, 1894	50,164.28	20	35	.....
First National Bank, Brady, Tex.	June 13, 1893	Jan. 31, 1894	5,984.51	20	60	.....
Do.	do	July 9, 1894	6,243.23	20	80	.....
Do.	do	Oct. 20, 1894	3,081.10	10	90	.....
National Granite State Bank, Exeter, N. H.	Sept. 23, 1893	Feb. 2, 1894	16,821.11	20	20	.....
Do.	do	July 2, 1894	16,982.12	20	40	.....
Gloucester National Bank, Gloucester City, N. J.	June 12, 1890	Feb. 2, 1894	3,820.75	12.50	52.50	.....
Nebraska National Bank, Beatrice, Nebr.	July 12, 1893	Feb. 5, 1894	23,356.65	15	15	.....
Do.	do	May 31, 1894	24,075.73	15	30	.....
Texas National Bank, San Antonio, Tex.	Aug. 10, 1893	Feb. 7, 1894	23,732.87	30	30	.....
Do.	do	May 26, 1894	17,298.67	20	50	.....
California National Bank, San Diego, Cal.	Dec. 18, 1891	Feb. 5, 1894	45,365.39	5	35	.....
Commercial National Bank, Nashville, Tenn.	Apr. 6, 1893	Feb. 12, 1894	144,283.78	10	50	.....
First National Bank, Sheffield, Ala.	Dec. 23, 1889	Feb. 13, 1894	16,940.56	10	25	.....
Consolidated National Bank, San Diego, Cal.	July 26, 1893	Feb. 15, 1894	94,020.97	15	40	.....
Do.	do	May 28, 1894	99,391.09	15	55	.....
Do.	do	Oct. 17, 1894	61,965.51	10	65	.....
First National Bank, Middleboro, Ky.	Aug. 12, 1893	Feb. 23, 1894	5,195.65	20	20	.....
Do.	do	May 31, 1894	3,961.20	15	35	.....
First National Bank, Marion, Kans.	Aug. 22, 1893	Mar. 3, 1894	14,014.42	30	30	.....
Commercial National Bank, Denver, Colo.	Oct. 24, 1893	Mar. 8, 1894	61,579.31	15	15	.....
Citizens' National Bank, Grand Island, Nebr.	Dec. 14, 1893	Mar. 12, 1894	43,554.63	25	25	.....
Do.	do	June 1, 1894	28,063.58	15	40	.....
First National Bank, Dayton, Tenn.	Oct. 25, 1893	Mar. 19, 1894	8,460.11	20	20	.....
Do.	do	Oct. 15, 1894	8,839.89	20	40	.....
First National Bank, Sioux Falls, S. Dak.	Mar. 11, 1886	Mar. 21, 1894	12,664.89	25	65	.....
Washington National Bank, Tacoma, Wash.	Aug. 26, 1893	Mar. 26, 1894	15,222.54	20	20	.....
State National Bank, Knoxville, Tenn.	July 29, 1893	Mar. 27, 1894	20,725.93	20	45	.....
Do.	do	Sept. 12, 1894	10,366.01	10	55	.....
Merchants' National Bank, Tacoma, Wash.	June 23, 1893	Mar. 28, 1894	34,990.51	10	10	.....
First National Bank, Whatcom, Wash.	June 27, 1893	Apr. 7, 1894	8,383.67	15	15	.....
Do.	do	Oct. 25, 1894	6,863.24	10	25	.....
Capital National Bank, Lincoln, Nebr.	Feb. 6, 1893	Apr. 18, 1894	41,676.06	5	15	.....
First National Bank, Cedar-town, Ga.	July 26, 1893	Apr. 25, 1894	4,829.69	30	30	.....
First National Bank, Del Norte, Colo.	Jan. 14, 1893	Apr. 30, 1894	8,315.01	10	20	.....
First National Bank, Starkville, Miss.	Aug. 9, 1893	do	5,085.78	30	30	.....
Port Townsend National Bank, Port Townsend, Wash.	Oct. 3, 1893	May 11, 1894	2,427.00	30	30	.....
First National Bank, Watkins, N. Y.	Feb. 26, 1894	May 21, 1894	35,074.33	25	25	.....
First National Bank, Wilmington, N. C.	Dec. 21, 1891	May 22, 1894	55,129.50	10	50	.....

DIVIDENDS, ONE HUNDRED AND TWENTY IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Continued.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
Alabama National Bank, Mobile, Ala.	Apr. 17, 1893	May 26, 1894	\$34,372.71	50	100	.....
Do	do	July 9, 1894	4,591.15			100
Northern National Bank, Big Rapids, Mich.	Aug. 5, 1893	June 4, 1894	35,672.90	15	40	.....
Do	do	Oct. 18, 1894	23,798.77	10	50	.....
First National Bank, Fort Payne, Ala.	Jan. 26, 1894	June 4, 1894	1,925.44	25	25	.....
Third National Bank, Detroit, Mich.	Feb. 1, 1894	June 18, 1894	88,027.14	25	25	.....
Do	do	July 19, 1894	35,210.85	10	35	.....
Rio Grande National Bank, Laredo, Tex.	Oct. 3, 1891	June 15, 1894	6,067.83	35	35	.....
Exchange National Bank, Norfolk, Va.	Apr. 9, 1885	June 23, 1894	57,700.95	2	72*	.....
Chamberlain National Bank, Chamberlain, S. Dak.	Sept. 30, 1893	July 9, 1894	5,677.44	30	80	.....
Harper National Bank, Harper, Kans.	Feb. 10, 1890	July 21, 1894	2,483.08	11.60	91.60	.....
First National Bank, Meade Center, Kans.	Dec. 24, 1890	do	3,745.01	20	50	.....
Second National Bank, Columbia, Tenn.	May 19, 1893	Aug. 9, 1894	20,540.52	15	15	.....
Columbia National Bank, New Whatcom, Wash.	June 27, 1893	Aug. 17, 1894	16,358.27	15	15	.....
Fidelity National Bank, Cincinnati, Ohio.	June 27, 1887	Aug. 15, 1894	347,291.96	8	58	.....
Oregon National Bank, Portland, Ore.	Dec. 12, 1893	Aug. 21, 1894	50,384.68	20	20	.....
First National Bank, Downs, Kans.	Feb. 6, 1892	Sept. 28, 1894	5,423.43	15	75	.....
First National Bank, Sundance, Wyo.	Oct. 11, 1893	Oct. 12, 1894	4,059.95	10	10	.....
People's National Bank, Fayetteville, N. C.	Jan. 20, 1891	do	11,628.27	10	60	.....
Merchants' National Bank, Great Falls, Mont.	July 29, 1893	Oct. 18, 1894	13,841.71	10	10	.....
First National Bank, Palatka, Fla.	Aug. 7, 1891	Oct. 24, 1894	13,959.03	5	50	.....
First National Bank, Clearfield, Pa.	Oct. 7, 1891	do	13,140.00	*30	100	100
American National Bank, Arkansas City, Kans.	Dec. 26, 1890	do	23,704.89	10	60	.....
Corry National Bank, Corry, Pa.	Nov. 21, 1891	Oct. 31, 1894	54,643.96	10	70	.....
Total			\$4,725,242.89			

*To shareholders on capital stock, amounting to \$43,800.

†Exclusive of \$399,335.05 paid on claims proved and allowed subsequent to the date of declaration of the respective dividends, the total amount paid during the year ended October 31 being \$5,124,577.94.

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 ended—	Aggregate clearings.	Aggregate balances.	U. S. gold coin and certificates.	U. S. Treasury notes.
October 1, 1893.....	\$34,421,380,870	\$1,696,207,176	\$168,628,000	\$584,613,000
October 1, 1894.....	24,230,145,368	1,585,241,634	244,261,000	362,301,000
Increase.....			75,633,000	
Decrease.....	10,191,235,502	110,965,542		222,312,000

Year ended—	Treasury certificates for legal tenders. Section 5193.	Legal tenders and minor coin.	Loan certificates.	Percentage to balances.			
				Gold certificates.	Legal tenders.	Loan certificates.	Treas-ury notes.
October 1, 1893.....	\$188,120,000	\$525,063,000	\$220,783,000	10	42	14	34
October 1, 1894.....	426,320,000	552,360,000		16	62		22
Increase.....	238,200,000	27,297,000					
Decrease.....			220,783,000				

*The tables appearing on pages 295 to 299, inclusive, were courteously prepared, by request, by Mr. William Sherer, manager of the Clearing House Association of the city of New York.

296 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY COMPARISON THE TRANSACTIONS OF THE NEW YORK CLEARING HOUSE FOR FORTY-ONE YEARS, AND FOR EACH YEAR, THE NUMBER OF BANKS, AGGREGATE CAPITAL, CLEARINGS, BALANCES, AVERAGE OF THE DAILY CLEARINGS AND BALANCES, AND THE PERCENTAGE OF BALANCES TO CLEARINGS.

Year.	No. of banks.	Capital.*	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
1854	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	Per ct. 5.2
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.6
1859	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3
1870	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871	62	84,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872	61	84,420,200	33,844,369,568	1,428,582,707	109,884,317	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	74,092,574	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	60,809,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880	57	69,475,200	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	69,412,700	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	5.1
1888	63	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889	63	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5
1890	64	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891	63	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.6
1892	64	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.1
1893	64	60,922,700	34,421,380,870	1,696,207,176	113,978,082	5,616,580	4.9
1894	65	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.5
Total		167,968,500	1,045,248,738,822	47,567,079,234	183,160,851	13,784,476	4.5

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

STATEMENT SHOWING CLEARING HOUSE TRANSACTIONS OF THE ASSISTANT TREASURER OF THE UNITED STATES, AT NEW YORK, FOR THE YEAR ENDED OCTOBER 1, 1894.

Exchanges received from clearing house	\$275,844,995.74
Exchanges delivered to clearing house	93,023,683.51
Balances paid to clearing house	186,736,437.43
The balances paid to the clearing house consisted of—	
U. S. gold coin	\$54,605,000.00
U. S. Treasury notes	12,231,000.00
Legal tenders and change	119,900,437.43
	186,736,437.43

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR OCTOBER, 1894, AND OCTOBER, 1893.

Clearing house at—	Exchanges for month ended October 31—		Comparisons.	
	1894.	1893.	Increase.	Decrease.
New York	\$2,281,509,977	\$2,229,354,959	\$52,155,018	
Boston	385,578,589	353,699,586	31,879,003	
Chicago	402,374,413	387,274,811	15,099,602	
Philadelphia	291,370,809	247,861,456	43,509,353	
St. Louis	101,130,464	86,439,652	14,690,812	
San Francisco	62,823,682	57,469,133	5,354,549	
Baltimore	58,100,000	52,741,161	5,358,839	
Pittsburg	61,141,942	48,792,809	12,349,133	
Cincinnati	56,160,950	50,619,900	5,541,050	
Galveston	16,628,525	17,892,240		\$1,263,715
Kansas City	45,659,103	39,260,243	6,398,860	
New Orleans	40,544,033	41,349,241		805,208
Minneapolis	39,243,814	32,011,154	7,232,660	
Buffalo	19,007,516	34,597,008		15,589,492
Milwaukee	21,500,000	20,408,160	1,091,840	
Detroit	26,458,658	23,795,581	2,663,077	
Louisville	25,111,075	24,861,518	249,557	
Houston	14,711,462	15,858,939		1,147,477
Providence	27,069,100	23,732,700	3,336,400	
St. Paul	19,439,409	15,077,798	4,361,611	
Cleveland	24,476,568	19,278,928	5,197,640	
Denver	12,559,957	10,359,628	2,200,329	
Omaha	21,155,035	22,300,000		1,144,965
Indianapolis	6,150,924	5,135,825	1,015,099	
Memphis	9,051,869	6,771,474	2,280,395	
Columbus	15,658,100	12,533,800	3,124,300	
Dallas	5,291,830	4,464,455	827,375	
Nashville	4,317,728	2,816,738	1,500,988	
Hartford	9,721,601	9,150,785	570,816	
Portland, Oreg.	6,969,987	5,680,515	1,289,472	
Fort Worth	3,900,000	2,034,990	1,865,010	
Duluth	10,950,938	8,132,059	2,818,879	
Peoria	8,760,327	6,970,882	1,789,445	
Washington, D. C.	7,736,182	6,405,186	1,380,996	
St. Joseph	6,411,940	6,488,681		76,741
New Haven	6,773,172	6,182,836	590,336	
Salt Lake	4,700,000	3,500,000	1,400,000	
Rochester	6,766,262	6,188,076	578,186	
Atlanta	5,889,476	5,673,151	216,325	
Springfield	6,278,619	5,444,161	834,458	
Worcester	5,746,493	4,782,936	963,557	
Portland, Me	6,056,012	5,068,060	387,952	
Norfolk	4,798,215	5,188,888		390,673
Tacoma	2,600,000	2,274,135	325,865	
Lowell	3,314,387	2,805,380	509,007	
Grand Rapids	3,741,667	3,443,872	297,795	
Sioux City	2,997,687	2,313,307	684,380	
Syracuse	4,598,669	4,116,784	481,885	
Seattle	2,524,007	2,071,209	452,798	
Los Angeles	3,932,686	3,403,163	529,523	
Wilmington	3,100,000	3,256,450		156,450
Lincoln	2,019,243	1,979,334	39,909	
Des Moines	5,364,099	3,780,623	1,583,476	
Chattanooga	998,560	813,766	184,794	
Wichita	1,250,000	1,400,000		150,000
New Bedford	1,785,243	2,775,070		989,827
Lexington	1,610,118	1,372,246	237,872	
Topeka	2,059,589	1,494,904	564,685	
Richmond	10,147,423	8,259,114	1,888,309	
Savannah	16,059,943	15,476,422	583,521	
Waco	4,500,000	4,249,735	250,265	
Binghamton	1,650,800	1,420,500	230,300	
Birmingham	1,725,000	471,928	1,253,072	
Saginaw	1,375,320	1,268,181	107,139	
Canton	749,372	621,522	127,850	
Fremont	311,000	392,914		81,914
Helena	2,787,550	No report	2,787,550	
Spokane	1,306,164	do	1,306,164	
Bay City	1,480,308	do	1,430,308	
Akron	1,055,598	do	1,055,598	
Sioux Falls	2,997,698	do	2,997,698	
Total	4,283,776,885	4,043,510,662	262,062,685	21,796,462
	4,043,510,662		21,796,462	
Increase	240,266,223		240,266,223	

298 REPORT OF THE COMPTROLLER OF THE CURRENCY.

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR WEEKS ENDED OCTOBER 27, 1894, AND OCTOBER 28, 1893.

Clearing house at—	Exchanges for week ended—		Comparisons.	
	October 27, 1894.	October 28, 1893.	Increase.	Decrease.
New York	\$486,701,915	\$545,371,946		\$58,670,031
Boston	79,720,230	79,632,849	\$87,381	
Chicago	84,083,308	88,027,220		3,943,912
Philadelphia	65,372,109	57,991,433	7,380,676	
St. Louis	21,256,155	17,659,066	3,597,089	
San Francisco	11,503,387	10,908,651	594,736	
Baltimore	12,234,302	12,071,694	162,608	
Pittsburg	14,173,953	11,297,856	2,876,097	
Cincinnati	12,129,300	11,041,650	1,087,650	
Galveston	4,023,230	4,036,988		13,758
Kansas City	10,072,852	9,345,640	727,212	
New Orleans	9,659,152	10,034,505		375,353
Minneapolis	8,565,891	7,226,145	1,339,746	
Buffalo	3,930,708	8,214,397		4,283,689
Milwaukee	4,368,868	4,388,452		19,584
Detroit	5,617,902	5,161,180	456,722	
Louisville	5,367,115	5,769,505		402,390
Houston	3,900,000	4,559,916		659,916
Providence	6,887,800	5,761,800	1,126,000	
St. Paul	4,086,883	3,453,270	633,613	
Cleveland	5,104,927	4,312,266	792,661	
Denver	2,912,486	2,102,510	809,976	
Omaha	4,700,766	4,888,733		187,967
Indianapolis	1,393,389	1,045,934	347,455	
Memphis	2,208,549	1,784,112	424,437	
Columbus	3,583,700	2,957,800	625,900	
Dallas	1,200,000	1,095,850	104,150	
Nashville	825,100	615,256	209,844	
Hartford	1,776,335	1,643,067	133,268	
Portland, Oreg.	1,340,513	1,400,000		59,487
Fort Worth	942,573	650,000	292,573	
Duluth	2,514,378	1,962,574	551,804	
Peoria	1,950,930	1,712,682	238,248	
Washington, D. C.	1,468,510	1,331,239	137,271	
St. Joseph	1,337,070	1,439,430		102,360
New Haven	1,315,155	1,317,502		2,347
Salt Lake	1,070,882	No report	1,070,882	
Rochester	1,452,110	1,259,679	198,431	
Atlanta	1,542,111	No report	1,542,111	
Springfield	1,213,179	1,033,919	179,260	
Worcester	1,120,147	1,119,128	1,019	
Portland, Me.	1,297,330	1,220,706	76,623	
Norfolk	1,069,465	1,229,417		159,952
Tacoma	589,543	558,218	22,325	
Lowell	777,763	632,786	144,967	
Grand Rapids	758,833	708,901	49,932	
Sioux City	647,448	545,133	102,315	
Syracuse	947,373	798,924	148,649	
Seattle	616,054	430,584	185,470	
Los Angeles	783,724	670,276	113,448	
Wilmington	671,255	712,504		41,249
Lincoln	453,155	484,556		31,401
Des Moines	1,199,885	968,931	230,954	
Chattanooga	225,547	161,398	64,149	
Wichita	346,635	314,407	32,228	
New Bedford	361,066	488,345		127,279
Lexington	328,671	278,851	49,820	
Topeka	457,659	288,158	169,501	
Waco	1,100,000	900,240	199,760	
Birmingham	442,683	126,299	316,384	
Binghamton	335,800	280,400	55,400	
Richmond	2,170,563	No report	2,170,563	
Savannah	3,579,716	do	3,579,716	
Helena	502,998	do	502,998	
Spokane	273,378	do	273,378	
Saginaw	282,111	do	282,111	
Bay City	336,546	do	336,546	
Akron	254,116	do	254,116	
Canton	157,886	do	157,886	
Total	915,586,332	947,418,888	37,248,119	69,080,675
		915,586,332		37,248,119
Decrease		31,832,556		31,832,556

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1894, AND SEPTEMBER 30, 1893.

Clearing house at—	Exchanges for years ended Sep- tember 30—		Comparison.	
	1894.	1893.	Increase.	Decrease.
New York	\$24,230,145,368	\$34,421,379,870		\$10,191,234,502
Boston	4,695,997,060	4,864,779,750		768,782,690
Chicago	4,263,560,459	4,970,913,387		707,352,928
Philadelphia	2,962,542,206	3,656,677,140		694,134,934
St. Louis	1,106,770,443	1,188,378,457		81,608,014
San Francisco	647,848,503	752,949,766		105,101,263
Baltimore	663,214,301	737,568,241		74,353,940
Pittsburg	630,268,354	711,547,291		81,278,937
Cincinnati	630,304,300	679,051,000		48,686,700
Galveston	128,059,620	152,848,438		24,788,818
Kansas City	464,394,146	507,454,919		43,060,773
New Orleans	445,671,170	523,996,645		78,325,475
Minneapolis	298,085,090	377,785,380		79,700,290
Buffalo	241,958,316	415,229,127		173,270,811
Milwaukee	224,258,596	377,740,215		153,481,619
Detroit	282,755,354	353,558,369		70,803,015
Louisville	368,993,881	356,361,823		47,367,942
Houston	123,595,269	130,136,594		6,541,125
Providence	236,803,500	305,593,800		68,790,300
St. Paul	174,663,689	237,137,633		62,473,944
Cleveland	232,306,332	291,500,563		59,194,036
Denver	132,723,753	224,784,526		89,060,773
Omaha	244,652,523	315,244,799		70,592,276
Indianapolis	64,777,889	64,111,531	\$666,358	
Memphis	83,756,769	98,939,078		15,182,309
Columbus	161,603,800	171,069,700		9,465,900
Dallas	56,871,278	51,440,979	5,430,899	
Nashville	44,019,325	81,973,258		37,953,933
Hartford	100,254,163	117,542,960		17,288,806
Portland, Oreg.	52,935,612	90,561,073		37,625,461
Fort Worth	31,403,643	29,850,748	1,552,895	
Duluth	106,257,865	103,447,519	2,810,346	
Peoria	89,298,772	88,318,395	980,377	
Washington, D. C.	80,050,429	104,721,102		24,670,733
St. Joseph	77,560,085	93,918,878		16,358,793
New Haven	69,892,520	77,502,934		7,610,474
Salt Lake	53,123,078	70,692,022		17,568,944
Rochester	73,690,002	81,662,509		7,972,507
Atlanta, Ga.	55,104,110	No report	55,104,110	
Springfield	63,409,750	72,405,148		8,995,398
Worcester	58,886,075	68,814,169		9,928,094
Portland, Me.	61,856,550	67,649,013		5,792,463
Norfolk	49,753,641	47,112,879	2,640,762	
Tacoma	28,344,740	42,521,796		14,177,056
Lowell	31,015,527	36,918,580		5,903,053
Grand Rapids	40,125,829	49,344,223		9,218,394
Sioux City	33,128,197	50,675,522		17,547,325
Syracuse	44,267,564	50,762,983		6,495,419
Seattle	26,702,788	48,236,447		21,533,659
Los Angeles	44,669,098	45,239,721		570,623
Wilmington	36,942,349	46,904,283		9,961,939
Lincoln	23,515,183	29,010,186		5,495,003
Des Moines	50,029,241	50,334,181		304,943
Chattanooga	10,144,757	19,329,230		9,184,473
Wichita	21,401,034	24,909,142		3,508,108
New Bedford	22,672,600	25,470,283		2,797,683
Lexington	18,018,067	20,392,202		2,374,135
Topeka	23,428,631	19,951,288	3,477,343	
Richmond	111,510,670	119,978,116		8,467,446
Savannah	104,453,142	No report	104,453,142	
Waco	32,118,056	32,197,057		79,001
Binghamton	17,165,150	14,883,300	2,281,850	
Birmingham	14,022,819	22,273,145		8,250,326
Saginaw	14,511,833	No report	14,511,833	
Canton	7,495,324	do	7,495,324	
Fremont	4,285,452	do	4,285,452	
Helena	22,211,406	do	22,211,406	
Spokane	10,142,584	do	10,142,584	
Bay City*	10,110,877	do	10,110,877	
AKron*	6,751,566	do	6,751,566	
Sioux Falls*	4,638,643	do	4,638,643	
Total	45,017,960,736	58,880,682,455	259,545,787	14,122,267,506
		45,017,960,736		259,545,787
Decrease		13,862,721,719		13,862,721,719

* Nine months.

ABSTRACT OF REPORTS OF CONDITION
OF
State Banks, Loan and Trust Companies, Savings and Private Banks,
1893-'94.
ARRANGED BY STATES, TERRITORIES, AND
GEOGRAPHICAL DIVISIONS.

NOTE.—Reference marks in the tables following indicate the character of the source of information from which reports were received.

TABLE I.

ABSTRACT OF REPORTS OF CONDITION OF STATE

States, etc.	Date of report.	No. of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.	Overdrafts.
New Hampshire.....	[No report.]					
Rhode Island.....	Nov. 16, 1893	6			\$1,235,626	
Connecticut.....	Oct. 1, 1893	8			4,594,431	\$18,380
Total Eastern States.....		14			5,830,057	18,380
New York.....	June 7, 1894	205			163,641,484	249,823
New Jersey.....	June 23, 1894	21			7,317,900	22,544
Pennsylvania.....	Nov. 29, 1893	80	\$1,635,199	\$9,602,938	17,233,810	98,258
Delaware <i>a</i>	June 30, 1894	4	6,433	226,542	694,825	
Maryland.....	do	6	63,410	412,133	2,353,257	1,150
Total Middle States.....		316	1,705,042	10,241,613	191,241,276	371,775
Virginia.....	July 18, 1894	84			16,206,927	79,200
West Virginia <i>a</i>	June 30, 1894	26	251,517	741,887	5,079,193	9,754
North Carolina.....	May 4, 1894	36	497,953		3,213,718	58,405
South Carolina <i>a</i>	June 30, 1894	23	82,689	616,750	2,530,485	18,496
Georgia <i>b</i>	Dec. 30, 1892 and June 30, 1894.	77	397,841	1,684,462	14,604,897	167,380
Florida <i>a</i>	June 30, 1894	18	680,870	153,874	338,996	18,324
Alabama <i>a</i>	do	11	10,865	212,251	687,863	15,033
Mississippi.....	May 4, 1894	55			5,316,937	573,654
Louisiana <i>b</i>	June 30, 1894	22	230,868	687,101	7,113,711	47,114
Texas.....	do	3			516,300	18,565
Arkansas <i>a</i>	do	33	125,661	507,053	2,451,531	84,401
Kentucky <i>c</i>	June 18, 1894	180			36,979,744	
Tennessee <i>a</i>	June 30, 1894	54	57,478	183,651	6,832,416	46,950
Total Southern States.....		622	2,335,742	4,787,029	101,872,718	1,137,276
Missouri.....	June 2, 1894	464	5,494,254	55,033,960		1,056,042
Ohio.....	Oct. 2, 1893	87	9,131,136		17,021,665	1,125,263
Indiana.....	Aug. 15, 1894	88	1,075,415	1,018,979	6,231,799	117,449
Illinois.....	Aug. 8, 1894	91			21,752,225	163,139
Michigan.....	July 18, 1894	164			33,580,699	170,300
Wisconsin.....	July 2, 1894	125			22,944,669	103,898
Iowa.....	June 30, 1894	188			18,727,592	292,065
Minnesota.....	July 18, 1894	144			25,068,061	168,203
Kansas.....	do	274	1,034,004		12,384,103	202,070
Nebraska <i>c</i>	Apr. 28, 1894	491			23,460,846	242,310
Total Western States.....		2,116	16,734,809	56,052,939	181,191,659	3,640,709
Oregon <i>a</i>	June 30, 1894	10	104,510	421,997	211,193	12,931
Colorado.....	July 2, 1894	29			3,662,757	23,700
Utah <i>a</i>	June 30, 1894	4	246,759	108,612	57,783	269
Idaho.....	do	6	45,900	42,945	92,212	4,250
Montana <i>a</i>	do	5	10,548	78,718	720,417	6,469
Wyoming.....	May 21, 1894	6			173,761	3,459
New Mexico <i>a</i>	June 30, 1894	4	59,851	36,899	212,483	2,820
North Dakota.....	do	71			2,313,018	26,710
South Dakota <i>c</i>	June 13, 1894	155			3,952,006	104,157
Washington.....	May 31, 1894	43	851,973	1,539,522	1,437,564	6,091
Arizona <i>a</i>	June 30, 1894	4	462,137	277,932	304,592	21,533
California.....	July 1, 1894	171	19,819,396	16,105,033	40,460,812	
Oklahoma <i>a</i>	June 30, 1894	10	18,879	84,382	81,348	4,500
Total Pacific States, etc.....		518	21,619,953	18,696,040	53,679,946	220,489
Total United States.....		3,586	42,395,546	89,777,621	533,815,656	5,388,629

a Unofficial.*b* Semiofficial; all others official.*c* Includes private banks.

TABLE I.

BANKS IN THE UNITED STATES, 1893-'94.

RESOURCES.								States, etc.
United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
			\$96,917	\$119,088 1,323,658	\$149,021 934,278	\$164,991 80,266	\$57,519 16,378	N. H. R. I. Conn.
			96,917	1,442,726	1,083,299	945,257	73,897	
				17,115,624 961,697 13,842,589	26,596,519 838,985 4,682,843	7,237,137 321,250 2,412,472	940,816 57,408 226,410	N. Y. N. J. Pa.
\$50,000	\$18,400 62,680	\$41,825	25,360	2,566 65,850	125,346 158,343	58,420 205,672	3,173 16,537	Del. Md.
50,000	81,080	41,825	27,806	31,983,740	32,462,636	10,234,951	1,244,344	
				1,939,300 135,963 52,621	2,214,633 1,070,112 700,631	786,313 432,439 216,517	74,290 31,615 42,495	Va. W. Va. N. C.
10,500 14,500	198,233 42,532	85,360	39,600	276,924 1,800	244,191 2,447,260	116,065 1,087,164	20,769 239,613	S. C. Ga.
	20,646 48,222	5,111	23,676	1,062,274	2,447,260	1,087,164	239,613	
	900 9,500	5,300	24,700 7,524	32,678 6,805	304,204 93,553	105,163 50,826	16,864 9,674	Fla. Ala.
3,885	19,524			600,323 351,921	627,901 395,589	627,901 398,662	99,161 82,421	Miss. La.
	24,091			4,142 84,533	73,231 678,632	73,231 237,804	2,744 81,040	Tex. Ark.
	18,566	5,329	28,146	252,300	6,726,844 1,097,565	507,410	95,249	Ky. Tenn.
28,885	382,214	101,100	269,979	4,757,314	16,372,614	4,639,495	795,935	
111,131 292,602 55,950 50	539,624			5,381,622 1,608,778 652,975	11,889,235 2,681,355 2,458,462	3,756,406 1,263,031 481,032	221,644 95,822 91,459	Mo. Ohio. Ind.
				904,981 26,084,423	5,608,662 8,015,892	610,804 2,333,709	91,459 191,776	Ill. Mich.
				2,239,469	5,898,438	3,149,486	62,855	Wis.
				694,502 439,333	4,040,786 4,383,595	1,976,201 1,928,606	210,359 185,743	Iowa. Minn.
1,100 2,360 56,240				510,244	4,641,634	1,852,284	497,678	Kans. Nebr.
519,373	539,624			38,516,327	52,836,710	17,351,559	1,557,336	
	21,160			3,515 232,840	89,919 806,690	222,891 307,083	16,910 59,954	Oreg. Colo.
5,797	34,700			39,960	31,962	44,027	3,867	Utah.
	11,224		7,500	1,482	94,918	21,969	4,462	Idaho.
	63,820				85,531	15,298	5,436	Mont.
	1,525			34,941	38,008	21,649	5,918	Wyo.
					135,879	9,863	1,863	N. Mex.
				73,689	400,533	247,071	90,339	N. Dak.
	184,346			200,464	777,960	791,299	159,015	S. Dak.
	6,101			155,871	420,779	860,575	98,680	Wash.
	46,666			5,350	83,061	101,502	5,633	Ariz.
				4,569,927	13,747,524	6,098,789	9,326	Cal. Okla.
					75,526	41,562		
5,797	369,542		7,500	5,377,979	16,788,290	8,783,518	461,403	
604,655	1,372,460	142,925	342,202	82,080,086	119,676,949	41,354,780	4,132,915	

TABLE I.
ABSTRACT OF REPORTS OF CONDITION OF STATE BAN

States, etc.	RESOURCES.			LIABILITIES
	Cash and cash items.	Other resources.	Total.	Capital stock.
New Hampshire				
Rhode Island	\$244,503	\$19,317	\$2,086,982	\$916,675
Connecticut	594,915		7,662,286	2,340,000
Total Eastern States	839,418	19,317	9,749,268	3,256,675
New York	61,540,663	681,694	278,003,760	32,584,710
New Jersey	506,910	11,727	10,038,421	1,082,060
Pennsylvania	3,569,137	481,855	53,785,491	8,461,559
Delaware	61,781	606,000	1,803,426	680,000
Maryland	319,167	23,219	3,798,523	1,128,450
Total Middle States	65,997,658	1,804,475	347,429,621	44,536,779
Virginia	1,492,193	46,980	22,839,836	6,303,844
West Virginia	992,120	10,675	9,088,968	1,788,410
North Carolina	496,256		5,335,028	1,957,430
South Carolina	254,544	126,588	4,309,947	1,493,923
Georgia	2,044,581	22,916	24,435,397	8,340,468
Florida	112,439	36,438	1,830,750	455,500
Alabama	82,003	23,326	1,213,108	592,400
Mississippi	2,445,620	104	9,663,700	3,177,031
Louisiana	3,500,441	45	12,827,400	2,840,885
Texas	361,071		979,053	350,000
Arkansas	428,108		4,744,917	1,630,232
Kentucky	4,147,582	3,727,087	51,581,257	16,501,723
Tennessee	1,510,754	96,944	11,332,758	4,395,111
Total Southern States	18,470,715	4,091,103	160,182,119	49,806,957
Missouri	12,135,756		94,858,406	19,970,890
Ohio	2,882,212	80,143	36,847,453	8,169,147
Indiana	1,394,916	22,426	13,005,225	4,537,900
Illinois	3,961,367	83,976	33,176,663	6,970,100
Michigan	4,710,916		75,087,775	12,553,580
Wisconsin	3,568,448		37,967,173	6,934,750
Iowa	1,733,046	1,516,745	26,310,234	8,560,100
Minnesota	3,388,412	15,587	35,926,020	9,098,300
Kansas	2,053,192		21,441,982	7,318,720
Nebraska	1,907,139	316,974	33,485,369	10,623,650
Total Western States	37,735,404	2,035,851	408,706,300	94,737,137
Oregon	70,115		1,175,141	632,200
Colorado	447,425	1,289	5,547,535	1,615,000
Utah	10,323	1,001	579,203	375,000
Idaho	28,486	6,490	361,838	155,000
Montana	109,876	2,282	1,098,395	400,000
Wyoming	18,622		296,358	89,500
New Mexico	73,261	18,455	552,899	186,700
North Dakota	246,810		3,398,170	1,087,100
South Dakota	489,947	115,378	6,650,226	2,289,321
Washington	628,813	67,466	6,252,280	2,537,075
Arizona	49,605	6,730	1,327,176	240,200
California	19,259,049	3,393,990	123,454,520	42,339,718
Oklahoma	41,596	39	403,764	151,211
Total Pacific States, etc	21,473,928	3,613,120	151,097,565	52,098,025
Total United States	144,517,123	11,563,866	1,077,164,813	244,435,575

TABLE I.

IN THE UNITED STATES, 1893-'94—Continued.

LIABILITIES.							States, etc.
Surplus.	Other un- divided profits.	State-bank notes.	Dividends unpaid.	Deposits.	Due to other banks.	Other liabilities.	
\$606,474	\$170,615 157,180	\$974	\$6,701 6,387	\$766,870 4,013,138	\$221,147 539,107	\$4,000	N. H. R. I. Conn.
606,474	327,795	974	13,088	4,780,008	760,254	4,000	
16,409,100 894,900 4,384,301 394,430 290,498	11,835,627 329,631 1,475,491 36,690 110,472			184,191,806 6,386,959 38,393,976 620,368 2,195,189	31,031,125 280,145 507,562 71,938 61,751	1,951,392 461,715 581,625 5,346	N. Y. N. J. Pa. Del. Md.
22,373,229	13,787,911		50,805	231,728,298	31,952,521	3,000,078	
1,814,891 474,856 169,974 122,409 1,599,416 49,209 62,008 218,789 579,481 108,343 308,395 5,627,748 599,168	505,433 139,259 232,187 281,373 1,034,780 34,109 60,689 403,720 782,986 47,687 216,934 706,281		11,845 36,289 3,114 26,001 160,882 2,675 2,757 28,959 2,900 18,362	13,263,860 6,339,778 2,743,056 1,752,739 11,764,466 781,638 340,889 5,574,079 8,543,445 469,514 2,375,607 23,985,119 5,384,813	407,336 285,472 62,977 145,136 788,467 979 15,617 113,036 3,938 3,477 105,665 3,438,053 135,350	532,627 24,904 169,590 488,196 976,918 535,640 141,505 174,288 41,151 32 105,184 2,028,614 93,673	Va. W. Va. N. C. S. C. Ga. Fla. Ala. Miss. La. Tex. Ark. Ky. Tenn.
11,522,687	4,445,638	3,555	293,784	83,319,003	5,475,203	5,315,292	
8,517,963 1,360,814 623,432 2,248,770 2,579,828 2,183,665 884,864 945,849 781,970 970,864	952,554 354,158 691,998 1,792,531 885,497 1,729,197 574,381 1,288,246		52,536 6,678 3,423 27,468 27,764,491 15,757,622 15,214 15,373 9,577	61,440,875 24,983,968 7,935,560 21,463,375 55,769,068 27,764,491 15,757,622 21,894,404 11,889,986 19,515,759	3,737,383 455,498 110,815 1,569,646 1,645,550 222,151 1,780,371 212,046 1,077,273	1,191,295 872,936 36,682 229,351 719,750 1,084,267 462,685 649,506 1,077,273	Mo. Ohio. Ind. Ill. Mich. Wis. Iowa. Minn. Kans. Nebr.
21,093,019	8,268,562		130,269	268,415,108	9,733,460	6,323,745	
39,458 111,500 10,000 4,898 35,000 4,091 10,582 96,085 215,475 245,465 109,057 17,930,299	33,270 199,599 19,958 24,035 67,203 7,340 13,276 49,509 402,227 160,086 33,843 30,921		980 10,603 225 177,540 592,297 172,042 329,694 1,733,650 3,252,644 3,150,578 692,037 80	409,998 3,531,290 74,020 177,540 592,297 172,042 329,694 1,733,650 3,252,644 3,150,578 692,037 196,934	51,060 8,782 365 2,082 4,200 12,635 261,826 40,372 159,076 4,579 6,061,000 19,672	8,175 70,761 100,000 1,813 19,185 12 261,826 450,187 159,076 247,460 1,571,150 10,946	Oreg. Colo. Utah. Idaho. Mont. Wyo. N. Mex. N. Dak. S. Dak. Wash. Ariz. Cal. Okla.
18,811,910	1,211,267		11,888	69,865,077	6,198,747	2,900,591	
74,412,319	28,041,173	4,529	499,834	658,107,494	54,120,185	17,543,706	

TABLE II.

ABSTRACT OF REPORTS OF CONDITION OF LOAN

States, etc.	Date of report.	No. of companies.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.	Overdrafts.
Maine.....	July and Nov., 1893.	14	\$730,971		\$2,314,343	
Massachusetts.....	Oct. 31, 1893	23	13,722,517	\$26,015,261	20,003,853	
Rhode Island.....	Nov. 16, 1893	8	2,801,943	2,021,159	7,703,561	
Connecticut.....	Oct. 1, 1893	10			3,740,531	\$7,487
Total Eastern States.....		55	17,255,431	28,036,420	33,762,288	7,487
New York.....	Jan. 1, 1894	36	17,451,674	147,794,023	22,636,957	
New Jersey.....	June 30, 1894	19	3,372,980	3,793,862	1,928,859	1,980
Pennsylvania.....	Nov. 29, 1893	82	11,276,143	52,545,817	4,038,974	54,057
Delaware*.....	June 30, 1894	1	232,730	274,963	246,878	1,463
Maryland*.....	do	2	54,592	606,680		
District of Columbia.....	July 18, 1894	3			5,222,725	877
Total Middle States.....		143	32,388,119	205,015,345	34,074,393	58,382
Indiana.....	Oct. 31, 1893	2	60,100	34,054	76,219	
Illinois.....	May 17, 1894	8			14,561,913	13,172
Iowa*.....	June 30, 1894	7	6,110,946	71,571	135,127	3,448
Minnesota.....	July 31, 1894	9	2,334,615	505,172		
Total Western States.....		26	8,505,661	610,797	14,773,259	16,620
Total United States.....		224	58,149,211	233,662,562	82,609,940	82,489

States, etc.	RESOURCES.			LIABILITIES.
	Cash and cash items.	Other resources.	Total.	Capital stock.
Maine.....	\$173,449	\$329,780	\$5,165,024	\$1,161,600
Massachusetts.....	6,569,128	173,874	92,947,301	9,575,000
Rhode Island.....	1,924,776	75,336	22,086,328	2,800,261
Connecticut.....	363,111		6,293,898	1,161,600
Total Eastern States.....	9,030,464	578,990	126,492,551	14,718,461
New York.....	13,982,844	5,630,969	341,466,011	28,350,000
New Jersey.....	457,645	335,865	15,600,108	1,831,600
Pennsylvania.....	5,035,472	26,744,893	170,494,441	38,308,428
Delaware*.....	7,362	24,898	1,560,899	500,000
Maryland*.....	80,387	142,134	1,905,170	700,000
District of Columbia.....	229,774		8,520,395	3,253,000
Total Middle States.....	19,793,484	32,876,759	538,947,024	72,940,028
Indiana.....	84,879	1,647	530,115	498,875
Illinois.....	4,798,866	13,336	25,413,067	4,100,000
Iowa*.....	8,083	47,109	7,012,418	1,031,860
Minnesota.....	661,924	391,935	6,791,759	3,778,868
Total Western States.....	5,553,752	454,027	39,747,369	9,409,603
Total United States.....	34,377,700	33,909,776	705,186,944	97,068,092

* Unofficial; all others official.

TABLE II.

AND TRUST COMPANIES IN THE UNITED STATES, 1893-'94.

RESOURCES.								States, etc.
United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
				\$1,083,233	\$311,009	\$197,641	\$24,598	Me.
\$1,053,209 700,000	\$3,741,683 1,285,393	\$7,960,200 2,757,065	\$490,605 152,767	2,288,074 1,652,185 1,275,456	8,697,729 130,374 592,290	2,005,232 857,309 298,116	225,936 24,460 16,907	Mass. R. I. Conn.
1,753,209	5,027,076	10,717,265	643,372	6,298,948	9,731,402	3,358,298	291,901	
11,575,700				54,422,530 2,553,815 45,895,482	60,499,891 1,808,808 12,280,229	7,471,423 748,294 12,133,224		N. Y. N. J. Pa.
	169,300 281,590	260,042 189,000		11,908 35,635 157,459	229,001 1,018,706	93,992 456,854 1,776,602	8,357 58,298	Del. Md. D. C.
11,689,952	450,890	449,042		103,076,829	75,836,635	22,680,389	556,805	
	188,810					77,105	7,321	Ind.
6,250	61,555		35,600	1,071,216 37,693 716,444	4,870,811 193,654	60,478 290,839 2,181,069	17,025 10,783	Ill. Iowa. Minn.
6,250	250,365		35,600	1,825,353	5,064,465	2,616,091	35,129	
13,449,411	5,728,331	11,166,307	678,972	111,201,130	90,632,502	28,654,778	883,835	
LIABILITIES.								
Surplus.	Other undivided profits.	Debenture bonds outstanding.	Dividends unpaid.	Deposits subject to check.	Due to other banks.	Other liabilities.		
\$89,500 4,308,641 772,344 357,157	\$162,101 2,951,743 199,567 326,450	\$171,200	\$1,524	\$3,118,404 67,808,175 17,146,655 4,326,173	\$19,235 1,080,688 121,489	\$421,460 8,303,742 86,454		Me. Mass. R. I. Conn.
5,527,042	3,639,861	171,200	2,912	92,399,407	1,221,412	8,811,656		
38,312,202 348,519 10,988,719 100,000 159,566 250,000	3,123,328 519,908 8,680,093 34,515 170,727 186,163			266,092,955 11,418,075 78,460,900 791,583 865,120 3,918,674	..... 61,910 1,599,454 8,000 5,338	5,587,526 820,096 32,413,216 134,753 1,757		N. Y. N. J. Pa. Del. Md. D. C.
50,159,006	12,714,734	904,950	48,949	361,547,307	1,674,702	38,957,348		
	14,970 958,259 311,943			3,542 15,392,762 296,542 1,659,256	..... 3,830,893 30,000	12,748 89,147 672,024		Ind. Ill. Iowa. Minn.
1,976,951	1,285,172	5,088,076	653	17,352,102	3,860,893	773,919		
57,603,599	17,639,767	6,164,226	52,514	471,298,816	6,757,007	48,542,923		

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

States, etc.	Date of reports.	No. of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.	Over-drafts.
MUTUAL SAVINGS BANKS.						
Maine	Nov. 25, 1893	52	\$7,061,639	\$5,559,389	\$1,403,792	
New Hampshire	June 30, 1894	70	27,108,808	6,405,568	5,632,700	
Vermont	do	22	11,828,274	605,305	1,164,212	
Massachusetts	Oct. 31, 1893	185	173,950,578	16,470,859	82,857,713	
Rhode Island	Nov. 16, 1893	35	28,131,908	2,924,991	4,373,452	
Connecticut	Oct. 1, 1893	89	53,506,305	9,804,953	3,494,560	
Total Eastern States		453	301,587,512	41,771,005	104,926,429	
New York	Jan. 1, 1894	125	306,856,607	1,219,824		
New Jersey	do	25	16,117,487	1,244,687		
Pennsylvania	Nov. 29, 1893	16	18,454,086	5,063,011	192	
Delaware*	June 30, 1894	2	3,152,877	99,918	47,925	
Maryland*	do	14	5,505,820	1,140,815	12,460	
Total Middle States		182	50,086,877	8,768,255	60,487	
West Virginia*—Total Southern States.	June 30, 1894	1	182,192	30,303		
Ohio	Oct. 2, 1893	4	8,827,252	3,006,220	304,914	
Indiana	Oct. 31, 1893	5			2,724,570	
Wisconsin	July 2, 1894	1			128,417	
Total Western States		10	8,827,252	3,006,220	3,157,991	
Total mutual savings banks		646	660,683,893	53,575,783	108,144,817	
STOCK SAVINGS BANKS.						
Vermont—Total Eastern States	June 30, 1894	18	3,482,734	419,819	1,926,580	
Maryland*	do	6	603,116	18,963	492,422	
District of Columbia*	do	1	68,925	18,975		
Total Middle States		7	732,041	37,938	492,422	
North Carolina	May 4, 1894	5	125,359		356,750	\$196
South Carolina*	June 30, 1894	14	443,750	910,343	1,471,066	774
Georgia†	Dec. 30, 1893 and June, 30, 1894.	12	565,659	335,324	621,501	13,590
Florida*	June 30, 1894	2	17,803		170,666	
Alabama*	do	4	195,550	108,318	189,064	1,130
Louisiana	do	4			1,845,705	
Texas*	do	2	93,846	743,354		
Tennessee*	do	6	267,493	526,922	224,372	664
Total Southern States		49	1,709,460	2,619,261	4,879,124	16,354
Ohio*	June 30, 1894	9	1,844,403	926,918	888,793	2,937
Illinois	May 17, 1894	26			34,755,677	49,503
Iowa	June 30, 1894	162			27,313,838	151,371
Minnesota	Dec. —, 1893	14	5,029,965		1,229,300	437
Total Western States		211	6,874,368	926,918	64,187,608	204,248
Oregon*	June 30, 1894	4	18,500	944,685	49,362	807
Utah*	do	11	889,193	383,476	424,666	70,873
Montana*	do	1	165,486	26,731	54,061	4,901
New Mexico*	do	1	25,900	10,000	28,408	
Washington	do	16	742,222	623,510	350,159	18,200
California	July 1, 1894	60	103,721,365	6,657,218	814,477	
Total Pacific States, etc.		93	105,562,666	8,645,620	1,721,433	94,781
Total stock savings banks		378	118,361,269	12,649,556	73,207,167	315,383
Total all savings banks		1,024	779,045,162	66,225,339	181,351,984	516,383

* Unofficial.

† Semiofficial; all others official.

TABLE III.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1893-'94.

RESOURCES.							States, etc.
United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
\$650,800	\$17,136,114	\$15,949,303	\$2,803,631	\$4,186,638	.....	\$941,251	Me.
.....	11,400,999	9,632,211	2,519,223	8,717,890	.....	2,908,743	N. H.
255,750	6,135,306	.....	238,700	.....	\$712,100	345,726	Vt.
657,600	55,773,636	40,187,129	29,031,146	.....	13,318,096	4,454,091	Mass.
2,466,100	10,510,519	12,005,539	2,614,093	5,686,142	.....	1,604,537	R. I.
599,200	33,262,546	27,245,480	6,733,093	.....	.....	3,098,479	Conn.
4,629,450	134,219,120	105,019,662	43,930,946	18,590,670	14,030,196	13,352,827	
92,604,250	234,045,387	.....	.....	.....	40,935,091	11,428,689	N. Y.
3,664,958	7,530,292	4,982,714	.....	319,818	1,462,384	1,115,281	N. J.
.....	.....	5,799	46,833	45,854,457	2,560,153	1,066,250	Pa.
6,505,000	17,824,037	10,925,673	198,686	612,904	494,908	693,663	Del.
102,773,308	259,399,736	15,914,186	245,519	47,314,803	45,452,536	14,532,174	Md.
.....	.....	.....	.....	.....	28,639	1,420	W. Va.
1,230,450	.....	.....	.....	9,244,212	1,591,306	934,560	Ohio.
62,000	.....	.....	.....	324,078	.....	172,516	Ind.
.....	.....	.....	.....	16,402	12,249	3,476	Wis.
1,292,450	.....	.....	.....	9,584,692	1,603,555	1,110,552	
108,695,208	393,618,856	120,933,848	44,185,465	75,490,165	61,114,926	28,996,973	
2,950	2,133,722	.....	172,045	.....	461,664	164,442	Vt.
105,000	85,000	74,700	13,600	350,525	50,932	33,013	Md.
23,648	.....	.....	.....	.....	18,034	1,437	D. C.
128,648	85,000	74,700	13,600	350,525	68,966	34,450	
10,000	1,316,300	492,985	150,129	44,761	102,910	52,380	N. C.
.....	52,250	23,905	.....	27,511	313,637	163,490	S. C.
.....	.....	.....	.....	219,647	119,389	104,503	Ga.
.....	15,025	24,950	5,000	144,479	13,533	5,334	Fla.
.....	3,925	.....	12,490	47,496	57,584	135,274	Ala.
.....	.....	.....	.....	552,845	.....	167,323	La.
.....	.....	.....	.....	1,300	70,199	20,172	Tex.
.....	147,967	100,742	86,197	74,041	194,593	69,310	Tenn.
10,000	1,585,557	642,582	253,816	1,112,080	871,845	717,786	
.....	360,808	81,000	.....	20,082	575,789	152,693	Ohio.
43,998	.....	.....	.....	9,011,557	9,625,204	389,953	Ill.
.....	.....	.....	.....	.....	4,588,433	.....	Iowa.
.....	.....	.....	.....	1,757,542	1,206,776	519,319	Minn.
43,998	360,808	81,000	.....	10,789,181	15,996,202	1,061,365	
70,000	32,587	.....	.....	114,625	236,238	4,230	Oreg.
.....	2,522	.....	4,553	1,918	202,570	274,981	Utah.
.....	252,260	.....	.....	.....	56,477	7,397	Mont.
.....	.....	.....	.....	.....	9,545	.....	N. Mex.
.....	735,624	.....	.....	257,683	227,852	184,010	Wash.
.....	.....	.....	.....	16,402,340	3,222,696	5,219,880	Cal.
70,000	1,022,993	.....	4,553	16,776,566	3,955,378	5,600,493	
255,506	5,138,080	798,282	444,014	29,028,352	21,354,055	7,668,541	
108,950,804	398,756,936	121,732,130	44,629,479	104,518,517	82,468,981	36,665,514	

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

State, etc.	RESOURCES.				LIABILITIES.	
	Curr't ex- penses and taxes paid.	Cash and cash items.	Other re- sources.	Total.	Capital stock.	Surplus.
MUTUAL SAVINGS BANKS.						
Maine		\$878,402	\$130,478	\$56,701,437		\$2,260,318
New Hampshire		1,876,973		76,203,055		4,186,579
Vermont		177,803	62,235	21,525,471		1,239,956
Massachusetts	\$161,739	1,247,637	469,110	424,579,334		15,743,022
Rhode Island	59,426	1,804,438	900,953	73,073,098		
Connecticut		4,473,700	600,854	142,819,170		5,245,883
Total Eastern States ..	212,165	10,458,953	2,163,630	794,901,565		28,675,758
New York		9,390,896	8,054,374	704,535,113		87,141,452
New Jersey	490,989	756,789	44,603	37,729,102		3,235,977
Pennsylvania	326,168	1,759,298	27,035	75,110,560		6,548,946
Delaware*	62,731	71,619		4,243,617		531,729
Maryland*	153,468	743,850	5,585	44,816,889		1,282,249
Total Middle States	1,033,356	12,722,452	8,131,597	866,435,286		98,740,353
West Virginia*—Total Southern States	2,500	1,911		246,965		3,900
Ohio	21,318	843,888	11,379	28,015,499		1,700,000
Indiana	13,385	349,764	25,000	3,671,513		368,634
Wisconsin	434	895		161,873		
Total Western States ..	35,137	1,194,547	36,379	29,848,685		2,068,634
Total mutual savings banks	1,283,158	24,377,863	10,331,606	1,691,432,501		129,488,645
STOCK SAVINGS BANKS.						
Vermont—Total East- ern States		141,913	85,651	8,991,520	\$833,560	113,136
Maryland*	3,401	58,882	3,230	1,952,784	289,178	93,227
District of Columbia* ..	18,175	3,473		152,667	49,900	
Total Middle States	21,576	62,355	3,230	2,105,451	339,078	93,227
North Carolina	6,410	31,523		720,289	259,894	10,014
South Carolina*	20,807	327,938	20,693	5,669,513	642,024	258,498
Georgia†	36,431	226,452	4,128	2,322,779	717,327	95,835
Florida	2,787	20,720		420,297	170,000	4,000
Alabama*	17,989	91,600		855,420	380,000	38,500
Louisiana	9,286	301,016		2,876,175	588,475	209,855
Texas*	3,573	55,018		987,462	139,500	107,368
Tennessee*	23,880	329,985	18,849	2,065,015	305,000	81,276
Total Southern States ..	121,163	1,384,252	43,670	15,916,950	3,202,220	805,346
Ohio*	24,803	143,376		5,021,002	564,000	193,197
Illinois	26,769	8,320,832	5,783	62,229,273	6,907,000	2,572,580
Iowa	1,778,341	1,129,049	34,961,032	7,111,700	7,111,700	667,420
Minnesota	45,669	347,800	18,836	10,155,644	370,000	61,600
Total Western States ..	97,238	10,590,349	1,153,668	112,366,951	14,952,700	3,494,797
Oregon*	6,582	230,549		1,638,165	296,750	48,718
Utah*	11,897	115,581	55,863	2,508,393	881,800	154,853
Montana*		278,826	846,139		100,000	30,000
New Mexico*			73,853		30,000	650
Washington	82,516	303,595	60,134	3,585,505	940,500	22,793
California		4,950,988	289,797	141,278,761	9,002,950	5,439,247
Tot'l Pac. States, etc ..	109,955	5,879,539	405,794	149,930,816	11,252,000	5,696,261
Tot'l stock sav'gs b'ks ..	340,972	18,058,408	1,692,013	289,311,688	30,579,558	10,202,767
Tot'l all sav'gs banks ..	1,624,130	42,436,271	12,023,619	1,980,744,189	30,579,558	139,691,412

* Unofficial.

† Semiofficial; all others official.

TABLE III.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1893-'94—Continued.

LIABILITIES.						No. of depositors.	Average deposit.	States, etc.
Other un-divided profits.	Dividends unpaid.	Deposits subject to check.	Savings deposits.	Due to other banks.	Other liabilities.			
\$1,106,025			\$53,261,309		\$73,785	153,922	\$346.03	Me.
1,200,922			70,616,944		198,610	169,510	416.59	N. H.
			20,276,124		9,391	65,329	310.37	Vt.
8,709,092			399,995,570		131,650	1,214,493	329.35	Mass.
3,887,310			69,053,724	\$39,063	93,001	130,610	528.70	R. I.
3,313,066			133,967,220		293,001	335,879	398.95	Conn.
18,216,415			747,170,891	39,063	799,438	2,069,743	360.99	
			617,089,449		304,217	1,585,155	390.50	N. Y.
			34,266,298		226,827	137,897	248.49	N. J.
2,508,901			66,025,821		26,802	248,244	265.97	Pa.
18,577			3,693,311			18,264	202.22	Del.
708,537			42,807,054	19,001	48	141,022	303.54	Md.
3,238,105			763,881,933	19,001	557,894	2,130,582	358.53	
7,040			236,025			3,522	67.61	W. Va.
			23,698,707	76,000	69,455	57,664	410.98	Ohio.
471,337			3,165,214		271	13,967	226.62	Ind.
137,194			152,300			1,219	124.94	Wis.
9,573								
618,104			27,016,221	76,060	69,726	72,850	370.85	
22,077,664			1,538,305,070	134,064	1,427,058	4,276,697	359.69	
230,290			7,690,731		123,803	26,910	285.79	Vt.
40,654	\$12,135	\$547,411	951,821	6,355	12,003	3,196	297.81	Md.
20,150		9,950	72,607			1,258	57.76	D. C.
60,804	12,135	557,361	1,024,488	6,355	12,003	4,454	230.01	
24,750			416,695	8,243	693	8,750	47.62	N. C.
173,109	893	537,019	3,939,976	57,992	60,002	23,246	169.49	S. C.
115,275		468,100	836,823	10,917	78,502	7,196	116.29	Ga.
5,372		63,189	175,115	24	2,597	881	198.77	Fla.
26,013		265,704	2,057,845	19,305	23,551	2,590	39.52	Ala.
			301,648	36,764	20,000	7,786	264.30	La.
110,292		91,890	1,412,840		200,000	2,450	123.12	Tex.
134,438		131,141			320	9,664	146.19	Tenn.
589,249	893	1,557,043	9,243,289	133,245	385,665	62,563	147.74	
117,497		427,461	3,705,215	11,648	1,984	19,869	186.48	Ohio.
1,659,549	2,011	26,195,149	22,870,065	2,042,979		83,802	272.90	Ill.
840,947			26,230,214	110,751		72,397	362.31	Iowa.
78,559	43,522		8,954,575		647,394	38,493	232.63	Minn.
2,676,546	45,533	26,622,610	61,760,009	2,165,378	649,378	214,561	287.84	
7,399		530,924	753,080		1,294	1,732	434.80	Oreg.
87,762	541	376,458	963,227	41,067	2,685	5,528	174.24	Utah.
41,097		327,566	347,476			1,240	280.22	Mont.
727			37,476			182	205.91	N. Mex.
146,511			2,435,669	49,671	10,361	11,593	208.54	Wash.
			125,420,765	53,086	1,362,713	172,225	728.24	Cal.
283,496	541	1,234,948	129,937,693	148,824	1,377,053	192,502	674.99	
3,840,385	59,102	29,971,962	209,656,210	2,453,802	2,547,902	590,990	418.48	
25,018,049	59,102	29,971,962	1,747,961,280	2,587,866	3,974,960	4,777,687	365.86	

TABLE IV.

ABSTRACT OF REPORTS OF CONDITION OF THE

States, etc.	Date of report.	No. of banks.	RESOURCES.		
			Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.
New York	June 30, 1894	23	\$545, 677	\$723, 208	\$2, 081, 294
Pennsylvania	do	26	420, 014	2, 394, 334	5, 430, 165
Maryland	do	3	19, 500	10, 900	155, 443
Total Middle States		52	985, 191	3, 128, 442	7, 666, 902
North Carolina*	May 4, 1894	16	124, 053		670, 732
Georgia	June 30, 1894	3	6, 000	3, 091	434, 277
Alabama	do	6	61, 861	120, 377	269, 917
Texas	do	20	613, 716	637, 370	2, 591, 178
Total Southern States		45	805, 630	760, 838	3, 966, 104
Missouri*	June 2, 1894	90	596, 104	3, 773, 328	
Ohio	June 30, 1894	66	601, 357	605, 881	5, 299, 889
Indiana	do	38	518, 301	366, 974	2, 308, 965
Illinois	do	112	2, 142, 199	2, 787, 564	5, 263, 852
Michigan	do	35	337, 058	390, 908	1, 487, 409
Wisconsin*	July 2, 1894	105			3, 984, 560
Iowa	June 30, 1894	127	1, 207, 169	1, 117, 177	6, 276, 941
Minnesota	do	49	385, 424	620, 510	1, 774, 939
Kansas*	July 18, 1894	136	273, 899		3, 648, 741
Total Western States		758	6, 061, 511	9, 662, 342	30, 045, 316
Nevada	June 30, 1894	1			39, 133
Oregon	do	2		12, 448	108, 142
Colorado	do	15	121, 230	125, 121	510, 298
Utah	do	2	8, 320	60, 834	21, 530
Idaho	do	1	7, 000	24, 000	49, 000
Montana	do	3	31, 800	10, 500	51, 526
Wyoming	do	5	101, 381		331, 822
New Mexico	do	1			9, 288
Indian Territory	do	2	9, 000	66, 892	4, 690
California*	July 1, 1894	17	911, 277	51, 027	847, 482
Total Pacific States, etc		49	1, 190, 008	350, 822	1, 972, 911
Total United States		904	9, 042, 340	13, 902, 444	43, 651, 233

* Official; all others unofficial.

TABLE IV.

PRIVATE BANKS IN THE UNITED STATES, 1894.

RESOURCES.								States, etc.	
Overdrafts.	United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.		
\$64,543	\$101,317	\$11,050	\$163,728	\$13,525	\$196,745	\$1,182,376	\$216,259	N. Y. Pa. Md.	
3,677	201,123	65,845	64,263	21,000	220,015	1,508,452	360,249		
1,679	.....	2,000	1,000	.....	15,508	15,260	34,916
69,899	302,440	78,895	228,991	34,525	432,268	2,706,088	611,424		
39,165	3,000	10,891	198,202	120,031	N. C. Ga. Ala. Tex.	
3,198	.....	.....	26,394	.....	27,350	50,147	29,864
17,356	3,950	41,000	34,195	.....	30,295	182,968	119,937	
90,513	.....	80,331	7,840	39,514	501,350	577,428	490,204	
150,232	3,950	124,331	68,429	39,514	569,886	1,008,745	760,036		
156,255	68,000	132,961	1,362,999	340,763	Mo. Ohio. Ind. Ill. Mich. Wis. Iowa. Minn. Kans.	
73,600	20,600	113,714	10,000	88,900	103,722	1,440,484	294,423		
32,219	2,070	39,897	.....	10,000	2,330	793,684	257,030	
201,110	112,042	427,783	6,520	61,677	820,329	2,583,449	741,236		
44,890	.....	12,000	20,000	6,650	8,640	350,625	209,312	
88,563	.....	.....	.....	.....	168,053	1,094,828	869,795
221,237	10,000	39,132	1,000	151,092	18,569	2,106,748	952,151		
44,606	.....	40,348	.....	8,590	57,390	771,006	387,573
90,755	15,000	.....	.....	.....	82,502	1,509,734	811,653
953,235	227,712	672,874	37,520	326,909	1,394,496	12,013,647	4,803,936		
22,890	12,854	10,000		Nev. Oreg. Colo. Utah. Idaho. Mont. Wyo. N. Mex. Ind. Ter. Cal.
822	.....	.....	.....	.....	96,162	11,043	37,552
2,474	.....	3,278	.....	.....	93,000	279,885	148,704
183	.....	.....	.....	.....	75	25,073	4,853
2,000	.....	.....	.....	.....	.....	.....	.....
3,759	.....	3,500	.....	.....	.....	19,437	4,839
5,321	.....	.....	.....	.....	.....	31,271	18,252
1,471	.....	.....	.....	.....	.....	9,440	20,848
332	.....	14,829	.....	.....	650	8,962	5,310
.....	.....	.....	.....	.....	140,251	109,902	588,767
39,252	.....	21,607	.....	.....	330,138	507,867	839,185
1,212,618	534,102	897,707	334,940	400,948	2,726,788	16,236,347	7,014,581		

TABLE IV.
ABSTRACT OF REPORTS OF CONDITION OF THE PRIVATE

States, etc.	RESOURCES.			Total.
	Current expenses and taxes paid.	Cash and cash items.	Other resources.	
New York.....	\$12,837	\$316,582	\$88,844	\$5,717,985
Pennsylvania.....	46,818	513,954	72,798	11,322,707
Maryland.....	2,996	13,044	.....	272,246
Total Middle States.....	62,651	843,580	161,642	17,312,938
North Carolina*.....	7,809	120,361	.....	1,294,244
Georgia.....	2,931	41,760	7,400	632,412
Alabama.....	10,331	108,501	41,827	1,042,515
Texas.....	32,502	515,020	51,327	6,228,293
Total Southern States.....	53,573	785,642	100,554	9,197,464
Missouri*.....	.....	759,837	.....	7,190,247
Ohio.....	69,437	802,760	29,437	9,554,204
Indiana.....	26,797	448,613	2,120	4,809,020
Illinois.....	92,350	1,329,829	47,498	16,617,438
Michigan.....	22,037	259,743	14,252	3,163,524
Wisconsin*.....	37,913	590,521	125,309	6,899,542
Iowa.....	110,042	832,332	132,228	13,175,818
Minnesota.....	46,183	264,907	22,896	4,424,462
Kansas*.....	77,898	785,849	.....	7,296,031
Total Western States.....	482,657	6,074,391	373,740	73,130,286
Nevada.....	3,110	17,523	3,559	109,069
Oregon.....	4,768	21,440	.....	292,377
Colorado.....	2,270	43,607	2,182	1,332,109
Utah.....	258	3,884	.....	125,010
Idaho.....	.....	9,000	.....	91,000
Montana.....	3,367	9,475	2,231	140,434
Wyoming.....	5,628	44,253	7,956	545,884
New Mexico.....	.....	864	.....	41,911
Indian Territory.....	4,767	15,451	.....	130,833
California*.....	.....	172,800	108,180	2,929,686
Total Pacific States, etc.....	24,168	338,297	124,108	5,738,363
Total United States.....	623,040	8,041,910	760,044	105,379,051

* Official; all others unofficial.

TABLE IV.

BANKS IN THE UNITED STATES, 1894—Continued.

LIABILITIES.							
Capital.	Surplus.	Other undi- vided profits.	Dividends unpaid.	Deposits.	Due to banks.	Other liabil- ities.	States, etc.
\$1,374,400	\$475,961	\$133,683	\$1,219	\$3,321,802	\$400,557	\$10,363	N. Y.
1,419,689	951,563	202,307	3,548	8,609,188	89,587	46,825	Pa.
108,312	3,674	1,883	.....	154,307	3,110	960	Md.
2,902,401	1,431,198	337,873	4,767	12,085,297	493,254	58,148	
363,437	94,530	42,700	.....	719,684	44,028	29,865	N. C.
185,000	146,257	8,524	.....	213,712	5,716	73,203	Ga.
437,500	55,000	63,222	.....	450,242	6,994	29,557	Ala.
2,845,043	148,180	92,569	.....	2,877,690	69,464	195,347	Tex.
3,830,980	443,967	207,015	.....	4,261,328	126,202	327,972	
1,156,260	345,592	.....	.....	5,213,873	365,916	108,606	Mo.
2,041,371	470,878	201,274	12,820	6,318,017	282,174	227,670	Ohio.
1,274,821	254,373	77,580	5,977	3,160,194	10,961	45,114	Ind.
3,792,017	1,188,221	313,855	3,994	10,692,291	66,944	560,116	Ill.
748,557	164,106	51,153	2,456	2,181,180	10,891	5,181	Mich.
1,217,849	4,000	754,544	.....	4,788,830	134,319	.....	Wis.
3,854,893	908,025	658,913	4,803	7,574,798	84,870	89,516	Iowa.
1,082,792	219,160	100,782	5,630	2,771,575	151,903	92,600	Minn.
2,024,505	200,938	297,200	.....	4,586,326	67,513	119,549	Kans.
17,193,065	3,735,293	2,453,301	35,700	47,287,084	1,175,491	1,248,352	
50,000	.....	7,364	.....	51,705	.....	.....	Nev.
117,123	25,000	8,625	.....	141,629	.....	.....	Oreg.
587,635	74,284	16,260	1,328	606,580	530	45,492	Colo.
65,000	.....	5,991	.....	54,019	.....	.....	Utah.
69,000	.....	.....	.....	22,000	.....	.....	Idaho.
40,000	7,545	4,688	.....	79,142	8,404	655	Mont.
142,917	11,000	3,327	.....	387,994	646	.....	Wyo.
.....	.....	.....	.....	31,555	.....	10,356	N. Mex.
66,000	1,000	6,895	.....	56,988	.....	.....	Ind. T.
1,588,046	275,839	.....	.....	1,009,228	21,887	34,686	Cal.
2,725,721	394,668	53,150	1,328	2,440,840	31,467	91,189	
26,652,167	6,005,126	3,053,339	41,795	66,074,519	1,826,414	1,725,661	

TABLE V.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1893-'94.

	1872-'73.*	1873-'74.	1874-'75.	1875-'76.	1876-'77.	1877-'78.	1878-'79.	1879-'80.	1880-'81.	1881-'82.	1882-'83.
	— banks.	— banks.	551 banks.	633 banks.	592 banks.	475 banks.	616 banks.	620 banks.	652 banks.	672 banks.	754 banks.
Resources:											
Loans, etc	\$119,332,341	\$154,377,672	\$176,308,949	\$178,983,496	\$266,585,314	\$169,391,427	\$191,444,093	\$206,821,194	\$250,819,420	\$272,520,217	\$322,358,227
Overdrafts	237,104	212,772	377,297	348,604	516,565	319,959	447,302	528,543	1,335,310	1,196,369	1,392,961
U. S. bonds	1,544,296	1,961,447	344,984	869,144	929,260	2,150,880	7,739,203	7,142,532	12,048,452	8,739,172	5,287,606
Other stocks, etc	9,617,667	16,437,815	23,667,950	19,364,450	23,209,670	19,398,287	21,916,024	17,117,117	24,904,903	19,780,527	22,083,304
Due from banks	12,005,100	19,050,046	19,851,146	23,096,812	25,201,782	25,107,149	22,169,065	36,180,435	46,657,328	49,919,183	58,709,516
Real estate, etc	3,269,233	5,372,186	9,005,657	8,561,224	12,609,160	11,092,118	14,264,835	14,227,927	13,914,238	13,037,939	13,592,791
Other resources	944,079	1,164,999	4,909,490	6,863,063	6,442,710	10,694,390	9,221,760	5,801,796	10,542,266	12,306,578	9,943,706
Expenses	886,348	1,284,344	1,353,066	1,556,404	1,211,416	914,726	801,005	878,696	965,327	999,944	918,403
Cash items	18,977,324	10,434,018	8,624,086	9,059,547	9,816,456	7,320,845	8,767,391	11,176,374	16,900,325	18,546,073	35,118,379
Specie	3,020,139	1,980,083	1,156,456	1,926,100	2,319,659	3,041,676	1,979,701	6,201,617	17,071,445	17,201,489	17,429,817
Legal tenders, etc	8,447,776	25,126,706	26,740,215	27,623,988	34,415,712	28,480,374	37,088,961	48,828,255	23,797,046	24,586,682	25,302,316
Total	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173	512,137,026
Liabilities:											
Capital	42,705,834	59,305,532	69,084,980	80,425,634	110,949,515	95,193,292	104,124,871	90,816,575	92,922,525	91,808,213	102,454,861
Circulation	174,714	153,432	177,653	388,397	387,661	388,298	389,542	283,308	274,941	286,391	187,978
Surplus	2,109,732	2,942,707	6,797,167	7,027,817	5,665,854	7,983,996	16,667,574	18,816,496	20,976,167	23,148,050	25,762,738
Other profits	10,027,668	12,363,205	9,002,133	10,457,346	18,283,567	11,693,064	5,666,221	6,721,615	7,943,466	8,902,579	11,287,623
Dividends unpaid	33,492	337,290	83,722	393,419	335,904	324,176	501,831	474,567	567,171	481,858	442,652
Deposits	110,754,034	137,594,961	165,871,439	157,928,658	226,654,538	142,764,931	166,958,229	208,751,611	261,362,303	281,855,496	334,995,702
Due to banks	8,838,355	14,241,604	10,539,844	13,307,398	9,412,876	10,348,911	13,093,069	18,462,707	18,870,466	18,262,172	20,651,930
Other liabilities	4,237,578	10,463,357	10,791,058	8,327,183	11,567,789	9,215,693	8,438,003	10,577,607	16,039,021	14,109,414	16,353,542
Total	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173	512,137,026

* In compliance with House resolution, making it one of the duties of the Comptroller of the Currency, the Annual Report for 1873 contained the first report of State and savings banks made to this office, and was the first call of that character ever made upon State by Federal officers.

	1883-'84.	1884-'85.	1885-'86.	1886-'87.	1887-'88.	1888-'89.	1889-'90.	1890-'91.	1891-'92.	1892-'93.	1893-'94.
	817 banks.	975 banks.	849 banks.	1,413 banks.	1,403 banks.	1,671 banks.	2,101 banks.	2,572 banks.	3,191 banks.	3,579 banks.	3,586 banks.
Resources:											
Loans on real estate.						\$31,128,369	\$34,266,559	\$37,247,244	\$45,025,576	\$43,233,876	\$42,395,546
Loans, collateral sec.						97,583,192	77,806,917	78,509,230	42,903,635	39,092,976	89,777,821
Loans, other	\$331,049,510	\$347,880,520	\$331,183,626	\$435,854,364	\$432,002,663	376,623,827	469,397,745	507,451,243	611,750,855	675,250,292	533,815,056
Overdrafts	1,262,725	1,349,998	1,169,368	2,395,610	2,001,781	3,071,724	5,063,263	4,094,702	4,815,047	5,488,630	5,388,629
U. S. bonds	2,337,705	2,994,806	4,392,421	2,530,156	2,097,634	3,051,722	1,313,757	1,100,307	912,123	412,654	604,055
State, etc., bonds						983,802	2,447,030	2,156,065	2,313,366	2,468,258	1,372,460
Railroad bonds, etc.						320,422	675,444	595,572	459,612	301,325	142,925
Bank stocks						310,668	482,987	426,850	901,895	98,953	342,202
Other bonds, etc.	31,452,019	32,644,859	27,194,693	30,544,699	34,787,037	33,709,278	35,030,066	37,529,420	45,595,383	73,275,186	82,080,086
Due from banks	48,836,689	59,062,405	49,747,429	64,774,881	58,778,206	79,819,380	86,010,062	82,531,530	104,629,312	103,790,249	119,676,949
Real estate, etc.	15,058,411	15,873,312	14,605,853	20,475,102	20,246,654	25,255,437	27,189,697	28,791,441	32,037,310	38,600,425	41,354,780
Other resources	7,671,876	5,791,111	8,224,886	15,237,643	14,710,237	8,940,828	7,760,635	15,281,566	16,329,044	7,457,897	11,563,866
Expenses	1,025,237	1,130,883	1,047,782	2,123,672	1,768,158	2,026,800	2,602,607	2,865,083	3,278,995	4,242,164	4,132,915
Cash items	28,219,414	25,972,922	51,668,218								
Specie	25,376,565	20,867,724	24,734,684	110,845,718	105,314,947	133,210,164	120,765,422	107,453,889	129,745,578	137,026,652	144,517,123
Legal tenders	28,787,615	30,994,221	14,726,940								
Total	521,077,766	553,562,761	528,695,920	684,781,845	671,707,317	796,035,613	870,812,131	905,994,142	1,040,697,731	1,130,725,537	1,077,164,813
Liabilities:											
Capital stock	110,020,351	125,258,240	109,611,596	141,000,377	154,931,868	166,651,582	188,737,307	208,564,841	233,751,171	250,767,709	244,435,573
Circulation	177,554	98,126	103,430	228,956	148,434	120,161	120,148	110,534	137,232	9,534	4,529
Surplus	31,483,942	30,669,575	27,813,508	38,519,720	41,374,468	48,030,464	51,937,077	60,006,623	66,725,191	74,237,606	74,412,319
Other profits	12,718,894	11,574,736	10,095,760	14,452,490	15,510,620	16,810,573	21,823,544	21,109,910	23,632,989	28,900,230	28,041,173
Dividends unpaid	473,735	493,926	430,699	749,749	1,045,459	762,838	781,819	709,830	756,905	525,502	499,834
Deposits	325,365,669	344,307,996	342,882,767	446,560,022	410,047,842	507,084,481	553,054,584	556,637,012	648,513,809	706,865,643	658,107,494
Due to banks	27,125,108	29,950,453	27,800,280	32,445,414	34,538,942	43,167,031	37,016,371	38,826,003	48,596,672	48,259,262	54,120,185
Other liabilities	13,712,513	11,209,706	9,957,880	10,825,117	14,109,684	13,408,483	17,341,281	20,029,389	18,583,762	21,160,051	17,543,706
Total	521,077,766	553,562,761	528,695,920	684,781,845	671,707,317	796,035,613	870,812,131	905,994,142	1,040,697,731	1,130,725,537	1,077,164,813

TABLE VI.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1889-'90 TO 1893-'94.

Resources and liabilities.	1889-'90.	1890-'91.	1891-'92.	1892-'93.	1893-'94.
	149 banks.	171 banks.	168 banks.	223 banks.	224 banks.
<i>Resources.</i>					
Loans on real estate.....	\$56,669,834	\$65,072,641	\$55,098,822	\$81,288,973	\$58,149,211
Loans on personal, etc., security.....	209,617,297	225,012,138	256,413,894	307,170,395	233,662,562
Other loans and discounts.....	61,595,409	66,791,541	73,760,832	74,270,229	82,609,940
Overdrafts.....	91,362	105,608	155,999	93,917	82,489
United States bonds.....	24,921,203	16,057,015	18,059,578	18,486,636	13,449,411
State, county, and municipal bonds.	2,993,365	3,828,397	6,404,311	5,842,753	5,728,331
Railroad bonds and stocks.....	26,102,410	29,771,125	27,617,700	11,639,330	11,166,307
Bank stocks.....	1,230,642	1,159,776	1,606,344	668,470	678,972
Other stocks, bonds, and mortgages.	40,459,876	43,157,008	52,516,845	92,187,712	111,201,130
Due from other banks and bankers.	33,307,028	39,948,273	54,975,325	53,352,071	90,632,502
Real estate, furniture, and fixtures.	16,845,480	17,357,290	22,617,764	26,245,518	28,654,773
Current expenses and taxes paid...	568,924	743,684	648,269	284,177	883,835
Cash and cash items.....	19,861,137	16,482,207	22,600,045	22,216,539	34,377,700
Other resources.....	9,537,369	11,141,299	7,767,180	32,217,786	33,909,776
Total.....	503,801,336	530,628,202	600,244,908	726,664,506	705,186,944
<i>Liabilities.</i>					
Capital stock.....	70,676,247	79,292,889	80,645,972	94,867,268	97,068,092
Surplus fund.....	34,394,751	38,412,197	45,824,747	50,403,421	57,663,599
Other undivided profits.....	12,233,252	17,091,648	15,943,401	20,368,056	17,639,767
Debenture bonds.....	19,565,215	18,907,550	11,365,280	18,489,542	6,164,226
Dividends unpaid.....	203,460	83,396	108,479	67,385	52,514
Individual deposits.....	336,456,492	355,330,060	411,659,996	486,244,079	471,298,816
Due to other banks and bankers.	2,863,248	2,210,772	3,771,465	2,690,476	6,757,007
Other liabilities.....	27,208,671	25,299,670	30,925,568	53,534,279	48,542,923
Total.....	503,801,336	536,628,202	600,244,908	726,664,506	705,186,944

TABLE VII.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1889-'90 TO 1893-'94.

Resources and liabilities.	1889-'90.	1890-'91.	1891-'92.	1892-'93.	1893-'94.
	921 banks.	1,011 banks.	1,059 banks.	1,030 banks.	1,025 banks.
<i>Resources.</i>					
Loans on real estate.....	\$634,229,417	\$687,583,977	\$714,832,576	\$763,579,985	\$779,045,102
Loans on personal, etc., security.....	70,227,806	93,679,153	79,173,174	74,179,877	66,225,339
Other loans and discounts.....	182,091,574	198,134,045	229,711,725	209,014,835	181,351,984
Overdrafts.....	303,316	286,254	328,763	495,781	315,383
United States bonds.....	148,532,828	139,207,045	133,344,199	129,610,783	108,950,804
State, county, and municipal bonds.	303,919,569	320,278,708	393,190,240	398,606,298	398,756,936
Railroad bonds and stocks.....	110,405,678	115,991,821	131,215,829	121,519,071	121,732,139
Bank stocks.....	43,735,762	45,038,830	43,688,739	44,466,725	44,029,479
Other stocks, bonds, and mortgages.	111,575,177	107,963,932	71,096,738	105,169,599	104,518,517
Due from other banks and bankers.	65,126,477	70,660,882	81,576,253	83,007,108	82,468,981
Real estate, furniture, and fixtures.	30,211,272	30,498,232	33,097,998	34,615,359	36,665,514
Current expenses and taxes paid...	753,963	971,266	832,059	748,432	1,624,130
Cash and cash items.....	30,147,978	29,720,473	33,208,271	36,956,824	42,436,271
Other resources.....	11,356,193	14,502,451	18,748,297	11,804,470	12,023,619
Total.....	1,742,617,001	1,854,517,069	1,964,044,861	2,013,775,147	1,980,744,189
<i>Liabilities.</i>					
Capital stock.....	26,401,035	32,106,127	37,407,475	33,429,188	30,579,558
Surplus fund.....	133,762,883	130,042,098	132,880,724	137,456,126	139,691,412
Other undivided profits.....	23,774,766	25,815,395	27,448,966	26,017,047	25,918,049
Dividends unpaid.....	123,298	19,364	41,412	160,297	59,102
Individual deposits (savings).....	1,524,844,506	1,623,079,749	1,712,769,026	1,785,150,957	1,747,961,280
Individual deposits (not savings).....	25,179,450	31,746,393	45,560,592	23,649,305	29,971,962
Due to other banks and bankers.....	1,996,161	2,766,225	3,593,717	2,350,368	2,587,866
Other liabilities.....	7,534,902	8,941,718	4,342,955	5,561,859	3,974,960
Total.....	1,742,617,001	1,854,517,069	1,964,044,861	2,013,775,147	1,980,744,189

TABLE VIII.
PRIVATE BANKS.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1890, 1891, 1892,
1893, AND 1894.

Resources and liabilities.	1890.	1891.	1892.	1893.	1894.
	1,344 banks.	1,235 banks.	1,161 banks.	848 banks.	904 banks.
<i>Resources.</i>					
Loans on real estate	\$10,078,574	\$15,997,251	\$13,782,512	\$9,772,644	\$9,042,340
Loans on personal, etc., security	21,363,819	16,738,321	10,259,256	8,885,376	13,902,444
Other loans and discounts	72,922,802	68,180,783	69,051,435	54,879,855	43,651,233
Overdrafts	2,437,105	2,475,025	2,967,627	1,509,436	1,212,618
United States bonds	1,643,560	1,509,155	1,709,495	1,472,148	534,102
State bonds	936,491	908,983	1,316,540	792,652	897,707
Railroad bonds and stocks	536,068	737,239	404,178	269,505	334,940
Bank stocks	866,787	634,140	703,932	517,866	400,948
Other stocks, bonds, etc	3,951,600	1,883,192	3,268,242	1,798,426	2,726,788
Due from banks and bankers	21,726,466	19,380,059	20,097,669	10,551,291	16,236,347
Real estate, furniture, etc	9,812,101	9,217,951	9,317,287	6,449,149	7,014,581
Current expenses, etc	960,400	797,326	846,197	527,765	623,049
Cash and cash items	14,479,550	11,977,512	12,235,490	9,445,188	8,041,910
Other resources	1,705,499	1,209,081	1,601,813	972,042	760,044
Total	164,020,822	151,646,018	146,661,673	107,843,343	105,379,051
<i>Liabilities.</i>					
Capital	41,042,018	36,785,458	34,590,227	26,943,075	26,652,167
Surplus fund	9,741,183	8,993,987	7,730,587	5,488,683	6,005,126
Other undivided profits	4,677,667	3,152,635	3,528,577	3,335,118	3,053,339
Dividends unpaid					41,795
Individual deposits	99,521,667	94,959,727	93,091,148	68,552,696	66,074,549
State, county, etc., deposits	902,481				
Deposits of State, etc., officers	586,210				
Due to banks and bankers	3,812,799	2,240,371	1,745,695	1,670,358	1,826,414
Other liabilities	3,736,797	5,513,840	5,975,439	1,853,413	1,725,661
Total	164,020,822	151,646,018	146,661,673	107,843,343	105,379,051

TABLE IX.

AGGREGATE RESOURCES AND LIABILITIES OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS, 1893-'94.

Resources and liabilities.	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	3,586 banks.	224 companies.	1,024 banks.	904 banks.	5,738 banks.
<i>Resources.</i>					
Loans on real estate.....	\$42,395,546	\$58,149,211	\$779,045,102	\$9,042,340	\$888,632,199
Loans on collateral security other than real estate.....	89,777,621	233,662,562	66,225,339	13,902,444	403,567,966
Other loans and discounts.....	533,815,656	82,609,940	181,351,984	43,651,233	841,428,813
Overdrafts.....	5,388,629	82,489	315,383	1,212,618	6,999,119
United States bonds.....	604,055	13,449,411	108,950,804	534,102	123,538,372
State, county, and municipal bonds.....	1,372,460	5,728,531	398,756,936	897,707	406,755,434
Railroad bonds and stocks.....	142,925	11,166,307	121,732,130	334,940	133,376,302
Bank stocks.....	342,202	678,972	44,629,479	400,948	46,051,601
Other stocks and bonds.....	82,080,086	111,201,130	104,518,517	2,726,788	300,526,521
Due from other banks and bankers.....	119,676,949	90,632,502	82,468,981	16,236,347	309,014,779
Real estate, furniture, and fixtures.....	41,354,780	28,654,778	30,665,514	7,014,581	113,689,653
Current expenses and taxes paid.....	4,132,915	883,835	1,624,130	623,049	7,263,929
Cash and cash items.....	144,517,123	34,377,700	42,436,271	8,041,910	229,373,004
Other resources.....	11,563,866	33,909,776	12,023,619	760,044	58,257,305
Total.....	1,077,164,813	705,186,944	1,980,744,189	105,379,051	3,868,474,997
<i>Liabilities.</i>					
Capital stock.....	244,435,573	97,068,092	30,579,558	26,652,167	398,735,390
Surplus fund.....	74,412,319	57,663,599	139,691,412	6,005,126	277,772,456
Other undivided profits.....	28,041,173	17,639,767	25,918,049	3,053,339	74,652,328
State-bank notes outstanding.....	4,529				4,529
Debenture bonds outstanding.....		6,164,226			6,164,226
Dividends unpaid.....	499,834	52,514	59,102	41,795	653,245
Individual deposits.....	658,107,494	471,298,816	29,971,962	66,074,549	1,225,452,821
Savings deposits.....			1,747,961,280		1,747,961,280
Due to other banks and bankers.....	54,120,185	6,757,007	2,587,866	1,826,414	65,291,472
Other liabilities.....	17,543,706	48,542,923	3,974,906	1,725,061	71,787,250
Total.....	1,077,164,813	705,186,944	1,980,744,189	105,379,051	3,868,474,997

TABLE X.

STATEMENT SHOWING THE AMOUNT OF GOLD, ETC., HELD BY NATIONAL BANKS ON JULY 18, 1894, AND BY OTHER BANKING INSTITUTIONS ON OR ABOUT THE SAME DATE.

Classification.	National banks (3,770).	All other banks (5,738).	Total all banks (9,508).
Gold coin.....	\$125,051,677	\$8,347,109	\$133,398,786
Gold Treasury certificates.....	40,560,490		40,560,490
Gold (clearing-house) certificates.....	34,023,000		34,023,000
Silver dollars.....	7,016,489	3,867,073	16,827,146
Silver, fractional.....	5,943,581		
Silver Treasury certificates.....	38,075,412		38,075,412
National-bank notes.....	19,650,333		19,650,333
Legal-tender notes.....	138,216,318	77,016,728	215,233,046
United States certificates for legal tenders.....	50,045,000		50,045,000
Fractional currency.....	1,041,630		1,041,630
Specie, not classified.....		20,480,340	20,480,340
Cash, not classified.....		119,661,754	119,661,754
Total.....	459,623,933	229,373,004	688,996,937

* Includes coin certificates and national-bank notes.

TABLE XI.

STATEMENT SHOWING, BY STATES, ETC., THE GOLD, SILVER, SPECIE (NOT CLASSIFIED) PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL AT DATE OF LATEST REPORTS, 1893-'94.

States and Territories.	Gold.	Silver.	Specie (not classified).	Paper currency.	Cash (not classified).	Total.
Maine					\$1,051,851	\$1,051,851
New Hampshire					1,876,973	1,876,973
Vermont					319,716	319,716
Massachusetts					7,816,765	7,816,765
Rhode Island			\$48,309	\$196,194	3,729,214	3,973,717
Connecticut				696,300	4,735,426	5,431,726
Total Eastern States.			48,309	892,494	19,529,945	20,470,748
New York	\$56,356	\$23,426	17,137,247	28,707,670	39,296,286	85,230,985
New Jersey				839,715	881,629	1,721,344
Pennsylvania	110,898	20,719		348,790	10,397,454	10,877,861
Delaware	6,518	1,740		5,495	127,009	140,762
Maryland	10,638	16,777		884,212	303,703	1,215,330
District of Columbia	93,107	59,314		55,666	25,160	233,247
Total Middle States..	287,517	121,976	17,137,247	30,841,548	51,031,241	99,419,529
Virginia			367,312	790,156	334,725	1,492,193
West Virginia	258,538	40,875		535,237	159,381	994,031
North Carolina			216,722	382,668	48,750	648,140
South Carolina	36,921	13,518		177,180	354,863	582,482
Georgia	390,118	208,922		1,121,138	1,192,615	2,912,793
Florida	9,679	18,437		73,415	31,628	133,159
Alabama	52,375	25,042		93,077	111,610	282,104
Mississippi				733,051	1,712,569	2,445,620
Louisiana	14,745	1,830,211		136,371	1,820,133	3,801,469
Texas	82,804	22,063		280,890	548,343	934,109
Arkansas	49,883	54,827		208,667	114,731	428,108
Kentucky	545,067	75,333		1,470,839	2,056,343	4,147,582
Tennessee	275,194	116,000		820,518	629,027	1,840,739
Total Southern States	1,715,324	2,405,228	584,034	6,823,216	9,114,718	20,642,520
Missouri	2,205,179	484,546		7,953,394	2,252,474	12,895,593
Ohio	151,315	74,853	522,410	2,337,658	1,585,998	4,672,236
Indiana	66,229	40,310	499,938	1,085,189	586,506	2,278,172
Illinois	314,231	68,514		15,677,949	2,350,200	18,410,894
Michigan	1,699,921	314,329		2,413,380	543,029	4,970,659
Wisconsin			1,688,402	2,046,021	425,441	4,159,864
Iowa	266,569	46,140		309,771	3,729,322	4,351,802
Minnesota	64,797	17,286		3,180,198	1,400,762	4,663,013
Kansas	950,345	243,686		1,466,234	178,776	2,839,041
Nebraska				1,706,591	200,548	1,907,139
Total Western States	5,718,586	1,289,666	2,710,750	38,176,385	13,253,056	61,148,443
Nevada		378		1,408	15,737	17,523
Oregon	228,722	4,129		28,422	60,831	322,104
Colorado	3,130	3,967		22,782	461,153	491,032
Utah	72,474	8,000		29,948	19,306	129,788
Idaho	10,781	1,491		17,503	7,711	37,486
Montana	222,682	14,568		104,216	56,711	398,177
Wyoming	25,567	1,865		14,761	20,682	62,875
New Mexico	27,414	8,513		16,474	21,724	74,125
North Dakota					246,810	246,810
South Dakota					489,947	489,947
Washington					932,408	932,408
Arizona	28,006	2,375		13,355	5,269	49,605
California					24,382,837	24,382,837
Oklahoma Territory	4,816	4,113		21,700	10,967	41,596
Indian Territory	1,490	744		12,516	701	15,451
Total Pacific States and Territories...	625,682	50,203		283,085	26,732,794	27,691,764
Total United States..	8,347,109	3,867,073	20,480,340	77,016,728	119,661,754	229,373,004

TABLE XII.

TABLE SHOWING, BY STATES, THE NUMBER AND CAPITAL STOCK OF STATE BANKS REPORTING THEIR RESOURCES AND LIABILITIES, AND NUMBER, CAPITAL STOCK, AMOUNT, AND AVERAGE RATE PER CENT OF ANNUAL DIVIDENDS PAID BY BANKS REPORTING THAT INFORMATION, 1893-'94.

States.	Banks reporting their condition.		Banks reporting dividends paid.			
	No.	Capital.	No.	Capital.	Dividends paid.	
					<i>Amount.</i>	<i>Per cent.</i>
Rhode Island	6	\$916,675	6	\$916,675	\$47,017	5.1
Connecticut	8	2,340,000	8	2,340,000	138,400	5.9
New Jersey	21	1,682,060	18	1,530,460	132,579	8.6
Pennsylvania	80	8,461,559	80	8,461,559	559,727	6.6
Maryland	6	1,128,450	3	850,000	53,000	6.2
Virginia	84	6,303,844	19	1,507,533	97,637	6.4
West Virginia	26	1,788,410	13	1,003,200	68,554	6.8
North Carolina	36	1,957,430	6	555,700	27,048	4.9
South Carolina	23	1,493,923	8	457,000	37,020	8.1
Georgia	77	8,340,468	25	3,367,650	230,114	6.9
Florida	18	435,500	6	300,400	20,209	6.7
Alabama	11	592,400	6	334,000	29,540	8.8
Mississippi	55	3,177,031	16	887,500	79,150	8.0
Louisiana	22	2,840,885	10	2,355,200	189,520	7.1
Arkansas	33	1,630,232	10	712,500	51,750	7.2
Kentucky	180	16,501,723	42	5,026,220	376,329	7.5
Tennessee	54	4,395,111	18	819,700	53,569	6.3
Illinois	91	6,970,100	55	5,305,000	391,800	7.4
Michigan	164	11,751,755	164	11,751,755	672,720	5.7
Minnesota	144	9,098,300	89	6,691,400	565,234	8.4
Kansas	274	7,318,720	67	1,852,755	134,562	7.2
Nebraska	491	10,623,650	491	10,623,650	1,058,116	9.9
North Dakota	71	1,087,100	71	1,087,100	67,671	6.2
South Dakota	155	2,289,321	23	412,000	36,502	8.8
Oregon	10	632,200	4	126,500	7,142	5.6
Washington	43	2,537,075	7	296,500	20,940	7.1
Total	2,183	116,293,922	1,265	69,601,357	5,145,440	7.4

*The number of dividend-paying banks was 32, and the average rate 13.2 per cent.

TABLE XIII.

TABLE SHOWING, BY STATES AND TERRITORIES, THE CAPITAL OF THE NATIONAL BANKS ON JULY 18, 1894, AND OF THE STATE, STOCK SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

States and Territories.	National banks.	State banks.	Stock savings banks.	Private banks.	Loan and trust companies.	Total.	Average per capita of population.
Maine.....	\$11, 175, 000	.....	.....	.....	\$1, 181, 600	\$12, 356, 600	\$18. 58
New Hampshire.....	6, 080, 000	.....	.....	.....	.....	6, 080, 000	15. 07
Vermont.....	6, 995, 000	.....	\$833, 560	.....	.....	7, 828, 560	23. 51
Massachusetts.....	97, 992, 500	.....	.....	.....	9, 575, 000	107, 567, 500	41. 83
Rhode Island.....	20, 237, 050	\$916, 675	.....	.....	2, 800, 261	23, 953, 986	63. 87
Connecticut.....	22, 849, 370	2, 340, 000	.....	.....	1, 161, 660	26, 350, 970	32. 61
Total Eastern States.....	165, 328, 920	3, 256, 675	833, 560	.....	14, 718, 461	184, 137, 616	35. 82
New York.....	87, 271, 060	32, 584, 710	.....	\$1, 374, 400	28, 350, 000	149, 580, 170	23. 21
New Jersey.....	14, 653, 350	1, 682, 060	.....	.....	1, 831, 600	18, 167, 010	11. 37
Pennsylvania.....	74, 035, 890	8, 461, 559	.....	1, 419, 689	38, 308, 428	122, 225, 566	21. 33
Delaware.....	2, 133, 985	680, 000	.....	.....	500, 000	3, 313, 985	18. 72
Maryland.....	17, 054, 960	1, 128, 450	289, 178	108, 312	700, 000	19, 280, 900	17. 84
District of Columbia.....	2, 827, 000	.....	49, 900	.....	3, 250, 000	6, 126, 900	21. 65
Total Middle States.....	197, 976, 245	44, 536, 779	339, 078	2, 902, 401	72, 940, 028	318, 694, 531	20. 83
Virginia.....	4, 841, 300	6, 303, 844	.....	.....	.....	11, 145, 144	6. 52
West Virginia.....	3, 061, 000	1, 788, 410	.....	.....	.....	4, 849, 410	5. 93
North Carolina.....	2, 726, 000	1, 957, 430	259, 894	363, 437	.....	5, 306, 761	3. 16
South Carolina.....	1, 718, 000	1, 493, 923	612, 024	.....	.....	3, 883, 947	3. 27
Georgia.....	3, 810, 000	8, 340, 468	717, 327	185, 000	.....	13, 058, 795	6. 73
Florida.....	1, 485, 000	435, 500	170, 000	.....	.....	2, 090, 500	4. 59
Alabama.....	3, 744, 000	592, 400	380, 000	437, 500	.....	5, 153, 900	3. 21
Mississippi.....	955, 080	3, 177, 031	.....	.....	.....	4, 132, 031	3. 08
Louisiana.....	3, 760, 000	2, 840, 885	588, 475	.....	.....	7, 189, 360	6. 12
Texas.....	22, 425, 000	350, 000	139, 500	2, 845, 043	.....	25, 759, 543	10. 71
Arkansas.....	1, 050, 000	1, 630, 232	.....	.....	.....	2, 680, 232	2. 14
Kentucky.....	13, 357, 900	16, 501, 723	.....	.....	.....	29, 859, 623	15. 47
Tennessee.....	9, 175, 000	4, 395, 111	305, 000	.....	.....	13, 875, 111	7. 49
Total Southern States.....	72, 144, 200	49, 806, 957	3, 202, 220	3, 830, 980	.....	128, 984, 357	6. 67
Missouri.....	20, 015, 000	19, 970, 890	.....	1, 156, 260	.....	41, 142, 150	14. 15
Ohio.....	44, 805, 100	8, 169, 147	564, 000	2, 041, 371	.....	55, 579, 618	14. 47
Indiana.....	13, 927, 500	4, 537, 900	.....	1, 274, 821	498, 875	20, 239, 096	8. 92
Illinois.....	38, 451, 000	6, 970, 100	6, 907, 000	3, 792, 017	4, 100, 000	60, 220, 117	14. 49
Michigan.....	13, 434, 000	12, 553, 580	.....	748, 537	.....	26, 736, 167	11. 67
Wisconsin.....	10, 570, 000	6, 984, 750	.....	1, 217, 849	.....	18, 722, 599	9. 75
Iowa.....	14, 045, 000	8, 560, 106	7, 111, 700	3, 854, 893	1, 031, 860	34, 603, 553	17. 28
Minnesota.....	15, 545, 000	9, 098, 300	370, 000	1, 082, 792	3, 778, 868	29, 874, 960	18. 92
Kansas.....	11, 157, 100	7, 318, 720	.....	2, 024, 505	.....	20, 480, 325	13. 19
Nebraska.....	12, 723, 100	*10, 623, 650	.....	.....	.....	23, 346, 750	16. 65
Total Western States.....	194, 652, 800	94, 737, 137	14, 952, 700	17, 193, 065	9, 409, 603	330, 945, 305	13. 86
Nevada.....	282, 000	.....	.....	50, 000	.....	332, 000	7. 22
Oregon.....	3, 745, 000	632, 200	296, 750	117, 123	.....	4, 791, 073	12. 74
Colorado.....	7, 837, 000	1, 615, 000	.....	587, 635	.....	10, 039, 635	19. 35
Utah.....	2, 100, 000	375, 000	881, 806	65, 000	.....	3, 421, 806	14. 14
Idaho.....	775, 000	155, 000	.....	69, 000	.....	999, 000	8. 54
Montana.....	4, 400, 000	400, 000	100, 000	40, 000	.....	4, 940, 000	24. 95
Wyoming.....	1, 160, 000	89, 500	.....	142, 917	.....	1, 392, 417	16. 38
New Mexico.....	750, 000	186, 700	30, 000	.....	.....	966, 700	5. 72
North Dakota.....	2, 190, 000	1, 087, 100	.....	.....	.....	3, 277, 100	11. 50
South Dakota.....	2, 235, 000	2, 289, 321	.....	.....	.....	4, 524, 321	9. 50
Washington.....	6, 480, 000	2, 537, 075	940, 500	.....	.....	9, 957, 575	18. 44
Arizona.....	490, 000	240, 200	.....	.....	.....	640, 200	9. 85
California.....	7, 975, 000	42, 339, 718	9, 002, 950	1, 588, 046	.....	60, 905, 714	45. 01
Oklahoma.....	300, 000	151, 211	.....	.....	.....	451, 211	3. 22
Indian Territory.....	360, 000	.....	.....	66, 000	.....	426, 000	2. 15
Total Pacific States and Territories.....	40, 989, 000	52, 098, 025	11, 252, 000	2, 725, 721	.....	107, 064, 746	22. 26
Total United States.....	671, 091, 165	244, 435, 573	30, 579, 558	26, 652, 167	97, 068, 092	1, 069, 826, 555	15. 63

* Includes private banks.

TABLE XIV.

TABLE SHOWING, BY STATES AND TERRITORIES, THE POPULATION OF EACH ON JUNE 1, 1894, AND THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL AND STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS IN THE UNITED STATES ON OR ABOUT JUNE 30, 1894; THE AVERAGE OF THESE PER CAPITA OF POPULATION, AND THE PER CAPITA AVERAGES OF SUCH RESOURCES IN EACH CLASS OF BANKS AND IN ALL BANKS.

States and Territories.	Population June 1, 1894.*	All banks.		National banks.	State banks.	Loan and trust com- panies.	Savings banks.	Private banks.
		Capital, etc.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.
Maine	665,000	\$90,699,347	\$136.39	\$44.39		\$6.85	\$85.15	
New Hampshire	388,000	92,900,954	239.43	43.54			195.89	
Vermont	333,000	42,385,686	145.30	54.06			91.24	
Massachusetts	2,571,000	835,971,933	325.15	127.14		32.92	165.09	
Rhode Island	375,000	141,571,800	377.52	122.27	\$4.96	55.78	194.51	
Connecticut	808,000	223,826,746	277.01	84.16	8.81	7.64	176.40	
New York	6,433,000	1,886,301,005	293.22	92.62	38.09	52.21	109.47	\$0.83
New Jersey	1,597,000	136,777,681	85.64	47.50	5.82	8.84	23.48	
Pennsylvania	5,729,000	636,492,424	111.10	63.02	9.20	23.82	13.11	1.95
Delaware	177,000	15,059,483	85.08	43.27	9.78	8.06	23.97	
Maryland	1,081,000	112,365,616	102.94	55.26	3.45	1.75	43.23	.25
District of Columbia	283,000	22,071,790	77.93	50.56		26.89	.54	
Virginia	1,708,000	42,871,275	25.10	12.28	12.82			
West Virginia	818,000	19,342,988	23.65	12.61	10.73		.31	
North Carolina	1,679,000	14,674,386	8.74	4.55	3.03		.43	.73
South Carolina	1,189,000	15,929,866	13.40	5.64	3.09		4.67	
Georgia	1,929,000	35,823,543	18.47	5.33	11.70		1.15	.29
Florida	456,000	8,622,607	18.91	15.15	2.84		.92	
Alabama	1,603,000	13,132,446	8.19	6.40	.66		.50	.63
Mississippi	1,340,000	12,418,990	9.26	2.27	6.99			
Louisiana	1,175,000	38,161,907	32.47	19.17	10.87		2.43	
Texas	2,404,000	63,545,580	26.43	23.23	.41		.31	2.48
Arkansas	1,251,000	7,735,325	6.18	2.56	3.62			
Kentucky	1,929,000	78,903,097	40.90	17.00	23.90			
Tennessee	1,853,000	38,215,111	20.62	13.52	5.99		1.11	
Missouri	2,906,000	155,445,757	53.49	20.24	30.94			2.31
Ohio	3,842,000	233,444,500	60.76	41.13	9.24		8.04	2.35
Indiana	2,269,000	72,309,220	31.87	22.00	5.93	.22	1.62	2.10
Illinois	4,155,000	306,706,260	73.81	42.73	7.55	5.19	14.49	3.85
Michigan	2,200,000	127,964,202	55.88	22.75	31.76			1.37
Wisconsin	1,822,000	94,182,509	50.04	26.76	19.60		.09	3.59
Iowa	2,032,000	120,694,020	60.28	22.45	13.03	.90	17.41	6.49
Minnesota	1,579,000	103,710,831	65.68	31.80	21.33	3.88	6.02	2.65
Kansas	1,553,000	58,216,255	37.49	19.65	13.26			4.58
Nebraska	1,402,000	69,722,979	49.73	26.61	23.12			
Nevada	46,000	987,332	21.46	19.09				2.37
Oregon	376,000	15,471,631	41.15	33.05	2.97		4.35	.78
Colorado	519,000	37,749,082	72.73	59.72	10.54			2.47
Utah	242,000	8,389,070	34.66	21.98	1.98		10.18	.52
Idaho	117,000	3,312,510	28.31	24.45	3.09			.77
Montana	198,000	21,273,005	107.43	96.97	5.53		4.27	.66
Wyoming	85,000	3,974,261	46.75	37.13	3.21			6.41
New Mexico	169,000	3,239,733	19.17	15.38	3.20		.41	.18
North Dakota	285,000	9,836,535	34.51	23.51	11.00			
South Dakota	476,000	12,521,073	26.30	13.36	12.94			
Washington	540,000	26,414,773	48.90	31.10	11.28		6.52	
Arizona	65,000	2,160,183	33.23	16.69	16.54			
California	1,353,000	284,768,576	210.47	19.57	85.61		103.37	2.12
Oklahoma	110,000	1,383,693	9.88	7.17	2.71			
Indian Territory	198,000	1,218,759	6.66	6.00				.66
Total United States.	68,473,000	6,407,003,338	93.57	39.16	14.69	9.40	28.83	1.49

* Estimated by Mr. J. S. McCoy, Government actuary.

† Includes private banks.

TABLE XV.

STATEMENT SHOWING THE NUMBER AND VALUE OF STOCK ISSUED, NUMBER AND VALUE OF SHARES HELD BY WOMEN, NUMBER OF WOMEN SHAREHOLDERS, NUMBER OF WOMEN EMPLOYÉS, AND ANNUAL SALARIES PAID TO THEM, BY STATE BANKS, JUNE 30, 1894.

States and Territories.	No. of banks.	Stock issued.		Stock held by women.		Women shareholders.	Women employés.	
		Number of shares.	Value.	Number of shares.	Value.	Number.	Number.	Salary.
Maine.....	10	7,851	\$785,100	747	\$74,700	107	3	\$1,456
New Hampshire.....	7	5,850	585,000	690	69,000	106	1	900
Vermont.....	14	8,750	750,000	1,433	122,350	161	4	1,436
Massachusetts.....	24	97,801	9,780,100	10,776	1,077,600	563	13	6,480
Rhode Island.....	7	22,382	2,788,200	3,982	328,750	284	.....	.....
Connecticut.....	14	31,922	3,117,200	5,767	563,700	478	3	1,494
New York.....	207	644,778	53,331,700	103,115	7,885,483	3,875	108	52,771
New Jersey.....	38	59,460	3,310,350	8,018	522,545	590	18	8,708
Pennsylvania.....	147	537,866	42,231,341	68,328	4,879,745	3,330	110	47,559
Delaware.....	2	7,400	620,000	929	75,850	101	.....	.....
Maryland.....	12	48,710	1,734,000	7,380	170,695	261	10	4,530
District of Columbia.....	4	32,999	3,299,900	5,325	572,500	311	4	2,200
Virginia.....	38	47,253	2,795,920	9,259	468,225	384	.....	.....
West Virginia.....	24	21,823	1,712,300	3,902	273,260	209	.....	.....
North Carolina.....	17	11,010	712,675	1,023	70,350	77	.....	.....
South Carolina.....	31	20,067	1,615,775	3,169	255,425	284	.....	.....
Georgia.....	48	54,233	5,121,600	8,469	793,150	610	4	1,920
Florida.....	15	5,650	557,650	572	56,500	33	4	1,902
Alabama.....	16	14,699	1,444,900	1,403	139,816	82	.....	.....
Mississippi.....	28	32,999	1,435,125	2,886	238,112	163	.....	.....
Louisiana.....	16	32,302	2,690,200	1,741	128,750	111	1	500
Texas.....	9	9,080	945,088	1,100	118,330	39	3	1,560
Arkansas.....	25	67,277	1,229,425	4,484	112,112	76	1	1,200
Kentucky.....	88	82,256	7,426,119	17,762	1,838,272	1,081	1	420
Tennessee.....	55	45,026	3,587,230	3,693	329,562	230	1	300
Missouri.....	422	186,124	17,604,590	23,676	2,539,133	1,488	31	11,288
Ohio.....	110	109,161	8,374,000	17,301	133,633	637	16	6,224
Indiana.....	80	40,859	3,988,100	5,645	530,525	269	13	4,500
Illinois.....	125	182,390	17,540,375	21,610	2,154,952	554	27	13,384
Michigan.....	121	91,325	9,322,500	11,985	1,183,650	742	17	7,140
Wisconsin.....	110	58,663	5,295,900	5,015	491,365	310	17	7,026
Iowa.....	322	168,862	15,633,515	19,614	1,848,167	1,435	49	19,623
Minnesota.....	121	113,165	11,000,075	13,418	1,246,680	647	23	10,970
Kansas.....	166	65,601	5,518,704	5,997	514,450	419	22	10,230
Nebraska.....	323	111,498	9,310,123	8,568	776,297	565	33	14,316
Oregon.....	12	8,722	730,800	1,365	129,350	52	2	960
Colorado.....	18	13,600	1,361,500	1,788	179,250	45	2	1,680
Utah.....	15	14,068	1,346,600	1,921	187,825	166	.....	.....
Idaho.....	4	1,925	192,500	100	10,000	5	.....	.....
Montana.....	7	5,250	525,000	250	25,000	20	.....	.....
Wyoming.....	3	520	52,000	29	2,900	4	.....	.....
New Mexico.....	5	2,747	351,700	549	69,600	28	2	900
North Dakota.....	44	8,505	878,000	976	98,352	101	5	2,280
South Dakota.....	60	12,935	1,145,342	1,576	136,275	142	11	4,520
Washington.....	30	19,855	2,017,735	1,321	144,630	60	4	1,510
Arizona.....	3	3,000	225,000	153	15,300	23	.....	.....
California.....	204	461,224	40,921,342	60,746	4,517,919	1,682	20	10,600
Oklahoma.....	9	1,910	193,217	102	10,537	5	1	360
Indian Territory.....	1	160	16,000	40	4,000	1	.....	.....
Total United States.....	3,211	3,618,084	307,151,716	481,098	38,074,712	23,146	584	262,847

TABLE XVI.

TABLE SHOWING, BY STATES, THE AGGREGATE SAVINGS DEPOSITS OF SAVINGS BANKS, WITH THE NUMBER OF THE DEPOSITORS AND THE AVERAGE AMOUNT DUE TO EACH, IN 1892-'93 AND 1893-'94.

States.	1892-'93.			1893-'94.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine	155,333	\$53,397,950	\$343.76	153,922	\$53,261,309	\$346.03
New Hampshire	174,654	74,377,279	425.85	169,510	70,616,944	416.59
Vermont	89,115	27,262,930	305.93	92,239	27,966,855	303.20
Massachusetts	1,189,936	393,019,862	330.29	1,214,493	399,995,570	329.35
Rhode Island	142,492	69,906,993	490.60	130,610	69,053,724	528.70
Connecticut	331,061	130,686,729	394.75	335,879	133,967,220	398.95
Total Eastern States	2,082,591	748,651,743	359.48	2,006,653	754,861,622	360.03
New York	1,593,804	629,358,274	394.88	1,585,155	617,089,449	390.50
New Jersey	140,772	36,488,246	259.20	137,897	34,266,298	248.49
Pennsylvania	252,986	66,417,794	262.54	248,244	66,025,821	265.97
Delaware	18,613	3,739,484	200.90	18,264	3,693,311	202.22
Maryland	147,462	44,495,128	301.74	144,218	43,758,875	303.42
District of Columbia	1,400	74,729	53.38	1,258	72,667	57.76
Total Middle States	2,155,031	780,573,655	362.21	2,135,036	764,906,421	358.26
West Virginia	* 5,149	237,707	46.16	3,522	236,025	67.01
North Carolina	6,112	301,234	49.28	* 8,750	416,695	47.62
South Carolina	24,422	5,913,139	242.12	* 23,246	3,939,976	169.49
Georgia	* 8,494	1,004,765	118.29	* 7,196	836,823	116.29
Florida	* 1,921	219,448	166.12	* 881	175,115	198.77
Alabama	1,848	73,032	39.52	* 2,590	102,347	39.52
Louisiana	6,507	2,003,854	307.95	7,786	2,057,845	264.30
Texas	2,583	356,553	138.04	2,450	301,648	123.12
Arkansas	844	123,451	146.27			
Tennessee	* 14,126	1,778,174	125.88	9,664	1,412,840	146.19
Total Southern States	71,406	12,011,357	168.21	66,085	9,479,314	143.44
Ohio	85,614	34,606,213	404.21	77,533	27,403,922	353.45
Indiana	16,127	4,073,131	252.56	13,967	3,165,214	226.62
Illinois	* 84,861	23,498,504	276.90	83,802	22,870,065	272.90
Wisconsin	1,164	184,698	158.67	1,219	152,300	124.94
Iowa	* 73,108	26,426,031	361.46	* 72,397	26,230,214	362.31
Minnesota	42,212	10,658,564	252.59	38,493	8,954,575	232.63
Total Western States	303,086	99,447,141	328.11	287,411	88,776,230	308.88
Oregon	* 2,461	683,620	277.78	* 1,732	753,080	434.80
Colorado	* 11,639	2,217,547	190.52			
Utah	22,815	2,935,849	128.68	5,528	963,227	174.24
Montana	1,736	423,248	243.80	1,240	347,476	280.22
New Mexico	885	186,923	211.21	1,182	37,476	205.91
Washington				* 11,595	2,415,669	208.34
California	* 178,949	138,019,874	771.28	172,225	125,420,765	728.24
Total Pacific States and Territories	218,485	144,467,061	661.22	192,502	129,937,093	674.99
Total United States	4,830,599	1,785,150,957	369.55	4,777,687	1,747,961,280	365.86

* Partially estimated.

TABLE XVII.

TABLE SHOWING THE NUMBER OF SAVINGS BANKS IN THE UNITED STATES, NUMBER OF DEPOSITORS, AMOUNT OF SAVINGS DEPOSITS, AVERAGE AMOUNT DUE EACH DEPOSITOR IN THE YEARS 1820, 1825, 1830, 1835, 1840, AND 1845 TO 1894, AND AVERAGE PER CAPITA IN THE UNITED STATES IN THE YEARS GIVEN.

Year.	Number of banks.	Number of depositors.	Deposits.	Average due each depositor.	Average per capita in the United States.
1820	10	8,635	\$1,138,576	\$131.86	\$0.12
1825	15	16,931	2,537,082	149.84	.....
1830	36	38,085	6,973,304	183.09	54
1835	52	60,058	10,613,726	176.72	.....
1840	61	78,701	14,051,520	178.54	82
1845	70	145,206	24,506,677	168.77	.....
1846	74	158,709	27,374,325	172.48	.....
1847	76	187,739	31,627,479	168.46	.....
1848	83	199,764	33,087,488	165.63	.....
1849	90	217,318	36,073,924	165.99	.....
1850	108	251,354	43,431,130	172.78	1.87
1851	128	277,148	50,457,913	182.06	.....
1852	141	308,863	59,467,453	192.54	.....
1853	159	365,538	72,313,696	197.82	.....
1854	190	396,173	77,823,906	196.44	.....
1855	215	431,602	84,290,076	195.29	.....
1856	222	487,986	95,598,239	195.90	.....
1857	231	490,428	98,512,968	200.87	.....
1858	245	538,840	108,438,287	201.24	.....
1859	259	622,556	128,657,901	206.66	.....
1860	278	693,870	149,277,504	215.13	4.75
1861	285	694,487	146,719,882	211.27	.....
1862	289	787,943	169,434,540	215.03	.....
1863	293	887,006	206,235,202	232.48	.....
1864	305	976,025	236,280,401	242.08	.....
1865	317	960,844	242,619,382	247.35	.....
1866	336	1,047,061	282,455,794	264.70	.....
1867	371	1,188,202	337,009,452	283.63	.....
1868	406	1,310,144	392,781,813	299.80	.....
1869	476	1,466,684	457,675,050	312.04	.....
1870	517	1,630,846	549,874,358	337.17	14.26
1871	577	1,962,047	650,745,442	342.13	.....
1872	647	1,992,925	735,046,805	368.82	.....
1873	669	2,185,832	802,363,609	367.07	.....
1874	693	2,293,401	864,556,962	376.98	.....
1875	771	2,359,864	924,037,304	391.56	.....
1876	781	2,368,630	941,350,255	397.42	.....
1877	675	2,395,314	866,218,306	361.63	.....
1878	663	2,400,785	879,897,425	366.50	.....
1879	639	2,268,707	802,490,298	353.72	.....
1880	629	2,335,582	819,106,973	350.71	16.33
1881	629	2,528,740	891,961,142	352.73	.....
1882	629	2,710,354	966,797,081	356.70	.....
1883	630	2,876,438	1,024,856,787	356.29	.....
1884	636	3,015,151	1,073,294,955	355.96	.....
1885	646	3,071,495	1,095,172,147	356.56	.....
1886	638	3,158,950	1,141,530,578	361.36	.....
1887	684	3,418,013	1,235,247,371	361.39	.....
1888	801	3,838,291	1,364,196,550	355.41	.....
1889	849	4,021,523	1,425,230,349	354.40	.....
1890	921	4,258,893	1,524,844,506	358.03	24.35
1891	1,011	4,533,217	1,623,079,749	358.04	25.29
1892	1,059	4,781,605	1,712,769,026	358.20	26.11
1893	1,080	4,830,599	1,785,150,957	369.55	26.63
1894	1,024	4,777,687	1,747,961,280	365.86	25.53

TABLE XVIII.

TABLE SHOWING, BY STATES AND GEOGRAPHICAL DIVISIONS, THE NUMBER, ASSETS, LIABILITIES, AND PRIVATE BANKS IN THE UNITED STATES, WHICH

[From reports to the

States, etc.	State banks.			Savings banks.			Trust companies.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
New Hampshire.....				1	\$60,000	\$80,000			
Vermont.....	1	\$400	\$5,000						
Rhode Island.....				1	1,000,000	1,207,601			
Total Eastern States.....	1	400	5,000	2	1,060,000	1,287,601			
New York.....	2	524,400	466,400						
Pennsylvania.....	1	170,000	170,000	1	50,508	127,000			
Total Middle States.....	3	694,400	636,400	1	50,508	127,000			
South Carolina.....									
Georgia.....							2	\$55,000	\$55,000
Florida.....	2	140,678	191,117	1	5,000	15,000	1	20,000	35,000
Kentucky.....	3	126,000	200,000						
Tennessee.....	2	95,000	92,000				1	185,000	125,000
Total Southern States.....	7	361,678	483,117	1	5,000	15,000	4	260,000	215,000
Missouri.....	2	135,000	115,000						
Ohio.....									
Indiana.....									
Illinois.....									
Michigan.....									
Minnesota.....				1	58,500	73,342			
Kansas.....	6	202,000	326,600						
Nebraska.....	2	23,000	28,000				1	160,000	262,000
Total Western States.....	10	360,000	469,000	1	58,500	73,342	1	160,000	262,000
Oregon.....	1	400	1,250						
Colorado.....				1	932,000	642,000			
Utah.....	1	185,300	193,000						
Washington.....	2	157,500	193,200	2	515,000	504,000			
Arizona.....				1	25,000	29,000			
Oklahoma Territory.....	2	14,000	29,000						
Total Pacific States and Territories.....	6	357,200	416,450	4	1,472,000	1,175,000			
Total United States.....	27	1,773,678	2,009,967	9	2,646,008	2,677,943	5	420,000	477,000

TABLE XVIII.

AND LIABILITIES OF STATE AND SAVINGS BANKS, TRUST AND MORTGAGE COMPANIES DURING THE YEAR ENDED ON AUGUST 31, 1894.

Bradstreet Agency.]

Mortgage and investment companies.			Private banks.			Total of all banks.			States, &c.
No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	
						1	\$60,000	\$80,000	N. H.
						1	400	5,000	Vt.
			2	\$800,000	\$800,000	3	1,600,000	2,007,601	R. I.
			2	600,000	800,000	5	1,660,400	2,092,601	
2	\$27,000,000	\$28,000,000	2	148,900	234,600	6	27,673,300	28,701,000	N. Y.
			2	120,000	215,000	4	340,508	512,000	Pa.
2	27,000,000	28,000,000	4	268,900	449,600	10	28,013,808	29,213,000	
			1	10,000	60,600	1	10,000	60,600	S. C.
						2	55,000	55,000	Ga.
						4	165,678	241,117	Fla.
						3	126,000	200,000	Ky.
						3	280,000	217,000	Tenn.
			1	10,000	60,600	13	636,678	773,117	
1	6,000,000	9,500,000				3	6,135,000	9,615,000	Mo.
			1	125,000	60,000	1	125,000	60,000	Ohio.
			1	30,000	113,000	1	30,000	113,000	Ind.
			4	423,000	534,000	4	423,000	534,000	Ill.
			3	54,700	52,000	3	54,700	52,000	Mich.
			1	100,000	52,000	2	158,500	125,342	Minn.
			2	105,000	75,000	8	307,000	401,000	Kans.
			2	33,000	40,000	5	216,000	330,000	Nebr.
1	6,000,000	9,500,000	14	870,700	926,000	27	7,449,200	11,230,342	
						1	400	1,250	Oreg.
						1	932,000	642,000	Colo.
						1	185,300	193,000	Utah.
						4	672,500	697,200	Wash.
						1	25,000	29,000	Ariz.
						2	14,000	29,000	Okla.
						10	1,829,200	1,591,450	
3	33,000,000	37,500,000	21	1,749,600	2,235,600	65	39,589,286	44,900,510	

TABLE XIX.

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 2D DAY OF OCTOBER, 1894.

Dr.	[Liquidating.]	Cr.	
RESOURCES.		LIABILITIES.	
Loans and discounts on which officers and directors are not liable (see schedule).....	\$15,481.32	Undivided profits.....	\$2,240.06
Due from national banks (not approved reserve agents), subject to check.....	78,312.02	Individual deposits subject to check.....	91,553.28
Total	93,793.34	Total	93,793.34

SCHEDULE.

Loans and discounts.

On time, secured by stocks, bonds, and other personal securities..... \$15,481.32

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Savings Bank of the District of Columbia, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*

DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 10th day of October, 1894.

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

GEORGE H. PLANT,
ANDREW WYLLIE,
ALBERT L. STURTEVANT, } *Directors.*

REPORT OF THE CONDITION OF THE NATIONAL SAFE DEPOSIT, SAVINGS AND TRUST COMPANY OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 2D DAY OF OCTOBER, 1894.

Dr.		Cr.	
RESOURCES.		LIABILITIES.	
Loans and discounts on which officers and directors are liable.....	\$62,500.00	Capital stock paid in.....	\$1,000,000.00
Loans and discounts on which officers and directors are not liable.....	1,354,555.60	Undivided profits.....	\$70,699.72
Stocks, securities, etc., including premium on same (see schedule).....	22,900.00	Less current expenses and taxes paid.....	6,437.61
Banking house.....	662,789.43	Individual deposits subject to check.....	64,262.11
Furniture and fixtures.....	112,210.57		1,464,839.55
Due from national banks (not approved reserve agents), subject to check.....	280,769.09		
Due from State and private banks and bankers, subject to check....	4,710.07		
Checks and other cash items.....	13,758.89		
Bills of other national banks.....	300.00		
Fractional paper currency, nickels, and cents.....	8.51		
Lawful money reserve in bank, viz.: Specie: Gold coin.....	\$527.50		
Silver dollars.....	20.00		
Silver Treasury certificates.....	10,000.00		
Fractional silver coin.....	52.00		
	10,590.50		
Legal-tender notes.....	4,000.00		
Total	2,529,101.66	Total	2,529,101.66

SCHEDULE.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$120,701.20
On time, secured by stocks, bonds, and other personal securities.....	495,114.40
On time, on mortgages or other real estate security.....	801,240.00
Total	1,417,055.60

Stocks, securities, etc.

Number shares of stock or face value of bonds.	Name of corporation issuing stock, bonds, etc.	Amount at which carried on books.	Estimated actual market value.	State whether taken for "debts previously contracted" or otherwise.
\$400	District of Columbia 3.65's.....	\$400	\$576	Purchased for investment.
16,000	Chesapeake and Potomac Telephone Company.	16,000	16,000	
6,000	U. S. Electric Light Company 6's	6,000	6,600	Do.
500	Masonic Hall Association 5's...	500	500	Do.
		22,900	23,776	

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Safe Deposit, Savings and Trust Company of the District of Columbia, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*

DISTRICT OF COLUMBIA, *County of Washington :*

Sworn to and subscribed before me this 5th day of October, 1894.

[SEAL.]

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

JNO. HYDE, }
 ANDREW WYLLIE, } *Directors.*
 JOHN F. RODGERS. }

REPORT OF THE CONDITION OF THE WASHINGTON LOAN AND TRUST COMPANY, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 2D DAY OF OCTOBER, 1894.

Dr.

Cr.

RESOURCES.		LIABILITIES.	
Loans and discounts on which officers and directors are liable.....	\$179,021.92	Capital stock paid in	\$1,000,000.00
Loans and discounts on which officers and directors are not liable.	1,470,512.27	Surplus fund	100,000.00
Overdrafts, unsecured	223.16	Undivided profits.....	\$70,148.36
Stocks, securities, etc., including premium on same (see schedule) ..	41,915.04	Less current expenses and taxes paid.....	184.18
Banking house.....	561,300.46		69,964.18
Furniture and fixtures, vault and safe work.....	41,326.67	Due to national banks (not approved reserve agents), subject to check	5,338.34
Due from national banks (not approved reserve agents), subject to check.....	184,815.89	Dividends unpaid.....	3,483.39
Due from State and private banks and bankers and trust companies, subject to check.....	122,994.17	Interest unpaid, real-estate trust bonds.....	445.00
Checks and other cash items (see schedule).....	15,573.02	Individual deposits subject to check....	\$940,525.15
Fractional paper currency, nickels, and cents.....	20.14	Demand certificates of deposit.....	9,760.00
Lawful money reserve in bank, viz: Specie:		Time certificates of deposit.....	429,150.17
Gold coin.....	\$20,723.00	Certified checks	2,115.01
Silver Treasury certificates.....	37,623.00		1,381,550.33
Fractional silver coin.....	538.50	Real-estate trust bonds.....	145,800.00
Legal-tender notes.....	58,884.50		
	30,000.00		
Total	2,706,587.24	Total	2,706,587.24

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$380,633.16
On time, paper with two or more individual or firm names	575.00
On time, single-name paper (one person or firm), without other security.....	575.66
On time, secured by stocks, bonds, and other personal securities.....	427,992.75
On time, on mortgages or other real estate security.....	839,757.62
Total.....	1,649,534.19

Stocks, securities, etc.

Number shares of stock or face value of bonds.	Name of corporation issuing stock, bonds, etc.	Amount at which carried on books.	Estimated actual market value.
65	Washington Loan and Trust Co.....	\$10,092.50	\$8,450.00
2	Ohio.....	200.00	180.00
\$8,500	Eckington and Soldiers' Home registered bonds.....	8,500.00	8,500.00
\$9,500	Edison Electric Illuminating Co.....	9,500.00	9,500.00
40	Columbia National Bank.....	5,230.00	5,600.00
50	Atlantic Building.....	3,326.53	4,000.00
50	Pacific Building.....	2,076.01	4,500.00
\$3,000	Columbia Brick Co.....	3,000.00	3,000.00
		41,915.04	43,730.00

Checks and other cash items.

Checks and drafts on banks, etc., in this city, and checks and drafts on other banks..... \$15,573.02
 The highest rate of interest paid by the bank on deposits is 3 per cent; on real estate trust bonds, 5 per cent.

I, John Joy Edson, president of the Washington Loan and Trust Company, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

JNO. JOY EDSON, *President.*

DISTRICT OF COLUMBIA:

Sworn to and subscribed before me this 5th day of October, 1894.

[SEAL.]

Correct. Attest:

TENNEY ROSS, *Notary Public.*

JNO. R. CARMODY,
 A. S. WORTHINGTON,
 GEO. TRUESDELL,
 S. W. WOODWARD,
 JOHN B. LARNER,
 R. N. BATCHELDER,
 N. H. SHEA,
 ISADORE SAKS,
 J. J. DARLINGTON,
 CHARLES BAUM,
 BRAINARD H. WARNER,
 ELLIS SPEAR,
 WM. B. GURLEY,
 AUG. CRANE, JR.,
 ALBERT F. FOX,

} *Directors.*

REPORT OF THE CONDITION OF THE AMERICAN SECURITY AND TRUST COMPANY,
AT WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS
ON THE 2D DAY OF OCTOBER, 1894.

DR.

CR.

RESOURCES.		LIABILITIES.	
Loans and discounts on which officers and directors are liable	\$204, 592. 51	Capital stock paid in	\$1, 250, 000. 00
Loans and discounts on which officers and directors are not liable ..	2, 140, 612. 73	Surplus fund	175, 000. 00
Overdrafts, unsecured.....	458. 00	Undivided profits.....	\$36, 910. 83
U. S. bonds on hand (par value), 4 per cents	100, 000. 00	Less current expenses and taxes paid.....	532. 06
Premium on U. S. bonds	13, 562. 50	Dividends unpaid	36, 378. 77
Stocks, securities, etc., including premium on same (see schedule) ..	67, 705. 00	Individual deposits, subject to check.....	962, 409. 14
Banking house	133, 629. 49	Time and trust deposits	123, 711. 73
Furniture and fixtures	26, 484. 07	Certified checks	1, 508. 33
Other real estate and mortgages owned, including storage warehouse.....	166, 422. 54	Debenture bonds	814, 550. 00
Due from national banks (not approved reserve agents), subject to check	393, 631. 07		
Checks and other cash items (see schedule)	28, 652. 67		
Fractional paper currency, nickels, and cents	39. 89		
Specie, viz:			
Gold coin	\$46, 056. 50		
Gold Treasury certificates.....	26, 550. 00		
Silver dollars	538. 00		
Silver Treasury certificates.....	14, 506. 00		
Fractional silver coin.....	270. 00		
	87, 920. 50		
Total	3, 363, 710. 97	Total	3, 363, 710. 97

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$550, 347. 19
On time, secured by stocks, bonds, and other personal securities.....	97, 369. 23
On time, on mortgages or other real-estate security.....	1, 697, 488. 82
Total	2, 345, 205. 24

Stocks, securities, etc.

Number shares of stock or face value of bonds.	Name of corporation issuing stock, bonds, etc.	Amount at which carried on books.	Estimated actual market value.	State whether taken for "debts previously contracted," or otherwise.
\$100, 000	United States 4 per cent bonds	\$113, 562. 50	\$113, 562. 50	Investment.
28, 000	Chesapeake and Potomac Telephone bonds ..	27, 005. 00	28, 000. 00	Do.
44, 000	Georgetown and Tennallytown R. R. Co. bonds ..	39, 609. 00	44, 000. 00	Do.
10 shares.	Great Falls Ice Co. stock	1, 100. 00	1, 300. 00	Debt.
	Total	181, 267. 50		

Checks and other cash items.

Checks and drafts on banks, etc., in this city \$26,711.46
 Checks and drafts on other banks 1,382.53

I, J. W. Whelpley, cashier of the American Security and Trust Company, of Washington, D. C., do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

J. W. WHELPLEY, *Cashier.*

DISTRICT OF COLUMBIA, *City of Washington:*

Sworn to and subscribed before me this 5th day of October, 1894.

[SEAL.]

Correct. Attest:

HOWARD S. REESIDE, *Notary Public.*

C. J. BELL, A. T. BRITTON, JAMES E. FITCH, W. S. THOMPSON, H. W. WILLARD, M. W. BEVERIDGE, S. S. BURDETT, HENRY WISE GARNETT, JOHN E. HERRELL, JAS. G. PAYNE, HENRY F. BLOUNT,	}	<i>Directors.</i>
--	---	-------------------

TABLE XX.

CANADIAN BANKS.

SUMMARY OF THE CONDITION OF THE THIRTY-NINE CHARTERED BANKS OF THE DOMINION OF CANADA ON JULY 31, 1894.

RESOURCES.		LIABILITIES.	
Call loans on bonds and stocks.....	\$14,677,518	Capital stock.....	\$62,156,255
Current loans.....	202,720,760	Surplus fund.....	27,160,750
Loans to the provincial governments.....	190,456	Notes in circulation.....	29,801,772
Overdue debts.....	3,016,800	Due to the Dominion Government.....	3,177,309
Deposits to secure circulation.....	1,821,268	Due to the provincial governments.....	3,293,264
Dominion debentures or stocks.....	3,133,230	Demand deposits.....	64,950,318
Provincial, municipal, etc., securities.....	11,056,504	Time deposits.....	111,633,147
Railway securities.....	8,226,603	Due to other banks and agencies.....	8,597,614
Due from other banks and agencies.....	24,482,843	Other liabilities.....	263,224
Real estate, bank premises, and mortgages.....	6,962,434		
Cash on hand, viz:			
Checks, etc.....	\$6,776,646		
Specie.....	7,779,735		
Dominion notes.....	15,690,145		
Total cash on hand.....	30,246,526		
Other resources.....	1,570,586		
Excess of liabilities.....	2,928,125		
Total.....	311,033,653	Total.....	311,033,653

AGGREGATE RESOURCES AND LIABILITIES
OF
THE NATIONAL BANKS
FROM
OCTOBER, 1863, TO OCTOBER, 1894.

335

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.

Resources.	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Loans and discounts	\$10,666,095.60	\$31,593,943.45	\$70,746,513.33	\$93,238,657.92
U. S. bonds and securities	15,112,250.00	41,175,150.00	92,530,500.00	108,064,400.00
Other items	74,571.48	432,059.95	842,017.73	1,434,739.76
Due from national banks		4,699,479.56	15,935,730.13	19,965,729.47
Due from other b'ks and b'krs	4,786,124.58	8,537,908.94	17,357,558.06	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	1,669,009.00	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.

Resources.	JANUARY 2.	APRIL 3.	JULY 3	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts	\$166,448,718.00	\$252,404,208.07	\$362,442,743.08	\$487,170,136.29
U. S. bonds and securities	176,578,750.00	277,619,900.00	391,744,850.00	427,731,300.00
Other items	3,294,883.27	4,275,769.51	12,569,120.38	19,048,513.15
Due from national banks	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs	19,836,072.83	22,554,636.57	26,078,028.01	17,393,232.25
Real estate, furniture, etc	4,083,226.12	6,525,118.80	11,231,257.28	14,703,281.77
Current expenses	1,053,725.34	2,298,025.05	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	168,426,166.55	189,958,496.28
Total	512,568,666.68	771,514,039.10	1,126,455,481.66	1,359,768,074.49

* Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894.

1863.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
Capital stock				\$7, 188, 393. 00
Undivided profits.....				128, 030. 00
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.

Liabilities.	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
		139 banks.	307 banks.	467 banks.
Capital stock	\$14, 740, 522. 00	\$42, 204, 474. 00	\$75, 213, 945. 00	\$86, 782, 802. 00
Surplus fund			1, 129, 910. 22	2, 010, 286. 10
Undivided profits.....	432, 827. 81	1, 625, 656. 87	3, 094, 330. 11	5, 982, 392. 22
Nat'l bank notes outstanding.....	30, 155. 00	9, 797, 975. 00	25, 825, 665. 00	45, 260, 504. 00
Individual and other deposits.....	19, 450, 492. 53	51, 274, 914. 01	119, 414, 239. 03	122, 166, 536. 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, 103, 195. 30

1865.

Liabilities.	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
		638 banks.	907 banks.	1,294 banks.	1,513 banks.
Capital stock	\$135, 618, 874. 00	\$215, 326, 023. 00	\$325, 834, 558. 00	\$393, 157, 206. 00
Surplus fund	8, 663, 311. 22	17, 318, 942. 65	31, 303, 565. 64	38, 713, 380. 72
Undivided profits.....	12, 283, 812. 65	17, 809, 307. 14	23, 159, 408. 17	32, 359, 278. 19
Nat'l bank 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. 22
United States deposits.....	37, 764, 729. 77	57, 630, 141. 01	58, 032, 720. 67	48, 170, 381. 31
Due to national banks.....	30, 619, 175. 57	41, 301, 031. 16	78, 261, 045. 64	90, 044, 837. 08
Due to other banks and b'kers*.....	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, 066. 68	771, 514, 939. 10	1, 126, 455, 481. 66	1, 359, 768, 074. 49

* Including State bank circulation outstanding.

338 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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	142,603,500.00	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	87,564,320.71	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	4,927,590.79	3,032,716.27	5,811,253.35
Premiums paid	2,423,918.02	2,238,516.31	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' cur'y	187,816,548.82	189,867,852.52	201,425,041.63	205,793,578.76
Total.....	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

Resources.	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Loans and discounts	\$608,771,799.61	\$597,648,286.53	\$588,450,396.12	\$600,675,214.61
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'ies 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	21,432,615.43	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	10,737,392.00	9,663,322.82	8,389,226.47
Real estate, furniture, etc....	18,925,315.51	19,625,893.81	19,800,905.86	20,639,708.23
Current expenses	2,822,675.18	5,693,784.17	3,249,153.31	5,297,494.13
Premiums paid	2,860,398.85	3,411,325.56	3,338,600.37	2,764,186.35
Checks and other cash items.	101,430,220.18	87,951,405.13	128,312,177.79	134,603,231.51
Bills of national banks	19,263,718.00	12,873,785.00	16,138,769.00	11,841,104.00
Bills of other banks	1,176,142.00	825,748.00	531,267.00	333,209.00
Specie	19,726,043.20	11,444,529.15	11,128,672.98	12,798,044.40
Legal tenders and fract' cur'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	1,499,460,060.17

1868.

Resources.	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Loans and discounts	\$616,603,479.89	\$628,029,347.65	\$655,729,546.42	\$657,668,847.83
U.S.b'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 dep'ts	37,315,750.00	37,446,000.00	37,853,150.60	37,360,150.00
U.S. b'ds and sec'ies on hand.	44,164,500.00	45,958,550.00	43,068,350.00	36,817,600.00
Oth'r stocks, b'ds, and mortg's	19,365,864.77	19,874,384.33	20,007,327.42	20,693,406.40
Due from national banks	99,311,446.60	95,900,606.35	114,434,097.93	102,278,547.77
Due from other b'ks and b'k'rs	8,480,109.74	7,074,297.44	8,642,456.72	7,848,822.24
Real estate, furniture, etc....	21,125,665.68	22,082,570.25	22,689,829.70	22,747,875.18
Current expenses	2,086,893.86	5,428,460.25	2,938,519.04	5,278,911.22
Premiums paid	2,464,536.96	2,660,106.09	2,432,074.37	1,819,815.50
Checks and other cash items.	109,390,266.37	114,992,036.23	124,076,097.71	143,241,394.99
Bills of national banks	16,655,572.00	12,573,514.00	13,210,179.00	11,842,974.00
Bills of other banks	261,269.00	196,106.00	342,550.00	222,668.00
Fractional currency	1,927,876.78	1,825,640.16	1,863,358.91	2,262,791.97
Specie	20,981,601.45	18,373,943.22	20,755,919.04	13,003,713.39
Legal-tender notes	114,306,491.00	84,390,219.00	100,166,100.00	92,453,475.00
Compound-interest notes.....	39,997,030.00	38,917,490.00	19,473,420.00	4,513,730.00
Three per cent certificates....	8,245,000.00	24,255,000.00	44,905,000.00	59,080,000.00
Total.....	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—Continued.

1866.

Liabilities.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Capital stock	\$403,357,346.00	\$409,273,534.00	\$414,270,493.00	\$415,472,369.00
Surplus fund	43,000,370.78	44,687,810.54	50,151,991.77	53,359,277.64
Undivided profits.....	28,972,493.70	30,964,422.73	29,286,175.45	32,593,486.69
Nat'l bank notes outstanding	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State-b'k notes outstanding ..	45,449,155.00	33,800,865.00	19,996,163.00	9,748,025.00
Individual deposits.....	522,507,829.27	534,734,950.33	533,338,174.25	564,616,777.64
U. S. deposits	29,747,236.15	29,150,729.82	36,038,185.03	30,420,819.80
Dep'ts of U. S. disb'ng officers	.....	.....	3,066,892.22	2,979,955.77
Due to national banks	94,709,074.15	89,067,501.54	96,496,726.42	110,531,957.31
Due to other b'ks and bankers	23,793,584.24	21,841,641.35	25,951,728.99	26,986,317.57
Total	1,404,776,619.29	1,442,407,737.31	1,476,395,268.13	1,526,962,804.42

1867.

Liabilities.	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Capital stock	\$420,229,739.00	\$419,399,484.00	\$418,558,143.00	\$420,073,415.00
Surplus fund	59,992,874.57	60,206,013.58	63,232,811.12	66,695,587.01
Undivided profits.....	26,961,382.60	31,131,034.39	30,656,222.84	33,751,446.21
Nat'l bank notes outstanding	231,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State-b'k notes outstanding ..	6,961,499.00	5,460,312.00	4,484,112.00	4,092,153.00
Individual deposits.....	558,699,768.06	512,046,182.47	539,599,076.10	549,797,837.51
U. S. deposits	27,284,876.93	27,473,005.66	29,838,301.53	23,062,119.92
Dep'ts of U. S. disb'ng officers	2,477,509.48	2,650,981.39	3,474,192.74	4,352,379.43
Due to national banks	92,761,998.43	91,156,890.89	89,821,751.60	93,111,240.89
Due to other b'ks and bankers	24,416,588.33	23,138,629.46	22,659,267.08	19,644,940.20
Total	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

Liabilities.	JANUARY 6.	APRIL 6.	JULY 3.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Capital stock	\$420,260,790.00	\$420,676,210.00	\$420,105,011.00	\$420,634,511.00
Surplus fund	70,586,125.70	72,349,119.60	75,840,118.94	77,995,761.40
Undivided profits.....	31,399,877.57	32,861,597.08	33,543,223.35	36,095,883.98
Nat'l bank notes outstanding	294,377,390.00	295,336,044.00	294,908,264.00	295,769,489.00
State-b'k notes outstanding ..	3,792,613.00	3,310,177.00	3,163,771.00	2,906,352.00
Individual deposits.....	534,704,709.00	532,011,480.36	575,842,070.12	580,940,820.85
U. S. deposits	24,303,638.02	22,750,342.77	24,603,676.96	17,573,250.64
Dep'ts of U. S. disb'ng officers	3,208,783.03	4,976,682.31	3,499,389.99	4,570,478.16
Due to national banks	98,144,669.61	94,073,631.25	113,306,346.34	99,414,397.28
Due to other b'ks and bankers	21,867,648.17	21,323,636.60	27,355,204.56	23,729,829.18
Total	1,592,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

340 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Loans and discounts	\$644,945,039.53	\$662,084,813.47	\$686,347,755.81	\$682,883,106.97
U. S. bonds to secure circ'l'n.	338,539,950.00	338,379,250.00	338,699,750.00	339,480,100.00
U. S. bonds to secure deposits	34,538,350.00	29,721,350.00	27,625,350.00	18,704,000.00
U. S. b'ds and sec'ties on hand	35,010,600.00	30,226,550.00	27,476,650.00	25,903,950.00
Other st'ks, b'ds, and mortg's	20,127,732.96	20,074,435.69	20,777,560.53	22,250,697.14
Due from redeeming agents.	65,727,070.80	57,554,382.55	62,912,636.82	56,663,562.84
Due from other national banks	36,067,316.84	30,520,527.89	35,556,504.53	35,393,563.47
Due from State b'ks and b'k'rs	7,715,719.34	8,075,595.60	9,140,919.24	8,790,418.57
Real estate, furniture, etc.	23,289,838.28	23,798,188.13	23,859,271.17	25,169,182.95
Current expenses	3,265,990.81	5,641,195.01	5,820,577.87	5,646,362.85
Premiums paid	1,654,352.70	1,716,210.13	1,809,070.01	2,092,364.96
Checks and other cash items.	142,605,984.92	154,137,191.23	161,614,852.66	108,809,817.37
Bills of other national banks.	14,684,799.00	11,725,239.00	11,524,447.00	10,776,023.00
Fractional currency	2,280,471.06	2,088,545.18	1,804,855.53	2,090,727.38
Specie	29,626,750.26	9,944,532.15	18,455,090.48	23,002,405.83
Legal-tender notes	88,239,300.00	80,875,161.00	80,934,119.00	83,719,295.00
Three per cent certificates	52,075,000.00	51,190,000.00	49,815,000.00	45,845,000.00
Total	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

Resources.	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Loans and discounts	\$688,875,203.70	\$710,848,609.39	\$719,341,186.06	\$715,928,079.81	\$725,515,538.49
Bonds for circulation	339,350,750.00	339,251,350.00	338,845,200.00	340,857,450.00	344,104,200.00
Bonds for deposits	17,592,000.00	16,102,000.00	15,704,000.00	15,361,500.00	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	71,641,486.65	73,455,117.98	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	36,128,750.68	33,948,805.65	37,478,166.49
Due from State b'ks	9,319,560.54	10,238,219.85	10,430,781.92	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	2,439,501.41	2,680,882.39	3,076,456.74	2,491,222.11	3,251,648.72
Cash items	111,624,822.00	11,267,703.12	11,497,534.13	12,536,613.57	13,229,403.34
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	48,645,383.72	37,096,543.44	31,099,437.78	18,460,011.47	26,307,251.50
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.

Resources.	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Loans and discounts	\$767,858,490.59	\$779,321,828.11	\$789,416,568.13	\$831,552,210.00	\$818,996,311.74
Bonds for circulation	351,556,700.00	354,427,200.00	357,388,950.00	364,475,800.00	366,840,200.00
Bonds for deposits	15,231,500.00	15,236,500.00	15,250,500.00	28,087,500.00	23,155,500.00
U. S. bonds on hand	23,911,350.00	22,487,950.00	24,200,300.00	17,753,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,414,650.05	23,132,871.05	24,517,059.35	23,061,184.20
Due from red'g ag'nts	83,809,188.02	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	38,332,079.74	39,636,579.35	43,525,362.05	43,313,344.78
Due from State b'ks	10,271,605.24	11,478,174.71	11,853,508.60	12,772,669.83	13,069,301.40
Real estate, etc.	28,805,814.79	29,242,762.79	29,637,899.30	30,069,783.85	30,070,330.57
Current expenses	6,694,014.17	6,764,139.73	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	12,740,289.84	13,101,497.95	14,058,268.86	13,784,424.76
Cl'r'g-house exch'gs	100,693,917.54	130,855,608.15	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	13,085,004.00
Fractional currency	2,103,298.16	2,135,763.09	2,160,713.22	2,095,485.79	2,061,600.89
Specie	25,769,166.64	22,732,027.02	19,924,955.16	13,252,998.17	29,595,299.56
Legal-tender notes	91,072,349.00	106,219,126.00	122,137,660.00	109,414,735.00	93,942,707.50
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	1,694,440,912.04	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—Continued.

1869.

Liabilities	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Capital stock	\$419,040,931.00	\$420,818,721.00	\$422,659,260.00	\$426,399,151.00
Surplus fund	81,169,936.52	82,653,989.19	82,218,576.47	86,165,334.32
Undivided profits	35,318,273.71	37,489,314.82	43,812,898.70	40,687,300.92
Nat'l-bank notes outstanding	294,476,702.00	292,457,698.00	292,753,286.00	293,593,645.00
State-bank notes outstanding	2,734,669.00	2,615,387.00	2,558,874.00	2,454,697.00
Individual deposits	568,530,934.11	547,922,174.91	574,307,382.77	511,400,196.63
U. S. deposits	13,211,850.19	10,114,328.32	10,301,907.71	7,112,648.87
Dep'ts U.S. disburs'g officers.	3,472,884.90	3,665,131.61	2,454,048.99	4,516,648.12
Due to national banks	95,453,139.33	92,662,648.49	100,933,910.03	95,067,892.83
Due to State banks and b'k'rs.	26,984,945.74	23,018,610.62	28,046,771.30	23,849,371.02
Notes and bills rediscounted		2,464,849.81	2,392,205.61	3,839,357.10
Bills payable		1,870,913.26	1,735,289.07	2,140,363.12
Total	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

Liabilities.	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock	\$426,074,954.00	\$427,504,247.00	\$427,235,701.00	\$430,399,301.00	\$435,356,004.00
Surplus fund	90,174,281.14	90,229,954.59	91,689,834.12	94,061,438.95	94,705,740.34
Undivided profits	34,300,430.80	43,109,471.02	42,861,712.59	38,608,618.91	46,656,428.55
Nat'l-bank circulat'n	292,838,935.00	292,509,149.03	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	516,059,085.26	542,261,563.18	501,407,586.90	507,368,618.87
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	4,550,142.63	4,155,304.25
Due to nation'l banks	108,351,300.33	109,667,715.95	115,456,491.84	100,348,292.45	106,090,414.53
Due to State banks..	28,904,849.14	29,767,575.21	33,012,162.78	29,693,910.80	29,200,587.29
Notes rediscounted ..	3,842,542.30	2,462,647.49	2,741,843.53	3,843,577.67	4,612,131.08
Bills payable	1,543,753.49	2,873,357.40	2,302,756.99	4,592,609.76	4,838,667.83
Total	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

Liabilities.	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Capital stock	\$444,232,771.00	\$446,925,493.00	\$450,330,841.00	\$458,253,696.00	\$460,223,866.00
Surplus funds	96,862,081.66	97,620,099.28	98,322,203.80	101,112,671.91	101,573,153.62
Undivided profits	43,883,837.64	44,776,030.71	45,535,227.79	42,008,714.38	48,630,925.81
Nat'l-bank circulat'n	301,713,460.09	306,131,393.00	307,793,880.00	315,519,117.09	318,265,481.00
State-bank circulat'n	2,035,800.00	1,982,580.00	1,968,658.00	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 nation'l banks	118,904,865.84	128,037,469.17	135,167,847.69	131,730,713.04	118,657,614.16
Due to State banks..	37,311,519.13	36,113,290.67	41,219,802.96	40,211,971.67	38,116,950.67
Notes rediscounted ..	3,256,896.42	3,573,723.02	3,120,039.69	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	1,627,072,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,831,897.22

342 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

Resources.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Loans and discounts.	\$839,665,077.91	\$844,902,253.49	\$871,531,448.67	\$877,197,923.47	\$885,653,449.62
Bonds for circulation.	379,924,700.00	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	15,479,550.00	16,304,750.00
U. S. bonds on hand.	21,323,150.00	19,292,100.00	16,458,250.00	12,142,500.00	10,306,100.00
Other stocks and b'ds	22,838,388.80	21,538,914.06	22,270,610.47	23,533,151.73	23,160,557.24
Due from red'g'g'nts	89,548,329.93	82,120,017.24	91,564,269.53	80,717,071.30	86,401,459.49
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	7,097,847.86
Cash items.	12,143,403.12	12,461,171.40	13,458,753.80	14,916,784.34	13,696,723.85
Cl'r'g-house exch'gs.	93,154,319.74	114,195,966.36	88,592,800.16	110,086,315.37	90,145,482.72
National-bank notes.	15,552,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,070,322.00
Fractional currency.	2,278,143.24	2,143,249.29	2,069,464.12	2,151,747.88	2,270,576.32
Specie.	25,507,825.32	24,433,899.46	24,256,044.14	10,229,756.79	19,047,336.45
Legal-tender notes.	97,865,400.00	105,732,455.00	122,994,417.00	105,121,104.00	102,922,369.00
U. S. cert'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.

Resources.	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Loans and discounts.	\$913,265,189.67	\$912,064,267.31	\$925,557,682.42	\$944,220,116.34	\$856,816,555.05
Bonds for circulation.	384,675,050.00	386,763,800.00	388,080,300.00	388,330,400.00	389,384,400.00
Bonds for deposits.	15,035,000.00	16,235,000.00	15,935,000.00	14,805,000.00	14,815,200.00
U. S. bonds on hand.	10,436,850.00	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'g'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	41,413,680.96	40,404,576.97
Due from State banks	13,595,679.17	12,883,353.37	14,073,287.77	12,022,873.41	11,185,253.68
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
Cl'r'g-house exch'gs.	131,383,860.95	94,132,125.24	91,018,526.59	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	2,302,775.82	2,287,454.03
Specie.	17,777,673.53	16,868,808.74	27,950,086.72	19,868,469.45	26,907,637.58
Legal-tender notes.	97,141,909.00	100,605,287.00	106,381,491.00	92,522,663.00	108,719,036.00
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.

Resources.	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,064 banks.	2,027 banks.
Loans and discounts.	\$897,859,600.46	\$923,347,030.79	\$926,195,671.70	\$954,394,791.59	\$955,862,580.51
Bonds for circulation.	389,614,700.00	389,249,100.00	390,281,700.00	383,254,800.00	382,976,200.00
Bonds for deposits.	14,600,200.00	14,890,200.00	14,890,200.00	14,691,700.00	14,714,000.00
U. S. bonds on hand.	11,043,400.00	10,152,000.00	10,456,900.00	13,313,550.00	15,290,300.00
Other stocks and b'ds	25,305,736.24	25,460,460.20	27,010,727.48	27,807,826.92	28,313,473.12
Due from res'v'g'nts	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	36,024,001.39	41,291,015.24	45,770,715.59	39,695,309.47	48,100,842.62
Due from State banks	11,496,711.47	12,374,391.28	12,469,592.33	11,196,611.73	11,655,573.07
Real estate, etc.	36,043,741.50	36,708,066.39	37,270,876.51	38,112,926.52	39,190,683.04
Current expenses.	6,998,875.75	7,547,203.05	7,559,125.20	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
Cl'r'g-house exch'gs.	62,768,119.19	94,877,796.52	63,896,271.31	97,383,687.91	112,995,317.55
National-bank notes.	20,003,251.00	20,673,452.00	23,527,991.00	18,450,913.00	22,532,336.00
Fractional currency.	2,369,919.73	2,187,186.69	2,283,898.92	2,224,943.12	2,392,668.74
Specie.	33,365,863.58	32,569,969.26	32,326,207.27	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	1,902,409,638.48

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894--Continued.

1872.

Liabilities.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Capital stock.....	\$464,081,744.00	\$467,924,318.00	\$470,543,301.00	\$479,629,174.00	\$482,606,252.00
Surplus fund.....	103,787,082.62	104,312,525.81	105,181,943.28	110,257,516.45	111,410,248.98
Undivided profits...	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	56,762,411.89
Nat'l bank circulat'n.	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State bank circulat'n.	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid...	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,356,934.48
Individual deposits.	593,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	598,114,679.26
U. S. deposits.....	7,114,893.47	6,355,722.95	6,993,014.77	7,853,772.41	7,863,894.93
Dep'ts U. S. dis. offic's	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..	39,025,165.44	35,005,127.84	39,878,826.42	33,769,083.82	34,794,963.37
Notes rediscounted..	3,818,686.91	4,225,622.04	4,745,178.22	5,549,431.88	6,545,059.78
Bills payable.....	6,062,896.91	5,821,551.76	5,942,479.34	6,040,562.66	6,946,416.17
Total.....	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

Liabilities.	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Capital stock.....	\$484,551,811.00	\$487,891,251.00	\$490,109,801.00	\$491,072,616.00	\$490,266,611.00
Surplus fund.....	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits...	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l bank circulat'n	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State bank circulat'n	1,368,271.00	1,280,208.00	1,224,470.00	1,188,853.00	1,130,585.00
Dividends unpaid...	1,465,993.60	1,462,336.77	1,400,491.90	1,402,547.89	1,269,474.74
Individual deposits..	656,187,551.61	616,848,358.25	641,121,775.27	622,685,563.29	540,510,602.78
U. S. deposits.....	7,044,848.34	7,880,057.73	8,691,001.95	7,829,327.73	7,680,375.26
Dep'ts U. S. dis. offic's	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	1,835,627,845.53	1,729,380,303.16

1874.

Liabilities.	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Capital stock.....	\$490,859,101.00	\$490,077,001.00	\$491,003,711.00	\$493,765,121.00	\$495,802,481.00
Surplus fund.....	123,497,347.20	125,561,081.23	126,239,308.41	128,958,106.84	130,485,641.37
Undivided profits...	50,236,919.88	54,331,713.13	58,332,965.71	51,484,437.22	51,477,629.33
Nat'l bank circulat'n	339,602,955.00	340,267,649.00	338,538,743.00	333,225,298.00	331,193,159.00
State bank circulat'n	1,078,988.00	1,049,286.00	1,009,021.00	964,567.00	860,417.00
Dividends unpaid...	1,291,055.63	2,259,129.61	1,242,474.81	3,516,276.69	6,088,845.01
Individual deposits..	595,350,334.90	649,286,298.95	622,863,154.44	660,068,995.88	632,846,607.45
U. S. deposits.....	7,276,959.87	7,994,422.27	7,322,830.55	7,362,153.58	7,492,307.78
Dep'ts U. S. dis. offic's	5,034,624.46	3,297,689.24	3,228,639.20	3,927,828.27	3,579,722.94
Due to national banks	138,435,338.39	135,610,418.24	143,033,822.25	125,102,049.93	129,188,671.42
Due to State banks..	48,112,223.40	46,083,924.34	50,227,426.18	50,718,007.87	51,629,602.36
Notes rediscounted..	3,448,828.92	4,581,420.38	4,436,256.22	4,197,372.25	6,365,652.97
Bills payable.....	4,275,002.51	4,772,662.59	4,352,560.57	4,950,727.51	5,398,900.83
Total.....	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

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 . . .	18 092 150.00	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	33 559 045.15	31 657 960.52
Due from res'v'g ag'ts	89 991 175.34	80 620 878.75	80 788 903.73	85 701 259.82	81 462 682.27
Due from nat'l banks	44 729 394.11	46 079 597.57	48 513 388.86	47 028 769.18	44 831 891.48
Due from State banks	12 724 243.97	12 004 086.39	11 625 647.15	11 963 768.90	11 895 551.08
Real estate, etc.	39 430 952.12	40 312 285.99	40 969 020.49	42 366 647.65	41 583 311.94
Current expenses	7 790 580.92	7 706 700.42	4 992 044.34	7 841 213.05	9 218 455.47
Premiums paid.	9 006 881.86	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	2 565 631.78	2 901 023.10
Specie	16 667 106.12	10 620 361.64	18 959 582.30	8 050 329.73	17 070 965.90
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	31 003 000.00
Due from U. S. Treas	21 007 919.76	21 454 422.29	19 640 785.52	19 686 960.30	19 202 256.68
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Loans and discounts.	\$950 205,555.62	\$939 895,085.34	\$933 686,530.45	\$931 304,714.06	\$929 066,408.42
Bonds for circulation	354 547 750.00	344 537 350.00	339 141 750.00	337 170 400.00	336 705 300.00
Bonds for deposits . . .	14 216 500.00	14 128 000.00	14 328 000.00	14 698 000.00	14 757 000.00
U. S. bonds on hand . . .	25 910 650.00	26 577 000.00	30 842 300.00	33 142 150.00	31 937 950.00
Other stocks and b/ds	30 425 430.43	30 905 195.82	32 482 805.75	34 445 157.16	31 565 914.50
Due from res'v'g ag'ts	99 068 360.35	86 760 083.97	87 989 900.90	87 326 950.48	83 789 174.65
Due from nat'l banks	42 341 542.67	44 328 609.46	47 417 029.03	47 525 089.98	44 011 664.97
Due from State banks	11 180 562.15	11 262 193.96	10 989 507.95	12 061 283.08	12 415 841.67
Real estate, etc.	41 937 617.25	42 183 958.78	42 722 415.27	43 121 942.01	43 498 445.49
Current expenses	8 296 207.85	6 370 573.35	5 025 549.38	6 987 644.46	9 818 422.88
Premiums paid.	10 946 713.15	10 414 347.28	10 621 634.03	10 715 251.16	10 912 300.66
Cash items	9 517 868.86	9 693 186.37	11 724 582.67	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	67 870 817.06	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	29 077 945.85	21 714 594.36	25 218 469.92	21 360 767.42	32 990 647.89
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	30 805 000.00	27 380 000.00	27 955 000.00	29 170 000.00	26 095 000.00
Due from U. S. Treas	18 479 112.79	16 911 680.20	17 063 407.65	16 743 695.40	16 359 491.73
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Loans and discounts.	\$920 561,018.65	\$911 946,833.88	\$901 731,416.03	\$891 920,593.54	\$881 856,744.87
Bonds for circulation	337 590 700.00	339 658 100.00	337 754 100.00	336 810 950.00	343 869 550.00
Bonds for deposits . . .	14 782 000.00	15 084 000.00	14 971 000.00	14 903 000.00	13 538 000.00
U. S. bonds on hand . . .	31 988 650.00	32 904 250.00	32 344 050.00	30 088 700.00	28 479 800.00
Other stocks and b/ds	31 819 930.20	32 554 594.44	35 653 755.29	34 435 995.21	32 169 491.03
Due from res'v'g ag'ts	88 698 308.85	84 942 718.41	82 132 099.96	73 284 133.12	75 990 087.27
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	44 736 549.00	44 818 722.07	45 229 985.25	45 511 932.25
Current expenses	4 131 516.48	7 542 296.66	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	8 841 929.09
Cash items	10 205 404.19	10 410 623.87	10 099 988.46	11 674 587.50	10 265 059.49
Clear'g-house exch'gs	81 117 889.94	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	15 531 407.00	20 812 692.00
Fractional currency . . .	1 238 228.08	1 114 820.69	1 055 123.61	900 805.47	778 084.78
Specie	49 709 267.55	27 070 037.78	21 335 996.06	22 658 820.31	32 907 750.70
Legal-tender notes	72 689 710.00	72 351 573.00	78 004 386.00	66 920 684.00	70 568 248.00
U. S. cert'fs of deposit	25 470 000.00	32 100 000.00	44 430 000.00	32 410 000.00	26 515 000.00
Due from U. S. Treas	16 441 509.98	16 291 040.84	17 932 574.60	16 021 753.01	16 493 577.08
Total	1,818,174,517.68	1,796,603,275.29	1,774,352,833.84	1,741,084,663.81	1,737,295,145.79

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—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	\$504,829,763.00	\$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	52,994,953.50	59,204,957.81
Nat'l bank circulat'n	324,525,349.00	323,321,230.00	318,148,406.00	318,350,379.00	314,979,451.00
State bank circulat'n	824,876.00	815,229.00	786,844.00	772,348.00	752,722.00
Dividends unpaid...	1,601,255.48	2,501,742.39	6,105,519.34	4,003,534.90	1,353,306.80
Individual deposits.	647,735,879.69	695,347,677.70	686,478,630.48	664,579,619.39	618,517,245.74
U. S. deposits.....	7,971,932.75	6,797,972.00	6,714,328.70	6,507,531.59	6,652,556.67
Dep's U.S.dis. officers	5,330,414.16	2,766,387.41	3,459,661.80	4,271,195.19	4,232,550.87
Due to national banks	137,735,121.44	127,280,034.02	138,914,828.30	129,810,681.60	119,843,665.44
Due to State banks..	55,294,663.84	53,037,582.80	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	\$497,482,010.00
Surplus fund.....	133,091,739.50	131,795,199.94	131,897,197.21	132,202,282.60	131,390,664.67
Undivided profits...	51,177,031.26	49,039,278.75	46,609,341.51	46,445,215.59	52,327,715.08
Nat'l bank circulat'n	307,476,155.00	300,252,085.00	294,444,678.00	291,544,020.00	292,011,575.00
State bank circulat'n	714,539.00	667,060.00	658,938.00	628,847.00	608,548.00
Dividends unpaid...	1,405,829.06	2,325,523.51	6,116,679.30	3,848,705.64	1,286,540.28
Individual deposits.	620,674,211.65	612,355,096.59	641,432,886.08	651,385,210.19	619,350,223.06
U. S. deposits.....	6,606,394.90	8,493,878.18	7,667,722.97	7,256,801.42	6,727,155.14
Dep's U.S.dis. officers	4,313,915.45	2,505,273.30	3,392,939.48	3,746,781.58	4,749,615.39
Due to national banks	139,407,880.06	127,800,045.04	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	1,787,407,003.76

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	124,714,672.93	122,776,121.24	121,618,455.32
Undivided profits...	37,456,530.32	45,609,418.27	50,568,351.70	44,572,678.72	51,530,910.18
Nat'l bank circulat'n	292,851,351.00	294,710,313.00	290,002,057.00	291,874,236.00	290,240,475.00
State bank circulat'n	581,242.00	555,963.00	521,611.00	481,738.00	470,540.00
Dividends unpaid...	2,448,909.70	1,853,974.79	1,598,101.52	3,623,703.43	1,404,178.34
Individual deposits.	659,891,969.76	641,772,528.08	636,267,529.20	616,403,987.12	604,512,514.52
U. S. deposits.....	7,234,696.96	7,584,267.72	7,187,431.67	7,972,714.75	6,529,031.09
Dep's U.S.dis. officers	3,108,316.53	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	115,028,354.38	115,773,660.58
Due to State banks..	49,965,770.27	48,604,820.69	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

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	\$855,078,133.13	\$833,988,450.59	\$826,017,451.87
Bonds for circulation.	343,871,350.00	345,256,350.00	347,332,100.00	347,558,650.00	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.	31,674,307.21	34,697,320.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res'v'g'ts.	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks.	59,692,105.87	40,543,322.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks.	11,083,050.17	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	4,718,018.66	6,272,566.73	7,608,127.83
Premiums paid.	7,806,232.00	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	496,804.34
Specie.	54,729,558.02	46,023,756.06	29,251,469.77	30,688,600.59	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'fsof 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	16,364,050.47	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.	347,118,360.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits.	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand.	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,677,500.00
Other stocks and b'ds.	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res'v'g'ts.	77,925,068.68	74,003,830.40	93,443,463.95	107,023,546.81	102,742,452.54
Due from nat'l banks.	44,161,948.46	39,143,388.90	48,192,531.93	46,692,994.78	55,352,459.82
Due from State banks.	11,892,540.26	10,535,252.99	11,258,520.43	13,630,772.63	14,425,072.00
Real estate, etc.	47,091,964.70	47,461,614.54	47,756,108.26	47,817,169.36	47,992,332.99
Current expenses.	4,033,624.07	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.	13,564,530.25	10,011,294.64	10,209,582.43	11,306,132.48	10,377,272.77
Clear'g-house exch'gs.	100,035,257.82	63,712,445.55	83,152,359.49	12,964,964.25	112,172,677.95
Bills of other banks.	19,535,588.00	17,068,505.00	16,085,484.00	16,707,550.00	16,400,218.00
Fractional currency.	473,538.50	407,177.47	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.	79,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert'fsof 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 discomts.	\$974,295,360.70	\$992,970,823.10	\$994,712,646.41	\$1,040,977,267.53	\$1,071,256,141.79
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.	36,738,600.00	29,509,600.00	28,605,800.00	28,793,400.00	25,016,400.00
Other stocks and b'ds.	41,223,583.33	42,494,927.73	44,947,345.75	48,863,150.22	48,628,372.77
Due from res'v'g'ts.	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.79	126,155,014.40
Due from nat'l banks.	53,230,034.03	54,493,465.09	56,578,444.69	63,023,796.84	69,079,326.15
Due from State banks.	14,501,152.51	13,293,775.94	13,861,582.77	15,881,197.74	17,111,241.03
Real estate, etc.	47,845,915.77	47,808,207.00	47,979,234.53	48,045,832.54	47,784,461.47
Current expenses.	6,404,743.54	7,007,404.10	6,778,829.19	6,336,182.01	4,442,440.62
Premiums paid.	3,908,659.27	3,791,703.33	3,702,354.60	3,488,470.11	3,288,602.63
Cash items.	10,320,274.51	9,857,645.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs.	166,736,402.64	90,357,056.41	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	21,549,567.00
Fractional currency.	397,187.23	395,747.67	387,226.13	307,171.73	369,921.75
Specie.	89,442,651.75	86,429,732.21	99,500,505.26	109,346,509.49	107,172,900.92
Legal-tender notes.	55,229,468.00	61,048,941.00	64,470,717.00	56,640,458.00	59,216,934.00
U. S. cert'fsof 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	17,226,000.01	16,990,083.78	17,103,866.00	17,125,822.37
Total.	2,038,066,368.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock.....	\$473,952,541.00	\$471,971,027.00	\$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	300,925,284.00	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	2,453,839.77	3,007,324.85	3,228,132.03
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	313,786,742.00	321,949,154.00
State bank circulat'n	388,368.00	352,452.00	339,927.00	325,954.00	322,502.00
Dividends unpaid...	5,816,348.82	2,158,516.79	1,300,059.13	2,658,337.46	1,305,480.45
Individual deposits..	643,337,745.26	598,822,694.02	648,934,141.42	719,737,568.89	755,459,966.01
U. S. deposits	59,701,222.90	303,463,505.69	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	3,632,320.67	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	50,493,064.54	52,022,453.99	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	4,208,201.89	4,041,649.70
Total.....	1,800,592,002.25	1,984,068,936.53	2,019,881,549.16	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	258,490.00
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	7,650,905.47	7,548,538.67	7,898,109.94
Dep's U.S.dis.officers	3,069,880.74	3,220,606.64	3,026,737.34	3,344,366.62	3,489,501.01
Due to national banks	170,245,061.08	157,269,759.14	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	5,031,604.96	4,636,876.05
Total.....	2,038,066,498.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

348 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Loans and discounts.	\$1,073,786,740.70	\$1,093,619,382.18	\$1,144,988,949.45	\$1,173,796,083.09	\$1,169,177,557.16
Bonds for circulation	339,811,950.00	352,653,500.00	358,287,500.00	363,385,500.00	368,735,700.00
Bonds for deposits ..	14,851,500.00	15,240,000.00	15,265,000.00	15,540,000.00	15,715,000.00
U. S. bonds on hand .	46,626,150.00	44,116,500.00	48,584,950.00	40,866,750.00	31,884,000.00
Other stocks and b'ds	49,545,154.92	52,908,123.98	58,049,292.63	61,952,402.95	62,063,218.93
Due from res'v'e ag'ts	120,820,691.09	128,017,627.03	156,258,637.05	132,968,183.12	123,530,465.75
Due from nat'l banks	62,295,517.34	63,176,225.67	75,703,599.78	78,505,446.17	77,633,902.77
Due from State banks	17,032,261.64	16,938,734.56	18,850,775.34	19,306,826.62	17,644,704.62
Real estate, etc	47,525,790.02	47,791,348.36	47,834,060.20	47,329,111.16	47,445,050.46
Current expenses	7,810,930.83	6,096,109.78	4,235,911.19	6,731,936.48	4,647,101.04
Premiums paid	3,530,516.71	4,024,763.60	4,115,980.01	4,138,485.71	3,891,728.72
Cash items	10,144,682.87	11,826,603.16	13,534,227.31	14,831,879.30	17,337,964.78
Clear'g-house exch'gs	147,761,543.95	196,633,558.01	143,960,236.84	189,222,255.95	217,214,627.10
Bills of other banks .	17,733,032.00	25,120,933.00	21,631,932.00	17,732,712.00	24,190,534.00
Fractional currency .	386,569.83	386,950.21	372,140.23	373,945.96	366,361.52
Specie	105,156,195.24	122,628,562.08	128,638,927.50	114,334,736.12	113,680,639.60
Legal-tender notes ..	52,156,439.00	62,516,296.00	58,728,713.00	53,158,441.00	60,104,387.00
U. S. cert's of deposit	6,120,000.00	8,045,000.00	9,540,000.00	6,740,000.00	7,950,000.00
Due from U. S. Treas	17,015,269.83	18,456,600.14	17,251,868.22	17,472,595.96	18,097,923.40
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

Resources.	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Loans and discounts.	\$1,182,661,609.53	\$1,189,094,830.35	\$1,208,032,655.92	\$1,243,203,210.08	\$1,230,456,213.07
Bonds for circulation	367,333,700.00	360,153,800.00	355,789,550.00	357,631,750.00	357,047,650.00
Bonds for deposits ..	16,093,000.00	15,920,000.00	15,920,000.00	16,111,000.00	16,344,000.00
U. S. bonds on hand .	28,523,450.00	29,662,700.00	27,242,550.00	21,314,750.00	15,492,150.00
Other stocks and b'ds	64,430,686.18	65,274,999.32	66,691,399.56	66,168,916.64	66,908,620.36
Due from res'v'e ag'ts	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	15,921,432.07	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	46,537,066.41	46,993,408.41
Current expenses	8,494,036.21	6,774,571.86	3,030,644.69	7,238,270.17	5,130,505.53
Premiums paid	3,762,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,585.82
Cash items	13,308,120.70	12,295,256.96	20,166,927.35	14,784,025.21	16,281,815.67
Clear'g-house exch'gs	162,088,077.94	107,270,094.71	150,114,220.08	208,366,540.08	155,951,194.81
Bills of other banks .	19,440,089.00	25,226,186.00	21,405,758.00	20,689,425.00	25,344,775.00
Fractional currency .	389,508.07	390,236.36	373,725.83	396,367.64	401,314.70
Specie	109,984,111.04	112,415,806.73	111,694,262.54	102,857,778.27	106,427,159.40
Legal-tender notes ..	56,633,572.00	65,969,522.00	64,019,518.00	63,313,517.00	68,478,421.00
U. S. cert's of deposit	9,445,000.00	10,395,000.00	11,945,000.00	8,645,000.00	8,475,000.00
Due from U. S. Treas	17,720,701.07	17,099,385.14	16,830,407.40	17,161,367.94	17,954,069.42
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,300,833,676.84	2,360,793,467.09

1883.

Resources.	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,520 banks.
Loans and discounts.	\$1,249,114,879.43	\$1,262,339,981.87	\$1,285,591,902.19	\$1,309,244,731.64	\$1,307,491,250.34
Bonds for circulation	354,746,500.00	354,480,250.00	354,062,900.00	351,412,850.00	345,598,800.00
Bonds for deposits ..	16,799,000.00	16,949,000.00	17,116,000.00	17,081,000.00	16,846,000.00
U. S. bonds on hand .	17,850,100.00	15,870,600.00	16,978,150.00	13,993,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.67	68,340,590.79	68,552,073.03	71,114,031.11	71,609,421.62
Due from res'v'e ag'ts	121,024,154.60	109,306,823.23	126,646,954.62	124,918,728.11	126,999,606.92
Due from nat'l banks	67,263,503.86	68,477,918.02	66,164,638.21	65,714,229.44	77,902,785.07
Due from State banks	16,993,341.72	19,382,129.33	19,451,498.16	18,266,275.05	19,402,047.12
Real estate, etc	47,063,305.68	47,155,909.80	47,502,163.52	48,337,665.02	49,540,760.35
Current expenses	8,949,615.28	7,754,958.86	8,829,278.26	6,808,327.30	4,878,318.44
Premiums paid	7,420,939.84	7,798,445.04	8,079,726.01	8,064,073.60	8,647,252.98
Cash items	11,360,731.07	15,461,050.16	11,109,701.18	13,581,049.94	17,491,804.43
Clear'g-house exch'gs	107,790,065.17	145,990,998.18	90,792,075.08	96,353,211.76	134,545,273.98
Bills of other banks .	19,739,526.00	22,655,833.00	26,279,856.00	22,675,447.00	28,809,699.00
Fractional currency .	431,931.15	446,318.94	456,447.36	443,951.12	427,754.35
Specie	97,962,366.34	103,697,266.32	115,354,394.62	107,817,983.53	114,276,158.04
Legal-tender notes ..	60,848,068.00	68,256,468.00	73,832,458.00	70,672,997.00	80,559,796.00
U. S. cert's of deposit	8,405,000.00	8,420,000.00	10,685,000.00	9,070,000.00	10,840,000.00
Due from U. S. Treas	16,726,451.30	17,497,694.31	17,407,906.20	16,586,712.60	16,865,938.85
Total	2,298,918,165.11	2,360,102,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—Continued.

1881.

Liabilities.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Capital stock.....	\$458,254,935.00	\$459,039,205.00	\$460,227,835.00	\$463,821,985.00	\$465,859,835.00
Surplus fund.....	122,470,996.73	124,405,926.91	126,679,517.97	128,140,617.75	129,867,493.92
Undivided profits...	51,072,225.49	54,906,090.47	54,684,337.16	56,372,190.92	54,221,816.10
Nat'l-bank circulat'n	298,590,802.00	309,737,193.00	312,223,352.60	320,200,069.00	325,018,161.00
State-bank circulat'n	252,765.00	252,647.00	242,967.00	244,399.00	241,701.00
Dividends unpaid...	1,402,118.43	2,617,134.37	5,871,595.59	3,836,445.84	6,372,737.13
Individual deposits	933,392,430.75	1,027,040,514.10	1,031,731,043.42	1,070,997,431.71	1,102,679,163.71
U. S. deposits.....	7,381,149.25	9,504,081.25	8,971,826.73	8,476,689.74	8,796,678.73
Dep's U.S. dis. officers	3,839,324.77	3,371,512.48	3,272,610.45	3,631,803.41	3,595,726.83
Due to nat'l banks..	181,677,285.37	191,250,091.90	223,503,034.19	205,862,945.80	197,252,326.01
Due to State banks..	71,579,477.47	80,700,506.06	91,035,599.65	89,047,471.00	79,380,429.38
Notes rediscounted	2,616,203.05	2,908,370.45	2,220,053.02	3,091,165.30	4,122,472.79
Bills payable.....	4,581,231.47	4,493,544.77	5,169,128.57	4,664,077.12	4,482,325.25
Total.....	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

Liabilities.	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,260 banks.	2,308 banks.
Capital stock.....	\$469,390,232.00	\$473,819,124.00	\$477,184,390.00	\$483,104,213.00	\$484,883,492.00
Surplus fund.....	130,924,139.66	129,233,358.24	131,079,251.16	131,977,450.77	135,930,969.31
Undivided profits...	60,475,764.98	62,345,199.19	52,128,817.73	61,180,310.53	53,343,816.94
Nat'l-bank circulat'n	323,651,577.00	315,671,236.00	308,921,898.00	314,721,215.00	315,230,925.00
State-bank circulat'n	241,527.00	241,319.00	235,173.00	221,177.00	207,273.00
Dividends unpaid...	1,418,119.12	1,950,554.88	6,634,372.20	3,153,836.30	6,805,057.82
Individual deposits	1,036,595,098.20	1,001,681,693.74	1,066,707,248.75	1,122,472,682.46	1,066,901,719.85
U. S. deposits.....	8,853,242.16	9,741,133.36	9,817,224.44	8,817,411.21	9,622,303.56
Dep's U.S. dis. officers	3,372,363.96	3,493,252.88	2,867,385.63	3,627,846.72	3,786,262.20
Due to nat'l banks..	187,433,824.90	192,067,865.26	194,868,025.46	180,075,749.22	194,491,260.60
Due to State banks..	78,359,675.85	78,911,787.20	84,066,023.66	79,885,652.77	77,031,165.82
Notes rediscounted	3,912,992.38	3,754,044.38	4,195,210.99	5,747,614.68	6,703,164.45
Bills payable.....	4,428,531.51	5,008,343.00	5,637,665.88	4,848,517.18	3,856,056.54
Total.....	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,407.09

1883.

Liabilities.	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock.....	\$490,456,932.00	\$493,963,069.00	\$500,298,312.00	\$509,699,787.00	\$511,837,575.00
Surplus fund.....	136,922,884.44	137,775,004.39	138,331,902.06	141,991,789.18	144,800,252.13
Undivided profits...	59,340,913.64	60,739,878.85	68,354,157.15	61,560,652.04	58,787,945.91
Nat'l-bank circulat'n	312,778,053.00	313,549,993.00	311,963,302.00	310,517,857.00	304,994,131.00
State-bank circulat'n	206,779.00	198,162.00	189,253.00	184,357.00	181,121.00
Dividends unpaid...	1,389,092.96	2,840,629.87	1,454,232.01	3,229,226.31	7,082,682.28
Individual deposits	1,004,111,400.55	1,067,962,238.35	1,043,137,763.11	1,049,437,700.57	1,106,453,008.23
U. S. deposits.....	9,613,873.33	11,624,894.57	10,130,737.88	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	3,980,239.28	3,768,802.04
Due to nat'l banks..	191,296,859.14	180,445,876.92	194,150,676.43	186,828,676.27	200,867,280.06
Due to State banks..	80,251,968.26	78,544,128.82	84,744,666.35	83,602,073.01	84,776,421.60
Notes rediscounted	5,101,458.69	5,557,183.69	5,197,514.12	7,387,537.40	8,248,562.67
Bills payable.....	3,660,724.79	3,364,061.60	3,137,259.77	4,053,252.81	4,106,297.78
Total.....	2,298,918,165.11	2,300,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

Resources.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 30.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Loans and discounts	\$1,321,548,289.62	\$1,333,433,230.54	\$1,269,862,935.96	\$1,245,294,093.37	\$1,234,262,226.44
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	13,579,660.00	12,305,900.00
Other stocks and b'ds	73,185,984.60	73,424,815.97	72,572,306.93	71,363,477.46	73,449,352.07
Due from res'v'g'ts	138,705,012.74	122,491,957.98	95,247,152.62	111,993,019.65	121,161,976.80
Due from nat'l banks	64,638,322.58	68,031,209.90	64,891,670.13	6,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,500.91	15,833,982.98	18,329,912.01
Real estate, etc.	49,418,865.02	49,667,126.87	50,149,083.90	49,500,886.91	49,889,936.06
Current expenses	7,813,890.56	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	10,605,343.40	11,632,631.68	11,924,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's			10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'g's.	68,403,373.30	83,531,472.58	69,498,913.13	66,257,118.15	75,195,955.95
Bills of other banks	23,485,124.00	26,525,120.00	23,386,695.00	23,258,854.00	22,377,965.00
Fractional currency	491,067.76	489,802.51	473,046.66	469,023.89	456,778.26
Specie	122,080,127.33	114,744,707.09	109,661,682.11	128,609,474.73	139,747,079.53
Legal-tender notes	75,847,095.00	77,712,628.00	76,917,212.00	77,044,659.00	76,369,555.00
U. S. cert's of deposit	14,045,000.00	11,990,000.00	9,870,000.00	14,200,000.00	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.

Resources.	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Loans and discounts	\$1,232,327,453.69	\$1,241,450,649.79	\$1,257,655,547.92	\$1,306,143,990.46	\$1,343,517,559.96
Bonds for circulation	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposit	16,815,000.00	16,740,000.00	17,607,000.00	17,457,000.00	18,012,000.00
U. S. bonds on hand	14,607,650.00	14,769,250.00	14,588,800.00	14,329,400.00	12,665,750.00
Other stocks and b'ds	75,152,919.35	75,019,208.99	77,249,159.42	77,495,230.25	77,533,841.58
Due from res'v'g'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	78,067,697.86	79,452,309.67
Due from State banks	17,572,822.65	17,348,938.11	17,180,008.46	17,987,891.44	18,553,946.46
Real estate, etc.	49,609,501.42	49,886,378.87	50,729,896.08	51,293,801.16	51,963,062.01
Current expenses	7,877,327.27	7,096,268.06	3,533,750.49	6,853,992.72	9,416,971.01
Premiums paid	12,330,437.60	12,558,982.70	12,690,663.41	12,511,393.41	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	1,500,000.00	1,430,000.00	1,380,000.00	1,110,000.00	630,000.00
Clear'g-house exc'g's.	59,085,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks	22,013,314.00	26,217,171.00	23,465,388.00	23,062,765.00	23,178,052.00
Fractional currency	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars				1,605,763.69	1,676,961.77
Specie	167,115,873.67	177,433,119.30	177,612,492.02	174,872,572.54	165,354,352.37
Legal-tender notes	77,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U. S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U. S. Treas	15,079,935.80	15,473,270.84	14,617,897.02	14,897,114.24	14,981,021.79
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

Resources.	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Loans and discounts	\$1,367,765,252.80	\$1,398,552,099.71	\$1,421,547,199.22	\$1,450,957,054.93	\$1,440,157,681.13
Bonds for circulation	296,661,400.00	279,414,000.00	270,315,850.00	258,498,950.00	228,384,250.00
Bonds for deposit	18,637,000.00	18,810,000.00	19,984,900.00	20,165,000.00	21,649,900.00
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'v'g'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	17,730,924.26	18,387,215.76	20,140,256.27	21,465,427.08
Real estate, etc.	52,282,718.07	53,117,564.42	53,834,583.58	54,090,070.94	54,769,530.37
Current expenses	7,705,580.57	8,684,672.33	5,837,175.21	7,438,741.12	10,283,097.79
Premiums paid	12,237,689.15	13,298,269.23	13,641,463.72	14,303,529.55	15,160,621.07
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'g's.	99,923,656.81	76,140,330.60	62,474,605.90	95,536,941.15	70,525,126.92
Bills of other banks	20,503,303.00	25,129,938.00	21,062,661.00	22,734,085.00	26,132,330.00
Fractional currency	470,175.18	452,331.34	451,308.89	434,229.93	447,833.09
Trade dollars	1,681,530.65	1,713,384.35	1,837,041.56	1,889,794.55	1,827,364.20
Specie	171,615,919.39	157,459,879.49	149,000,492.10	156,387,696.00	166,983,556.01
Legal-tender notes	67,314,886.00	79,656,788.60	64,039,751.00	62,812,322.00	67,793,828.00
U. S. cert's of deposit	12,430,000.00	11,850,000.00	8,115,000.00	5,855,000.00	6,195,000.00
5% fund with Treas.	12,953,248.20	12,198,526.43	11,868,912.52	11,358,014.97	10,056,128.39
Due from U. S. Treas	1,513,019.67	1,416,892.00	1,599,203.36	2,592,042.94	975,376.96
Total	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,854,751.17	2,507,753,912.95

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—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 circulat'n	298,791,610.00	297,506,243.00	295,145,334.00	289,775,123.00	280,197,043.00
State-bank circulat'n	180,589.00	180,576.00	179,666.00	179,653.00	174,645.00
Dividends unpaid...	1,422,901.91	1,415,889.58	1,384,636.71	3,686,160.33	1,331,421.54
Individual deposits	1,046,056,167.90	1,060,778,388.06	979,020,349.63	975,243,795.14	987,649,055.68
U. S. deposits.....	9,956,875.24	11,233,495.77	10,530,759.44	10,367,909.92	10,655,803.72
Dep's U.S.dis.officers	3,856,461.66	3,588,980.50	3,664,326.13	3,703,804.34	3,749,969.85
Due to national banks	207,461,179.63	192,868,942.31	155,785,354.44	173,970,149.80	187,296,348.30
Due to State banks..	88,466,363.89	86,778,138.85	70,480,617.11	72,408,206.11	7,572,384.43
Notes rediscounted..	6,234,202.32	7,299,284.58	11,343,505.55	11,008,505.07	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	2,396,813,834.62	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

Liabilities.	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock.....	\$524,255,151.00	\$525,195,577.00	\$526,273,602.00	\$527,524,410.00	\$529,360,725.00
Surplus fund.....	145,907,800.02	145,103,776.01	146,523,799.94	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 circulat'n	274,054,157.00	273,703,047.00	269,147,690.00	268,869,597.00	267,430,837.00
State-bank circulat'n	162,581.00	144,498.00	144,489.00	136,898.00	133,932.00
Dividends unpaid...	1,301,937.73	2,577,236.08	6,414,263.98	3,508,925.38	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.officers	3,039,646.40	3,330,522.70	3,027,218.92	2,714,399.37	3,605,783.11
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	85,069,162.27
Notes rediscounted..	6,299,722.15	5,736,012.02	5,864,000.85	8,432,792.64	9,932,828.24
Bills payable.....	1,850,462.10	2,167,333.33	2,074,259.70	2,191,380.16	1,951,598.60
Total	2,312,744,247.35	2,346,682,452.90	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

Liabilities.	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Capital stock.....	\$533,360,615.00	\$539,109,291.72	\$545,522,598.00	\$548,240,730.00	\$550,698,675.00
Surplus fund.....	152,872,349.01	153,642,934.86	157,003,875.60	157,249,190.87	159,573,479.21
Undivided profits...	59,376,381.80	67,662,886.02	62,211,565.63	66,563,494.72	79,298,286.13
Nat'l-bank circulat'n	256,972,158.00	244,893,097.00	238,273,685.00	229,672,610.00	202,078,287.00
State-bank circulat'n	133,931.00	132,470.00	128,336.00	125,002.00	115,352.00
Dividends unpaid...	1,534,905.58	1,526,776.66	1,863,303.62	2,227,810.59	1,590,345.06
Individual deposits	1,152,660,492.06	1,146,246,011.43	1,113,459,187.35	1,172,968,208.64	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. officers	3,019,018.72	2,798,864.55	2,884,865.62	2,721,276.77	4,276,257.85
Due to national banks	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 rediscounted..	8,376,095.20	8,718,911.71	7,948,698.27	10,594,176.56	9,150,345.79
Bills payable.....	1,174,874.29	1,145,240.26	1,381,095.01	2,067,693.48	2,444,953.36
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

352 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Loans and discounts.	\$1,515,534,674.67	\$1,560,291,810.73	\$1,560,371,741.05	\$1,587,549,133.76	\$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00	186,431,900.00
Bonds for deposits	22,976,900.00	24,990,500.00	26,402,000.00	27,757,000.00	42,203,000.00
U. S. bonds on hand	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00	6,988,550.00
Other stocks and b'ds	87,441,034.86	88,031,124.15	88,374,837.99	88,831,009.96	90,775,413.31
Duc from res'v'e ag'ts	163,161,181.37	148,067,874.43	140,270,155.75	140,873,587.98	132,959,765.34
Duc from nat'l banks	86,460,829.69	105,576,841.99	299,487,767.80	93,302,413.94	98,227,065.30
Duc from State banks	21,725,805.99	22,746,190.43	30,952,187.86	22,103,677.18	21,995,356.41
Real estate, etc.	55,128,600.78	55,729,098.76	56,954,622.58	57,968,159.71	58,825,168.16
Current expenses	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72	10,600,817.35
Premiums paid	15,337,721.22	16,806,431.83	17,353,130.17	17,288,771.35	18,797,205.79
Cash items	13,308,520.04	13,065,663.79	16,914,070.02	14,091,373.38	13,929,455.77
Clear'g-house exc'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99	85,097,380.41
Bills of other banks	22,235,206.00	25,188,137.00	22,962,737.00	21,937,884.00	23,447,294.00
Fractional currency.	577,878.03	556,186.75	564,266.72	540,594.50	554,900.55
Trade dollars	1,803,661.40	184,203.08	63,671.97	509,25	328.09
Specie	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38	159,240,643.48
Legal-tender notes	66,228,158.00	79,595,088.00	74,477,342.00	73,751,255.00	75,361,975.00
U. S. cert's of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00	6,165,000.00
5% fund with Treas.	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35	8,168,503.20
Duc from U. S. Treas.	1,856,195.13	1,113,554.81	660,818.42	985,410.14	1,068,117.43
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Resources.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Loans and discounts.	\$1,684,170,370.51	\$1,606,397,923.95	\$1,628,124,564.83	\$1,684,180,624.27	\$1,676,554,863.67
Bonds for circulation	181,845,450.00	181,042,950.00	177,543,900.00	171,897,200.00	162,820,650.00
Bonds for deposits	56,863,000.00	56,643,000.00	55,788,000.00	54,208,000.00	48,949,000.00
U. S. bonds on hand	6,450,500.00	7,639,350.00	7,830,150.00	6,507,050.00	6,374,400.00
Other stocks and b'ds	94,153,688.97	95,230,917.07	96,205,812.31	99,752,403.73	102,276,898.17
Duc from res'v'e ag'ts	155,341,240.86	146,477,902.83	158,133,598.31	170,458,593.83	156,587,199.27
Duc from nat'l banks	92,980,682.48	95,519,102.26	101,689,774.90	99,821,000.57	107,175,402.59
Duc from State banks	21,880,069.60	22,709,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.	59,306,247.85	60,111,356.86	61,101,833.19	62,634,791.74	63,436,066.74
Current expenses	6,531,237.71	9,843,637.81	5,665,313.21	8,498,758.28	11,342,192.45
Premiums paid	19,779,488.56	19,501,481.06	18,903,434.54	17,615,898.02	16,681,256.56
Cash items	12,255,978.69	14,644,675.77	16,855,801.15	15,071,024.30	14,140,858.12
Clear'g-house exc'gs	73,418,037.29	117,270,706.86	74,229,763.69	102,439,751.67	91,765,292.99
Bills of other banks	23,145,206.00	24,434,212.00	21,343,405.00	21,600,818.00	21,728,238.00
Fractional currency.	683,148.93	662,722.27	632,602.42	684,268.41	628,387.42
Trade dollars	437.59	351.15	371.76	419.05	763.56
Specie	173,830,614.62	172,074,011.19	181,292,276.76	178,097,816.64	172,734,278.50
Legal-tender notes	82,317,670.00	83,574,210.00	81,995,643.00	81,099,461.00	82,555,060.00
U. S. cert's of deposit	10,820,000.00	9,330,000.00	12,315,000.00	8,955,000.00	9,220,000.00
5% fund with Treas.	7,993,189.22	7,887,950.36	7,765,837.16	7,555,401.72	7,141,434.41
Duc from U. S. Treas.	1,240,035.56	1,361,033.74	1,236,675.66	935,799.31	1,246,391.04
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Resources.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Loans and discounts.	\$1,704,667,489.39	\$1,739,651,934.67	\$1,779,054,527.66	\$1,817,257,703.17	\$1,811,686,891.57
Bonds for circulation	156,728,200.00	149,520,850.00	147,502,200.00	146,471,700.00	143,434,700.00
Bonds for deposit	46,384,000.00	44,882,000.00	44,832,000.00	44,063,000.00	41,681,000.00
U. S. bonds on hand	6,395,000.00	6,690,800.00	6,810,100.00	4,438,200.00	3,740,350.00
Other stocks and b'ds	102,215,066.01	103,030,575.31	106,712,474.80	109,313,635.01	111,344,480.32
Duc from res'v'e ag'ts	192,702,196.35	187,372,295.47	192,590,073.67	189,136,281.01	184,889,765.16
Duc from nat'l banks	101,327,319.18	107,091,577.44	108,999,878.96	117,869,749.37	116,206,354.91
Duc from State banks	24,651,712.33	26,924,218.24	25,956,516.98	28,417,511.26	28,143,681.33
Real estate, etc.	66,248,183.93	66,855,303.68	67,377,183.12	69,377,173.73	70,694,191.37
Current expenses	7,418,190.08	8,984,846.65	3,760,961.17	8,525,924.84	11,902,368.22
Premiums paid	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,817,602.85
Cash items	12,676,652.11	15,049,325.16	14,350,765.37	17,059,786.57	15,134,700.43
Clear'g-house exc'gs	84,711,547.63	101,452,588.54	101,552,062.67	136,783,162.26	103,719,453.19
Bills of other banks	22,411,826.00	25,722,720.00	24,761,487.00	20,875,528.00	20,388,807.00
Fractional currency.	717,823.63	698,369.91	719,273.63	682,034.93	720,462.37
Specie	182,284,803.00	185,176,450.86	175,903,868.98	164,326,448.84	171,089,458.10
Legal-tender notes	88,624,860.00	97,838,385.00	97,456,832.00	86,572,093.00	84,490,894.00
U. S. cert's of deposit	13,785,000.00	13,355,000.00	14,800,000.00	12,945,000.00	9,645,000.00
5% fund with Treas.	6,869,148.44	6,565,205.97	6,457,820.66	6,405,058.18	6,276,659.40
Duc from U. S. Treas.	1,066,950.97	1,001,795.11	1,161,617.26	976,737.81	1,239,867.01
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Capital stock	\$555,351,765.00	\$565,629,068.45	\$571,648,811.00	\$578,462,765.00	\$580,733,094.42
Surplus fund.....	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97	175,246,468.26
Undivided profits...	67,248,949.16	70,153,368.11	62,294,634.02	71,451,167.02	79,899,218.06
Nat'l-bank circulat'n	186,231,498.00	176,771,539.00	166,625,658.00	167,283,343.00	164,904,094.00
State-bank circulat'n	106,100.00	98,716.00	98,697.00	98,699.00	98,676.50
Dividends unpaid...	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83	1,343,993.98
Individual deposits.	1,224,925,698.26	1,266,570,537.67	1,295,076,978.58	1,249,477,126.95	1,235,757,941.59
U. S. deposits	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03	38,416,276.87
Dep's U. S. dis.offic'rs	4,277,187.61	3,779,735.14	4,074,903.62	4,831,666.14	4,515,024.05
Due to national banks	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15	223,088,927.85
Due to State banks .	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68	98,809,344.66
Notes rediscounted .	7,553,837.10	10,132,799.64	11,125,236.08	17,312,806.39	16,268,247.74
Bills payable.....	2,082,374.21	2,567,953.30	2,983,987.60	4,883,439.43	5,103,112.57
Total.....	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Liabilities.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.,
	3,077 banks.	3,098 banks.	3,129 banks.	3,140 banks.	3,150 banks.
Capital stock	\$582,194,263.75	\$585,449,487.75	\$588,384,018.25	\$592,621,656.04	\$593,848,247.29
Surplus fund.....	179,533,475.38	180,053,507.27	183,106,435.70	185,520,564.68	187,292,469.97
Undivided profits...	66,606,930.87	78,195,768.91	70,296,173.67	77,434,426.23	88,362,639.01
Nat'l-bank circulat'n	153,750,193.50	158,897,572.60	155,313,353.59	151,702,809.50	143,549,296.50
State-bank circulat'n	98,652.50	94,878.50	82,372.50	82,354.50	82,354.50
Dividends unpaid...	1,534,314.51	1,766,496.41	7,381,894.42	2,378,275.70	1,267,939.19
Individual deposits.	1,251,957,844.42	1,309,731,015.16	1,292,342,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,193,899.19	54,691,454.69	54,679,643.93	52,140,562.97	46,707,010.38
Dep's U. S. dis.offic'rs	4,255,362.02	4,789,093.63	3,690,562.65	3,993,900.51	4,415,608.41
Due to national banks	241,038,499.93	237,056,940.91	248,248,440.03	260,697,968.60	252,291,134.80
Due to State banks .	105,539,403.53	104,502,668.21	109,871,372.41	114,936,397.15	108,001,603.46
Notes rediscounted .	12,866,722.85	12,724,238.71	13,096,119.55	17,305,759.61	14,844,303.00
Bills payable.....	3,796,739.99	4,469,076.04	4,955,068.27	6,615,813.47	5,797,581.41
Total.....	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Liabilities.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Capital stock	\$596,563,330.70	\$599,472,742.88	\$605,851,640.50	\$612,584,095.00	\$617,840,164.67
Surplus fund.....	192,458,759.90	193,746,169.52	196,911,605.90	197,394,760.55	198,508,794.14
Undivided profits...	76,901,041.65	83,956,827.81	72,532,956.94	84,866,869.13	97,659,091.86
Nat'l-bank circulat'n	137,216,136.50	131,128,137.00	128,867,425.00	128,450,600.00	126,039,541.30
State-bank circulat'n	82,347.50	81,839.50	81,008.50	80,410.50	81,006.50
Dividends unpaid...	1,338,706.37	2,007,667.72	3,517,596.07	3,600,051.99	1,289,651.13
Individual deposits.	1,354,973,535.89	1,422,042,136.92	1,442,137,979.08	1,475,467,560.37	1,436,402,685.65
U. S. deposits	43,554,480.27	42,965,811.22	43,247,864.17	41,588,613.71	39,224,538.51
Dep's U. S. dis.offic'rs	4,544,501.55	4,136,285.33	3,451,189.34	4,936,644.66	4,672,950.14
Due to national banks	289,753,579.16	286,204,670.64	295,841,107.17	293,015,192.86	267,159,449.09
Due to State banks .	127,751,135.48	124,755,971.73	131,383,466.80	132,327,094.47	123,713,499.48
Notes rediscounted .	9,249,531.33	10,340,502.04	10,133,196.24	16,782,511.36	15,723,378.11
Bills payable.....	3,013,127.72	4,083,695.14	4,019,334.53	7,196,258.34	5,970,976.65
Total.....	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,076,687.23

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

Resources.	FEBRUARY 23.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Loans and discounts.	\$1,844,978,433.06	\$1,904,167,351.00	\$1,933,509,332.89	\$1,986,058,320.13	\$1,932,393,206.08
Bonds for circulation	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00	139,688,150.00
Bonds for deposits	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00	27,858,500.00
U. S. bonds on hand	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00	2,075,600.00
Other stocks and b'ds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02	116,609,301.40
Due from res'v'g ag'ts	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49	160,220,682.79
Due from nat'l banks	114,379,065.00	113,600,039.35	112,207,068.35	118,289,612.46	111,573,147.08
Due from State banks	28,800,812.21	28,345,930.67	27,311,955.07	28,485,223.32	28,424,882.79
Real estate, etc	72,566,734.91	74,211,949.99	75,657,886.82	76,835,316.02	78,000,400.13
Current expenses	9,038,138.73	9,916,955.10	4,257,598.27	9,099,402.20	13,434,612.44
Premiums paid	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10	14,568,760.03
Cash items	15,187,240.17	15,449,751.65	13,875,200.34	17,201,819.17	15,057,481.84
Clear'g-house exc'gs.	112,613,788.35	68,428,149.94	88,297,944.43	100,767,176.06	88,818,299.11
Cl'g-house loan cert's					13,395,249.00
Bills of other banks	21,318,480.00	19,513,670.00	21,184,428.00	18,492,392.00	18,892,221.00
Fractional currency	807,162.57	746,199.91	793,646.45	766,846.68	755,021.82
Specie	181,546,157.80	178,165,494.43	178,694,063.56	195,908,858.84	190,063,006.20
Legal-tender notes	86,551,602.00	88,088,992.00	92,480,469.00	80,604,731.00	82,177,126.00
U. S. cert's of deposit	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00	5,700,000.00
5% fund with Treas.	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88	6,069,110.84
Due from U. S. Treas.	855,119.70	867,223.14	1,001,631.02	816,923.48	1,093,947.04
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,944.85	3,046,938,925.50

1891.

Resources.	FEBRUARY 23.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Loans and discounts.	\$1,927,654,559.89	\$1,969,846,379.67	\$1,963,704,948.07	\$2,005,463,205.93	\$2,001,032,625.05
Bonds for circulation	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00	153,838,200.00
Bonds for deposits	27,904,500.00	27,954,500.00	25,150,500.00	20,432,500.00	19,186,500.00
U. S. bonds on hand	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00	4,279,750.00
Other stocks and b'ds	121,099,034.59	122,333,707.66	122,347,244.98	125,179,076.00	128,440,959.39
Due from res'v'g ag'ts	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44	196,319,537.81
Due from nat'l banks	110,850,874.53	112,500,098.73	114,471,803.70	115,196,682.26	124,827,315.25
Due from State banks	27,955,862.77	28,172,653.23	27,742,727.64	29,471,898.95	32,425,379.39
Real estate, etc	79,096,556.48	80,874,918.58	81,919,491.00	83,270,122.08	84,049,386.90
Current expenses	8,396,041.93	11,405,934.04	4,624,889.19	9,879,231.42	13,279,136.79
Premiums paid	14,491,627.05	14,960,592.48	14,351,727.16	14,705,700.72	14,695,279.96
Cash items	13,349,234.66	17,602,457.69	16,073,092.99	13,272,545.10	17,939,023.04
Clear'g-house exc'gs.	77,828,113.56	126,447,384.31	80,305,873.21	122,039,882.10	108,243,483.92
Cl'g-house loan cert's	610,000.00	120,000.00			
Bills of other banks	19,076,085.00	20,456,257.00	21,418,977.00	19,991,167.00	20,225,104.00
Fractional currency	864,742.88	830,198.62	863,181.74	867,462.37	837,175.54
Specie	201,240,302.82	194,939,411.31	190,769,537.46	183,515,075.91	207,898,034.75
Legal-tender notes	89,400,399.00	95,375,249.00	100,399,811.00	97,615,608.00	93,854,354.00
U. S. cert's of deposit	11,655,000.00	11,515,000.00	18,845,000.00	15,720,000.00	8,765,000.00
5% fund with Treas.	6,133,544.12	6,158,960.87	6,129,840.09	6,536,931.51	6,682,280.10
Due from U. S. Treas.	1,100,310.17	729,226.85	1,155,473.05	1,457,807.85	1,047,884.18
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Resources.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.	DECEMBER 9.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.	3,784 banks.
Loans and discounts.	\$2,058,925,167.12	\$2,108,360,340.54	\$2,127,757,191.30	\$2,171,041,088.11	\$2,166,615,720.28
Bonds for circulation	158,109,300.00	160,634,550.00	161,939,800.00	163,275,300.00	166,449,250.00
Bonds for deposits	17,416,500.00	16,386,000.00	15,447,000.00	15,282,000.00	15,321,000.00
U. S. bonds on hand	4,638,190.00	5,412,000.00	4,854,600.00	4,882,250.00	4,148,600.00
Other stocks and b'ds	138,055,947.09	144,058,062.77	151,125,823.17	154,535,514.54	153,648,180.71
Due from res'v'g ag'ts	256,750,998.13	250,249,071.26	252,473,640.18	236,434,330.89	204,948,159.79
Due from nat'l banks	131,258,888.45	130,124,510.01	137,125,158.05	140,516,353.09	142,623,106.36
Due from State banks	32,171,053.96	32,006,102.99	33,497,034.87	32,572,735.51	34,403,212.75
Real estate, etc	85,126,961.74	86,562,679.31	86,678,315.56	87,861,911.86	88,221,052.25
Current expenses	10,340,571.29	11,574,071.41	4,567,100.02	10,317,125.23	14,204,970.25
Premiums paid	14,405,799.74	14,390,888.43	13,907,560.54	14,029,616.43	13,917,289.71
Cash items	17,644,105.99	15,036,375.86	16,849,439.46	17,705,961.31	16,755,332.09
Clear'g-house exc'gs.	129,515,655.24	99,954,483.17	80,364,300.19	105,522,711.81	110,522,668.49
Bills of other banks	19,765,178.00	22,014,231.00	21,335,840.00	19,557,474.00	20,488,781.00
Fractional currency	924,866.86	924,375.50	939,382.87	934,648.37	895,309.82
Specie	230,147,908.28	239,044,108.15	229,320,450.41	209,116,378.69	209,885,206.76
Legal-tender notes	99,445,735.00	107,981,402.60	113,915,016.00	104,267,945.00	102,276,335.00
U. S. cert's of deposit	24,089,000.00	26,405,000.00	23,115,000.00	13,995,000.00	6,470,000.00
5% fund with Treas.	6,898,132.04	6,990,517.03	7,032,591.94	7,139,564.69	7,282,413.90
Due from U. S. Treas.	1,051,339.55	926,158.95	1,409,312.15	1,106,987.93	1,268,405.03
Total	3,436,672,358.56	3,479,035,128.44	3,497,794,586.71	3,510,094,987.46	3,480,349,667.19

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Capital stock.....	\$626,598,200.00	\$635,055,276.09	\$642,073,676.00	\$650,447,235.00	\$657,877,225.00
Surplus fund.....	204,433,604.19	207,136,196.13	212,614,661.01	213,563,895.78	214,965,633.67
Undivided profits...	85,753,976.34	94,049,477.44	79,854,373.58	97,006,635.74	111,772,985.42
Nat'l-bank circulat'n	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50	123,038,785.50
State-bank circulat'n	81,003.50	77,352.50	77,333.50	77,333.50	77,328.50
Dividends unpaid...	1,612,499.59	1,766,523.94	2,844,708.73	2,876,836.34	1,167,262.71
Individual deposits	1,479,986,027.48	1,480,474,472.32	1,521,745,665.23	1,564,845,174.67	1,485,095,855.70
U. S. deposits.....	28,194,911.44	27,047,519.80	27,625,610.38	25,118,559.39	24,922,263.36
Dep's U. S. dis. offic's	4,277,638.17	3,672,054.34	3,552,392.28	4,229,511.42	4,456,472.43
Due to nat'l banks..	297,098,933.41	281,994,358.12	288,296,836.21	285,031,250.25	253,082,126.32
Due to State banks..	137,067,285.29	132,465,337.41	135,305,641.11	141,350,726.21	121,438,255.50
Notes and bills re- discounted.....	10,371,343.29	13,410,992.95	15,027,632.53	23,660,329.51	25,598,405.72
Bills payable.....	3,997,265.67	7,265,719.29	7,028,049.14	10,301,913.54	11,501,225.76
Cl'g-house loan c't's					11,945,000.00
Total.....	3,063,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Liabilities.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Capital stock.....	\$602,518,459.15	\$667,787,406.15	\$672,903,597.45	\$677,420,870.25	\$677,350,927.00
Surplus fund.....	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91	228,221,530.31
Undivided profits...	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73	108,116,263.56
Nat'l-bank circulat'n	123,112,529.00	123,447,633.00	123,915,643.00	131,323,301.50	134,792,873.25
State-bank circulat'n	76,700.50	74,117.50	74,138.50	74,118.50	74,118.50
Dividends unpaid...	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58	1,503,539.69
Individual deposits	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37	1,602,052,766.59
U. S. deposits.....	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40	14,478,542.91
Dep's U. S. dis. offic's	4,323,333.50	4,781,045.75	4,387,991.08	4,566,600.33	3,955,227.37
Due to nat'l banks..	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96	292,480,956.07
Due to State banks..	142,324,866.94	142,455,768.77	137,727,372.05	142,018,070.06	149,334,721.20
Notes and bills re- discounted.....	17,330,630.55	16,604,735.21	19,719,695.08	21,981,952.56	16,325,642.89
Bills payable.....	7,456,781.57	8,482,342.63	8,067,812.86	10,778,944.87	7,994,514.30
Liabilities other than those above stated.....					1,178,586.43
Cl'g-house loan c't's	1,144,416.46	285,000.00			
Total.....	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Liabilities.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.	DECEMBER 9.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.	3,784 banks.
Capital stock.....	\$679,970,110.00	\$682,232,158.00	\$684,678,203.25	\$686,573,615.00	\$689,698,017.50
Surplus fund.....	234,069,984.34	235,192,004.95	238,239,970.94	238,871,424.84	239,931,932.08
Undivided profits...	96,574,522.85	103,376,029.20	88,227,388.88	101,652,734.66	114,603,884.52
Nat'l-bank circulat'n	137,627,107.25	140,052,343.50	141,061,533.00	143,423,298.00	145,669,499.00
State-bank circulat'n	75,097.50	71,507.50	75,076.50	75,076.50	74,176.50
Dividends unpaid...	1,470,937.98	1,657,310.34	3,904,292.83	3,888,865.78	1,308,137.97
Individual deposits	1,702,240,957.08	1,743,787,545.10	1,753,339,679.56	1,765,422,983.68	1,764,456,177.11
U. S. deposits.....	12,757,046.94	11,911,030.77	10,823,973.08	9,828,144.24	9,673,349.92
Dep's U. S. dis. offic's	3,806,323.51	3,625,107.19	3,356,091.88	4,044,734.04	4,034,240.37
Due to national banks	372,985,405.11	361,593,119.06	367,143,324.53	352,046,184.05	323,339,449.03
Due to State banks..	181,688,074.58	181,538,222.87	188,683,254.94	178,607,018.34	160,778,117.18
Notes and bills re- discounted.....	8,517,205.36	9,090,080.27	9,181,650.14	17,132,487.71	15,775,618.63
Bills payable.....	3,876,404.20	3,816,163.49	4,581,163.01	6,549,163.65	9,318,249.82
Liabilities other than those above stated.....					
Cl'g-house loan c't's	1,013,181.26	1,092,506.20	498,983.87	1,979,746.97	1,688,817.56
Total.....	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46	3,480,349,667.19

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1893.

Resources.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,839 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Loans and discounts.	\$2,159,614,092.48	\$2,161,461,858.53	\$2,020,483,671.04	\$1,843,634,167.51	\$1,871,574,769.95
Bonds for circulation	170,096,550.00	172,412,550.00	176,588,050.00	206,463,850.00	204,809,350.00
Bonds for deposit.	15,351,000.00	15,261,000.00	15,256,000.00	14,316,000.00	14,436,000.00
U. S. bonds on hand.	4,372,600.00	3,519,550.00	3,078,050.00	2,760,950.00	3,049,000.00
Other stocks and b'ds	153,420,770.68	150,747,862.86	149,690,701.61	148,569,950.46	159,749,363.92
Due from res. ag'ts.	202,612,051.30	174,512,119.44	159,352,677.33	158,499,644.28	212,630,636.30
Due from nat. banks	124,381,884.35	121,673,794.24	111,956,506.81	94,740,014.97	108,265,460.75
Due from State b'ks.	30,126,300.21	32,681,708.94	27,211,234.32	24,220,106.82	28,682,998.64
Real estate, etc.	89,710,408.54	90,033,775.48	89,383,276.28	89,151,776.08	92,322,060.53
Current expenses	10,992,932.60	11,746,470.22	4,892,772.88	11,071,906.65	
Premiums paid	13,270,691.10	12,935,077.74	11,933,004.69	13,981,867.44	13,806,470.18
Cash items	18,755,010.52	17,546,873.83	16,707,680.61	15,359,764.56	13,519,016.51
Clear g-house exch's	125,142,839.74	114,977,271.08	107,765,890.44	106,181,394.59	71,943,165.75
Bills of other banks	18,248,706.00	29,085,688.00	20,135,054.00	22,402,611.00	21,497,840.00
Fractional currency.	945,532.50	952,810.90	952,632.48	1,026,813.90	988,602.57
Specie.	203,341,816.42	207,222,141.81	186,701,173.31	224,703,860.07	251,253,648.43
Legal-tender notes.	90,925,774.00	103,511,163.00	95,833,677.00	114,709,352.00	131,626,759.00
U. S. cert's of deposit	14,675,000.00	12,130,000.00	6,660,000.00	7,020,000.00	31,255,000.00
5% fund with Treas.	7,401,830.74	7,467,989.77	7,600,604.72	8,977,414.18	8,876,442.25
Due from U. S. Treas.	1,322,444.60	1,556,891.28	1,019,074.42	1,262,749.85	2,029,141.92
Total.	3,459,721,235.78	3,432,176,607.25	3,213,261,731.94	3,109,563,284.36	3,242,315,326.70

1894.

Resources	FEBRUARY 23.	MAY 4.	JULY 18.	OCTOBER 2.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.
Loans and discounts.	\$1,872,402,605.96	\$1,926,086,824.98	\$1,944,441,315.10	\$2,007,122,191.30
U. S. b'ds to secure circulat'n.	200,808,850.00	200,469,250.00	201,335,150.00	199,642,500.00
U. S. bonds to secure U. S. deposits.	14,445,000.00	14,720,000.00	14,926,000.00	15,226,000.00
U. S. bonds on hand.	17,250,150.00	14,805,200.00	12,875,100.00	10,682,200.00
Premiums on U. S. bonds.	15,606,786.13	15,133,458.23	14,930,896.78	14,624,279.03
Stocks, securities, etc.	174,305,562.50	185,324,549.67	191,137,435.66	193,300,072.44
Real estate, etc.	94,289,433.56	95,977,811.80	96,807,490.74	97,832,136.84
Due from national banks (not reserve agents)	112,672,823.41	119,303,798.52	111,775,532.18	122,479,067.98
Due from State banks and bankers.	27,335,317.15	29,628,495.01	27,063,816.38	27,973,911.86
Due from approved reserve agents	246,891,926.63	257,854,100.32	258,089,227.51	248,849,607.59
Checks and other cash items	12,633,797.31	12,549,614.34	11,865,939.23	15,576,975.25
Exchanges, clearing house.	70,299,653.62	76,002,055.47	66,511,835.77	88,524,052.17
Bills of other national banks	19,866,610.00	20,754,988.00	19,650,333.00	18,580,577.00
Fractional paper currency.	1,061,927.79	1,014,037.51	1,041,630.44	952,932.95
Specie	256,166,585.34	259,941,923.51	250,670,652.33	237,250,654.50
Legal-tender notes.	142,768,676.00	146,131,232.00	138,216,318.00	120,544,028.00
U. S. certificates of deposit.	35,045,000.00	46,030,000.00	50,045,000.00	45,103,000.00
5 per cent redemption fund with Treasurer.	8,751,434.40	8,713,498.44	8,791,946.90	8,723,223.16
Due from U. S. Treasurer	2,132,772.09	2,301,480.28	1,920,783.31	897,645.20
Total.	3,324,734,901.89	3,433,342,378.08	3,422,606,423.33	3,473,922,055.27

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1894.—Continued.

1893.

Liabilities.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,830 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Capital stock.....	\$688,642,876.00	\$688,701,200.00	\$685,786,718.56	\$678,540,338.93	\$681,812,960.00
Surplus fund.....	245,478,362.77	246,139,133.32	249,138,300.20	246,750,781.32	246,739,602.09
Undivided profits ..	103,067,550.15	106,966,733.57	93,944,649.73	103,474,662.87	100,288,668.05
Nat'l bank cir'lation	149,124,818.60	151,694,110.00	155,070,821.50	182,959,725.90	179,973,150.50
State-bank cir'lation	75,075.50	75,075.50	75,072.50	75,069.50	75,059.50
Dividends unpaid...	1,350,392.19	2,579,556.38	3,879,673.50	2,874,697.59	1,217,903.99
Individual deposits...	1,751,439,374.14	1,749,930,817.51	1,556,761,230.17	1,451,124,330.55	1,539,399,795.23
U. S. deposits.....	9,813,762.17	9,657,243.49	10,379,842.66	10,546,135.51	10,391,466.00
Deposits U. S. dis- bursing officer.....	3,927,760.44	4,293,739.93	3,321,271.84	3,776,438.21	3,469,398.77
Due to nat'l banks ..	304,785,336.62	275,127,229.28	238,913,573.51	226,423,979.06	298,805,834.56
Due to State banks..	166,901,054.78	153,500,923.94	125,979,422.16	122,891,098.21	151,313,715.25
Notes and bills redis'ed	14,021,596.43	18,953,306.98	29,940,438.56	21,066,737.01	11,465,546.18
Bills payable.....	18,180,228.71	21,506,247.53	31,381,451.27	27,426,937.54	14,388,362.94
Liabilities other than those above stated	2,913,047.88	3,051,379.82	28,689,265.68	31,632,352.16	2,973,863.64
Total.....	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36	3,242,315,326.70

* Less expenses and taxes paid.

1894.

Liabilities.	FEBRUARY 28.	MAY 4.	JULY 13.	OCTOBER 2.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.
Capital stock paid in.....	\$678,536,910.00	\$675,868,815.09	\$671,091,165.00	\$668,861,847.00
Surplus fund.....	246,594,715.96	246,314,185.63	245,727,673.71	245,197,517.60
Undivided profits, less ex- penses and taxes paid.....	86,874,385.87	89,394,262.20	84,569,294.46	88,923,564.50
Nat'l bank notes outstanding.	174,436,269.10	172,626,013.50	171,714,552.50	172,331,978.00
State bank notes outstanding.	71,483.50	71,480.50	66,290.50	66,290.50
Due to other national banks.	343,143,745.50	359,539,488.04	352,002,081.10	343,692,316.63
Due to State banks and bank- ers.....	173,942,000.98	182,937,307.10	181,791,906.23	183,167,779.62
Dividends unpaid.....	1,536,354.03	2,332,506.97	2,586,504.77	2,576,245.95
Individual deposits.....	1,586,800,444.50	1,670,958,769.07	1,677,801,200.85	1,728,418,819.12
U. S. deposits.....	9,925,967.44	10,538,365.64	11,029,017.29	10,024,909.62
Deposits of U. S. disbursing officers.....	3,643,346.71	3,317,341.85	3,099,504.08	3,716,537.80
Notes and bills rediscounted.	7,729,558.98	7,905,541.10	8,195,566.99	11,453,427.95
Bills payable.....	9,234,265.50	9,224,464.78	9,999,098.81	12,552,277.78
Liabilities other than those above stated.....	2,265,513.73	2,313,836.70	2,422,567.04	2,938,543.20
Total.....	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27

A SUMMARY
OF THE
STATE AND CONDITION
OF
THE NATIONAL BANKS
ON
DECEMBER 19, 1893, FEBRUARY 28, MAY 4, JULY 18, AND OCTOBER 2, 1894.

Arranged by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

359

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

MAINE.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	83 banks.	83 banks.	83 banks.	83 banks.	83 banks.
Loans and discounts.	\$20,913,768.71	\$20,228,919.50	\$20,700,077.54	\$20,896,369.06	\$20,986,440.28
Overdrafts.	53,577.67	34,130.48	40,172.42	45,720.19	74,155.50
Bonds for circulation.	4,279,400.00	4,283,460.00	4,439,400.00	4,601,600.00	4,601,600.00
Bonds for deposits.	190,000.00	190,000.00	190,000.00	190,000.00	193,000.00
U. S. bonds on hand.	1,000.00	1,000.00	390,500.00	101,200.00	156,400.00
Premiums on bonds.	140,485.57	136,964.57	218,135.25	212,069.68	221,953.18
Stocks, securities, etc.	1,997,184.06	2,053,694.57	2,303,864.44	2,287,519.26	2,425,051.85
Banking house, etc.	600,704.37	594,601.88	599,140.36	605,505.70	596,103.30
Real estate, etc.	39,982.17	35,962.69	44,684.19	50,069.25	54,144.97
Due from nat'l banks.	681,794.65	551,754.73	805,598.80	671,436.81	823,665.90
Due from State banks.	55,944.51	96,427.68	98,148.29	88,564.50	74,962.63
Due from res'v'ag'ts.	2,548,787.88	2,812,230.13	2,980,205.65	3,709,713.53	3,985,633.00
Cash items.	187,897.37	121,867.88	122,713.26	160,049.23	168,090.45
Clear'g-house exch'gs.	110,868.50	131,494.57	89,681.82	115,351.36	141,593.96
Bills of other banks.	290,478.60	299,580.00	301,977.00	357,609.00	287,719.00
Fractional currency.	8,318.27	9,619.62	9,226.30	9,030.06	7,163.01
Specie.	1,132,547.00	1,142,335.21	1,128,178.02	1,158,114.41	1,149,138.64
Legal-tender notes.	309,111.00	294,431.00	288,516.00	344,465.00	310,289.00
U. S. cert's of deposit.					
5% fund with Treas.	183,947.75	190,047.75	195,232.75	204,582.75	202,335.25
Due from U. S. Treas.	4,820.00	6,710.00	6,430.00	3,530.00	4,187.00
Total.	33,780,617.48	33,221,172.17	34,861,190.09	35,818,799.79	36,460,957.72

NEW HAMPSHIRE.

	51 banks.	51 banks.	51 banks.	51 banks.	51 banks.
	Loans and discounts.	\$11,011,381.29	\$10,816,767.87	\$10,962,895.13	\$10,861,702.28	$11,103,766.55
Overdrafts.	64,323.80	47,947.51	72,111.19	38,497.42	57,991.24
Bonds for circulation.	3,689,000.00	3,689,000.00	3,689,000.00	3,714,000.00	3,564,000.00
Bonds for deposits.	175,000.00	175,000.00	175,000.00	175,000.00	175,000.00
U. S. bonds on hand.	100.00	3,100.00	3,100.00	5,100.00	7,100.00
Premiums on bonds.	166,181.89	147,763.14	145,703.64	144,581.89	129,750.64
Stocks, securities, etc.	2,259,014.21	2,445,259.45	2,707,956.19	2,759,438.49	2,746,654.46
Banking house, etc.	258,666.73	255,313.77	256,535.15	254,895.24	261,359.24
Real estate, etc.	72,509.50	72,509.50	70,509.50	70,058.77	70,658.77
Due from nat'l banks.	146,396.64	131,094.74	103,076.07	155,518.33	166,288.73
Due from State banks.	33,089.33	33,857.70	12,100.26	51,070.57	31,442.82
Due from res'v'ag'ts.	1,804,384.55	2,143,435.40	2,178,823.54	2,181,010.70	2,441,505.22
Cash items.	163,619.69	175,320.29	132,881.40	185,415.10	220,132.81
Clear'g-house exch'gs.					
Bills of other banks.	222,917.00	230,032.00	254,285.00	220,881.00	252,892.00
Fractional currency.	8,653.72	8,502.74	7,905.11	7,417.60	8,670.53
Specie.	570,137.54	556,243.22	573,704.87	563,959.21	585,551.26
Legal-tender notes.	168,639.00	156,659.00	186,746.00	189,097.00	185,051.00
U. S. cert's of deposit.					
5% fund with Treas.	161,525.00	160,975.00	165,515.00	165,980.00	157,550.00
Due from U. S. Treas.	2,803.00	4,190.00	4,400.00	4,530.00	4,510.50
Total.	20,978,402.89	21,252,971.33	21,702,245.05	21,698,153.60	22,168,875.77

VERMONT.

	48 banks.	48 banks.	49 banks.	49 banks.	49 banks.
	Loans and discounts.	\$13,284,563.44	\$12,644,936.52	\$12,787,660.65	\$12,317,387.33	$12,598,242.44
Overdrafts.	71,882.56	51,216.21	56,332.39	69,191.93	75,436.71
Bonds for circulation.	3,480,500.00	3,330,500.00	3,343,000.00	3,343,000.00	3,343,000.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	143,600.00	198,100.00	203,100.00	209,150.00	243,990.00
Premiums on bonds.	132,493.60	124,765.08	124,953.30	118,768.83	130,267.57
Stocks, securities, etc.	1,156,814.96	1,371,053.46	1,395,341.19	1,463,390.10	1,567,455.08
Banking house, etc.	235,484.78	229,767.07	234,049.61	233,897.61	233,800.93
Real estate, etc.	34,906.81	45,896.88	63,166.60	71,034.75	67,758.56
Due from nat'l banks.	233,473.20	209,324.08	236,046.48	205,417.11	188,411.89
Due from State banks.	58,309.01	28,155.22	62,974.16	63,810.45	36,221.32
Due from res'v'ag'ts.	1,548,547.23	1,405,863.05	1,398,082.28	2,208,384.94	2,116,403.69
Cash items.	81,559.17	79,831.19	90,262.70	101,451.69	106,426.98
Clear'g-house exch'gs.					
Bills of other banks.	124,664.00	107,429.00	114,149.00	99,108.00	114,978.00
Fractional currency.	6,255.47	8,193.99	7,415.45	7,139.74	7,530.20
Specie.	609,492.86	608,037.17	608,101.24	612,565.61	621,213.82
Legal-tender notes.	379,625.00	238,771.00	277,517.00	259,608.00	249,158.00
U. S. cert's of deposit.		10,000.00			
5% fund with Treas.	132,259.91	114,085.00	138,815.00	144,694.50	127,094.00
Due from U. S. Treas.		3,630.00	1,593.00	1,610.00	1,602.50
Total.	21,758,432.00	20,859,554.92	21,192,550.45	21,579,179.59	21,878,241.60

ARRANGED BY STATES AND RESERVE CITIES.

MAINE.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	\$3 banks.	\$3 banks.	\$3 banks.	\$3 banks.	\$3 banks.
Capital stock.....	\$11,243,570.00	\$11,265,750.00	\$11,270,000.00	\$11,175,000.00	\$11,100,000.00
Surplus fund.....	2,605,727.00	2,607,227.00	2,621,777.00	2,599,320.00	2,583,820.00
Undivided profits....	1,715,632.33	1,553,695.48	1,624,485.46	1,470,079.01	1,592,412.02
Nat'l-bank circulation	3,746,023.50	3,746,308.00	3,913,233.00	4,669,428.09	4,074,428.00
State-bank circulation					
Due to national banks	709,927.27	407,218.30	729,620.79	712,329.96	625,692.89
Due to State banks...	334,688.21	459,252.04	562,072.84	655,722.02	598,472.46
Dividends unpaid....	27,933.59	42,956.40	41,172.58	75,689.16	65,935.73
Individual deposits...	12,276,872.99	12,424,552.28	13,087,873.92	14,207,478.33	15,009,131.65
U. S. deposits.....	61,408.49	87,569.46	61,508.43	101,600.82	61,670.56
Dep'ts U. S. dis. officers	114,984.32	98,778.92	107,658.05	82,245.57	104,886.98
Notes rediscounted...	27,906.91		4,003.00	36,844.65	6,260.35
Bills payable.....	772,280.96	527,924.29	837,783.02	642,062.27	560,416.45
Other liabilities.....					17,830.63
Total.....	33,730,617.48	33,221,172.17	34,861,190.09	35,818,799.79	36,460,957.72

NEW HAMPSHIRE.

	51 banks.	51 banks.	51 banks.	51 banks.	51 banks.
	Capital stock.....	\$6,130,000.00	\$6,130,000.00	\$6,130,000.00	\$6,080,000.00	$6,080,000.00
Surplus fund.....	1,547,395.23	1,519,428.01	1,513,278.01	1,499,502.57	1,489,902.57
Undivided profits....	803,091.22	680,825.36	710,771.20	656,034.17	713,929.00
Nat'l-bank circulation	3,239,267.50	3,228,027.50	3,255,325.00	3,263,365.00	3,130,565.00
State-bank circulation	6,823.00	6,826.00	6,826.00	6,826.00	6,826.00
Due to national banks	754,659.28	555,864.98	866,974.37	873,860.71	779,034.67
Due to State banks...	482,836.78	609,235.61	417,873.26	441,755.25	391,318.41
Dividends unpaid....	17,894.50	17,792.33	23,336.23	39,283.42	32,557.71
Individual deposits...	7,681,767.87	8,158,178.27	8,470,553.52	8,621,688.57	9,276,229.00
U. S. deposits.....	134,089.14	137,937.39	122,702.12	135,604.41	105,725.58
Dep'ts U. S. dis. officers	48,469.78	74,868.28	52,489.29	48,653.50	78,931.17
Notes rediscounted...	31,483.21	57,987.60	34,704.84	6,400.00	17,000.00
Bills payable.....	90,325.38	115,000.00	91,351.21	24,790.00	51,817.37
Other liabilities.....	10,400.00			450.00	14,989.29
Total.....	20,978,492.89	21,252,971.33	21,702,245.05	21,698,153.60	22,168,875.77

VERMONT.

	48 banks.	48 banks.	49 banks. *	49 banks.	49 banks.
	Capital stock.....	\$6,938,425.00	\$7,063,070.00	\$7,035,030.00	\$6,995,000.00	$7,035,000.00
Surplus fund.....	1,810,250.00	1,700,079.16	1,676,320.16	1,636,383.50	1,626,188.50
Undivided profits....	963,138.69	892,112.04	879,549.88	751,359.40	838,525.26
Nat'l-bank circulation	3,056,430.00	2,969,570.00	2,925,045.00	2,951,530.00	2,959,520.00
State-bank circulation					
Due to national banks	325,151.20	261,365.31	364,492.93	326,180.32	224,265.68
Due to State banks...	192,529.58	159,570.54	152,686.25	159,925.45	164,518.74
Dividends unpaid....	5,626.68	11,639.76	6,640.51	35,453.53	11,052.00
Individual deposits...	8,248,282.08	7,922,017.16	7,964,162.48	8,583,687.52	8,912,169.27
U. S. deposits.....	35,241.93	39,180.63	41,056.75	35,519.19	32,100.15
Dep'ts U. S. dis. officers	9,600.43	8,294.83	4,586.61	6,857.44	12,132.09
Notes rediscounted...	27,506.50	19,417.18	85,855.39	32,828.24	25,560.00
Bills payable.....	86,250.00	23,247.81	56,250.00	65,250.00	67,250.00
Other liabilities.....			992.89		
Total.....	21,758,432.00	20,859,554.92	21,192,559.45	21,579,179.59	21,878,241.69

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

MASSACHUSETTS.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	213 banks.	213 banks.	213 banks.	213 banks.	213 banks.
Loans and discounts.	\$101,605,968.40	\$101,568,668.13	\$103,322,143.60	\$103,077,869.46	\$106,515,892.66
Overdrafts.	157,979.35	185,344.58	135,100.75	106,343.11	160,591.69
Bonds for circulation.	19,689,100.00	19,708,100.00	19,914,009.00	19,971,500.00	19,728,500.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	17,300.00	109,750.00	147,250.00	240,750.00	131,250.00
Premiums on bonds.	1,053,375.06	1,073,624.35	1,086,332.24	1,092,212.67	1,064,294.83
Stocks, securities, etc.	7,197,448.60	8,299,235.86	9,128,597.15	9,964,615.84	10,120,589.95
Banking house, etc.	3,341,715.03	3,403,573.08	3,412,438.60	3,416,373.83	3,419,083.73
Real estate, etc.	290,735.12	287,167.95	298,988.16	336,106.71	370,589.02
Due from nat'l banks.	962,876.85	991,863.31	1,096,693.28	1,256,476.90	1,241,553.51
Due from State banks.	135,683.79	183,268.01	193,810.19	186,620.01	156,110.39
Due from res'v'ag'ts.	13,344,593.22	14,225,766.91	15,404,770.19	15,947,850.41	14,098,529.83
Cash items.	777,197.56	614,022.58	651,614.39	720,946.94	857,989.33
Clear'g house exch'gs.	8,521.88	168,170.05	103,941.89	85,671.47	141,734.88
Bills of other banks.	1,044,881.00	1,015,004.00	916,556.00	1,105,370.00	984,780.00
Fractional currency.	66,122.20	67,204.93	59,099.74	64,479.68	67,217.97
Specie.	4,406,094.29	4,460,636.61	4,507,804.46	4,891,005.62	4,741,046.53
Legal-tender notes.	1,900,397.60	1,822,192.00	1,899,690.00	2,093,765.00	1,976,383.00
U. S. cert's of deposit.	125,990.00	135,000.00	135,000.00	165,000.00	155,000.00
5% fund with Treas.	861,649.25	873,149.25	882,280.00	882,470.00	874,985.00
Due from U. S. Treas.	36,960.00	65,189.62	30,794.00	44,900.00	25,460.00
Total.	157,252,698.60	159,356,981.22	163,426,814.74	165,756,327.65	166,931,582.32

CITY OF BOSTON.

	55 banks.	55 banks.	55 banks.	55 banks.	55 banks.
	Loans and discounts.	\$147,652,042.61	\$148,299,079.01	\$147,954,431.72	\$150,791,030.94	$151,872,471.27
Overdrafts.	88,438.37	103,743.23	116,805.48	98,193.05	80,213.02
Bonds for circulation.	10,195,000.00	3,380,000.00	8,680,000.00	8,580,000.00	8,180,000.00
Bonds for deposits.	265,000.00	265,000.00	265,000.00	265,000.00	265,000.00
U. S. bonds on hand.	200,000.00	1,801,200.00	2,706,900.00	2,706,900.00	1,744,000.00
Premiums on bonds.	892,497.34	1,098,467.41	1,139,686.71	1,137,050.21	950,785.67
Stocks, securities, etc.	6,714,956.88	7,679,818.80	7,798,546.46	8,111,941.80	7,303,225.34
Banking house, etc.	2,734,128.67	2,738,651.90	2,983,421.60	2,733,385.62	2,731,655.32
Real estate, etc.	370,746.15	452,366.33	466,863.32	541,686.82	544,002.30
Due from nat'l banks.	11,913,578.38	9,894,448.42	11,198,147.79	11,287,901.68	13,840,494.26
Due from State banks.	1,342,616.18	606,275.05	787,806.19	260,557.06	467,468.67
Due from res'v'ag'ts.	28,272,773.47	31,989,687.41	35,016,757.66	34,730,708.98	30,807,697.04
Cash items.	350,494.49	386,463.02	318,527.03	318,239.02	553,289.22
Clear'g house exch'gs.	6,793,589.67	8,198,410.68	7,393,034.04	6,762,532.44	8,831,413.10
Bills of other banks.	1,050,091.00	968,511.00	996,364.00	1,388,801.00	1,030,795.00
Fractional currency.	22,207.45	22,945.89	20,562.70	19,045.06	21,676.90
Specie.	12,899,026.44	10,772,445.53	11,143,446.53	11,390,456.34	11,059,178.16
Legal-tender notes.	7,181,516.00	6,176,130.00	6,270,846.00	6,404,232.00	5,327,144.00
U. S. cert's of deposit.	2,450,090.00	3,560,000.00	3,290,000.00	4,000,000.00	2,150,000.00
5% fund with Treas.	455,400.00	419,850.00	390,000.00	386,100.00	368,100.00
Due from U. S. Treas.	289,617.90	205,552.00	192,420.00	97,904.00	122,701.00
Total.	242,164,372.00	244,989,045.68	249,128,227.23	252,011,376.02	251,251,310.27

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
	Loans and discounts.	\$34,446,880.60	\$34,167,126.61	\$34,255,266.33	\$34,962,319.45	$35,753,049.10
Overdrafts.	38,220.35	34,067.25	82,099.56	132,981.72	35,641.11
Bonds for circulation.	7,721,250.00	7,221,250.00	7,271,250.00	7,321,250.00	7,315,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	50.00	50.00	39,800.00	72,350.00	86,100.00
Premiums on bonds.	687,979.82	607,207.23	613,842.76	617,637.37	610,446.50
Stocks, securities, etc.	2,552,881.19	2,751,150.44	2,963,710.54	3,133,270.59	3,013,863.12
Banking house, etc.	1,010,787.39	1,036,044.47	1,033,590.94	1,025,360.33	1,021,311.28
Real estate, etc.	216,793.24	219,120.36	234,908.23	242,596.43	250,159.17
Due from nat'l banks.	925,434.74	671,143.76	936,942.52	1,042,140.05	1,101,686.23
Due from State banks.	63,065.78	77,700.67	104,850.23	119,078.80	100,044.63
Due from res'v'ag'ts.	3,211,956.94	3,557,536.81	3,956,260.18	4,159,626.92	4,077,034.71
Cash items.	147,856.79	180,964.40	134,245.95	137,228.51	209,034.26
Clear'g house exch'gs.	216,656.81	267,923.95	239,208.81	319,533.37	303,975.73
Bills of other banks.	416,961.00	374,238.00	457,066.00	429,433.00	283,639.00
Fractional currency.	15,611.72	17,154.40	14,761.82	15,800.80	15,920.42
Specie.	1,180,751.64	1,068,917.23	1,066,637.54	1,055,299.12	1,033,622.70
Legal-tender notes.	620,068.00	607,263.00	623,576.00	711,299.00	652,652.00
U. S. cert's of deposit.					
5% fund with Treas.	347,407.25	320,018.75	309,573.75	325,562.25	328,714.50
Due from U. S. Treas.	56,149.07	29,263.00	11,026.65	19,029.25	17,482.95
Total.	53,979,612.39	53,308,190.33	54,449,157.81	55,932,816.96	56,309,376.41

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MASSACHUSETTS.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2
	213 banks.	213 banks.	213 banks.	213 banks.	213 banks.
Capital stock	\$45,867,500.00	\$45,767,500.00	\$45,767,500.00	\$45,642,500.00	\$45,642,500.00
Surplus fund	15,348,023.58	15,306,319.29	15,310,663.12	15,184,493.63	15,134,600.16
Undivided profits	5,482,667.39	5,591,394.32	5,037,800.15	5,361,376.66	4,768,267.48
Nat'l bank circulation	17,399,059.50	17,219,329.50	17,600,844.50	17,585,307.00	17,462,009.50
State-bank circulation					
Due to national banks	2,710,078.42	2,027,666.10	2,642,931.88	2,492,364.53	2,451,910.00
Due to State banks	262,232.54	293,734.59	419,880.70	389,632.37	272,689.27
Dividends unpaid	72,812.43	63,084.77	123,212.39	128,528.73	520,108.50
Individual deposits	68,680,975.46	71,923,721.68	75,440,002.79	77,981,754.73	79,643,823.37
U. S. deposits	100,180.11	97,160.88	95,442.88	99,330.69	91,930.16
Dep'ts U.S.dis.officers	1,505.63	1,726.86	3,931.13	84.50	721.42
Notes rediscounted	300,343.11	205,225.69	92,024.52	35,958.45	234,313.34
Bills payable	1,025,389.38	758,044.25	819,228.20	774,351.06	654,898.73
Other liabilities	1,931.65	97,073.29	53,412.48	60,645.30	53,800.39
Total.....	157,252,698.60	159,356,981.22	163,426,814.74	165,756,327.65	166,931,582.32

CITY OF BOSTON.

	55 banks.	55 banks.	55 banks.	55 banks.	55 banks.
Capital stock.....	\$53,450,000.00	\$53,350,000.00	\$52,350,000.00	\$52,350,000.00	\$52,350,000.00
Surplus fund.....	14,709,605.05	14,693,097.90	14,681,789.14	14,695,289.14	14,729,266.79
Undivided profits	5,172,403.24	5,706,067.19	4,510,429.99	5,237,159.37	4,305,797.66
Nat'l bank circulation	8,921,065.00	8,112,540.00	7,469,867.50	7,276,107.50	7,124,307.50
State-bank circulation					
Due to national banks	33,780,401.35	35,503,853.51	36,184,363.39	37,356,042.29	37,606,671.38
Due to State banks	16,390,088.64	18,627,965.85	21,189,222.03	23,439,917.02	20,584,906.97
Dividends unpaid	37,951.46	30,638.46	53,907.96	28,157.96	524,633.96
Individual deposits	108,624,014.47	107,516,979.37	111,553,206.72	110,251,428.82	111,936,178.95
U. S. deposits	142,334.74	170,426.80	107,882.30	170,329.13	181,337.01
Dep'ts U.S.dis.officers	97,126.00	84,360.52	72,120.55	64,547.45	64,695.86
Notes rediscounted					
Bills payable	761,000.00	1,010,000.00	675,000.00	1,075,000.00	1,808,500.00
Other liabilities	78,382.05	183,116.08	218,437.65	67,397.34	35,014.19
Total.....	242,164,372.00	244,989,045.68	249,128,227.23	252,011,376.02	251,251,310.27

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Capital stock	\$20,277,050.00	\$20,277,050.00	\$20,262,050.00	\$20,237,050.00	\$20,237,050.00
Surplus fund.....	5,144,551.03	5,145,295.47	5,168,116.49	5,179,120.52	5,174,445.29
Undivided profits	1,627,263.08	1,408,576.29	1,328,714.43	1,264,078.01	1,263,085.05
Nat'l bank circulation	6,826,765.00	6,313,850.00	6,363,425.00	6,509,382.50	6,525,032.50
State-bank circulation					
Due to national banks	1,817,793.92	1,147,629.40	1,465,594.37	1,590,715.86	1,670,087.98
Due to State banks	1,395,237.67	1,299,236.61	1,480,558.29	1,835,492.78	1,532,388.82
Dividends unpaid	60,788.05	67,524.58	103,920.44	116,008.72	121,357.76
Individual deposits	16,695,952.75	17,512,480.76	18,146,727.13	19,054,461.08	19,596,306.70
U. S. deposits	59,777.57	36,026.89	56,066.63	75,846.08	45,426.74
Dep'ts U.S.dis.officers	34,292.44	49,207.86	28,985.03	20,244.37	27,240.12
Notes rediscounted	2,140.88				
Bills payable	38,000.00	50,000.00	35,000.00	45,000.00	60,000.00
Other liabilities		1,312.47	10,000.00	5,417.04	56,955.45
Total.....	53,979,612.39	53,308,190.33	54,449,157.81	55,932,816.96	56,309,376.41

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CONNECTICUT.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	84 banks.	84 banks.	84 banks.	83 banks.	83 banks.
Loans and discounts.	\$44,473,491.84	\$44,929,705.50	\$45,025,327.16	\$44,760,361.24	\$45,782,423.47
Overdrafts.	132,386.41	137,628.57	176,186.82	104,912.35	125,399.58
Bonds for circulation.	7,890,500.00	7,995,500.00	8,150,500.00	8,185,500.00	8,085,500.00
Bonds for deposits.	2,500,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand.	-----	-----	-----	25,000.00	-----
Premiums on bonds.	483,408.43	460,952.66	479,297.66	459,027.66	440,047.66
Stocks, securities, etc	5,311,621.85	6,105,421.56	6,625,936.76	6,887,598.20	7,165,059.75
Banking house, etc	1,686,737.58	1,662,017.37	1,670,653.46	1,743,468.50	1,756,032.19
Real estate, etc	228,822.66	219,505.16	181,305.16	123,522.69	121,747.69
Due from nat'l banks.	1,859,943.93	2,601,952.21	1,872,628.81	1,999,665.20	1,442,088.76
Due from State banks.	301,056.83	246,016.55	217,402.36	325,975.83	389,035.32
Due from res'v' ag'ts	7,843,400.05	8,131,945.12	7,492,409.49	8,542,204.63	5,715,527.02
Cash items	299,234.60	300,374.88	295,409.73	298,816.83	417,450.90
Clear'g-house exch'gs	259,059.23	256,406.04	281,494.51	288,786.67	457,960.63
Bills of other banks.	445,379.00	426,612.00	524,905.00	488,868.00	414,544.00
Fractional currency	26,803.21	27,890.17	25,735.60	23,354.30	23,739.93
Specie	2,868,097.80	2,888,575.51	2,965,280.91	2,986,521.93	2,864,541.96
Legal-tender notes.	916,233.00	897,666.00	944,446.00	925,794.00	795,840.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	358,808.16	343,777.50	301,417.50	353,787.50	347,027.50
Due from U. S. Treas.	58,969.00	16,711.25	36,185.00	67,029.50	17,290.00
Total	75,653,944.58	77,898,658.05	77,486,521.93	78,840,795.05	76,611,256.30

NEW YORK.

	274 banks.	273 banks.	273 banks.	274 banks.	273 banks.
	Loans and discounts.	\$96,933,631.92	\$95,173,443.46	\$96,484,858.41	\$95,869,831.47	$98,140,061.00
Overdrafts.	513,427.53	491,694.29	485,051.26	507,425.63	494,492.26
Bonds for circulation.	17,221,950.00	17,148,450.00	17,243,450.00	17,174,950.00	17,009,950.00
Bonds for deposits.	525,000.00	475,000.00	475,000.00	475,000.00	475,000.00
U. S. bonds on hand.	414,103.00	683,600.00	634,700.00	602,350.00	598,700.00
Premiums on bonds.	741,125.85	778,104.53	827,803.84	794,138.88	772,562.31
Stocks, securities, etc	10,834,498.39	11,551,190.38	11,856,366.10	12,257,395.39	12,420,576.95
Banking house, etc	2,979,037.26	2,985,384.34	3,063,996.88	3,072,825.78	3,107,191.52
Real estate, etc	1,752,268.72	1,821,320.97	1,870,529.23	1,958,119.72	2,009,274.17
Due from nat'l banks.	2,473,991.11	2,729,561.68	2,333,306.08	2,677,916.39	2,504,698.59
Due from State banks.	1,060,896.45	990,262.76	1,049,808.76	1,122,474.27	1,021,242.07
Due from res'v' ag'ts	14,934,341.86	16,884,031.39	16,358,836.08	17,169,228.83	15,554,880.48
Cash items	718,029.78	730,036.21	702,029.62	704,091.60	738,501.95
Clear'g-house exch'gs	224,784.31	188,980.55	213,651.59	259,959.66	251,200.13
Bills of other banks.	810,964.00	833,361.00	971,704.00	1,023,420.00	851,964.00
Fractional currency	58,955.43	65,259.10	67,433.88	63,027.05	61,203.59
Specie	6,047,445.34	6,043,895.23	6,150,080.19	6,184,707.44	6,047,468.51
Legal-tender notes.	2,932,374.00	2,726,942.00	2,830,359.00	2,855,688.00	2,465,799.00
U. S. cert's of deposit.	130,000.00	90,000.00	80,000.00	100,000.00	100,000.00
5% fund with Treas.	756,551.34	750,148.25	745,393.25	746,064.50	752,737.00
Due from U. S. Treas.	18,493.04	42,032.24	34,348.54	60,175.74	40,016.74
Total	162,051,776.33	163,182,698.98	164,878,706.71	165,678,790.35	165,506,523.27

CITY OF NEW YORK.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
	Loans and discounts.	\$301,062,950.00	\$309,856,139.51	\$336,597,056.65	\$344,417,428.12	$360,360,459.97
Overdrafts.	189,542.77	255,877.62	153,749.96	108,352.25	433,403.47
Bonds for circulation.	16,969,000.00	15,368,000.00	14,518,000.00	15,268,000.00	15,268,000.00
Bonds for deposits.	960,000.00	960,000.00	960,000.00	1,210,000.00	1,060,000.00
U. S. bonds on hand.	480,460.00	11,144,050.00	6,764,100.00	4,174,900.00	3,190,800.00
Premiums on bonds.	1,089,634.16	2,783,405.83	1,901,137.09	1,737,698.28	1,666,313.87
Stocks, securities, etc	30,373,793.82	35,785,312.49	38,230,212.74	39,512,169.29	39,380,786.61
Banking house, etc	11,524,507.19	11,822,436.97	11,946,625.33	11,989,652.51	11,988,578.42
Real estate, etc	739,227.65	1,318,807.29	1,406,917.75	1,435,459.31	1,530,107.63
Due from nat'l banks.	28,416,377.24	23,445,311.48	25,795,607.01	25,486,113.56	26,830,326.33
Due from State banks.	4,482,222.10	3,368,717.18	4,854,033.08	3,741,211.03	3,792,163.08
Due from res'v' ag'ts	-----	-----	-----	-----	-----
Cash items	1,979,772.16	2,132,997.67	1,881,145.00	1,740,846.54	2,713,961.97
Clear'g-house exch'gs	39,048,504.94	36,983,416.13	43,215,256.41	35,511,533.92	43,630,359.05
Bills of other banks.	3,772,452.00	1,330,492.00	1,414,310.00	1,416,030.00	1,584,721.00
Fractional currency	47,389.81	38,134.05	45,801.37	57,332.31	48,162.60
Specie	94,137,038.22	93,861,708.49	95,073,771.25	86,763,866.88	82,797,840.80
Legal-tender notes.	51,942,364.00	61,228,335.00	65,064,281.00	64,718,462.00	53,948,627.00
U. S. cert's of deposit.	22,250,000.00	22,340,000.00	31,200,000.00	33,155,000.00	34,983,000.00
5% fund with Treas.	747,335.00	678,970.00	641,970.00	650,559.50	674,158.00
Due from U. S. Treas.	738,840.34	971,833.37	1,471,276.82	1,110,191.57	258,910.93
Total	610,251,251.40	635,673,946.08	683,738,235.46	674,240,778.07	691,577,680.74

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 19	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	84 banks.	84 banks.	84 banks.	83 banks.	83 banks.
Capital stock.....	\$22,930,370.00	\$22,989,370.00	\$22,990,370.00	\$22,849,370.00	\$22,791,070.00
Surplus fund.....	7,729,577.35	7,086,168.38	7,705,268.58	7,702,809.07	7,684,809.67
Undivided profits.....	2,978,100.52	2,496,450.98	2,715,573.03	2,422,632.83	2,641,870.06
Nat'l-bank circulation	6,981,857.50	7,022,237.50	7,195,665.00	7,212,067.00	7,201,319.50
State-bank circulation	4,317.00	4,317.00	4,317.00	4,317.00	4,317.00
Due to national banks	2,656,019.99	3,408,323.73	2,667,485.93	2,871,904.62	1,646,546.47
Due to State banks....	482,394.30	583,650.30	556,474.22	484,939.38	296,110.62
Dividends unpaid....	18,781.12	73,122.97	30,160.40	67,637.17	52,315.98
Individual deposits..	31,480,096.65	33,335,095.18	33,284,601.66	34,962,478.58	33,911,225.00
U. S. deposits.....	231,829.55	216,767.79	224,523.45	223,685.52	210,689.88
Dep'ts U.S.dis.officers	6,552.18	9,776.70	11,622.74	10,907.01	14,491.15
Notes rediscounted..	26,800.00	18,400.00	20,698.80	.....	15,000.00
Bills payable.....	25,000.00	40,627.83	61,898.94	26,624.57	140,351.46
Other liabilities.....	23,339.33	4,349.69	8,952.38	1,361.94	1,150.53
Total.....	75,653,944.58	77,898,658.05	77,486,521.93	78,840,735.05	76,611,256.30

NEW YORK.

	274 banks.	273 banks.	273 banks.	274 banks.	273 banks.
Capital stock.....	\$33,644,060.00	\$33,594,060.00	\$33,594,060.00	\$33,619,060.00	\$33,574,060.00
Surplus fund.....	11,378,378.01	11,411,041.01	11,423,541.01	11,452,184.01	11,450,604.17
Undivided profits.....	8,054,004.88	7,232,684.44	7,751,622.50	7,429,543.30	7,841,232.00
Nat'l-bank circulation	15,159,377.00	15,040,498.00	15,133,337.00	15,073,587.59	15,015,045.00
State-bank circulation	22,334.00	18,765.00	18,765.00	18,765.00	18,765.00
Due to national banks	3,273,013.56	3,601,032.83	3,294,470.91	3,453,526.25	2,866,704.62
Due to State banks....	814,259.53	985,717.31	993,098.15	960,621.43	852,551.69
Dividends unpaid....	44,800.26	62,073.66	68,758.74	131,105.26	55,321.67
Individual deposits..	87,987,007.38	89,704,451.74	90,832,559.88	91,976,032.99	92,400,564.55
U. S. deposits.....	432,802.85	437,006.99	420,950.19	456,969.46	384,551.52
Dep'ts U.S.dis.officers	61,986.79	31,127.14	29,340.42	14,968.41	65,677.02
Notes rediscounted..	771,822.41	746,360.60	966,319.56	702,428.85	622,216.52
Bills payable.....	352,967.80	263,808.30	327,611.89	302,891.89	311,000.00
Other liabilities.....	28,561.77	54,071.36	25,261.46	87,106.00	48,228.91
Total.....	162,051,776.33	163,182,698.98	164,878,706.71	165,678,730.35	165,506,523.27

CITY OF NEW YORK.

	49 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Capital stock.....	\$51,250,000.00	\$50,750,000.00	\$50,750,000.00	\$50,750,000.00	\$50,750,000.00
Surplus fund.....	41,566,095.88	42,398,530.09	42,373,500.00	42,341,500.03	42,341,500.00
Undivided profits.....	18,374,894.68	16,058,550.59	17,068,083.18	16,326,627.83	16,317,216.25
Nat'l-bank circulation	14,356,787.50	12,479,775.00	11,026,267.50	9,981,472.50	11,069,609.00
State-bank circulation	24,320.00	24,318.00	24,318.00	19,189.00	19,189.00
Due to national banks	143,269,561.88	165,461,625.76	174,787,489.03	170,356,257.74	159,723,322.44
Due to State banks....	62,134,589.52	66,481,722.89	70,679,683.34	69,818,049.62	70,746,349.35
Dividends unpaid....	138,894.85	328,815.50	314,536.29	260,036.38	241,609.82
Individual deposits..	278,191,887.45	280,671,646.93	315,935,180.31	313,415,767.58	339,454,470.93
U. S. deposits.....	686,909.71	698,913.32	721,506.59	693,101.26	808,287.95
Dep'ts U.S.dis.officers	257,409.93	178,030.15	117,731.22	239,396.16	111,155.03
Notes rediscounted..	.....	10,938.47	.....	.....	.....
Bills payable.....	.....	100,000.00	.....	.....	.....
Other liabilities.....	.....	31,079.47	.....	3,980.00	3,980.00
Total.....	610,251,351.40	635,673,946.08	683,738,235.46	674,204,778.07	691,577,680.74

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF ALBANY.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$7, 211, 697. 07	\$7, 392, 467. 73	\$7, 256, 461. 53	\$7, 402, 615. 81	\$7, 716, 678. 88
Overdrafts	5, 614. 74	7, 661. 30	1, 655. 56	3, 543. 78	11, 356. 61
Bonds for circulation	600, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00
Bonds for deposits	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00
U. S. bonds on hand.				25, 000. 00	
Premiums on bonds.	36, 500. 00	36, 500. 00	34, 000. 00	37, 406. 25	31, 500. 00
Stocks, securities, etc	672, 436. 23	765, 202. 77	999, 057. 13	946, 915. 17	1, 012, 977. 99
Banking house, etc.	295, 000. 00	295, 000. 00	295, 000. 00	295, 000. 00	295, 000. 00
Real estate, etc.	22, 165. 83	22, 165. 83	14, 403. 07	15, 603. 07	15, 603. 07
Due from nat'l banks.	1, 246, 344. 33	1, 356, 988. 07	1, 478, 893. 15	1, 259, 854. 07	971, 742. 81
Due from State banks	103, 001. 69	154, 895. 28	156, 465. 72	121, 862. 90	160, 389. 83
Due from res' ve ag'ts	1, 987, 170. 16	2, 440, 018. 73	3, 684, 632. 85	3, 081, 495. 23	1, 729, 226. 94
Cash items	21, 673. 75	48, 145. 72	162, 357. 77	46, 270. 75	81, 523. 82
Clear'g-house exch'gs	117, 817. 77	131, 443. 50	107, 361. 54	96, 272. 56	127, 866. 77
Bills of other banks.	68, 047. 00	50, 792. 00	58, 681. 00	70, 919. 00	43, 518. 00
Fractional currency.	2, 270. 59	1, 778. 65	1, 123. 10	2, 142. 57	1, 540. 54
Specie	727, 004. 45	816, 202. 45	777, 732. 00	776, 596. 00	781, 212. 40
Legal-tender notes.	495, 944. 00	393, 983. 00	485, 824. 00	558, 754. 00	409, 363. 00
U. S. cert's of deposit.					
5% fund with Treas.	25, 533. 00	27, 000. 00	27, 000. 00	27, 000. 00	27, 000. 00
Due from U. S. Treas.		1, 000. 50	909. 50		1, 006. 00
Total	13, 088, 730. 06	14, 573, 245. 53	16, 191, 548. 92	15, 417, 251. 16	14, 067, 500. 66

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
	Loans and discounts.	\$9, 091, 253. 76	\$9, 396, 629. 35	\$9, 464, 980. 72	\$9, 168, 217. 69	$9, 130, 313. 12
Overdrafts	4, 465. 34	2, 295. 07	2, 034. 51	1, 958. 92	1, 927. 52
Bonds for circulation.	642, 000. 00	642, 000. 00	642, 000. 00	642, 000. 00	642, 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.	55, 000. 00	55, 000. 00	55, 000. 00	55, 000. 00	55, 000. 00
Premiums on bonds.	37, 655. 00	36, 730. 00	36, 355. 00	35, 430. 00	35, 055. 00
Stocks, securities, etc	2, 326, 775. 05	2, 449, 746. 59	2, 709, 270. 34	2, 740, 295. 36	2, 757, 445. 07
Banking house, etc.	174, 885. 00	174, 150. 00	174, 150. 00	193, 760. 00	193, 760. 00
Real estate, etc.	211, 753. 97	224, 558. 85	258, 783. 05	291, 525. 81	313, 998. 64
Due from nat'l banks.	109, 949. 10	47, 053. 43	29, 764. 14	43, 617. 19	43, 063. 56
Due from State banks.	304, 668. 90	30, 863. 47	53, 214. 14	61, 083. 02	49, 390. 76
Due from res' ve ag'ts	2, 666, 962. 18	2, 840, 826. 29	3, 288, 406. 00	2, 877, 065. 31	2, 544, 883. 24
Cash items	105, 171. 83	108, 210. 66	67, 457. 64	172, 165. 42	119, 420. 85
Clear'g-house exch'gs	681, 966. 87	573, 826. 13	711, 937. 04	697, 611. 01	872, 906. 73
Bills of other banks.	228, 757. 00	221, 553. 00	325, 900. 00	205, 479. 00	288, 070. 00
Fractional currency.	6, 743. 57	6, 898. 67	5, 619. 49	7, 447. 45	3, 903. 58
Specie	1, 016, 146. 01	1, 149, 082. 84	1, 010, 073. 65	1, 177, 356. 12	787, 638. 55
Legal-tender notes.	1, 002, 879. 00	986, 235. 00	1, 291, 680. 00	1, 277, 633. 00	1, 157, 039. 00
U. S. cert's of deposit.					
5% fund with Treas.	28, 899. 00	28, 899. 00	28, 899. 00	29, 227. 50	28, 770. 00
Due from U. S. Treas.					120. 00
Total	18, 795, 922. 58	19, 074, 549. 35	20, 255, 501. 72	19, 776, 872. 80	19, 124, 705. 62

NEW JERSEY.

	99 banks.	99 banks.	103 banks.	100 banks.	100 banks.
	Loans and discounts.	\$47, 148, 571. 78	\$45, 988, 756. 99	\$46, 421, 192. 30	\$46, 758, 035. 68	$47, 447, 425. 24
Overdrafts	35, 020. 16	39, 192. 70	47, 577. 70	47, 404. 69	61, 349. 55
Bonds for circulation.	5, 237, 250. 00	5, 197, 750. 00	5, 235, 250. 00	5, 220, 250. 00	5, 220, 250. 00
Bonds for deposits	275, 000. 00	275, 000. 00	275, 000. 00	275, 000. 00	275, 000. 00
U. S. bonds on hand.	1, 600. 00	2, 600. 00	140, 800. 00	168, 800. 00	178, 700. 00
Premiums on bonds.	319, 547. 25	308, 957. 88	310, 724. 75	305, 526. 75	304, 600. 75
Stocks, securities, etc	8, 082, 679. 53	8, 546, 698. 45	8, 871, 831. 41	8, 655, 352. 91	9, 024, 745. 47
Banking house, etc.	2, 005, 222. 23	2, 589, 207. 52	2, 613, 956. 60	2, 621, 655. 47	2, 657, 210. 63
Real estate, etc.	416, 733. 94	468, 523. 72	447, 881. 34	452, 887. 41	473, 345. 84
Due from nat'l banks.	2, 101, 155. 23	1, 943, 267. 99	1, 806, 188. 06	2, 005, 889. 47	1, 741, 156. 42
Due from State banks	432, 097. 26	286, 778. 24	397, 543. 73	428, 976. 82	379, 111. 77
Due from res' ve ag'ts	10, 933, 609. 30	10, 665, 950. 05	11, 590, 437. 59	10, 955, 377. 86	13, 198, 371. 63
Cash items	735, 651. 29	505, 428. 82	576, 910. 94	525, 349. 16	759, 546. 09
Clear'g-house exch'gs	337, 691. 96	297, 190. 71	364, 111. 02	362, 701. 92	462, 762. 75
Bills of other banks.	311, 903. 00	330, 647. 00	356, 036. 00	348, 824. 00	365, 298. 00
Fractional currency.	39, 212. 43	42, 015. 49	37, 183. 40	38, 189. 90	39, 534. 35
Specie	2, 090, 558. 34	2, 882, 923. 26	2, 833, 491. 51	3, 131, 959. 78	3, 014, 512. 28
Legal-tender notes.	2, 443, 534. 00	2, 411, 663. 00	2, 655, 703. 00	2, 614, 061. 00	2, 851, 226. 00
U. S. cert's of deposit.	10, 000. 00				10, 000. 00
5% fund with Treas.	228, 498. 66	228, 363. 75	221, 772. 75	227, 201. 25	226, 761. 25
Due from U. S. Treas.	31, 069. 78	13, 039. 78	18, 589. 28	23, 457. 80	33, 897. 45
Total	84, 717, 896. 14	83, 023, 955. 35	85, 226, 981. 40	85, 166, 901. 87	88, 724, 895. 47

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF ALBANY.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock.....	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00
Surplus fund.....	1,295,000.00	1,297,000.00	2,297,000.00	1,298,500.00	1,299,500.00
Undivided profits.....	251,894.70	182,788.54	219,577.39	225,152.78	221,261.41
Nat'l bank circulation	536,210.00	532,370.00	515,560.00	519,540.00	532,210.00
State bank circulation					
Due to national banks	3,289,305.00	3,954,418.32	3,868,917.23	3,965,071.47	3,385,335.36
Due to State banks...	1,180,297.89	1,270,849.66	1,293,387.95	1,368,325.70	1,177,002.63
Dividends unpaid....	4,583.06	9,367.38	3,449.30	1,729.06	9,472.06
Individual deposits..	5,531,439.41	5,726,638.43	7,371,918.15	6,416,968.25	5,821,005.30
U. S. deposits.....	49,688.99	47,518.31	49,696.34	50,225.00	48,797.23
Dep'ts U. S. dis. officers	311.01	2,294.89	303.66		1,177.77
Notes rediscounted..			21,738.90	21,738.90	21,738.90
Bills payable.....					
Other liabilities.....					
Total.....	13,688,730.06	14,573,245.53	16,191,548.92	15,417,251.16	14,067,500.6

CITY OF BROOKLYN.

Liabilities.	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
	Capital stock.....	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00
Surplus fund.....	2,090,000.00	2,119,000.00	2,119,000.00	2,125,000.00	2,125,000.00
Undivided profits.....	513,582.73	425,282.74	490,850.24	427,554.10	470,136.85
Nat'l bank circulation	561,710.00	570,400.00	577,200.00	570,050.00	575,400.00
State bank circulation	1,851.09	1,851.00	1,851.00	1,846.00	1,846.00
Due to national banks	186,499.10	178,239.77	140,981.17	199,810.19	221,896.06
Due to State banks...	172,025.91	162,096.40	215,801.01	234,455.30	260,274.05
Dividends unpaid....	321.00	1,254.20	195.40	13,321.80	5,761.40
Individual deposits..	13,817,171.29	14,164,739.60	15,257,351.25	14,751,528.61	14,011,544.47
U. S. deposits.....	31,761.54	31,258.52	62,380.32	60,634.54	57,924.33
Dep'ts U. S. dis. officers	69,000.01	68,427.12	37,981.33	40,372.26	42,922.46
Notes rediscounted..					
Bills payable.....					
Other liabilities.....					
Total.....	18,795,922.58	19,074,549.35	20,255,591.72	19,776,872.80	19,124,705.62

NEW JERSEY.

Liabilities.	99 banks.	99 banks.	100 banks.	100 banks.	100 banks.
	Capital stock.....	\$14,608,350.00	\$14,608,350.00	\$14,643,350.00	\$14,653,350.00	$14,658,350.00
Surplus fund.....	7,512,266.61	7,602,310.60	7,607,810.00	7,628,760.00	7,623,760.00
Undivided profits.....	3,623,918.33	3,273,170.85	3,461,341.32	3,276,096.25	3,482,498.30
Nat'l bank circulation	4,620,959.50	4,564,509.50	4,592,579.50	4,591,329.50	4,590,822.00
State bank circulation	7,827.00	7,827.00	7,827.00	7,827.00	7,827.00
Due to national banks	3,502,300.94	2,464,145.88	3,444,688.41	3,547,551.19	3,218,769.07
Due to State banks...	509,914.55	389,271.06	441,544.40	483,888.19	473,063.77
Dividends unpaid....	32,229.46	52,855.55	38,708.41	77,519.35	113,196.37
Individual deposits..	49,593,346.71	49,434,792.92	50,129,521.14	50,224,117.85	54,110,498.13
U. S. deposits.....	237,570.94	239,179.95	243,030.15	235,167.33	228,947.11
Dep'ts U. S. dis. officers	35,198.11	32,781.74	28,194.98	38,049.69	39,352.46
Notes rediscounted..	98,923.99	230,260.90	277,576.09	205,197.85	54,446.03
Bills payable.....	335,000.00	124,500.00	310,750.00	196,000.00	122,675.23
Other liabilities.....				1,147.76	
Total.....	84,717,806.14	83,023,955.35	85,226,981.40	85,166,901.87	88,721,835.47

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

PENNSYLVANIA.

Resources.	DECEMBER 19.	FEBRUARY 23.	MAY 4.	JULY 18.	OCTOBER 2.
	329 banks.	330 banks.	331 banks.	333 banks.	335 banks.
Loans and discounts	\$104,672,219.15	\$101,496,629.82	\$102,517,858.20	\$101,184,214.55	\$103,230,028.02
Overdrafts	386,204.07	323,441.19	351,349.57	328,954.98	352,556.34
Bonds for circulation	15,173,500.00	15,308,500.00	15,316,000.00	15,470,600.00	15,530,000.00
Bonds for deposits	310,000.00	319,000.00	344,000.00	310,000.00	310,000.00
U. S. bonds on hand	300,500.00	352,900.00	582,700.00	670,850.00	668,050.00
Premiums on bonds	1,107,316.00	1,123,275.87	1,169,666.08	1,180,573.06	1,203,899.06
Stocks, securities, etc	10,330,857.44	16,974,143.23	18,020,573.61	18,763,657.74	19,787,575.27
Banking house, etc.	4,639,543.69	4,681,148.44	4,714,683.10	4,801,748.32	4,882,197.51
Real estate, etc.	1,539,024.93	1,494,984.13	1,504,664.94	1,510,073.57	1,529,922.70
Due from nat'l banks	2,215,196.77	3,232,813.00	2,670,570.11	2,257,366.70	2,375,215.00
Due from State banks	1,066,845.44	1,199,593.45	1,017,186.25	1,127,010.04	1,041,587.66
Due from res'v ag'ts	14,526,787.59	17,877,836.32	17,014,573.76	17,889,412.05	17,583,755.73
Cash items	1,018,637.85	867,349.37	982,194.36	971,226.82	1,210,299.63
Clear g-house exch'gs	62,310.95	66,996.92	77,611.84	75,705.89	154,156.58
Bills of other banks	1,174,507.00	1,090,231.00	1,177,532.00	990,453.00	1,005,904.00
Fractional currency	94,108.61	100,537.61	103,371.58	99,509.93	95,069.49
Specie	8,190,164.61	8,148,244.43	8,322,766.46	7,937,708.01	8,265,384.04
Legal tender notes	3,936,000.00	3,781,405.00	4,079,530.00	3,695,927.00	3,735,582.00
U. S. cert's of deposit					
5% fund with Treas.	669,209.74	650,549.36	659,412.17	669,062.17	666,088.67
Due from U. S. Treas.	26,175.72	27,687.72	47,154.51	37,990.81	31,887.39
Total	177,416,218.96	179,119,268.86	180,673,398.54	179,671,444.64	183,668,159.99

CITY OF PHILADELPHIA.

	41 banks.	41 banks.	41 banks.	41 banks.	41 banks.
Loans and discounts	\$88,519,815.24	\$87,220,303.52	\$90,713,578.60	\$94,557,971.62	\$98,783,416.64
Overdrafts	52,180.03	72,529.98	55,876.46	55,684.93	32,767.78
Bonds for circulation	6,207,500.00	5,857,500.00	6,046,850.00	6,507,500.00	6,647,500.00
Bonds for deposits	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand	100,000.00	189,350.00	75,000.00	665,000.00	625,000.00
Premiums on bonds	646,440.85	602,837.26	601,630.35	761,657.00	780,137.64
Stocks, securities, etc.	6,315,073.08	6,717,840.28	8,625,469.34	10,516,803.86	9,838,111.01
Banking house, etc.	4,001,867.06	4,121,281.63	4,190,899.25	4,237,624.01	4,296,452.08
Real estate, etc.	403,979.42	446,127.71	447,639.20	459,859.45	534,054.56
Due from nat'l banks	6,347,793.80	6,102,190.69	6,767,409.26	6,107,988.50	6,102,722.10
Due from State banks	1,032,569.96	880,696.10	1,226,801.28	1,078,671.23	1,003,855.50
Due from res'v ag'ts	13,374,196.06	17,537,214.30	18,441,947.10	16,871,098.54	15,218,978.50
Cash items	977,187.83	949,299.21	1,051,822.27	884,349.63	1,301,429.35
Clear g-house exch'gs	7,875,630.66	6,401,972.17	6,862,426.30	7,068,513.67	9,864,478.01
Bills of other banks	267,384.00	489,240.00	313,732.00	330,518.00	268,373.00
Fractional currency	64,541.38	62,014.18	52,870.03	63,250.60	68,623.70
Specie	14,016,356.17	15,572,234.84	15,934,121.68	16,696,426.40	14,632,107.91
Legal-tender notes	3,821,838.60	4,422,876.00	3,775,266.60	2,951,927.00	3,043,933.60
U. S. cert's of deposit	2,730,000.00	4,120,000.00	4,770,000.00	4,280,000.00	1,940,000.00
5% fund with Treas.	277,650.00	263,587.50	268,087.50	292,635.83	292,548.50
Due from U. S. Treas.	129,043.00	111,058.24	41,698.80	80,540.00	27,798.05
Total	157,401,048.54	162,340,153.91	170,463,125.42	174,668,421.05	175,563,190.33

CITY OF PITTSBURG.

	29 banks.	29 banks.	29 banks.	29 banks.	29 banks.
Loans and discounts	\$35,338,647.53	\$35,614,364.75	\$37,656,686.59	\$38,611,077.36	\$39,682,887.48
Overdrafts	45,676.64	47,092.14	30,136.75	43,885.36	39,006.67
Bonds for circulation	3,177,600.00	3,027,000.00	3,077,000.00	2,747,000.00	2,747,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand		3,100.00	600.00	2,650.00	2,150.00
Premiums on bonds	257,404.41	237,829.20	263,167.05	224,354.55	229,454.55
Stocks, securities, etc	1,491,632.35	1,583,903.82	1,735,356.57	1,714,685.14	1,723,224.68
Banking house, etc.	2,956,362.81	2,998,089.76	3,062,836.67	3,081,675.20	3,186,410.69
Real estate, etc.	958,698.57	915,139.06	950,010.26	921,181.07	908,550.95
Due from nat'l banks	1,139,376.44	1,991,755.41	1,818,599.34	2,126,844.98	1,455,934.53
Due from State banks	208,164.11	238,462.58	226,585.76	270,549.81	215,029.38
Due from res'v ag'ts	3,066,538.97	4,383,980.65	4,707,337.75	5,119,166.65	3,663,144.02
Cash items	210,488.42	201,722.11	198,150.12	181,628.73	203,427.23
Clear g-house exch'gs	1,406,883.13	1,373,107.42	1,569,595.96	1,803,524.65	1,625,252.69
Bills of other banks	283,707.00	275,867.00	275,862.00	259,523.00	223,680.00
Fractional currency	22,788.22	24,508.01	19,553.18	19,009.80	16,776.63
Specie	4,156,571.39	4,241,269.24	4,361,353.15	4,572,915.00	4,714,578.70
Legal-tender notes	1,989,763.00	1,956,908.00	2,314,300.00	1,811,771.00	2,203,683.00
U. S. cert's of deposit					
5% fund with Treas.	140,636.00	127,500.00	138,440.00	123,590.00	123,590.00
Due from U. S. Treas.	22,670.00	18,000.00	19,000.00		9,915.00
Total	57,162,407.39	59,569,539.15	62,065,461.15	63,884,671.70	63,282,755.00

ARRANGED BY STATES AND RESERVE CITIES—Continued.

PENNSYLVANIA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	329 banks.	330 banks.	331 banks.	333 banks.	335 banks.
Capital stock.....	\$39,230,490.00	\$39,348,390.00	\$39,398,390.00	\$39,570,890.00	\$39,647,704.00
Surplus fund.....	17,784,927.69	18,042,236.63	18,227,208.86	18,467,980.91	18,485,459.17
Undivided profits.....	4,825,567.27	4,294,572.87	4,425,947.62	4,101,923.86	4,851,353.27
Nat'l-bank circulation	13,329,935.00	13,324,605.00	13,444,635.00	13,485,500.00	13,526,522.50
State-bank circulation	1,543.00	1,543.00	1,543.00	1,543.00	1,543.00
Due to national banks	2,588,253.15	3,300,440.93	2,896,973.48	2,254,919.58	2,110,732.05
Due to State banks...	470,969.30	670,394.72	506,508.25	556,250.77	394,702.73
Dividends unpaid....	182,689.03	161,846.43	396,712.21	356,531.92	143,583.53
Individual deposits..	97,279,041.26	98,767,753.08	100,417,717.39	100,190,860.70	103,045,674.53
U. S. deposits.....	286,715.96	275,569.44	274,390.81	286,890.92	279,679.63
Dep'ts U. S. dis. officers	14,324.37	26,688.35	20,410.24	14,191.52	17,347.82
Notes rediscounted...	753,539.90	512,956.96	275,536.40	357,078.97	297,957.48
Bills payable.....	574,199.82	369,300.00	364,882.50	309,500.00	239,475.00
Other liabilities.....	94,023.21	22,971.45	22,542.78	17,382.49	16,425.28
Total.....	177,416,218.96	179,119,268.86	180,673,398.54	179,971,444.64	183,668,159.99

CITY OF PHILADELPHIA.

Liabilities.	41 banks.	41 banks.	41 banks.	41 banks.	41 banks.
	Capital stock.....	\$22,765,000.00	\$22,765,000.00	\$22,765,000.00	\$22,765,000.00
Surplus fund.....	14,451,303.08	14,451,303.08	14,516,000.00	14,566,000.00	14,366,000.00
Undivided profits.....	2,518,499.01	2,508,175.74	2,364,772.86	2,355,442.94	2,773,346.04
Nat'l-bank circulation	5,494,135.00	5,008,010.00	4,888,162.50	5,098,997.50	5,489,797.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	17,274,709.95	20,068,202.55	19,659,651.76	20,139,644.50	21,478,731.89
Due to State banks...	4,381,432.92	4,652,894.44	5,961,948.08	5,806,449.17	5,911,484.36
Dividends unpaid....	56,444.11	41,276.66	337,394.56	75,119.41	45,465.01
Individual deposits..	89,694,524.47	92,555,291.44	99,477,382.60	103,660,131.55	102,668,579.72
U. S. deposits.....	190,000.00	190,000.00	192,417.32	199,568.03	203,340.14
Dep'ts U. S. dis. officers	.....	.....	.....	.....	1,445.67
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	475,000.00	100,000.00	300,395.74	2,067.98	.....
Other liabilities.....	100,000.00	.....	.....	.....	.....
Total.....	157,401,048.54	162,340,153.91	170,463,123.42	174,668,421.03	175,503,190.33

CITY OF PITTSBURG.

Liabilities.	29 banks.	29 banks.	29 banks.	29 banks.	29 banks.
	Capital stock.....	\$11,700,000.00	\$11,700,000.00	\$11,700,000.00	\$11,700,000.00
Surplus fund.....	7,305,528.09	7,450,328.09	7,570,328.09	7,602,268.18	7,602,268.18
Undivided profits.....	1,462,213.26	1,279,330.33	1,278,963.46	1,265,694.38	1,524,123.38
Nat'l-bank circulation	2,808,947.50	2,667,937.50	2,697,607.50	2,384,587.50	2,404,837.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,541,883.41	4,041,487.34	4,174,480.04	4,560,773.34	4,809,232.79
Due to State banks...	1,407,096.76	1,665,899.17	1,604,269.83	1,738,629.79	1,871,388.48
Dividends unpaid....	61,256.63	62,197.13	154,618.88	113,514.38	71,877.88
Individual deposits..	28,415,772.40	30,365,643.25	33,176,836.12	34,252,938.13	33,006,906.11
U. S. deposits.....	148,949.49	176,743.08	180,527.65	226,245.17	94,035.96
Dep'ts U. S. dis. officers	97,935.46	68,537.74	71,376.00	50,020.83	198,085.32
Notes rediscounted...	86,064.39	31,435.52	56,453.58	.....	.....
Bills payable.....	125,000.00	.....	.....	10,000.00	.....
Other liabilities.....	1,760.00	.....	.....	.....	.....
Total.....	57,162,407.39	59,503,539.15	62,665,461.15	63,884,671.70	63,282,755.60

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,
DELAWARE.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts.	\$5,485,692.16	\$5,204,787.06	\$5,252,542.38	\$5,191,544.33	\$5,312,281.78
Overdrafts.....	3,148.24	3,400.20	3,297.12	3,768.96	3,477.11
Bonds for circulation	926,000.00	926,000.00	876,000.00	876,000.00	776,000.00
Bonds for deposits...	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand...	21,000.00	36,000.00	36,000.00	36,000.00	36,000.00
Premiums on bonds...	70,777.50	71,761.20	64,578.70	63,718.70	52,971.69
Stocks, securities, etc	457,793.63	491,228.24	524,947.27	552,359.68	522,370.29
Banking house, etc	318,839.18	325,270.06	326,590.20	326,247.11	336,247.11
Real estate, etc	56,329.66	54,376.75	94,290.97	84,989.58	99,563.84
Due from nat'l banks.	127,649.28	159,860.56	98,380.50	88,470.30	104,527.08
Due from State banks	65,115.21	66,136.74	41,653.27	44,209.75	52,631.44
Due from res'v ag'ts	819,748.24	804,637.57	824,326.00	798,040.83	861,179.56
Cash items	48,892.29	54,242.16	45,820.32	41,811.41	47,059.40
Clear'g-house exch'gs	44,935.88	37,955.23	39,955.51	46,749.12	52,068.11
Bills of other banks...	33,874.00	51,727.00	38,881.00	41,265.00	46,594.00
Fractional currency	4,233.48	5,886.19	5,475.62	6,771.35	4,640.48
Specie	310,128.29	322,182.83	355,122.79	356,339.32	327,478.50
Legal-tender notes...	124,210.00	160,099.00	152,149.00	143,032.00	120,906.00
U. S. cert's of deposit.					
5% fund with Treas.	37,303.94	41,620.00	37,640.00	35,700.00	32,270.00
Due from U. S. Treas.	12,450.00		8,000.00	500.00	14,400.00
Total	9,018,120.98	8,867,210.79	8,875,650.71	8,787,517.44	8,842,667.29

MARYLAND.

	46 banks.	46 banks.	46 banks.	46 banks.	46 banks.
	Loans and discounts.	\$9,724,043.82	\$9,729,917.47	\$9,872,948.33	\$9,835,737.21	$9,876,005.52
Overdrafts.....	65,235.47	43,725.84	39,155.69	40,304.58	37,979.92
Bonds for circulation	1,715,500.00	1,750,500.00	1,770,500.00	1,783,000.00	1,790,500.00
Bonds for deposits...	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand...	5,500.00	5,500.00	30,500.00	30,500.00	30,500.00
Premiums on bonds...	130,940.66	137,612.75	142,421.25	133,564.98	136,513.73
Stocks, securities, etc	1,502,344.24	1,514,532.05	1,561,421.48	1,519,083.13	1,599,625.65
Banking house, etc	541,893.87	540,228.77	540,705.62	539,974.84	540,027.99
Real estate, etc	48,810.40	53,221.59	53,215.14	56,580.60	50,457.80
Due from nat'l banks.	393,659.25	427,400.20	299,611.56	409,709.21	445,371.21
Due from State banks	56,008.31	49,210.92	51,841.48	54,622.35	63,359.27
Due from res'v ag'ts	1,282,818.41	1,015,187.98	930,286.31	1,160,857.28	1,570,252.06
Cash items	62,381.04	40,341.83	39,521.27	47,366.37	74,165.49
Clear'g-house exch'gs					
Bills of other banks...	50,265.00	40,352.00	40,036.00	46,713.00	46,972.00
Fractional currency	8,868.41	9,205.80	9,945.71	10,099.63	10,387.40
Specie	682,613.50	675,605.06	724,946.21	679,470.91	722,243.06
Legal-tender notes...	354,319.00	347,815.00	326,216.00	240,596.00	311,525.00
U. S. cert's of deposit.					
5% fund with Treas.	66,615.10	72,197.22	75,057.22	74,222.22	71,709.72
Due from U. S. Treas.	200.00	5,590.00	3,780.00	2,780.00	2,760.00
Total	16,742,016.48	16,508,244.68	16,561,729.27	16,815,773.31	17,434,245.82

CITY OF BALTIMORE.

	22 banks.	22 banks.	22 banks.	22 banks.	22 banks.
	Loans and discounts.	\$28,891,195.56	\$28,896,453.27	\$29,995,528.58	\$31,231,007.40	$32,841,844.22
Overdrafts.....	22,008.08	19,414.00	13,588.68	10,271.77	17,697.57
Bonds for circulation	1,890,000.00	1,595,000.00	1,645,000.00	1,645,000.00	1,645,000.00
Bonds for deposits...	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand...		67,350.00	20,000.00	20,000.00	
Premiums on bonds...	1,971,381.49	108,707.45	108,769.82	102,729.94	100,321.94
Stocks, securities, etc	1,831,366.49	1,787,477.32	1,892,616.80	1,612,497.88	1,630,154.58
Banking house, etc	1,443,656.11	1,462,841.77	1,494,138.97	1,518,613.51	1,524,118.04
Real estate, etc	339,974.35	382,968.35	428,532.33	463,128.23	514,280.49
Due from nat'l banks.	2,133,550.85	1,935,469.28	1,900,607.07	2,030,259.79	2,101,630.39
Due from State banks	365,761.80	293,627.95	273,284.87	286,294.81	297,409.30
Due from res'v ag'ts	2,782,205.44	2,596,865.90	3,256,306.73	3,817,668.28	2,496,035.58
Cash items	74,038.78	111,849.21	61,959.49	58,600.23	69,183.23
Clear'g-house exch'gs	1,738,003.58	1,580,133.36	1,388,056.20	1,376,475.60	1,631,548.48
Bills of other banks...	215,253.00	233,628.00	277,328.00	339,054.00	142,517.00
Fractional currency	18,333.88	13,965.01	10,941.42	11,363.17	10,212.06
Specie	3,625,994.84	3,868,030.15	3,839,911.50	3,749,450.22	3,336,873.27
Legal-tender notes...	1,227,008.00	943,530.00	1,110,725.00	1,167,587.60	856,124.00
U. S. cert's of deposit.	860,000.00	2,210,000.00	2,380,000.00	3,100,000.00	1,970,000.00
5% fund with Treas.	76,640.00	70,650.00	72,075.00	74,025.00	74,025.00
Due from U. S. Treas.	3,540.00	1,280.00	9,900.00	14,030.00	
Total	47,776,972.25	47,828,741.11	50,329,270.46	52,778,056.83	51,408,975.75

ARRANGED BY STATES AND RESERVE CITIES—Continued.

DELAWARE.

Liabilities.	DECEMBER 19.	FEBRUARY 23.	MAY 4.	JULY 18.	OCTOBER 2.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Capital stock.....	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00
Surplus fund.....	953,950.47	974,980.00	968,980.00	972,630.00	972,630.00
Undivided profits.....	284,222.47	207,956.37	219,337.83	207,344.73	256,152.34
Nat'l-bank circulation	820,602.50	815,037.50	772,767.50	778,917.50	686,417.50
State-bank circulation	567.50	564.50	561.50	561.50	561.50
Due to national banks	359,691.08	195,535.64	246,817.82	237,348.59	221,407.31
Due to State banks...	10,186.56	26,865.27	8,823.18	8,637.58	5,042.83
Dividends unpaid....	6,651.20	9,234.04	10,309.48	17,639.75	6,115.94
Individual deposits...	4,392,137.77	4,428,902.47	4,404,885.60	4,326,572.40	4,498,231.90
U. S. deposits.....	32,159.83	30,512.79	30,966.08	27,411.11	33,541.57
Dep'ts U.S.dis.officers	18,966.60	19,437.21	13,216.72	22,409.28	8,993.90
Notes rediscounted...	-----	15,200.00	5,000.00	-----	-----
Bills payable.....	-----	9,000.00	10,000.00	54,000.00	55,000.00
Other liabilities.....	5,000.00	-----	20,000.00	-----	24,677.50
Total.....	9,018,120.98	8,867,210.79	8,875,650.71	8,787,517.44	8,842,667.29

MARYLAND.

	46 banks.	46 banks.	46 banks.	46 banks.	46 banks.
	Capital stock.....	\$3,761,700.00	\$3,761,700.00	\$3,761,700.00	\$3,811,700.00	$3,811,700.00
Surplus fund.....	1,378,850.00	1,404,900.00	1,404,900.00	1,430,650.00	1,430,950.00
Undivided profits.....	449,237.72	384,855.15	450,597.82	363,118.34	405,802.10
Nat'l-bank circulation	1,478,020.00	1,470,845.00	1,512,340.00	1,526,912.50	1,542,375.00
State-bank circulation	-----	-----	-----	-----	-----
Due to national banks	461,188.48	405,979.31	343,762.10	408,689.76	382,315.41
Due to State banks...	47,202.48	44,628.24	52,765.25	56,148.04	49,806.21
Dividends unpaid....	27,223.59	19,434.59	17,695.92	38,613.18	26,936.36
Individual deposits...	9,008,262.73	8,909,489.27	8,777,073.17	8,841,780.43	9,511,812.39
U. S. deposits.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Notes rediscounted...	55,307.23	31,412.52	62,895.01	53,161.06	17,548.35
Bills payable.....	25,000.00	25,000.00	128,000.00	235,000.00	205,000.00
Other liabilities.....	24.25	-----	-----	-----	-----
Total.....	16,742,016.48	16,508,244.08	16,561,729.27	16,815,773.31	17,434,245.82

CITY OF BALTIMORE.

	22 banks.	22 banks.	22 banks.	22 banks.	22 banks.
	Capital stock.....	\$13,243,260.00	\$13,243,260.00	\$13,243,260.00	\$13,243,260.00
Surplus fund.....	4,505,312.60	4,517,800.09	4,517,800.00	4,525,200.00	4,525,200.00
Undivided profits.....	1,442,861.97	1,209,503.70	1,418,369.63	1,093,198.93	1,307,008.51
Nat'l bank circulation	1,657,370.00	1,353,660.00	1,428,660.00	1,421,950.00	1,411,970.00
State-bank circulation	4,784.00	4,784.00	4,784.00	4,728.00	4,728.00
Due to national banks	3,717,358.60	3,949,661.69	4,225,962.63	4,706,627.78	5,139,708.60
Due to State banks...	903,885.90	939,992.99	943,614.89	1,086,330.56	962,128.34
Dividends unpaid....	49,541.57	55,808.09	44,141.68	117,889.22	53,217.90
Individual deposits...	22,055,496.22	22,389,286.14	24,252,672.40	26,272,925.19	24,519,919.95
U. S. deposits.....	161,107.39	164,984.50	170,005.23	175,947.15	158,834.45
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Notes rediscounted...	-----	-----	-----	-----	-----
Bills payable.....	36,000.00	-----	80,000.00	130,000.00	80,000.00
Other liabilities.....	-----	-----	-----	-----	-----
Total.....	47,776,972.25	47,828,741.11	50,329,270.46	52,778,056.83	51,408,975.75

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

DISTRICT OF COLUMBIA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	\$484,059.24	\$443,191.44	\$441,240.94	\$433,451.02	\$448,109.86
Overdrafts.	1,509.76	412.66	1,120.80	719.13	322.78
Bonds for circulation.	250,000.00	250,000.00	250,000.00	250,600.00	250,000.00
Bonds for deposits.					
U. S. bonds on hand.	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Premiums on bonds.					
Stocks, securities, etc.	193,292.50	199,292.50	199,292.50	201,292.50	217,959.17
Banking house, etc.	23,000.00	23,000.00	23,000.00	23,000.00	23,000.00
Real estate, etc.					
Due from nat'l banks.	17,447.00	29,575.16	5,481.71	14,144.21	10,564.81
Due from State banks.					243.14
Due from res'vc ag'ts.	104,209.68	115,481.58	126,898.78	201,202.45	145,328.03
Cash items.	14,009.41	4,484.48	13,582.48	8,415.82	45,141.61
Clear'g-house exch'gs.					
Bills of other banks.	2,640.00	3,335.00	3,000.00	2,000.00	5,000.00
Fractional currency.	112.46	133.11	101.27	360.98	342.33
Specie.	247,812.50	265,670.00	279,421.25	294,505.50	261,458.00
Legal-tender notes.	9,084.00	82,213.00	147,629.00	15,921.00	15,803.00
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.	1,365,626.55	1,429,241.93	1,503,218.83	1,457,462.61	1,435,722.73

CITY OF WASHINGTON.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
	Loans and discounts.	\$5,947,045.24	\$5,880,937.25	\$5,893,417.52	\$6,104,921.75	$6,408,631.89
Overdrafts.	15,756.54	19,753.16	9,361.04	14,232.62	11,894.14
Bonds for circulation.	905,400.00	835,400.00	835,400.00	805,400.00	805,400.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	120,450.00	171,450.00	191,350.00	231,850.00	222,150.00
Premiums on bonds.	54,694.51	54,822.01	55,427.51	54,055.01	52,657.26
Stocks, securities, etc.	794,220.76	869,600.48	1,000,672.69	1,138,255.13	1,114,613.98
Banking house, etc.	1,061,821.54	1,062,321.54	1,062,321.54	1,067,321.54	1,067,744.04
Real estate, etc.	16,842.92	16,592.92	16,592.92	20,310.29	58,303.08
Due from nat'l banks.	381,370.73	430,563.43	543,260.95	473,476.11	653,489.17
Due from State banks.	13,360.12	12,471.91	24,375.62	10,233.68	69,005.52
Due from res'vc ag'ts.	644,675.76	663,199.90	1,106,735.29	1,067,639.64	1,311,487.79
Cash items.	204,288.31	132,475.62	129,235.17	91,773.95	175,391.27
Clear'g-house exch'gs.	138,092.80	113,807.05	172,286.12	136,353.72	348,267.89
Bills of other banks.	23,144.00	38,130.00	25,951.00	22,053.09	25,472.00
Fractional currency.	9,743.15	8,552.12	8,613.24	8,017.16	7,750.05
Specie.	1,432,933.30	1,740,191.65	1,638,070.05	1,741,050.56	1,499,379.10
Legal-tender notes.	683,874.00	605,870.00	1,152,020.00	887,991.00	615,005.00
U. S. cert's of deposit.	230,000.00	220,000.00	220,000.00	210,000.00	210,000.00
5% fund with Treas.	38,493.00	36,243.00	35,593.00	33,993.00	33,993.00
Due from U. S. Treas.	36,677.52	1,350.00			
Total.	12,852,884.20	13,033,732.04	14,240,683.66	14,238,923.15	14,790,745.18

VIRGINIA.

	36 banks.	37 banks.	37 banks.	37 banks.	37 banks.
	Loans and discounts.	\$14,683,469.67	\$14,838,803.28	\$15,029,273.56	\$14,670,937.47	$14,865,669.04
Overdrafts.	71,367.85	58,139.99	101,914.01	68,933.67	52,260.38
Bonds for circulation.	1,669,250.00	1,911,753.00	1,861,750.00	1,961,750.00	1,961,750.00
Bonds for deposits.	640,000.00	640,000.00	640,000.00	640,000.00	640,000.00
U. S. bonds on hand.	29,350.00	12,350.00	12,350.00	12,350.00	67,850.00
Premiums on bonds.	153,027.00	143,579.00	185,204.00	188,109.75	189,484.75
Stocks, securities, etc.	1,040,099.00	962,163.55	1,003,605.71	1,130,416.75	1,195,459.47
Banking house, etc.	711,524.45	714,466.91	727,153.81	725,884.29	729,329.47
Real estate, etc.	34,526.63	36,275.96	38,935.44	47,077.47	47,323.09
Due from nat'l banks.	641,555.77	565,479.73	559,317.41	617,400.24	650,817.44
Due from State banks.	500,700.54	380,538.84	378,935.21	369,339.42	384,769.59
Due from res'vc ag'ts.	1,713,376.61	1,200,006.41	1,329,904.22	1,924,175.54	1,985,697.44
Cash items.	154,557.04	164,523.52	139,358.23	156,600.72	180,254.60
Clear'g-house exch'gs.	242,186.50	217,510.69	155,888.04	208,853.79	206,470.56
Bills of other banks.	158,883.00	99,627.00	160,921.00	135,537.00	103,600.00
Fractional currency.	11,318.87	15,447.87	13,286.64	15,324.85	13,307.62
Specie.	761,301.24	837,321.40	911,569.65	899,635.67	875,644.35
Legal-tender notes.	922,296.00	913,179.00	900,885.00	897,212.00	803,745.00
U. S. cert's of deposit.					
5% fund with Treas.	64,026.25	76,666.25	81,756.25	82,973.75	78,711.25
Due from U. S. Treas.	13,005.94	1,077.26	3,350.25	8,950.25	7,050.75
Total.	24,149,822.36	23,488,906.66	24,234,948.43	24,773,542.63	25,039,204.80

ARRANGED BY STATES AND RESERVE CITIES—Continued.

DISTRICT OF COLUMBIA.

Liabilities.	DECEMBER 19.	FEBRUARY 22.	MAY 4.	JULY 18.	OCTOBER 2.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	78,687.87	73,234.88	79,310.23	74,799.44	81,105.57
Nat'l-bank circulation	216,250.00	205,970.00	200,750.00	187,400.00	177,950.00
State-bank circulation					
Due to national banks	15,040.77	9,170.47	17,541.18	11,024.40	8,797.60
Due to State banks	55.33	291.32	70.96		
Dividends unpaid	4,200.00	4,560.00	4,484.00	5,580.00	4,864.00
Individual deposits	609,392.58	784,015.26	849,062.46	826,658.77	811,005.56
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted					
Bills payable					
Other liabilities					
Total	1,365,626.55	1,429,241.93	1,503,218.83	1,457,462.61	1,435,722.73

CITY OF WASHINGTON.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
	Capital stock	\$2,575,000.00	\$2,575,000.00	\$2,575,000.00	\$2,575,000.00
Surplus fund	1,305,000.00	1,317,000.00	1,317,600.00	1,320,000.00	1,326,000.00
Undivided profits	218,670.23	156,968.61	193,640.94	191,106.02	208,125.83
Nat'l-bank circulation	750,675.00	700,270.00	687,515.00	654,915.00	655,085.00
State-bank circulation					
Due to national banks	255,949.28	209,441.36	247,410.53	333,165.64	336,429.06
Due to State banks	81,423.35	84,952.72	159,264.50	110,059.83	110,291.97
Dividends unpaid	1,907.00	2,065.00	1,950.50	4,355.00	4,619.60
Individual deposits	7,528,173.97	7,893,918.69	8,964,820.94	8,959,517.21	9,496,687.51
U. S. deposits	92,585.37	59,115.66	94,081.25	90,809.45	98,506.81
Dep'ts U.S.dis.officers					
Notes rediscounted	8,500.00				
Bills payable	35,000.00	35,000.00			
Other liabilities					
Total	12,852,884.20	13,033,732.04	14,240,683.66	14,238,928.15	14,790,745.18

VIRGINIA.

	36 banks.	37 banks.	37 banks.	37 banks.	37 banks.
	Capital stock	\$4,796,300.00	\$4,821,300.00	\$4,831,300.00	\$4,841,300.00	$4,846,300.00
Surplus fund	2,624,200.00	2,655,275.00	2,655,275.00	2,697,375.00	2,707,575.00
Undivided profits	655,583.09	520,058.48	627,300.15	532,248.53	614,284.03
Nat'l-bank circulation	1,437,055.00	1,418,795.00	1,539,225.00	1,069,675.00	1,728,505.00
State-bank circulation					
Due to national banks	661,542.05	600,575.38	594,904.08	582,096.91	626,517.24
Due to State banks	615,202.27	735,985.02	697,851.02	671,611.30	809,774.50
Dividends unpaid	2,043.00	4,655.10	2,467.00	13,772.00	4,642.50
Individual deposits	12,463,723.90	11,926,044.96	12,190,569.57	12,886,706.33	12,735,380.86
U. S. deposits	442,297.83	347,590.72	390,835.28	425,411.81	379,254.71
Dep'ts U.S.dis.officers	172,047.77	190,853.66	190,982.82	116,238.23	188,663.98
Notes rediscounted	174,290.87	157,173.34	117,238.51	84,995.02	75,806.98
Bills payable	105,228.41	108,100.00	388,000.00	152,000.00	191,000.00
Other liabilities	308.17	2,500.00	9,000.00	190,112.50	131,500.00
Total	24,149,822.36	23,488,906.66	24,234,948.43	24,773,542.63	25,039,204.80

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

WEST VIRGINIA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	30 banks.	30 banks.	30 banks.	30 banks.	30 banks.
Loans and discounts.	\$6,768,829.69	\$7,146,566.49	\$7,318,059.21	\$7,351,022.33	\$7,444,833.26
Overdrafts.	95,643.69	96,190.52	93,544.31	96,932.66	110,808.70
Bonds for circulation	962,509.60	977,500.00	1,011,500.00	1,011,500.00	981,500.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	100,000.00	100,000.00
U. S. bonds on hand.	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Premiums on bonds.	54,775.26	54,347.00	61,162.00	67,222.00	62,822.60
Stocks, securities, etc	317,929.61	333,586.89	331,740.97	348,883.69	304,377.90
Banking house, etc.	374,306.22	383,395.13	398,382.24	398,765.18	403,653.97
Real estate, etc.	38,924.46	51,338.14	66,939.30	72,554.08	78,431.95
Due from nat'l banks.	300,222.47	347,774.88	272,269.79	294,088.82	304,389.06
Due from State banks	121,842.41	116,054.03	138,409.08	154,269.03	145,181.99
Due from res'v'ag'ts	604,203.64	905,906.13	523,525.32	639,265.89	936,669.73
Cash items.	38,986.31	28,477.54	40,420.33	31,877.99	42,034.23
Clear'g-house exch'gs	2,523.27	4,064.20	3,319.55	5,381.47	3,820.72
Bills of other banks.	61,220.00	57,777.00	46,569.00	62,352.00	55,405.00
Fractional currency.	6,219.37	5,363.79	5,146.31	6,431.28	7,089.73
Specie.	528,196.61	581,360.25	542,155.90	597,287.02	551,113.21
Legal-tender notes.	433,752.00	398,662.00	383,464.00	430,909.00	378,160.00
U. S. cert's of deposit.					
5% fund with Treas.	41,593.98	43,986.00	43,675.81	41,985.81	44,165.69
Due from U. S. Treas.	3,153.53	3,578.11	1,672.65	6,725.25	1,463.76
Total.	10,807,321.92	11,588,428.10	11,334,455.77	11,719,953.50	12,048,425.84

NORTH CAROLINA.

Resources.	24 banks.	24 banks.	25 banks.	26 banks.	26 banks.
	Loans and discounts.	\$5,680,975.93	\$5,708,318.79	\$5,567,173.41	\$5,600,553.72	$5,859,524.93
Overdrafts.	99,266.58	86,779.79	71,759.87	65,258.34	81,140.35
Bonds for circulation	817,600.00	780,100.00	792,600.00	817,600.00	780,100.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Premiums on bonds.	59,922.13	51,798.63	48,839.63	53,163.13	45,663.13
Stocks, securities, etc	227,994.28	230,619.80	243,669.95	233,466.84	257,454.67
Banking house, etc.	309,483.28	284,750.76	285,272.15	286,343.40	286,144.28
Real estate, etc.	120,605.46	113,986.82	128,492.69	129,292.89	136,036.21
Due from nat'l banks.	347,966.25	335,526.96	324,251.46	255,321.13	328,784.33
Due from State banks	155,629.87	125,949.61	182,410.54	112,378.35	146,877.42
Due from res'v'ag'ts	467,083.11	561,380.84	740,891.25	473,305.38	624,774.80
Cash items.	81,452.40	43,270.75	57,468.07	44,284.31	60,702.65
Clear'g-house exch'gs	1,775.96	8,636.68			
Bills of other banks.	89,005.00	104,627.00	123,472.00	73,052.00	114,446.00
Fractional currency.	5,952.82	6,511.85	7,574.89	6,885.56	5,390.04
Specie.	348,575.18	390,922.42	427,407.69	453,976.04	464,295.40
Legal-tender notes.	264,671.00	334,571.00	321,090.00	258,089.00	227,977.00
U. S. cert's of deposit.					
5% fund with Treas.	28,950.72	33,023.42	32,314.85	34,013.25	32,962.95
Due from U. S. Treas.	850.00	1,948.40	2.00	1,072.20	3,502.50
Total.	9,208,359.97	9,302,723.52	9,454,690.45	8,998,057.54	9,555,876.66

SOUTH CAROLINA.

Resources.	14 banks.	14 banks.	14 banks.	14 banks.	14 banks.
	Loans and discounts.	\$1,982,817.01	\$5,083,017.17	\$5,307,239.17	\$5,206,979.90	$5,357,311.77
Overdrafts.	133,479.35	138,564.61	92,267.87	87,434.95	104,798.91
Bonds for circulation	474,750.00	474,750.00	474,750.00	474,750.00	474,750.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	100.00	100.00	100.00	100.00	100.00
Premiums on bonds.	7,750.00	7,750.00	7,750.00	6,750.00	6,750.00
Stocks, securities, etc	526,343.77	872,762.16	865,664.99	873,405.67	907,725.83
Banking house, etc.	115,997.50	117,062.00	116,961.44	115,709.32	118,339.42
Real estate, etc.	28,182.45	20,520.55	21,120.55	20,739.97	36,669.97
Due from nat'l banks.	222,685.51	142,224.85	194,010.56	128,496.18	151,498.85
Due from State banks	241,098.53	151,950.85	152,310.93	103,417.30	175,934.16
Due from res'v'ag'ts	367,671.01	372,466.04	715,054.57	344,793.57	233,279.10
Cash items.	68,157.65	31,778.96	38,578.28	24,378.26	80,521.42
Clear'g-house exch'gs					
Bills of other banks.	55,663.00	32,553.00	26,908.00	32,991.00	51,921.00
Fractional currency.	3,619.60	4,772.07	8,553.20	7,230.11	5,752.50
Specie.	244,020.65	254,925.25	249,973.25	310,323.02	230,195.80
Legal-tender notes.	333,873.00	283,983.00	247,827.00	231,576.00	265,243.00
U. S. cert's of deposit.					
5% fund with Treas.	20,413.75	18,259.10	21,363.75	20,863.25	17,163.75
Due from U. S. Treas.	6,517.50	5,000.00	6,379.20	3,697.20	860.00
Total.	7,983,140.28	8,112,439.61	8,696,812.76	8,143,735.70	8,368,815.48

ARRANGED BY STATES AND RESERVE CITIES—Continued.

WEST VIRGINIA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	30 banks.	30 banks.	30 banks.	30 banks.	30 banks.
Capital stock.....	\$2,961,000.00	\$3,061,000.00	\$3,061,000.00	\$3,061,000.00	\$3,061,000.00
Surplus fund.....	764,672.88	797,438.22	797,438.22	825,763.22	830,847.83
Undivided profits.....	293,250.56	197,707.62	260,186.96	197,771.86	264,415.47
Nat'l-bank circulation	858,685.00	870,230.00	898,830.00	901,810.00	873,260.00
State-bank circulation					
Due to national banks	179,842.18	207,989.38	232,384.18	193,387.62	152,965.54
Due to State banks...	157,170.97	135,066.42	108,283.55	133,976.22	216,167.41
Dividends unpaid....	10,228.58	6,850.58	5,835.58	15,601.58	8,267.58
Individual deposits...	5,445,958.18	6,200,145.88	5,810,048.35	6,217,294.39	6,451,378.14
U. S. deposits.....	45,136.52	43,306.72	45,982.39	90,217.92	91,022.14
Dep'ts U. S. dis. officers	4,863.48	6,693.28	4,017.61	9,782.08	6,397.48
Notes rediscounted..	71,513.57	57,000.00	68,479.13	31,348.61	50,427.92
Bills payable.....	15,000.00	5,000.00	36,000.00	42,000.00	42,333.33
Other liabilities.....					
Total.....	10,897,321.92	11,588,428.10	11,334,455.77	11,719,953.50	12,048,425.84

NORTH CAROLINA.

	24 banks.	24 banks.	25 banks.	26 banks.	26 banks.
	Capital stock.....	\$2,676,000.00	\$2,626,000.00	\$2,665,250.00	\$2,726,000.00	$2,756,000.00
Surplus fund.....	729,559.38	742,569.05	742,569.05	744,175.42	744,455.42
Undivided profits.....	439,308.48	353,128.13	399,548.96	340,348.22	365,167.19
Nat'l-bank circulation	709,985.00	667,455.00	664,145.00	675,085.00	666,925.00
State-bank circulation					
Due to national banks	118,803.27	102,187.25	154,308.52	117,441.79	173,644.66
Due to State banks...	107,265.92	95,991.53	131,886.12	160,217.13	142,969.42
Dividends unpaid....	287.00	1,125.00	719.00	8,346.00	545.00
Individual deposits...	3,907,043.24	4,174,380.72	4,284,859.79	3,821,051.73	4,258,737.56
U. S. deposits.....	75,238.18	83,173.87	73,156.18	82,624.53	71,355.08
Dep'ts U. S. dis. officers	24,761.82	25,062.71	31,593.14	23,406.04	28,652.36
Notes rediscounted..	295,164.71	275,522.46	238,011.55	252,337.27	248,244.56
Bills payable.....	124,942.97	104,244.95	66,669.70	105,050.97	99,206.97
Other liabilities.....		51,882.85	1,973.44	1,973.44	1,973.44
Total.....	9,208,359.97	9,302,723.52	9,454,690.45	8,998,057.54	9,553,876.66

SOUTH CAROLINA.

	14 banks.	14 banks.	14 banks.	14 banks.	14 banks.
	Capital stock.....	\$1,748,000.00	\$1,748,000.00	\$1,748,000.00	\$1,748,000.00
Surplus fund.....	840,600.00	841,400.00	841,400.00	842,200.00	779,700.00
Undivided profits.....	687,718.30	629,300.88	672,731.14	605,066.12	609,370.17
Nat'l-bank circulation	413,185.00	403,310.00	400,200.00	392,555.00	394,365.00
State-bank circulation					
Due to national banks	138,917.19	124,916.94	127,140.57	70,399.93	129,894.02
Due to State banks...	472,960.48	484,568.00	453,462.04	478,542.59	507,416.32
Dividends unpaid....	10,872.50	12,791.50	10,881.00	17,591.50	11,529.00
Individual deposits...	3,382,395.69	3,680,162.56	4,101,433.47	3,488,844.96	3,221,482.38
U. S. deposits.....	106,441.37	129,624.37	132,408.90	123,943.01	123,462.26
Dep'ts U. S. dis. officers	48,618.64	17,965.36	19,260.66	21,936.83	27,055.63
Notes rediscounted..	36,896.11	5,000.00	82,272.59	101,747.41	405,632.35
Bills payable.....	96,475.00	30,400.00	105,400.00	214,908.35	410,908.35
Other liabilities.....	60.00		2,222.39	35,000.00	
Total.....	7,983,140.28	8,112,439.61	8,696,812.76	8,143,735.70	8,368,815.48

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

GEORGIA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	27 banks.	27 banks.	28 banks.	29 banks.	29 banks.
Loans and discounts	\$6,916,559.26	\$7,124,014.66	\$7,357,633.20	\$7,698,851.42	\$8,168,018.22
Overdrafts	288,476.23	180,205.81	139,650.64	106,326.77	236,173.05
Bonds for circulation	1,055,000.00	1,055,000.00	1,094,500.00	1,107,000.00	1,107,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand					
Premiums on bonds	96,500.36	93,725.36	87,600.36	87,433.95	87,152.95
Stocks, securities, etc	515,046.44	490,729.02	723,980.84	707,706.51	724,279.16
Banking house, etc.	346,295.75	354,146.21	353,996.20	363,516.55	365,716.55
Real estate, etc.	88,436.68	95,266.04	106,287.39	109,911.83	110,346.70
Due from nat'l banks	267,939.63	268,078.68	223,713.40	144,916.84	281,895.43
Due from State banks	210,323.24	193,144.91	212,098.93	155,430.61	169,710.00
Due from res'v ag'ts	952,690.71	864,884.26	467,950.28	371,898.22	593,154.28
Cash items	123,768.93	82,596.35	83,137.65	57,798.30	46,213.50
Clear g-house exch'gs	86,215.52	88,109.73	95,242.30	27,248.06	113,044.82
Bills of other banks	170,763.00	124,379.00	118,032.00	88,905.00	119,753.00
Fractional currency	6,584.22	11,226.73	11,694.94	10,499.16	8,584.39
Specie	466,163.60	696,835.00	718,530.10	700,102.65	519,314.90
Legal-tender notes	424,136.00	486,591.00	484,365.00	379,762.00	351,320.00
U. S. cert's of deposit					
5% fund with Treas.	44,692.50	46,487.50	46,537.81	44,458.81	43,416.81
Due from U. S. Treas.	4,351.58	4,416.63	5,828.00	5,082.50	5,940.00
Total	12,164,943.65	12,359,836.80	12,430,779.04	12,176,759.18	13,150,833.76

FLORIDA.

Resources.	17 banks.	17 banks.	18 banks.	19 banks.	19 banks.
	Loans and discounts	\$3,620,046.09	\$3,643,324.17	\$3,818,317.24	\$4,098,492.12	$4,352,165.81
Overdrafts	102,075.61	80,334.91	81,683.95	96,097.39	94,779.52
Bonds for circulation	367,500.00	367,500.00	392,500.00	430,000.00	430,000.00
Bonds for deposits	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
U. S. bonds on hand					
Premiums on bonds	45,434.10	47,059.10	50,488.79	51,201.79	51,201.79
Stocks, securities, etc	510,911.84	561,876.64	625,147.77	673,654.20	688,754.65
Banking house, etc.	212,064.20	202,720.19	203,379.59	211,533.78	217,659.14
Real estate, etc.	67,639.81	89,069.81	91,088.14	72,401.53	94,767.70
Due from nat'l banks	293,104.29	389,674.42	396,472.42	376,716.30	269,702.09
Due from State banks	156,390.78	162,858.86	188,487.10	190,402.93	163,899.21
Due from res'v ag'ts	424,739.39	609,203.10	1,105,503.77	731,081.57	436,136.22
Cash items	28,807.95	20,592.37	37,782.10	26,199.69	33,092.13
Clear g-house exch'gs	19,690.40	39,243.13	32,366.72	20,733.82	20,283.76
Bills of other banks	82,295.00	104,492.00	110,176.00	106,213.00	67,908.00
Fractional currency	3,928.70	2,638.73	2,948.59	4,496.42	3,481.44
Specie	203,588.45	233,079.75	242,810.20	339,435.15	216,271.60
Legal-tender notes	210,719.00	397,373.00	378,812.00	305,819.00	230,983.00
U. S. cert's of deposit					
5% fund with Treas.	14,957.50	16,537.50	16,537.50	18,475.00	19,350.00
Due from U. S. Treas.	260.00	3,590.00	2,240.00	12,222.00	9,692.00
Total	6,433,213.11	7,046,167.68	7,851,741.88	7,840,175.75	7,476,028.12

ALABAMA.

Resources.	29 banks.	28 banks.	28 banks.	28 banks.	27 banks.
	Loans and discounts	\$6,033,753.78	\$5,857,710.59	\$6,114,053.40	\$6,263,218.28	$6,388,465.86
Overdrafts	256,029.92	179,945.79	157,771.70	123,258.07	159,566.59
Bonds for circulation	1,133,500.00	1,121,000.00	1,121,000.00	1,121,000.00	1,108,500.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand					
Premiums on bonds	114,188.54	107,007.29	117,657.29	116,672.29	117,366.04
Stocks, securities, etc	1,107,673.86	1,084,366.96	1,108,103.18	1,083,852.20	1,107,364.36
Banking house, etc.	449,491.43	444,372.68	444,425.18	443,986.18	431,192.63
Real estate, etc.	183,160.63	172,037.72	185,137.43	210,867.34	193,959.43
Due from nat'l banks	440,240.02	546,407.59	583,294.46	527,512.49	453,075.65
Due from State banks	183,241.24	202,589.85	181,720.85	140,768.75	173,026.63
Due from res'v ag'ts	810,556.12	1,079,725.32	764,584.98	680,847.72	715,267.96
Cash items	23,668.64	21,615.62	15,382.46	30,177.77	33,071.94
Clear g-house exch'gs	47,139.83	50,363.25	47,559.86	34,926.41	48,032.96
Bills of other banks	112,405.00	71,792.00	75,472.00	65,758.00	87,205.00
Fractional currency	3,111.77	5,848.24	5,577.31	7,060.15	3,656.03
Specie	562,027.08	627,759.90	641,455.85	641,060.50	594,869.40
Legal-tender notes	382,319.00	345,137.00	304,649.60	292,835.00	272,210.00
U. S. cert's of deposit					
5% fund with Treas.	43,890.26	43,758.00	50,878.00	46,583.90	46,852.50
Due from U. S. Treas.	2,203.00	1,700.00	2,900.00	1,410.20	2,310.00
Total	11,988,600.12	12,063,137.80	12,081,622.95	11,992,795.25	12,111,653.03

ARRANGED BY STATES AND RESERVE CITIES—Continued.

GEORGIA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	27 banks.	27 banks.	28 banks.	29 banks.	29 banks.
Capital stock.....	\$3,766,000.00	\$3,766,000.00	\$3,766,000.00	\$3,816,000.00	\$3,816,000.00
Surplus fund.....	1,090,653.12	1,067,833.37	1,045,833.37	1,046,293.37	1,041,293.37
Undivided profits....	748,672.43	699,994.97	751,506.26	661,860.70	701,107.67
Nat'l-bank circulation	901,165.00	881,040.00	880,495.00	930,915.00	966,732.50
State-bank circulation					
Due to national banks	165,189.85	232,198.28	168,643.49	135,003.18	231,468.80
Due to State banks...	233,341.78	320,698.33	254,937.21	199,769.38	240,222.48
Dividends unpaid....	2,573.00	2,480.50	1,894.00	7,370.59	3,600.00
Individual deposits...	4,911,928.73	5,140,088.52	5,252,518.23	4,810,164.11	4,742,071.27
U. S. deposits.....	61,856.19	36,376.60	47,123.92	58,250.07	26,339.58
Dep'ts U. S. dis. officers	52,666.63	86,222.93	43,277.59	38,953.28	75,618.72
Notes rediscounted..	172,281.04	66,653.84	189,858.85	461,668.43	883,004.66
Bills payable.....	55,000.00	50,000.00	28,051.57		410,000.00
Other liabilities.....	3,675.88	10,249.55	639.55	11,111.16	7,374.71
Total.....	12,164,943.65	12,359,836.89	12,430,779.04	12,176,739.18	13,150,833.76

FLORIDA.

Liabilities.	17 banks.	17 banks.	18 banks.	19 banks.	19 banks.
	Capital stock.....	\$1,300,000.00	\$1,300,000.00	\$1,400,000.00	\$1,485,000.00	$1,485,000.00
Surplus fund.....	279,411.00	308,800.00	311,800.00	349,904.14	350,204.14
Undivided profits....	223,325.35	181,785.93	200,413.10	157,446.96	182,787.22
Nat'l-bank circulation	319,350.00	329,210.00	308,210.00	369,790.00	381,770.00
State-bank circulation					
Due to national banks	150,846.91	156,196.83	177,996.91	248,088.61	165,755.02
Due to State banks...	119,649.05	237,978.51	290,321.44	162,979.52	114,864.87
Dividends unpaid....	1,326.00	396.00	6,301.00	1,445.50	638.00
Individual deposits...	3,623,220.38	4,302,460.83	4,977,726.13	4,917,005.20	4,442,847.29
U. S. deposits.....	54,746.10	63,505.15	65,159.99	69,066.69	59,345.05
Dep'ts U. S. dis. officers	21,515.47	11,379.19	9,857.94	6,764.65	16,154.63
Notes rediscounted...	251,322.85	135,710.42	103,955.37	62,685.98	161,392.32
Bills payable.....	94,500.00	18,744.82		10,000.00	114,124.50
Other liabilities.....					1,145.08
Total.....	6,439,213.11	7,046,167.68	7,851,741.88	7,840,175.75	7,476,028.12

ALABAMA.

Liabilities.	29 banks.	28 banks.	28 banks.	28 banks.	27 banks.
	Capital stock.....	\$3,844,000.00	\$3,744,000.00	\$3,744,000.00	\$3,744,000.00
Surplus fund.....	867,482.38	800,456.33	798,260.07	799,682.25	777,624.93
Undivided profits....	564,743.72	507,715.67	551,874.34	508,394.73	514,783.45
Nat'l-bank circulation	1,008,717.50	1,004,347.50	993,067.50	1,000,710.00	988,710.00
State-bank circulation					
Due to national banks	104,244.79	121,420.88	92,708.06	90,096.21	75,083.93
Due to State banks...	93,122.42	88,455.45	100,899.06	71,682.71	93,734.06
Dividends unpaid....	7,714.00	17,792.40	6,993.40	19,092.50	8,198.70
Individual deposits...	4,989,460.14	5,456,129.98	5,502,200.01	5,185,863.36	5,051,820.80
U. S. deposits.....	86,386.27	83,419.51	34,126.78	60,752.94	84,584.28
Dep'ts U. S. dis. officers	3,613.73	6,580.49	7,198.62	2,794.39	5,051.01
Notes rediscounted...	220,715.17	83,319.59	138,795.11	378,554.43	646,063.32
Bills payable.....	198,400.00	149,500.00	111,500.00	130,271.63	171,388.49
Other liabilities.....					
Total.....	11,988,600.12	12,063,137.80	12,081,622.95	11,992,795.25	12,111,053.03

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,
MISSISSIPPI.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	12 banks.	12 banks.	12 banks.	11 banks.	11 banks.
Loans and discounts.	\$1,839,257.02	\$1,877,757.68	\$2,636,877.75	\$2,090,952.65	\$2,338,715.99
Overdrafts.....	357,634.45	247,296.61	151,625.32	65,472.78	149,246.01
Bonds for circulation	338,750.00	338,750.00	388,750.00	263,750.00	263,750.00
Bonds for deposits.....					
U. S. bonds on hand.....					
Premiums on bonds.....	29,150.00	17,150.00	16,900.00	13,150.00	12,900.00
Stocks, securities, etc.	195,736.61	182,263.99	197,321.54	189,479.11	237,491.49
Banking house, etc.....	108,925.76	107,616.36	107,441.84	93,411.29	93,310.29
Real estate, etc.....	79,680.59	93,848.41	96,992.79	73,826.50	73,961.61
Due from nat'l banks.....	183,827.52	149,125.61	161,732.58	85,256.63	61,540.15
Due from State banks.....	71,734.84	87,605.00	50,995.78	51,068.19	29,326.32
Due from res'v'ag'ts.....	444,635.34	392,557.29	209,889.61	250,783.63	141,190.89
Cash items.....	20,703.45	49,024.29	24,012.71	15,898.01	17,879.68
Clear'g-house exch'gs.....					
Bills of other banks.....	12,060.00	11,397.00	18,349.00	8,568.00	7,581.00
Fractional currency.....	3,686.17	3,952.47	4,954.61	5,875.18	4,069.46
Specie.....	131,944.23	158,988.05	151,898.20	125,745.83	126,050.30
Legal tender notes.....	211,803.00	221,726.00	217,585.00	160,179.00	121,000.00
U. S. cert's of deposit.....					
5% fund with Treas.....	14,271.90	12,769.24	14,758.94	10,742.44	11,671.64
Due from U. S. Treas.....	300.00		299.00		773.00
Total.....	4,035,100.88	3,951,319.90	3,860,384.67	3,504,165.33	3,690,454.83

LOUISIANA.

	11 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$1,799,351.07	\$1,728,856.10	\$1,885,100.17	\$1,965,301.23	\$2,073,017.18
Overdrafts.....	473,491.45	393,549.45	260,632.34	159,406.83	239,750.20
Bonds for circulation	252,500.00	240,000.00	240,000.00	240,000.00	240,000.00
Bonds for deposits.....					
U. S. bonds on hand.....					
Premiums on bonds.....	11,985.00	10,000.00	10,000.00	8,475.00	9,850.00
Stocks, securities, etc.	55,426.77	50,839.90	37,945.79	44,239.68	42,398.38
Banking house, etc.....	44,764.61	29,802.46	29,802.46	27,312.79	29,562.79
Real estate, etc.....	25,242.66	23,936.70	23,288.98	10,538.98	14,906.00
Due from nat'l banks.....	39,199.52	50,376.91	34,798.13	42,094.68	38,226.44
Due from State banks.....	22,723.27	13,130.24	9,808.57	14,899.17	9,016.43
Due from res'v'ag'ts.....	300,563.61	426,413.74	316,009.15	300,569.64	197,147.00
Cash items.....	38,744.12	27,968.67	21,593.70	26,979.90	62,397.09
Clear'g-house exch'gs.....					
Bills of other banks.....	26,570.00	16,860.00	19,410.00	19,710.00	11,224.00
Fractional currency.....	1,961.26	2,060.25	2,731.82	3,230.37	2,380.07
Specie.....	191,695.15	211,998.50	194,628.60	198,782.65	134,907.10
Legal tender notes.....	80,037.00	82,872.00	90,880.00	59,126.00	47,317.00
U. S. cert's of deposit.....					
5% fund with Treas.....	11,362.50	10,800.00	10,800.00	10,300.00	10,400.00
Due from U. S. Treas.....	5,100.00	1,300.00		5,000.00	
Total.....	3,380,717.99	3,320,764.92	3,187,479.71	3,136,566.97	3,162,529.74

CITY OF NEW ORLEANS.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$13,141,936.43	\$12,352,603.39	\$11,579,655.66	\$11,250,641.34	\$12,649,920.31
Overdrafts.....	962,849.17	444,269.33	475,312.73	361,124.93	694,816.15
Bonds for circulation	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00
Bonds for deposit.....					
U. S. bonds on hand.....		3,600.00	2,250.00	2,450.00	3,250.00
Premiums on bonds.....	75,062.50	75,558.07	75,127.88	75,072.90	75,117.16
Stocks, securities, etc.	2,585,783.44	2,678,733.05	2,270,080.27	2,333,621.19	2,286,263.66
Banking house, etc.....	605,385.17	666,790.30	666,799.45	667,711.43	668,456.43
Real estate, etc.....	61,637.56	61,576.56	49,239.89	63,934.39	74,091.64
Due from nat'l banks.....	475,002.85	245,833.53	411,619.05	417,200.63	277,037.86
Due from State banks.....	532,442.62	272,786.57	358,833.78	175,681.92	307,872.40
Due from res'v'ag'ts.....	1,885,273.64	1,938,541.60	2,256,994.23	2,432,543.55	1,402,250.66
Cash items.....	21,516.41	8,079.45	13,579.21	10,356.96	5,663.23
Clear'g-house exch'gs.....	1,550,179.03	1,380,061.13	1,170,407.65	863,307.43	935,095.69
Bills of other banks.....	57,474.00	73,216.00	05,719.00	59,210.00	80,562.00
Fractional currency.....	2,768.20	5,945.56	3,459.21	4,436.07	7,492.36
Specie.....	1,723,569.14	2,788,647.88	2,356,507.00	1,911,522.85	1,524,139.45
Legal tender notes.....	1,059,615.00	1,310,774.00	1,528,093.00	1,499,022.00	935,522.00
U. S. cert's of deposit.....					
5% fund with Treas.....	40,500.00	40,500.00	40,500.00	40,500.00	40,500.00
Due from U. S. Treas.....			2,150.00	1,000.00	1,000.00
Total.....	25,740,995.10	25,247,317.02	24,226,328.01	23,069,397.59	22,869,051.00

ARRANGED BY STATES AND RESERVED CITIES—Continued.

MISSISSIPPI.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	12 banks.	12 banks.	12 banks.	11 banks.	11 banks.
Capital stock.....	\$1,055,000.00	\$1,030,000.00	\$1,030,000.00	\$955,000.00	\$955,000.00
Surplus fund.....	456,750.00	435,400.00	435,400.00	416,175.00	416,175.00
Undivided profits.....	109,910.13	69,266.16	98,852.19	69,791.04	75,234.71
Nat'l-bank circulation	301,600.00	294,850.00	285,890.00	233,150.00	237,350.00
State-bank circulation					
Due to national banks	53,765.75	24,121.10	33,731.59	21,456.08	30,430.87
Due to State banks..	31,984.92	38,312.09	15,228.03	14,218.18	13,487.20
Dividends unpaid....	1,848.00	1,500.00	1,200.00	5,083.00	2,323.00
Individual deposits..	1,889,205.81	2,015,822.28	1,912,032.86	1,596,558.59	1,450,765.16
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted...	16,036.27	2,048.27	18,050.00	155,227.44	309,682.89
Bills payable.....	119,000.00	40,000.00	30,000.00	37,500.00	200,000.00
Other liabilities.....					
Total.....	4,035,100.88	3,951,319.90	3,860,384.67	3,504,165.33	3,690,454.83

LOUISIANA.

	11 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock.....	\$810,000.00	\$760,000.00	\$760,000.00	\$760,000.00	\$760,000.00
Surplus fund.....	289,943.72	286,000.00	286,000.00	304,000.00	304,000.00
Undivided profits....	170,270.52	148,523.01	186,278.11	148,812.83	163,650.07
Nat'l-bank circulation	225,080.00	213,220.00	208,160.00	210,180.00	208,467.50
State-bank circulation					
Due to national banks	17,490.00	26,219.64	8,334.95	2,845.20	15,456.43
Due to State banks..	10,994.05	8,604.22	3,255.28	2,410.77	3,363.57
Dividends unpaid....	5,353.33	3,563.32	1,473.32	14,022.98	678.00
Individual deposits..	1,732,586.37	1,874,584.08	1,730,938.78	1,649,731.53	1,517,198.30
U. S. deposits.....					
Dep'ts U.S.dis.officers				5,000.00	
Notes rediscounted..	64,000.00		3,039.27	21,063.57	120,714.97
Bills payable.....	55,000.00	50.65		18,500.00	69,000.00
Other liabilities.....					
Total.....	3,380,717.90	3,320,764.92	3,187,479.71	3,136,566.97	3,162,529.74

CITY OF NEW ORLEANS.

	9banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock.....	\$3,125,000.00	\$3,125,000.00	\$3,125,000.00	\$3,000,000.00	\$3,000,000.00
Surplus fund.....	2,206,000.00	2,257,500.00	2,257,500.00	2,308,500.60	2,308,500.00
Undivided profits....	429,892.95	332,802.80	442,425.35	316,435.31	379,557.34
Nat'l-bank circulation	785,542.50	783,092.50	773,042.50	753,042.50	764,195.00
State-bank circulation					
Due to national banks	1,161,742.62	1,437,136.96	1,386,275.00	1,306,289.12	770,908.87
Due to State banks..	1,586,877.28	1,459,473.29	1,230,682.08	851,649.14	727,046.07
Dividends unpaid....	20,971.82	19,151.50	15,928.50	41,058.84	18,811.84
Individual deposits..	15,490,301.58	15,078,100.19	14,864,889.24	13,087,414.75	13,996,271.01
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted...	246,107.13	155,059.78	128,585.34	114,523.43	405,574.89
Bills payable.....	405,000.00			96,527.81	
Other liabilities.....	283,559.28			293,956.69	498,185.98
Total.....	25,740,985.16	25,247,317.02	24,226,328.01	23,069,397.50	22,869,051.00

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

TEXAS.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	221 banks.	217 banks.	213 banks.	217 banks.	217 banks.
Loans and discounts.	\$39,342,636.85	\$39,228,087.80	\$41,100,709.23	\$42,933,707.75	\$43,480,053.55
Overdrafts.	5,559,540.71	3,106,866.24	1,949,634.23	1,464,382.04	4,164,635.77
Bonds for circulation.	5,268,100.00	5,162,350.00	5,231,150.00	5,168,650.00	5,156,150.00
Bonds for deposits.	268,000.00	268,000.00	268,000.00	268,000.00	268,000.00
U. S. bonds on hand.	75,000.00	30,150.00			
Premiums on bonds.	391,920.34	378,214.32	378,312.90	366,112.40	355,649.91
Stocks, securities, etc.	1,600,265.73	1,455,649.03	1,499,926.85	1,463,985.50	1,421,743.72
Banking house, etc.	2,393,538.42	2,352,601.45	2,390,178.89	2,389,863.91	2,419,437.16
Real estate, etc.	701,522.25	740,914.26	796,491.69	831,177.85	876,293.80
Due from nat'l banks.	3,536,020.79	3,381,211.61	2,981,459.29	2,082,229.49	2,998,365.03
Due from State banks.	975,941.35	867,225.58	674,077.22	604,941.83	819,826.80
Due from res'v'g'ts.	4,704,614.31	4,930,942.53	4,011,355.77	2,039,269.02	3,897,220.54
Cash items.	287,361.22	225,378.83	199,418.11	160,637.24	287,491.44
Clear'g-house exch'gs.	140,691.47	229,073.12	140,737.50	189,916.27	290,479.45
Bills of other banks.	750,289.00	642,975.00	659,304.09	466,679.00	891,384.00
Fractional currency.	21,086.60	36,548.75	39,187.67	42,931.00	28,353.98
Specie.	3,626,413.18	3,948,328.63	3,536,844.60	2,998,087.32	2,902,598.14
Legal-tender notes.	2,831,286.00	2,586,859.00	2,308,578.00	1,795,578.00	2,785,272.00
U. S. cert's of deposit.					
5% fund with Treas.	230,268.10	227,063.50	222,890.85	223,841.43	228,064.85
Due from U. S. Treas.	19,344.00	6,510.00	7,830.85	7,420.00	13,474.00
Total	72,723,840.32	63,796,549.65	68,396,066.65	66,397,409.55	73,283,093.64

ARKANSAS.

	9 banks.	9 banks.	9 banks.	8 banks.	8 banks.
	Loans and discounts.	\$2,166,910.65	\$2,067,219.50	\$2,063,941.39	\$2,163,856.65	$2,242,235.29
Overdrafts.	166,388.08	124,326.64	86,744.78	45,950.82	80,426.41
Bonds for circulation.	250,000.00	250,000.00	250,000.00	238,500.00	238,500.00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	17,493.25	15,743.25	15,243.25	8,993.25	8,493.25
Stocks, securities, etc.	93,069.21	92,564.80	85,768.29	68,576.54	61,986.92
Banking house, etc.	50,480.49	49,933.79	49,736.67	44,642.80	44,490.70
Real estate, etc.	69,592.45	69,418.75	69,682.78	129,232.96	130,200.74
Due from nat'l banks.	134,262.81	202,313.80	257,882.86	163,728.16	39,369.48
Due from State banks.	60,393.96	34,590.24	27,745.97	24,365.88	27,226.04
Due from res'v'g'ts.	316,938.78	410,315.01	439,545.79	257,490.24	257,077.18
Cash items.	29,242.95	20,415.18	20,843.60	23,502.02	16,673.76
Clear'g-house exch'gs.	26,537.64	26,803.71	24,787.30	22,262.65	18,020.41
Bills of other banks.	31,123.00	51,007.00	57,193.00	32,356.00	29,216.00
Fractional currency.	2,253.75	1,181.50	1,773.79	1,917.87	1,295.68
Specie.	158,688.39	231,880.10	301,357.30	205,718.05	135,120.95
Legal-tender notes.	126,407.00	181,169.00	174,091.00	82,744.00	81,892.00
U. S. cert's of deposit.					
5% fund with Treas.	11,050.00	10,000.00	10,900.00	12,947.50	9,697.50
Due from U. S. Treas.			950.00		
Total	3,710,832.41	3,838,972.27	3,928,097.77	3,526,785.39	3,421,927.31

KENTUCKY.

	70 banks.	70 banks.	70 banks.	70 banks.	70 banks.
	Loans and discounts.	\$18,369,984.17	\$18,439,017.68	\$18,711,538.58	\$18,682,649.20	$18,896,737.29
Overdrafts.	319,374.10	271,736.88	278,362.72	275,660.43	257,585.18
Bonds for circulation.	3,493,000.00	3,578,000.00	3,553,500.00	3,553,500.00	3,541,000.00
Bonds for deposits.	525,000.00	525,000.00	525,000.00	525,000.00	525,000.00
U. S. bonds on hand.	40,000.00	50,000.00	50,000.00	60,000.00	60,000.00
Premiums on bonds.	229,126.18	226,966.68	223,691.68	221,741.68	213,567.50
Stocks, securities, etc.	692,278.05	690,138.54	686,509.84	710,642.93	690,080.15
Banking house, etc.	598,784.62	599,400.27	592,484.23	586,005.92	599,315.35
Real estate, etc.	123,488.58	92,181.99	100,243.14	120,257.71	120,634.83
Due from nat'l banks.	374,093.46	396,978.79	338,772.73	389,193.87	380,281.40
Due from State banks.	222,138.88	215,395.21	193,075.26	221,112.26	151,095.21
Due from res'v'g'ts.	1,535,082.91	1,660,541.10	1,753,909.01	1,773,335.58	1,829,344.82
Cash items.	101,444.81	97,959.43	87,007.43	108,926.78	113,712.98
Clear'g-house exch'gs.	248.25	276.49	124.39	4,413.27	258.10
Bills of other banks.	194,231.00	182,601.00	211,614.00	196,520.00	179,772.00
Fractional currency.	9,116.97	9,344.01	9,745.66	10,969.77	9,620.96
Specie.	788,672.61	714,343.86	723,678.01	750,635.03	731,883.54
Legal-tender notes.	514,317.00	522,260.00	549,934.00	523,203.00	496,383.00
U. S. cert's of deposit.					
5% fund with Treas.	143,184.50	154,294.34	150,354.29	156,869.50	154,384.84
Due from U. S. Treas.	11,241.84	1,950.00		3,285.97	3,650.00
Total	28,234,837.93	28,428,386.27	28,739,544.97	28,873,922.99	28,954,307.10

ARRANGED BY STATES AND RESERVE CITIES—Continued.

TEXAS.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	221 banks.	217 banks.	218 banks.	217 banks.	217 banks.
Capital stock.....	\$23,520,200.00	\$22,455,000.00	\$22,505,000.00	\$22,425,000.00	\$22,389,000.00
Surplus fund.....	4,938,540.27	4,761,923.92	4,759,142.84	4,892,814.44	4,892,347.97
Undivided profits.....	2,646,718.74	1,662,362.84	2,059,917.50	1,770,068.55	1,827,290.58
Nat'l-bank circulation	4,657,675.00	4,552,205.00	4,565,195.00	4,544,925.00	4,544,165.00
State-bank circulation					
Due to national banks	2,704,122.45	2,678,743.04	2,266,605.81	1,738,434.44	2,210,396.67
Due to State banks...	890,185.09	940,636.56	882,949.93	618,292.73	867,383.53
Dividends unpaid....	20,825.29	23,498.00	15,107.00	71,953.50	29,312.00
Individual deposits..	31,468,406.03	31,594,248.09	29,316,596.45	26,696,019.55	30,189,717.37
U. S. deposits.....	207,807.66	127,652.02	179,457.98	187,380.40	187,852.38
Dep'ts U. S. dis. officers	60,832.61	128,087.80	70,932.76	120,088.14	81,573.55
Notes rediscounted..	1,004,866.08	547,251.29	1,298,250.65	2,363,812.91	3,810,959.20
Bills payable.....	592,167.03	323,312.62	476,642.22	1,026,360.11	2,266,722.89
Other liabilities.....	11,433.47	1,027.87	868.51	2,259.78	4,462.50
Total.....	72,723,840.32	69,796,549.65	68,396,066.65	66,397,409.55	73,283,093.64

ARKANSAS.

Liabilities.	9 banks.	9 banks.	9 banks.	8 banks.	8 banks.
	Capital stock.....	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00	\$1,050,000.00	$1,050,000.00
Surplus fund.....	380,250.00	378,924.55	378,924.55	356,924.55	356,924.55
Undivided profits.....	106,880.15	43,451.37	58,374.14	56,645.05	56,435.61
Nat'l-bank circulation	225,000.00	222,280.00	219,630.00	208,850.00	212,450.00
State-bank circulation					
Due to national banks	9,440.92	19,061.86	22,657.40	21,429.02	17,902.91
Due to State banks...	105,894.17	181,054.48	150,337.78	82,409.61	65,520.70
Dividends unpaid....	3,404.00	1,050.00		4,116.00	153.00
Individual deposits..	1,614,406.57	1,847,650.01	2,002,173.90	1,753,571.16	1,525,044.12
U. S. deposits.....					
Dep'ts U. S. dis. officers					
Notes rediscounted..	91,556.60	10,000.00			54,721.67
Bills payable.....	74,000.00	20,500.00	6,000.00	12,840.00	82,740.00
Other liabilities.....		15,000.00			34.75
Total.....	3,710,832.41	3,838,972.27	3,938,997.77	3,526,785.39	3,421,927.31

KENTUCKY.

Liabilities.	70 banks.	70 banks.	70 banks.	70 banks.	70 banks.
	Capital stock.....	\$9,961,400.00	\$9,856,400.00	\$9,806,400.00	\$9,756,400.00	$9,702,900.00
Surplus fund.....	2,787,338.29	2,684,062.29	2,614,598.67	2,606,750.17	2,605,875.17
Undivided profits.....	873,767.76	651,998.39	756,101.27	562,346.48	710,368.40
Nat'l-bank circulation	3,112,527.50	3,198,667.00	3,165,565.00	3,156,785.00	3,169,397.50
State-bank circulation					
Due to national banks	351,387.76	270,487.42	312,660.88	313,981.78	253,258.77
Due to State banks...	352,215.83	343,647.98	239,191.17	339,227.15	263,312.21
Dividends unpaid....	16,801.80	20,233.47	57,059.09	72,674.50	19,402.00
Individual deposits..	9,832,003.96	10,526,641.86	10,793,883.28	11,162,527.09	11,500,068.07
U. S. deposits.....	514,855.51	508,544.92	504,927.18	519,885.42	509,708.77
Dep'ts U. S. dis. officers	10,848.31	17,659.04	20,548.15	5,419.76	14,868.61
Notes rediscounted..	211,176.21	148,206.66	323,610.37	265,162.14	147,647.60
Bills payable.....	201,000.00	201,836.64	145,000.00	111,409.00	57,500.00
Other liabilities.....	9,515.00			1,363.50	
Total.....	28,234,837.93	28,428,386.27	28,739,544.97	28,873,922.99	28,954,307.10

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF LOUISVILLE.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	10 banks.	10 banks.	10 banks.	7 banks.	7 banks.
Loans and discounts.	\$8,627,026.68	\$8,471,875.64	\$8,489,401.78	\$8,087,449.18	\$8,451,919.79
Overdrafts.....	58,601.88	42,172.90	51,741.50	22,836.10	20,319.16
Bonds for circulation	555,000.00	825,000.00	975,000.00	925,000.00	875,000.00
Bonds for deposits...	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand.....	-----	-----	-----	-----	-----
Premiums on bonds...	107,207.50	101,937.50	96,984.37	79,734.37	79,734.37
Stocks, securities, etc	398,798.23	527,408.07	509,874.30	186,425.22	209,824.40
Banking house, etc....	270,299.95	270,334.32	270,438.07	204,359.19	204,359.19
Real estate, etc.....	105,831.36	155,882.15	134,407.11	46,555.15	47,058.28
Due from nat'l banks...	321,995.86	347,033.41	309,467.27	385,718.79	342,370.55
Due from State banks...	206,690.69	227,271.06	164,302.75	132,411.68	152,036.02
Due from res'v' ag'ts	920,711.84	1,201,595.34	1,115,173.39	1,175,332.73	1,125,218.72
Cash items.....	14,590.26	25,361.03	13,810.94	7,067.57	30,618.82
Clear'g-house exch'gs	43,144.50	99,201.07	47,668.34	47,052.77	84,198.91
Bills of other banks...	53,894.00	62,116.00	72,786.00	63,228.00	60,920.00
Fractional currency...	4,752.12	3,068.83	4,238.85	6,241.51	5,494.71
Specie.....	452,612.50	479,158.99	497,609.01	520,438.53	491,172.71
Legal-tender notes...	693,702.00	827,586.00	800,640.00	763,758.00	661,436.00
U. S. cert's of deposit.....	-----	-----	-----	-----	-----
5% fund with Treas.	21,975.00	32,625.00	43,605.00	38,970.00	37,880.00
Due from U. S. Treas.	3,109.70	5,018.65	3,378.20	-----	8,009.00
Total.....	13,362,944.07	14,294,654.96	14,100,526.88	13,192,578.79	13,387,561.63

TENNESSEE.

	50 banks.	49 banks.	49 banks.	49 banks.	49 banks.
	Loans and discounts.	\$17,716,094.30	\$17,403,007.00	\$17,584,105.91	\$17,954,888.68	$18,805,003.51
Overdrafts.....	435,201.94	220,574.12	227,188.07	235,006.82	243,991.79
Bonds for circulation	1,306,600.00	1,306,500.00	1,306,500.00	1,312,750.00	1,312,750.00
Bonds for deposits...	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.....	-----	-----	-----	-----	-----
Premiums on bonds...	106,350.00	111,879.98	122,024.00	121,077.13	117,214.63
Stocks, securities, etc	828,797.32	916,734.03	1,142,046.15	1,130,121.08	1,137,191.96
Banking house, etc....	781,184.60	764,860.54	786,993.25	791,426.50	794,605.78
Real estate, etc.....	357,953.75	414,547.64	461,814.76	464,667.41	519,098.57
Due from nat'l banks...	917,024.33	1,084,394.12	942,001.54	936,997.52	773,651.64
Due from State banks...	268,936.54	299,695.91	403,269.09	269,537.83	385,290.34
Due from res'v' ag'ts	2,446,737.03	3,630,535.36	3,064,730.72	2,177,732.98	1,589,170.36
Cash items.....	171,254.12	175,923.71	235,718.24	161,567.33	202,347.83
Clear'g-house exch'gs	181,585.43	126,510.78	232,154.82	201,033.28	138,965.16
Bills of other banks...	238,346.00	302,911.09	264,546.00	332,349.00	236,973.00
Fractional currency...	10,774.36	16,481.35	17,860.23	19,322.22	14,576.84
Specie.....	1,095,180.99	1,351,384.25	1,399,070.85	1,332,196.73	1,229,540.85
Legal-tender notes...	1,010,532.00	1,335,169.00	1,651,973.00	1,450,667.00	961,316.00
U. S. cert's of deposit.....	-----	-----	-----	-----	-----
5% fund with Treas.	56,434.75	54,419.75	55,999.75	58,046.00	56,599.20
Due from U. S. Treas.	22,949.50	7,600.00	11,055.00	23,415.00	11,590.00
Total.....	28,252,436.87	29,867,228.52	30,308,537.88	29,372,802.51	28,880,780.46

OHIO.

	219 banks.	219 banks.	219 banks.	220 banks.	222 banks.
	Loans and discounts.	\$63,218,858.90	\$62,484,687.91	\$62,411,574.59	\$63,468,312.50	$65,636,492.95
Overdrafts.....	432,411.99	450,168.11	405,087.37	440,027.44	452,122.11
Bonds for circulation	10,296,750.00	10,378,250.00	10,341,350.00	10,229,850.00	10,316,850.00
Bonds for deposits...	528,000.00	528,000.00	528,000.00	478,000.00	478,000.00
U. S. bonds on hand.....	176,300.00	220,800.00	197,850.00	345,900.00	277,150.00
Premiums on bonds...	604,856.65	619,951.00	614,248.15	618,714.82	621,308.00
Stocks, securities, etc	5,103,502.66	5,096,307.98	5,175,674.66	5,260,569.02	5,607,375.77
Banking house, etc....	1,910,431.63	1,906,979.78	1,902,570.75	2,113,743.59	1,982,697.66
Real estate, etc.....	587,478.15	572,412.12	653,474.96	700,729.17	760,969.85
Due from nat'l banks...	1,384,571.07	1,842,260.16	1,506,982.03	1,718,807.20	1,960,783.86
Due from State banks...	462,250.89	440,719.45	517,492.65	543,737.01	527,851.17
Due from res'v' ag'ts	7,384,033.22	8,179,135.37	8,919,527.88	11,028,235.39	10,110,553.58
Cash items.....	573,193.04	511,495.38	521,572.26	459,331.38	644,494.55
Clear'g-house exch'gs	67,266.55	75,050.27	114,638.57	61,536.78	108,032.61
Bills of other banks...	961,661.00	1,080,350.00	1,255,758.00	1,045,425.00	1,134,124.00
Fractional currency...	40,439.04	50,122.37	45,440.51	46,842.58	40,526.90
Specie.....	4,602,150.33	4,787,399.47	4,924,530.50	4,772,474.56	4,874,551.60
Legal-tender notes...	2,836,918.00	3,059,058.00	3,226,415.00	3,076,676.00	2,899,201.00
U. S. cert's of deposit.....	-----	-----	-----	-----	-----
5% fund with Treas.	438,273.97	440,614.93	424,130.19	442,179.76	435,483.67
Due from U. S. Treas.	14,371.51	253,450.47	15,741.70	19,404.99	18,376.63
Total.....	101,603,718.60	102,977,212.77	103,712,059.86	106,870,487.19	108,886,945.91

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF LOUISVILLE.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	10 banks.	10 banks.	10 banks.	7 banks.	7 banks.
Capital stock.....	\$4,401,500.00	\$4,401,500.00	\$4,401,500.00	\$3,601,500.00	\$3,601,500.00
Surplus fund.....	912,932.41	907,329.26	904,804.33	683,500.00	683,500.00
Undivided profits.....	316,556.10	250,822.72	255,334.19	181,959.20	246,149.11
Nat'l-bank circulation	494,950.00	697,000.00	871,450.00	779,400.00	776,880.00
State-bank circulation					
Due to national banks	1,226,250.48	1,754,211.48	1,570,902.43	1,737,402.33	1,570,142.64
Due to State banks...	1,191,084.48	1,412,104.49	1,166,601.43	1,439,976.33	1,451,618.88
Dividends unpaid....	6,780.00	6,173.00	13,761.00	6,901.00	3,446.00
Individual deposits..	3,640,819.03	4,188,815.29	4,404,144.50	4,153,948.48	4,531,494.06
U. S. deposits.....	409,437.95	418,363.46	401,744.98	411,202.88	414,524.54
Dep'ts U.S.dis.officers	90,568.06	78,997.59	98,284.02	86,728.57	73,306.40
Notes rediscounted...	159,779.95	24,337.67		110,000.00	35,000.00
Bills payable.....	22,000.00	65,000.00	12,000.00		
Other liabilities.....	484,336.61				
Total.....	13,362,944.07	14,294,654.66	14,100,526.88	13,192,578.79	13,387,561.63

TENNESSEE.

	50 banks.	49 banks.	49 banks.	49 banks.	49 banks.
Capital stock.....	\$9,250,000.00	\$9,050,000.00	\$9,150,000.00	\$9,175,000.00	\$8,775,000.00
Surplus fund.....	2,103,162.95	2,008,890.92	2,015,890.92	1,914,099.90	1,917,099.90
Undivided profits.....	976,757.96	764,425.80	820,256.47	746,052.02	798,818.03
Nat'l-bank circulation	1,168,445.00	1,169,265.00	1,170,935.00	1,173,560.00	1,169,170.00
State-bank circulation					
Due to national banks	960,125.54	1,066,110.07	1,012,064.50	1,265,585.72	1,102,438.28
Due to State banks...	1,117,199.34	1,685,279.06	1,651,247.33	1,472,299.17	1,054,080.76
Dividends unpaid....	3,163.75	7,095.89	4,149.00	16,731.50	3,378.00
Individual deposits..	11,505,140.41	13,691,541.15	14,059,921.22	13,194,867.77	13,131,795.91
U. S. deposits.....	206,487.24	164,642.10	160,946.51	202,271.40	149,060.79
Dep'ts U.S.dis.officers	101,156.82	100,706.75	106,082.98	96,226.91	127,789.18
Notes rediscounted...	592,797.86	119,771.78	116,043.65	85,178.12	437,564.61
Bills payable.....	268,000.00	39,500.00	41,000.00	31,000.00	198,700.00
Other liabilities.....					15,975.00
Total.....	28,252,436.87	29,867,228.52	30,308,537.38	29,372,802.51	28,880,780.46

OHIO.

	219 banks.	219 banks.	219 banks.	220 banks.	222 banks.
Capital stock.....	\$27,580,100.00	\$27,620,100.00	\$27,630,100.00	\$27,355,100.00	\$27,715,768.00
Surplus fund.....	7,686,653.40	7,651,438.90	7,617,587.03	7,738,762.76	7,894,160.10
Undivided profits.....	2,290,855.24	2,130,888.42	2,146,372.38	2,100,654.72	2,388,879.53
Nat'l-bank circulation	9,103,870.00	9,135,725.00	9,111,572.50	8,988,657.50	9,044,547.50
State-bank circulation	683.00	688.00	683.00	688.00	688.00
Due to national banks	1,261,077.92	1,176,854.47	1,445,868.24	1,455,863.35	1,360,441.09
Due to State banks...	704,538.66	886,237.66	866,368.57	985,686.71	1,014,831.43
Dividends unpaid....	25,972.01	38,701.10	118,465.69	70,459.40	41,439.78
Individual deposits..	51,456,019.35	53,145,663.74	53,573,902.59	57,198,616.69	58,508,493.43
U. S. deposits.....	308,511.02	332,218.95	351,632.60	267,868.60	240,012.22
Dep'ts U.S.dis.officers	201,202.49	140,142.03	165,930.26	180,509.97	195,616.38
Notes rediscounted..	394,780.98	246,309.99	284,720.67	198,221.99	218,109.76
Bills payable.....	348,503.92	263,585.61	188,441.99	118,078.52	121,000.00
Other liabilities.....	240,945.61	210,658.81	210,269.34	211,318.98	142,958.69
Total.....	101,603,718.60	102,977,212.77	103,712,059.86	106,870,487.19	108,886,945.91

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF CINCINNATI.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$22,509,439.10	\$23,937,097.69	\$24,792,841.47	\$26,184,518.54	\$26,908,562.50
Overdrafts.	11,633.18	14,570.57	15,963.98	13,088.04	15,338.79
Bonds for circulation.	4,274,000.00	3,874,000.00	3,424,060.00	3,524,000.00	3,074,000.00
Bonds for deposits.	850,000.00	850,000.00	850,000.00	850,000.00	1,290,000.00
U. S. bonds on hand.	89,300.00	734,250.00	515,850.00	302,000.00	159,800.00
Premiums on bonds.	597,553.30	567,008.92	479,778.06	469,987.90	458,464.09
Stocks, securities, etc.	3,314,886.63	3,829,907.37	4,082,746.98	3,913,435.71	4,037,503.53
Banking house, etc.	377,897.28	378,241.53	371,729.53	359,720.53	359,977.86
Real estate, etc.	52,922.40	46,982.35	46,982.35	45,936.85	45,936.85
Due from nat'l banks.	2,097,537.71	2,109,141.27	1,807,244.98	2,071,542.71	1,876,832.83
Due from State banks.	942,460.56	749,981.32	725,393.30	694,251.28	723,635.23
Due from res'v'ag'ts.	4,567,032.37	4,345,511.00	3,471,430.55	3,617,082.40	3,542,825.08
Cash items.	150,654.21	84,331.20	101,536.35	111,457.96	90,524.93
Clear'g-house exch'gs.	363,365.98	290,034.94	204,872.08	193,634.72	260,476.86
Bills of other banks.	304,844.60	312,388.00	380,022.00	242,914.00	279,175.00
Fractional currency.	4,551.20	4,394.26	3,816.65	3,424.37	2,976.19
Specie.	1,675,026.69	1,424,865.08	1,948,987.54	1,535,155.50	1,758,904.25
Legal-tender notes.	2,245,267.00	2,625,779.00	3,304,134.00	1,955,752.00	2,291,328.00
U. S. cert's of deposit.	830,000.00	1,210,000.00	1,240,000.00	1,190,000.00	1,150,000.00
5% fund with Treas.	189,605.00	171,120.00	136,800.00	158,580.00	154,080.00
Due from U. S. Treas.		25,550.00		50.00	
Total.	45,419,996.61	47,186,164.50	47,913,189.82	47,436,541.51	48,381,342.04

CITY OF CLEVELAND.

	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
	Loans and discounts.	\$22,930,843.79	\$22,765,886.04	\$23,378,179.14	\$23,502,714.75	$24,164,322.65
Overdrafts.	70,033.96	45,340.95	49,894.92	85,087.41	65,217.83
Bonds for circulation.	1,465,000.00	1,265,000.00	1,290,000.00	1,290,000.00	1,990,000.00
Bonds for deposits.	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
U. S. bonds on hand.		350,000.00	350,000.00	350,000.00	350,000.00
Premiums on bonds.	57,970.00	84,880.50	84,880.50	84,880.50	84,880.50
Stocks, securities, etc.	349,013.23	390,513.23	650,840.64	809,224.73	790,563.67
Banking house, etc.	509,509.00	510,967.37	509,000.00	509,000.00	509,515.31
Real estate, etc.	60,818.36	79,829.62	141,829.62	231,829.62	252,829.62
Due from nat'l banks.	1,540,237.74	1,649,234.09	1,862,013.54	2,067,734.18	2,482,335.29
Due from State banks.	437,213.21	404,271.53	498,366.58	602,750.13	502,221.60
Due from res'v'ag'ts.	3,747,212.36	4,041,771.05	4,445,166.28	5,109,478.55	4,521,960.79
Cash items.	114,444.75	80,468.33	52,478.68	63,087.38	70,494.59
Clear'g-house exch'gs.	175,902.99	174,322.50	180,726.45	219,040.52	383,414.26
Bills of other banks.	182,794.00	103,283.00	170,529.00	109,301.00	134,002.00
Fractional currency.	7,606.84	10,740.70	8,124.20	7,244.74	5,759.67
Specie.	1,945,234.91	1,937,435.00	1,886,470.00	1,892,001.50	1,728,112.12
Legal-tender notes.	1,665,000.00	911,000.00	1,299,000.00	1,112,000.00	1,035,000.00
U. S. cert's of deposit.					
5% fund with Treas.	57,175.00	55,815.00	56,120.00	58,050.00	56,950.00
Due from U. S. Treas.	19,750.00	16,400.00	12,900.00	11,000.00	10,050.00
Total.	34,765,751.14	33,937,158.91	36,986,519.55	38,175,425.01	38,498,629.89

INDIANA.

	115 banks.	115 banks.	115 banks.	115 banks.	115 banks.
	Loans and discounts.	\$30,410,149.80	\$30,063,866.16	\$30,948,291.70	\$30,990,679.83	$31,667,456.39
Overdrafts.	318,770.56	265,061.52	299,667.85	274,728.49	346,460.69
Bonds for circulation.	5,019,550.00	5,054,550.00	5,056,550.00	5,022,550.00	5,010,050.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.	132,800.00	130,200.00	180,350.00	204,650.00	171,550.00
Premiums on bonds.	251,497.64	240,566.06	232,901.52	231,003.06	239,151.44
Stocks, securities, etc.	2,551,668.38	2,591,625.69	2,573,592.52	2,755,867.81	3,014,017.81
Banking house, etc.	1,243,308.10	1,247,234.24	1,249,971.83	1,285,474.58	1,301,111.76
Real estate, etc.	351,310.41	414,912.45	440,254.36	458,403.38	509,440.68
Due from nat'l banks.	1,684,645.69	1,871,243.49	2,524,814.94	2,557,930.59	2,940,842.34
Due from State banks.	479,952.89	666,636.97	593,183.09	655,028.18	623,563.29
Due from res'v'ag'ts.	4,426,554.36	5,796,556.96	5,982,388.85	5,400,056.29	6,340,430.94
Cash items.	280,895.07	253,734.59	241,301.90	260,136.99	326,027.05
Clear'g-house exch'gs.	131,824.84	81,891.74	138,650.51	85,935.53	106,407.42
Bills of other banks.	1,088,817.00	964,061.00	4,281,455.00	1,064,856.00	1,197,091.00
Fractional currency.	31,013.20	30,534.26	26,957.28	28,898.58	25,656.67
Specie.	4,529,324.82	4,347,091.21	4,177,387.84	4,384,855.87	4,388,896.18
Legal-tender notes.	1,828,787.00	1,544,808.00	1,968,491.00	1,779,669.00	1,834,891.00
U. S. cert's of deposit.					
5% fund with Treas.	294,928.81	220,369.16	218,841.30	219,744.61	209,682.61
Due from U. S. Treas.	19,766.30	8,775.60	17,844.71	17,148.05	14,365.65
Total.	55,179,574.87	55,993,719.10	58,652,925.20	57,677,516.34	60,458,093.52

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF CINCINNATI.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock.....	\$9,100,000.00	\$8,700,000.00	\$8,400,000.00	\$8,400,000.00	\$8,400,000.00
Surplus fund.....	2,755,000.00	2,755,000.00	2,760,000.00	2,760,000.00	2,760,000.00
Undivided profits.....	921,519.45	972,659.50	852,777.65	967,143.64	1,116,285.73
Nat'l-bank circulation	3,724,400.00	3,201,760.00	2,798,510.00	3,038,500.00	2,967,290.00
State-bank circulation					
Due to national banks	6,099,241.24	7,707,688.02	8,468,116.64	7,862,205.82	7,795,440.31
Due to State banks...	2,577,222.63	3,826,235.88	3,395,705.60	3,437,063.65	3,621,673.13
Dividends unpaid....	7,554.50	5,230.00	128,141.50	6,460.00	10,336.00
Individual deposits..	18,851,865.99	18,786,839.75	19,638,446.27	19,555,303.53	20,281,548.33
U. S. deposits.....	795,192.80	640,460.35	854,092.16	816,865.47	829,988.54
Dep'ts U.S.dis.officers					
Notes rediscounted..					
Bills payable.....					
Other liabilities.....	588,000.00	590,300.00	617,400.00	592,400.00	598,800.00
Total.....	45,419,966.61	47,186,164.50	47,913,189.82	47,436,541.51	48,381,342.04

CITY OF CLEVELAND.

	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
	Capital stock.....	\$9,050,000.00	\$9,050,000.00	\$9,050,000.00	\$9,050,000.00
Surplus fund.....	1,812,000.00	1,812,000.00	1,872,000.00	1,875,000.00	1,875,000.00
Undivided profits.....	678,272.41	711,130.09	632,758.56	600,781.68	684,991.65
Nat'l-bank circulation	1,298,700.00	1,125,400.00	1,132,220.00	1,069,500.00	1,074,190.00
State-bank circulation					
Due to national banks	1,689,961.97	2,154,167.09	2,526,835.18	2,802,681.03	3,001,856.69
Due to State banks...	1,048,245.36	1,394,905.87	1,302,300.51	1,464,500.73	1,629,963.01
Dividends unpaid....	898.00	592.00	29,628.00	1,239.00	1,258.00
Individual deposits..	17,809,580.28	18,728,484.28	19,452,352.06	20,324,185.69	20,196,508.31
U. S. deposits.....	25,931.45	33,859.69	25,174.25	40,469.68	31,958.28
Dep'ts U.S.dis.officers	33,927.06	33,761.40	35,616.90	22,067.20	27,903.95
Notes rediscounted..	61,354.68				
Bills payable.....	490,000.00	125,000.00	135,000.00	135,000.00	135,000.00
Other liabilities.....	766,879.93	767,858.49	792,634.09	790,000.00	790,000.00
Total.....	34,765,751.14	35,937,158.91	36,986,519.55	38,175,425.01	38,498,629.89

INDIANA.

	115 banks.	115 banks.	115 banks.	115 banks.	115 banks.
	Capital stock.....	\$13,947,000.00	\$13,947,000.00	\$13,947,000.00	\$13,927,500.00	$13,927,500.00
Surplus fund.....	4,695,212.77	4,693,227.99	4,726,627.99	4,761,106.24	4,742,478.24
Undivided profits.....	1,818,420.34	1,502,170.25	1,434,393.38	1,217,275.38	1,463,006.04
Nat'l-bank circulation	4,487,507.03	4,497,927.00	4,481,037.00	4,460,337.50	4,454,747.50
State-bank circulation					
Due to national banks	1,180,534.05	1,278,012.60	1,589,147.66	1,384,258.36	1,487,142.96
Due to State banks...	1,192,077.99	1,506,227.65	1,762,709.55	1,691,517.60	2,114,040.48
Dividends unpaid....	18,405.58	23,892.36	18,447.02	39,088.16	23,744.06
Individual deposits..	27,455,597.51	28,218,752.76	30,439,327.93	29,965,148.85	32,009,204.06
U. S. deposits.....	93,814.12	96,523.38	91,520.50	89,162.30	118,122.18
Dep'ts U.S.dis.officers	79,526.40	73,553.81	81,649.93	85,872.90	67,266.39
Notes rediscounted..	90,971.31	60,202.30	36,788.49	34,637.50	32,841.61
Bills payable.....	106,729.00	96,229.00	44,236.00	21,222.00	18,000.00
Other liabilities.....	13,778.89		39.75	589.55	
Total.....	55,179,574.87	55,993,719.10	58,652,925.20	57,677,516.34	60,458,093.52

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

ILLINOIS.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	193 banks.	195 banks.	195 banks.	196 banks.	196 banks.
Loans and discounts	\$41,909,240.83	\$41,909,216.34	\$43,207,615.79	\$44,079,330.54	\$44,942,834.53
Overdrafts	752,955.50	793,373.65	797,548.74	734,145.96	836,261.56
Bonds for circulation	5,691,000.00	5,716,000.00	5,673,500.00	5,731,000.00	5,678,500.00
Bonds for deposits	955,000.00	955,000.00	955,000.00	955,000.00	955,000.00
U. S. bonds on hand	133,850.00	133,650.00	153,450.00	185,250.00	187,650.00
Premiums on bonds	377,211.54	370,798.14	373,545.97	382,478.78	375,010.03
Stocks, securities, etc	4,549,374.44	4,871,520.84	4,914,749.36	5,177,608.41	5,411,783.89
Banking house, etc	1,939,425.68	1,946,268.23	1,959,591.26	1,961,161.54	2,002,636.34
Real estate, etc	563,684.20	568,376.50	591,104.87	632,803.47	676,856.96
Due from nat'l banks	711,256.91	1,026,484.01	1,077,137.55	1,105,247.27	1,163,091.90
Due from State banks	299,159.06	482,346.00	348,660.13	330,524.34	443,900.04
Due from res'v'ag'ts	6,894,173.46	9,301,294.22	10,508,365.73	9,616,096.88	10,027,369.89
Cash items	421,417.34	429,819.05	388,055.53	419,928.84	434,165.29
Clear'g-house exch'gs	78,961.70	148,424.16	84,389.22	62,710.97	96,596.38
Bills of other banks	807,324.00	911,950.00	882,930.00	971,633.00	901,138.00
Fractional currency	39,801.56	38,270.31	37,137.51	40,173.32	36,176.01
Specie	3,841,207.15	3,778,134.52	3,879,188.65	3,971,693.89	4,000,998.50
Legal-tender notes	1,528,943.00	1,764,188.00	1,845,763.00	1,806,112.00	1,746,196.00
U. S. cert's of deposit			15,000.00	65,000.00	65,000.00
5% fund with Treas.	247,216.55	249,247.05	246,004.10	250,645.65	249,123.00
Due from U. S. Treas.	18,649.14	37,342.11	15,041.00	22,928.15	18,070.25
Total	71,759,852.06	75,431,703.13	78,043,778.41	78,501,473.01	80,248,355.62

CITY OF CHICAGO.

	21 banks.	21 banks.	21 banks.	21 banks.	21 banks.
Loans and discounts	\$79,100,525.70	\$81,249,542.85	\$87,216,632.27	\$88,928,847.24	\$91,486,569.57
Overdrafts	528,544.67	653,282.24	387,735.45	305,204.06	371,036.23
Bonds for circulation	1,200,000.00	1,200,000.00	1,650,000.00	1,650,000.00	1,650,000.00
Bonds for deposits	300,000.00	300,000.00	550,000.00	550,000.00	550,000.00
U. S. bonds on hand	278,850.00	349,100.00	342,000.00	308,100.00	309,800.00
Premiums on bonds	32,979.63	28,900.23	145,637.94	143,573.44	143,323.44
Stocks, securities, etc	5,715,315.66	6,549,629.99	6,637,791.28	6,411,816.38	6,334,459.04
Banking house, etc	807,399.68	804,013.31	804,510.31	811,066.26	812,943.59
Real estate, etc	701,512.93	778,624.00	800,180.31	827,996.96	827,747.45
Due from nat'l banks	13,572,817.98	17,202,367.14	19,335,977.17	14,710,894.78	19,586,292.97
Due from State banks	4,263,209.43	4,525,011.07	4,307,062.47	4,088,928.42	4,335,763.96
Due from res'v'ag'ts					
Cash items	78,703.38	52,914.28	91,482.42	149,271.54	93,129.71
Clear'g-house exch'gs	4,567,930.68	5,690,399.86	5,445,483.63	4,857,558.37	5,746,976.19
Bills of other banks	1,920,479.00	2,003,753.00	1,787,320.00	1,228,766.00	1,390,890.00
Fractional currency	46,265.84	43,770.12	34,928.95	31,232.79	32,979.19
Specie	25,205,827.78	27,344,574.10	27,883,829.48	26,669,249.06	24,845,483.95
Legal-tender notes	16,455,604.00	18,045,812.00	14,173,318.00	11,422,024.00	8,023,359.00
U. S. cert's of deposit	1,550,000.00	1,140,000.00	2,620,000.00	2,690,000.00	1,030,000.00
5% fund with Treas.	54,000.00	54,000.00	74,250.00	74,250.00	74,250.00
Due from U. S. Treas.	183,980.00	91,500.00	62,560.00	54,710.00	57,062.41
Total	156,563,946.36	168,107,194.19	174,850,699.68	165,913,489.30	167,702,066.40

MICHIGAN.

	91 banks.	91 banks.	91 banks.	90 banks.	90 banks.
Loans and discounts	\$27,461,056.81	\$28,277,936.55	\$28,679,868.14	\$27,740,085.15	\$28,264,157.58
Overdrafts	169,816.41	176,833.42	153,585.45	153,292.43	169,084.50
Bonds for circulation	3,690,500.00	3,695,500.00	3,500,500.00	3,338,000.00	3,338,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	6,450.00	6,450.00	7,450.00	6,450.00	56,450.00
Premiums on bonds	261,743.01	253,237.01	251,837.01	246,773.13	248,288.13
Stocks, securities, etc	1,326,315.79	1,342,191.26	1,374,956.49	1,452,909.18	1,472,629.61
Banking house, etc	1,041,210.05	1,027,024.77	1,024,050.15	1,017,270.73	1,017,776.88
Real estate, etc	351,090.59	403,775.92	406,986.15	496,941.90	507,594.97
Due from nat'l banks	325,850.53	292,511.19	261,528.26	324,565.73	339,287.60
Due from State banks	203,192.92	299,403.53	207,916.10	243,477.19	269,638.23
Due from res'v'ag'ts	4,097,458.42	4,221,475.58	4,019,103.98	4,317,452.18	4,770,691.82
Cash items	143,308.69	166,468.21	179,903.96	124,890.24	171,135.85
Clear'g-house exch'gs	78,115.78	60,077.77	126,031.27	57,188.42	125,340.41
Bills of other banks	366,824.00	281,904.00	325,503.00	385,388.00	307,319.00
Fractional currency	19,557.84	23,403.98	19,850.43	17,376.78	18,320.53
Specie	2,030,952.97	1,907,118.57	1,891,570.03	1,848,170.07	1,867,024.80
Legal-tender notes	807,297.00	703,321.00	796,938.00	732,282.00	782,379.00
U. S. cert's of deposit					
5% fund with Treas.	164,252.50	164,347.50	155,197.50	146,151.00	150,180.00
Due from U. S. Treas.	22,061.39	17,177.50	15,765.50	4,447.50	6,212.50
Total	42,667,094.70	43,420,157.66	43,498,541.42	42,753,111.63	43,921,493.41

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ILLINOIS.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	193 banks.	195 banks.	195 banks.	196 banks.	196 banks.
Capital stock.....	\$17,448,500.00	\$17,491,000.00	\$17,506,000.00	\$17,551,000.00	\$17,591,000.00
Surplus fund.....	6,388,151.31	6,301,384.13	6,369,080.06	6,392,144.13	6,398,194.13
Undivided profits.....	2,913,573.78	2,456,784.49	2,437,290.21	2,299,054.69	2,558,577.08
Nat'l bank circulation	5,089,876.50	5,068,436.50	4,994,814.50	4,998,394.50	5,624,264.50
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	308,072.46	665,877.25	587,832.67	464,203.50	512,203.26
Due to State banks...	1,204,230.84	1,724,469.58	1,730,372.57	1,821,454.52	2,174,885.73
Dividends unpaid....	12,863.00	22,384.50	22,518.65	74,314.79	26,713.21
Individual deposits..	36,641,202.02	40,393,988.73	43,252,407.89	43,711,248.27	44,785,385.52
U. S. deposits.....	914,065.98	902,673.83	900,134.30	890,698.98	893,777.14
Dep'ts U.S.dis.officers	32,194.56	32,200.58	27,753.16	43,769.49	36,409.50
Notes rediscounted..	373,630.22	194,503.54	89,574.40	44,190.14	29,945.55
Bills payable.....	430,088.00	174,900.00	126,000.00	211,000.00	217,000.00
Other liabilities.....	2,203.39	3,300.00	.....	.....	.....
Total.....	71,759,852.06	75,431,703.13	78,043,778.41	78,501,473.01	80,248,355.62

CITY OF CHICAGO.

	21 banks.	21 banks.	21 banks.	21 banks.	21 banks.
Capital stock.....	\$20,900,000.00	\$20,900,000.00	\$20,900,000.00	\$20,900,000.00	\$20,900,000.00
Surplus fund.....	11,516,700.00	11,366,700.00	11,341,700.00	11,352,700.00	11,352,700.00
Undivided profits....	2,866,622.62	1,858,294.38	1,986,284.46	1,970,064.44	2,084,858.29
Nat'l bank circulation	825,890.00	800,990.00	778,740.00	1,035,255.00	889,465.00
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	31,576,030.20	38,760,841.52	39,892,641.46	35,525,286.59	36,345,219.54
Due to State banks...	20,172,642.95	24,128,447.37	22,690,269.80	21,254,516.93	21,976,479.20
Dividends unpaid....	33,260.00	5,838.50	5,990.00	20,303.50	73,590.50
Individual deposits..	68,434,113.59	70,057,818.82	70,222,905.44	73,298,918.80	73,542,545.73
U. S. deposits.....	180,834.26	178,474.71	475,716.14	510,761.94	497,547.13
Dep'ts U.S.dis.officers	57,852.68	49,788.89	56,452.38	45,682.10	39,661.01
Notes rediscounted..	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	156,563,946.36	168,107,194.19	174,350,699.68	165,913,489.30	167,702,066.40

MICHIGAN.

	91 banks.	91 banks.	91 banks.	90 banks.	90 banks.
Capital stock.....	\$10,184,000.00	\$10,184,000.00	\$9,984,000.00	\$9,834,000.00	\$10,034,000.00
Surplus fund.....	3,088,273.96	3,114,660.64	3,116,260.64	2,970,567.43	2,970,267.43
Undivided profits....	1,946,274.00	1,044,677.88	1,228,211.07	971,118.62	1,116,218.47
Nat'l bank circulation	3,286,095.00	3,290,915.00	3,129,562.50	2,977,962.50	2,976,417.50
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	161,044.05	152,874.88	137,857.88	194,200.32	146,733.34
Due to State banks...	665,036.97	794,368.87	852,769.35	784,402.42	923,537.98
Dividends unpaid....	17,160.18	15,457.65	5,278.96	54,501.70	7,988.67
Individual deposits..	23,243,382.48	24,242,985.95	24,239,965.87	24,444,052.64	25,222,546.50
U. S. deposits.....	91,608.64	94,879.65	93,302.21	77,843.75	82,944.27
Dep'ts U.S.dis.officers	6,834.68	4,606.31	6,479.87	22,941.79	14,555.46
Notes rediscounted..	384,709.65	368,975.52	427,753.07	377,854.48	363,783.79
Bills payable.....	192,442.03	111,430.50	74,100.00	43,500.00	62,500.00
Other liabilities.....	233.06	324.91	203,000.00	105.98	.....
Total.....	42,667,094.70	43,420,157.76	43,498,541.42	42,753,111.63	43,921,493.41

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF DETROIT.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	8 banks.	7 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$13,322,112.32	\$13,137,690.58	\$13,865,956.15	\$14,066,937.47	\$14,760,281.73
Overdrafts.	17,662.66	10,567.51	5,075.26	5,561.52	8,295.73
Bonds for circulation.	1,450,000.00	1,400,000.00	1,350,000.00	1,350,000.00	1,350,000.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.					
Premiums on bonds.	187,000.00	181,000.00	176,000.00	176,000.00	176,000.00
Stocks, securities, etc.	72,233.79	81,358.25	80,398.25	82,392.16	83,226.26
Banking house, etc.	16,803.50	12,303.50	26,562.03	34,868.37	34,868.37
Real estate, etc.	172,747.07	62,956.06	7,000.00	7,000.00	7,000.00
Due from nat'l banks.	634,009.55	656,871.98	674,279.12	753,398.92	1,127,128.76
Due from State banks.	345,789.10	312,748.13	170,457.90	266,032.17	211,222.71
Due from res'v'ag'ts.	2,093,726.74	1,939,181.28	1,616,422.45	1,836,141.45	2,492,035.08
Cash items.	64,968.85	50,613.88	60,781.63	59,081.97	78,717.20
Clear'g-house exch'gs.	336,530.49	249,186.68	199,210.58	264,021.92	308,567.35
Bills of other banks.	228,556.00	88,256.00	123,298.00	182,161.00	174,772.00
Fractional currency.	17,603.27	12,414.40	11,408.30	10,839.28	8,385.71
Specie.	1,154,268.40	1,250,911.52	1,256,605.40	1,317,569.50	1,291,313.70
Legal-tender notes.	727,485.00	616,406.00	644,866.00	746,695.00	565,060.00
U. S. cert's of deposit.					
5% fund with Treas.	65,241.68	63,000.00	60,649.88	60,750.00	60,750.00
Due from U. S. Treas.	17,653.05	3,463.23	15,512.00	9,091.25	2,285.95
Total.	21,224,382.47	20,428,929.00	20,644,482.95	21,528,472.98	23,039,910.55

WISCONSIN.

Resources.	77 banks.	77 banks.	77 banks.	77 banks.	78 banks.
	Loans and discounts.	\$20,236,311.76	\$20,598,710.67	\$21,218,164.99	\$21,073,520.88	$21,774,000.69
Overdrafts.	139,514.50	142,314.55	146,114.74	140,781.21	166,353.41
Bonds for circulation.	1,912,750.00	1,969,000.00	1,959,750.00	1,959,750.00	1,991,000.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	3,750.00	2,750.00	3,050.00	3,050.00	3,050.00
Premiums on bonds.	132,268.98	136,174.85	129,075.10	127,280.10	130,977.29
Stocks, securities, etc.	1,220,406.89	1,203,392.48	1,285,822.66	1,258,664.44	1,307,078.29
Banking house, etc.	813,849.66	844,343.90	854,400.51	868,517.12	884,214.88
Real estate, etc.	75,791.38	101,360.12	106,280.63	137,525.46	142,896.06
Due from nat'l banks.	404,636.43	444,712.78	402,079.94	542,098.06	476,767.69
Due from State banks.	144,667.40	118,522.63	136,172.32	112,035.08	147,319.74
Due from res'v'ag'ts.	3,852,771.93	4,760,089.59	4,242,191.90	4,358,350.81	4,444,804.37
Cash items.	131,519.96	139,149.65	143,419.62	128,353.87	146,760.14
Clear'g-house exch'gs.	8,140.31	5,607.45	9,842.54	21,452.50	19,407.03
Bills of other banks.	230,641.00	206,005.00	207,512.00	220,072.00	201,676.00
Fractional currency.	15,982.94	20,226.17	16,924.97	15,985.75	17,188.79
Specie.	2,236,059.45	2,062,380.98	2,075,105.36	1,956,129.67	1,917,663.55
Legal-tender notes.	688,882.00	604,571.00	608,269.00	626,915.00	669,816.00
U. S. cert's of deposit.					
5% fund with Treas.	82,676.53	85,456.23	86,304.25	87,391.75	87,487.00
Due from U. S. Treas.	5,060.39	16,196.70	5,010.00	1,400.00	8,200.00
Total.	32,485,681.51	33,610,964.75	33,785,481.53	33,789,273.70	34,687,241.23

CITY OF MILWAUKEE.

Resources.	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
	Loans and discounts.	\$7,995,198.47	\$11,695,096.19	\$12,630,124.76	\$12,891,631.90	$13,817,597.78
Overdrafts.	20,413.56	61,698.38	61,736.50	61,823.82	58,136.60
Bonds for circulation.	450,000.00	450,000.00	450,000.00	450,000.00	450,000.00
Bonds for deposits.	340,000.00	340,000.00	340,000.00	340,000.00	340,000.00
U. S. bonds on hand.	2,550.00		4,800.00	8,900.00	7,200.00
Premiums on bonds.	42,297.22	48,750.00	51,570.65	47,080.90	46,302.90
Stocks, securities, etc.	425,212.90	573,302.00	470,640.00	505,200.00	389,715.00
Banking house, etc.	158,263.19	153,282.86	153,282.86	151,782.86	151,782.86
Real estate, etc.	19,432.58				25,000.00
Due from nat'l banks.	787,239.39	1,554,975.43	1,462,613.94	1,372,603.45	873,209.68
Due from State banks.	238,097.84	942,246.01	851,998.41	864,070.14	480,891.33
Due from res'v'ag'ts.	2,804,258.59	3,403,020.25	3,890,969.10	3,361,506.77	3,907,611.07
Cash items.	5,741.59	3,783.10	9,435.54	15,598.37	4,924.18
Clear'g-house exch'gs.	305,259.85	346,504.64	372,438.57	220,410.13	417,426.95
Bills of other banks.	61,434.00	39,195.00	43,687.00	36,969.00	40,489.00
Fractional currency.	3,489.99	7,829.03	7,384.71	6,138.90	2,733.01
Specie.	2,113,428.00	2,188,998.80	2,290,459.00	2,286,465.20	2,104,494.00
Legal-tender notes.	383,240.00	577,102.00	492,963.00	741,798.00	636,360.00
U. S. cert's of deposit.					
5% fund with Treas.	18,450.00	20,250.00	20,250.00	20,250.00	20,250.00
Due from U. S. Treas.	13,100.00	1,000.15	9,000.00	17,500.00	3,500.00
Total.	16,187,107.57	22,407,034.74	23,613,354.04	23,397,729.44	23,777,624.36

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF DETROIT.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	8 banks.	7 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$4,400,000.00	\$4,100,000.00	\$3,600,000.00	\$3,600,000.00	\$3,600,000.00
Surplus fund	681,000.00	672,000.00	577,000.00	573,000.00	578,000.00
Undivided profits	532,877.51	426,533.22	453,394.80	399,397.38	434,633.43
Nat'l-bank circulation	1,270,960.00	1,200,800.00	1,161,600.00	1,170,510.00	1,172,830.00
State-bank circulation					
Due to national banks	2,015,410.33	2,172,055.12	2,357,668.43	2,644,063.50	2,805,148.37
Due to State banks...	3,258,545.48	3,977,698.44	4,230,347.64	3,539,374.24	3,767,717.89
Dividends unpaid	20.00	81.80	266.00	4,394.28	14,674.56
Individual deposits ..	8,545,733.66	7,499,551.91	7,874,485.56	9,243,183.88	10,330,601.50
U. S. deposits	182,938.68	194,970.41	195,036.72	170,233.05	153,919.65
Dep'ts U. S. dis.officers	120,378.31	102,738.10	100,283.80	134,316.65	132,385.15
Notes rediscounted...	41,518.50	32,500.00	45,000.00		
Bills payable	175,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Other liabilities					
Total	21,224,382.47	20,428,929.00	20,644,482.95	21,528,472.98	23,039,910.55

WISCONSIN.

Liabilities.	77 banks.	77 banks.	77 banks.	77 banks.	78 banks.
	Capital stock	\$7,195,000.00	\$7,371,304.00	\$7,420,000.00	\$7,420,000.00	$7,545,000.00
Surplus fund	2,011,330.02	1,995,930.02	1,971,100.02	1,990,662.58	1,990,662.58
Undivided profits	1,079,105.14	789,234.80	911,938.43	792,766.71	897,475.18
Nat'l-bank circulation	1,705,186.00	1,753,786.00	1,746,216.00	1,741,441.00	1,744,385.00
State-bank circulation					
Due to national banks	193,503.64	119,084.87	155,614.63	173,503.56	169,469.67
Due to State banks...	237,162.77	374,452.41	476,942.64	423,054.53	472,911.07
Dividends unpaid	7,184.00	5,786.75	2,517.50	7,615.64	3,199.20
Individual deposits ..	19,832,765.41	20,920,646.06	20,843,003.25	20,994,919.32	21,588,598.08
U. S. deposits	105,627.18	118,645.09	122,001.04	132,482.75	114,215.31
Dep'ts U. S. dis.officers	26,323.63	19,944.68	21,782.73	5,909.27	27,534.83
Notes rediscounted...	41,783.72	105,377.75	61,028.79	48,740.60	88,350.09
Bills payable	50,700.00	36,700.00	53,200.00	57,400.00	45,000.00
Other liabilities		72.32	136.50	777.74	440.22
Total	32,485,681.51	33,610,964.75	33,785,481.53	33,789,273.70	34,687,241.23

CITY OF MILWAUKEE.

Liabilities.	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
	Capital stock	\$2,350,000.00	\$3,150,000.00	\$3,150,000.00	\$3,150,000.00
Surplus fund	275,000.00	230,000.00	230,000.00	306,500.00	306,500.00
Undivided profits	367,005.91	186,422.06	255,167.20	184,027.19	269,957.68
Nat'l-bank circulation	403,250.00	405,000.00	405,000.00	402,800.00	402,400.00
State-bank circulation					
Due to national banks	1,486,908.73	2,085,047.08	1,957,797.40	2,142,223.18	2,284,990.78
Due to State banks...	636,150.95	1,140,699.36	1,385,663.20	1,356,269.82	1,294,430.18
Dividends unpaid					
Individual deposits ..	10,331,269.17	14,864,800.90	15,894,971.81	15,526,015.18	15,746,540.73
U. S. deposits	171,558.96	95,935.84	172,955.53	163,709.32	82,099.06
Dep'ts U. S. dis.officers	165,963.85	249,129.50	161,798.90	166,184.75	240,705.93
Notes rediscounted...					
Bills payable					
Other liabilities					
Total	16,187,107.57	22,407,034.74	23,613,354.04	23,397,729.44	23,777,624.36

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

I O W A .

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	165 banks.	164 banks.	164 banks.	166 banks.	165 banks.
Loans and discounts.	\$30,867,236.70	\$30,652,162.81	\$31,371,266.73	\$30,979,068.17	\$31,620,780.52
Overdrafts.	391,647.91	407,716.81	400,094.09	355,745.90	510,703.55
Bonds for circulation	3,528,750.00	3,455,750.00	3,564,250.00	3,599,750.00	3,596,750.00
Bonds for deposits.	160,000.00	160,000.00	150,000.00	160,000.00	160,000.00
U. S. bonds on hand.	4,050.00	11,850.00	16,550.00	16,550.00	16,750.00
Premiums on bonds.	221,263.68	206,933.88	216,807.27	217,264.14	216,344.75
Stocks, securities, etc	1,570,539.20	1,377,893.61	1,523,842.13	1,669,052.86	1,971,184.49
Banking house, etc.	1,568,440.58	1,569,463.50	1,595,583.89	1,611,867.17	1,609,288.94
Real estate, etc.	368,363.24	307,735.57	329,499.40	381,544.63	406,663.56
Due from nat'l banks.	1,219,232.55	1,665,763.10	2,003,265.60	1,661,699.20	1,507,783.03
Due from State banks	385,077.54	428,931.69	527,990.95	499,142.07	437,394.22
Due from res'v'g'ts	4,174,965.04	5,906,401.81	6,390,318.98	5,960,787.50	5,410,382.37
Cash items.	263,106.27	304,642.29	310,186.40	244,885.90	362,369.31
Clear'g-house exch'gs	62,113.85	44,863.42	59,109.02	43,107.94	75,643.86
Bills of other banks.	429,989.00	389,985.00	540,500.00	564,719.00	433,161.00
Fractional currency.	21,801.55	26,343.81	25,465.89	22,611.19	22,333.04
Specie.	2,267,473.24	2,177,164.33	2,378,842.11	2,319,918.89	2,338,175.58
Legal-tender notes.	1,109,733.00	991,968.00	1,093,272.00	1,141,596.00	1,021,920.00
U. S. cert's of deposit.					
5% fund with Treas.	151,455.69	152,739.56	155,332.83	157,732.23	158,830.73
Due from U. S. Treas.	21,657.11	12,022.54	9,939.61	10,317.11	10,539.25
Total.	48,777,886.15	50,250,331.73	52,672,186.90	51,617,359.90	51,886,998.20

CITY OF DES MOINES.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$1,968,790.35	\$1,981,621.16	\$2,136,834.18	\$2,272,729.84	\$2,487,769.30
Overdrafts.	12,255.39	10,040.42	12,410.01	15,232.11	14,465.59
Bonds for circulation	225,000.00	225,000.00	277,000.00	277,000.00	277,000.00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	14,656.25	14,500.00	14,500.00	14,500.00	14,500.00
Stocks, securities, etc	215,760.74	247,635.65	234,179.33	267,677.87	295,527.64
Banking house, etc.	125,235.64	125,235.64	135,235.64	136,174.99	139,551.57
Real estate, etc.	115,977.18	115,944.38	116,812.68	125,309.94	111,024.57
Due from nat'l banks.	135,505.29	231,783.50	332,124.42	223,957.68	227,894.46
Due from State banks	42,471.06	34,739.83	65,067.73	73,305.82	82,304.40
Due from res'v'g'ts	182,507.79	458,195.14	580,773.67	474,300.21	349,755.32
Cash items.	5,957.75	7,925.16	12,892.04	5,798.81	13,114.21
Clear'g-house exch'gs	50,650.23	54,127.77	64,894.70	41,746.27	73,081.00
Bills of other banks.	26,952.00	30,682.00	80,606.00	59,422.00	30,303.00
Fractional currency.	647.24	880.76	1,345.54	1,276.66	1,003.04
Specie.	114,888.88	81,975.86	154,300.08	175,217.65	137,714.50
Legal-tender notes.	142,217.00	164,804.00	287,237.00	207,193.00	214,735.00
U. S. cert's of deposit.					
5% fund with Treas.	10,125.00	10,125.00	11,157.50	12,395.00	12,395.00
Due from U. S. Treas.		1,000.00		2,750.00	
Total.	3,389,606.79	3,796,216.27	4,567,370.52	4,376,987.85	4,438,088.60

MINNESOTA.

	65 banks.	65 banks.	65 banks.	66 banks.	66 banks.
Loans and discounts.	\$14,848,123.66	\$14,816,881.32	\$14,771,040.95	\$14,956,772.09	\$15,495,842.73
Overdrafts.	126,030.97	86,597.62	78,682.23	85,463.91	83,337.44
Bonds for circulation	1,355,800.00	1,355,800.00	1,355,800.00	1,368,300.00	1,367,800.00
Bonds for deposits.					
U. S. bonds on hand.	2,000.00	2,000.00	1,000.00	1,000.00	21,000.00
Premiums on bonds.	70,841.56	67,266.56	66,565.31	65,040.31	69,133.43
Stocks, securities, etc	444,873.91	420,933.42	442,677.01	454,902.39	448,128.36
Banking house, etc.	895,501.11	894,856.68	894,502.84	905,058.68	898,069.87
Real estate, etc.	200,710.33	221,744.49	245,219.62	255,515.42	246,435.18
Due from nat'l banks.	509,225.96	263,011.82	244,831.46	296,088.27	297,427.39
Due from State banks	208,124.46	179,871.08	166,608.24	254,302.73	231,962.64
Due from res'v'g'ts.	2,117,027.93	2,334,164.00	2,574,235.07	2,722,183.40	2,897,291.32
Cash items.	75,984.15	69,278.70	71,185.32	62,100.86	94,595.30
Clear'g-house exch'gs	38,103.51	28,627.20	53,016.30	161,486.54	117,353.93
Bills of other banks.	98,776.00	97,018.00	87,089.00	112,408.00	109,951.00
Fractional currency.	13,001.85	14,220.08	13,608.85	12,328.54	10,696.85
Specie.	1,257,778.83	1,130,474.53	1,086,674.47	1,218,430.84	1,115,130.47
Legal-tender notes.	292,965.00	284,721.00	283,536.00	336,067.00	423,498.00
U. S. cert's of deposit.					
5% fund with Treas.	60,205.50	59,643.00	55,848.50	59,763.50	59,208.00
Due from U. S. Treas.	3,796.00	3,024.70	20,686.25	9,239.00	3,625.00
Total.	22,409,812.73	22,330,134.20	22,512,781.42	23,336,451.48	23,991,076.93

ARRANGED BY STATES AND RESERVE CITIES—Continued.

I O W A .

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	165 banks.	164 banks.	164 banks.	166 banks.	165 banks.
Capital stock	\$14,045,000.00	\$13,145,000.00	\$13,170,000.00	\$13,245,000.00	\$13,055,000.00
Surplus fund	2,936,705.14	2,837,572.14	2,838,265.98	2,839,180.34	2,844,045.59
Undivided profits	1,427,850.40	1,154,532.95	1,283,187.01	1,084,722.70	1,186,617.59
Nat'l-bank circulation	3,149,512.50	3,081,617.50	3,115,015.00	3,165,676.00	3,180,000.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	976,704.15	1,360,042.68	1,825,728.63	1,585,196.01	1,335,490.89
Due to State banks ..	2,343,713.77	3,168,475.90	4,138,718.38	3,656,687.06	3,526,336.45
Dividends unpaid	20,925.00	27,151.83	18,001.00	61,289.75	27,922.50
Individual deposits ..	22,817,540.78	24,615,798.66	25,763,577.71	25,305,545.05	26,106,448.72
U. S. deposits	104,558.80	118,142.61	76,164.10	117,805.49	94,756.97
Dep'ts U. S. dis. officers	39,101.33	25,304.68	69,371.96	27,737.54	40,301.53
Notes rediscounted ..	378,332.26	386,703.82	123,225.34	299,239.96	269,077.96
Bills payable	537,942.02	329,988.96	223,300.00	201,800.00	193,500.00
Other liabilities .....	.....	.....	27,611.79	27,500.00	27,500.00
Total	48,777,886.15	50,250,331.73	52,672,166.90	51,617,359.90	51,886,998.20

CITY OF DES MOINES.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$800,000.00	\$800,000.00	\$800,000.00	\$800,000.00	\$800,000.00
Surplus fund	234,000.00	234,000.00	234,000.00	186,000.00	186,000.00
Undivided profits	129,343.73	115,267.48	109,245.36	101,118.68	111,856.73
Nat'l-bank circulation	201,520.00	200,650.00	196,330.00	198,390.00	246,400.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	286,395.49	412,416.65	740,791.82	667,953.28	657,544.32
Due to State banks ..	507,748.15	857,288.15	1,108,776.68	1,097,342.35	1,050,234.72
Dividends unpaid	592.00	1,289.50	1,254.50	3,913.50	2,193.50
Individual deposits ..	1,185,007.42	1,140,304.49	1,376,972.16	1,322,270.04	1,383,859.33
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable	45,000.00	35,000.00	.....	.....	.....
Other liabilities .....	.....	.....	.....	.....	.....
Total	3,389,606.79	3,796,216.27	4,567,370.52	4,376,987.85	4,438,088.60

MINNESOTA.

	65 banks.	65 banks.	65 banks.	66 banks.	66 banks.
Capital stock	\$6,095,000.00	\$6,025,000.00	\$5,985,000.00	\$6,045,000.00	\$6,030,000.00
Surplus fund	1,075,172.94	1,103,711.32	982,411.32	988,434.27	978,124.27
Undivided profits	847,660.37	673,803.65	680,034.01	563,230.80	643,134.44
Nat'l-bank circulation	1,205,622.00	1,205,322.00	1,215,412.00	1,214,019.50	1,227,459.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	129,621.11	139,580.70	110,719.47	218,232.17	219,123.46
Due to State banks ..	232,142.58	279,129.03	304,975.32	289,179.23	333,997.57
Dividends unpaid	2,460.50	2,630.17	792.67	17,230.00	3,029.50
Individual deposits ..	12,233,259.30	12,549,752.72	12,754,585.74	13,650,976.07	14,254,822.63
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted ..	446,695.55	192,583.56	307,007.90	139,226.99	137,335.56
Bills payable	114,250.00	128,950.00	142,500.00	181,495.62	111,250.00
Other liabilities	27,928.38	29,071.05	29,342.99	29,426.83	22,800.00
Total	22,409,812.73	22,330,134.20	22,512,781.42	23,336,451.48	23,991,076.93

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF ST. PAUL.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$11,063,649.41	\$10,855,653.17	\$10,635,988.12	\$11,011,437.41	\$11,489,675.95
Overdrafts.	7,883.08	8,865.04	13,021.29	11,471.25	11,980.76
Bonds for circulation	300,000.00	300,000.00	300,000.00	252,000.00	252,000.00
Bonds for deposits.	475,000.00	475,000.00	475,000.00	475,000.00	475,000.00
U. S. bonds on hand.			48,750.00		
Premiums on bonds.	6,000.00				
Stocks, securities, etc.	632,390.00	684,156.64	631,248.22	679,608.85	642,666.25
Banking house, etc.	756,318.78	754,318.78	754,318.78	754,318.78	754,318.78
Real estate, etc.	148,136.75	143,723.20	143,973.20	143,973.20	140,367.99
Due from nat'l banks.	161,806.96	306,617.04	399,077.38	417,945.64	352,425.42
Due from State banks	167,825.69	74,595.08	52,543.55	80,631.19	102,607.55
Due from res've ag'ts.	1,580,994.23	2,064,240.67	2,133,907.78	1,899,648.67	1,906,307.20
Cash items.	79,787.76	61,351.73	55,721.83	61,548.43	90,237.87
Clear'g-house exch'gs	224,692.37	173,849.69	322,008.41	231,645.62	247,936.20
Bills of other banks.	69,671.00	32,052.00	87,799.00	79,327.00	61,914.00
Fractional currency.	3,039.08	2,501.56	3,308.29	3,279.42	1,889.47
Specie.	2,701,569.55	2,395,350.35	2,283,216.81	2,275,282.60	2,028,100.86
Legal-tender notes.	145,815.00	136,557.00	162,581.00	159,048.00	154,494.00
U. S. cert's of deposit.					
5% fund with Treas.	13,500.00	13,500.00	13,500.00	11,250.00	10,822.50
Due from U. S. Treas.	5,734.99	5,834.54	6,755.99	12,865.00	8,594.64
Total.	18,546,814.65	18,488,166.49	18,522,719.65	18,560,281.15	18,740,339.44

CITY OF MINNEAPOLIS.

	7 banks.	7 banks.	8 banks.	8 banks.	8 banks.
	Loans and discounts.	\$11,900,200.23	\$10,598,574.70	\$10,663,837.15	\$10,613,522.30	$10,452,364.09
Overdrafts.	33,661.93	21,181.48	18,513.84	30,981.56	29,607.24
Bonds for circulation	350,000.00	350,000.00	400,000.00	400,000.00	400,000.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.			500.00	500.00	500.00
Premiums on bonds.	26,125.00	22,220.05	81,657.55	31,345.05	30,032.55
Stocks, securities, etc.	745,816.91	760,042.30	787,203.65	717,521.13	766,082.77
Banking house, etc.	188,239.55	188,239.55	189,709.55	189,709.55	189,709.55
Real estate, etc.	424,720.09	481,581.62	555,858.23	607,776.50	584,151.08
Due from nat'l banks.	576,737.20	502,472.27	599,688.13	587,422.85	958,068.27
Due from State banks	298,682.44	251,820.22	345,835.40	306,907.14	431,789.80
Due from res've ag'ts	988,805.96	923,806.94	1,475,610.09	1,147,655.05	1,504,097.26
Cash items.	14,380.71	21,247.87	48,355.04	38,658.16	43,998.56
Clear'g-house exch'gs	405,503.44	366,126.31	454,633.17	216,223.22	491,218.08
Bills of other banks.	100,917.00	77,999.00	48,896.00	137,014.00	105,715.00
Fractional currency.	5,390.66	11,250.94	9,710.31	13,550.00	10,695.31
Specie.	957,836.92	1,107,552.95	1,272,676.45	1,210,843.20	1,052,134.35
Legal-tender notes.	672,806.00	426,352.00	228,531.00	808,592.00	559,250.00
U. S. cert's of deposit.					
5% fund with Treas.	15,750.00	15,750.00	15,750.00	18,000.00	18,000.00
Due from U. S. Treas.	5,165.76	50.00	1,200.00	3,265.00	3,950.00
Total.	17,760,799.80	16,175,768.20	17,198,271.56	17,129,486.71	17,681,364.01

MISSOURI.

	57 banks.	55 banks.	51 banks.	51 banks.	50 banks.
	Loans and discounts.	\$8,434,077.17	\$8,110,611.06	\$7,415,331.86	\$7,137,417.42	$6,944,121.59
Overdrafts.	225,729.48	182,348.00	166,771.68	136,047.03	181,526.50
Bonds for circulation	1,195,300.00	1,145,300.00	1,045,300.00	1,045,300.00	1,014,050.00
Bonds for deposits.					
U. S. bonds on hand.	350.00	35,000.00	37,100.00	35,300.00	35,300.00
Premiums on bonds.	85,468.74	91,876.24	77,616.87	74,441.87	73,816.87
Stocks, securities, etc.	732,628.34	677,051.49	682,279.77	689,190.16	722,861.04
Banking house, etc.	496,403.59	495,997.26	463,113.93	461,915.51	467,677.85
Real estate, etc.	155,264.99	156,604.23	139,155.00	157,907.90	141,741.84
Due from nat'l banks.	143,352.24	105,685.82	141,338.57	152,691.18	233,389.49
Due from State banks	58,917.45	86,512.92	95,723.47	69,007.40	81,606.99
Due from res've ag'ts	904,189.70	1,474,139.07	1,275,808.22	1,320,057.15	1,627,225.69
Cash items.	90,544.90	63,165.50	54,460.65	53,740.19	80,965.96
Clear'g-house exch'gs	9,379.66	8,941.70	13,059.04	1,748.40	1,967.74
Bills of other banks.	136,743.00	120,649.00	117,622.00	109,934.00	118,933.00
Fractional currency.	3,511.22	3,743.14	4,797.17	4,430.37	3,354.58
Specie.	455,273.66	443,232.98	473,805.91	469,629.63	451,412.09
Legal-tender notes.	306,827.00	274,537.00	276,338.00	300,652.00	273,073.00
U. S. cert's of deposit.					
5% fund with Treas.	52,458.50	51,493.50	45,703.50	47,503.50	44,948.25
Due from U. S. Treas.	1,530.00	880.00	1,920.00	1,440.00	1,829.00
Total.	13,489,949.64	13,528,368.91	12,528,245.65	12,268,353.61	12,499,801.57

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. PAUL.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock.....	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00
Surplus fund.....	1,203,000.00	1,203,000.00	1,203,000.00	1,205,000.00	1,205,000.00
Undivided profits.....	1,065,726.60	1,058,946.80	1,075,735.22	1,009,733.77	995,583.50
Nat'l bank circulation	266,820.00	263,200.00	256,890.00	208,470.00	206,170.00
State bank circulation					
Due to national banks	1,534,484.24	1,895,957.07	1,894,773.70	2,011,821.17	2,542,398.69
Due to State banks...	1,195,808.12	1,378,153.82	1,485,449.36	1,291,547.60	1,443,377.62
Dividends unpaid....	2,746.00	2,517.00	2,577.00	6,991.50	11,445.00
Individual deposits..	8,964,797.02	8,447,516.12	8,372,471.09	8,576,695.60	8,147,106.28
U. S. deposits.....	297,800.15	189,461.96	238,788.40	274,267.87	88,010.12
Dep'ts U.S. dis.officers	165,632.52	249,413.72	193,034.88	175,753.64	301,248.23
Notes rediscounted...	50,000.00				
Bills payable.....					
Other liabilities.....					
Total.....	18,546,814.65	18,488,166.49	18,522,719.65	18,560,281.15	18,740,339.44

CITY OF MINNEAPOLIS.

	7 banks.	7 banks.	8 banks.	8 banks.	8 banks.
	Capital stock.....	\$5,450,000.00	\$5,450,000.00	\$5,700,000.00	\$5,700,000.00
Surplus fund.....	674,000.00	690,000.00	640,000.00	419,000.00	369,000.00
Undivided profits....	821,582.94	444,151.58	434,440.53	444,633.91	456,214.87
Nat'l bank circulation	311,797.50	310,097.50	308,247.50	349,027.50	343,617.50
State bank circulation					
Due to national banks	1,376,433.99	1,284,977.31	1,636,966.84	1,356,303.03	1,573,687.58
Due to State banks...	791,888.66	804,734.99	933,750.06	1,018,305.71	1,409,627.39
Dividends unpaid....	380.00	2,458.50	2,834.00	4,132.00	18,960.00
Individual deposits..	7,212,341.99	6,731,263.71	7,273,498.55	7,788,866.62	7,466,034.46
U. S. deposits.....	48,404.94	46,199.15	47,020.77	49,217.94	48,782.21
Dep'ts U.S. dis.officers	1,521.57	3,580.46	1,589.76		750.00
Notes rediscounted...	587,448.21	344,305.00	169,923.55		
Bills payable.....	485,000.00	65,000.00	50,000.00		
Other liabilities.....					294,660.00
Total.....	17,760,799.80	16,176,768.20	17,198,271.56	17,129,486.71	17,681,364.01

MISSOURI.

	57 banks.	55 banks.	51 banks.	51 banks.	50 banks.
	Capital stock.....	\$4,615,000.00	\$4,360,000.00	\$3,926,400.00	\$3,915,000.00	$3,790,000.00
Surplus fund.....	798,471.02	787,614.95	762,920.05	767,315.28	750,615.28
Undivided profits....	349,651.90	216,851.00	258,133.89	205,602.75	262,307.71
Nat'l bank circulation	1,070,947.50	1,024,797.50	933,837.50	933,597.50	909,882.50
State bank circulation					
Due to national banks	20,808.02	8,659.25	5,856.07	6,904.70	3,954.01
Due to State banks...	52,266.60	79,270.25	71,041.38	89,570.56	96,390.86
Dividends unpaid....	14,651.50	1,504.50	909.00	8,918.50	1,656.00
Individual deposits..	6,087,652.73	6,761,976.73	6,396,317.51	6,224,094.32	6,636,995.21
U. S. deposits.....					
Dep'ts U.S. dis.officers					
Notes rediscounted...	229,685.37	167,794.73	94,829.35	72,350.00	25,000.00
Bills payable.....	250,815.00	113,900.00	78,000.00	45,000.00	23,000.00
Other liabilities.....		6,000.00			
Total.....	13,489,949.64	13,528,368.91	12,528,245.65	12,268,353.61	12,499,801.57

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF ST. LOUIS.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$23,901,162.73	\$24,521,970.83	\$25,329,245.09	\$26,200,328.68	\$28,734,346.71
Overdrafts	40,123.13	46,038.33	29,277.14	32,434.02	54,843.48
Bonds for circulation	450,000.00	450,000.00	452,000.00	452,000.00	452,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand	106,000.00	102,000.00	203,000.00		
Premiums on bonds	72,797.25	71,422.25	81,645.35	51,797.35	51,797.35
Stocks, securities, etc	1,817,126.52	2,420,115.11	2,596,059.74	2,185,919.58	2,141,386.10
Banking house, etc	891,924.72	892,045.22	892,045.22	921,185.40	921,185.40
Real estate, etc	190,320.46	183,020.46	197,420.46	166,593.06	166,593.06
Due from nat'l banks	3,505,099.60	4,756,922.10	5,937,280.87	3,985,273.32	4,517,749.69
Due from State banks	782,547.15	1,058,618.18	1,072,178.90	824,358.20	945,576.19
Due from res'v'ag'ts					
Cash items	85,105.61	98,544.45	93,164.50	60,899.48	70,102.02
Clear'g'house exch'gs	1,636,307.63	1,283,694.49	1,323,289.20	1,295,916.52	1,175,167.88
Bills of other banks	298,522.00	843,927.00	369,075.00	199,196.00	141,542.00
Fractional currency	3,771.71	2,909.99	5,965.21	4,687.75	1,578.33
Specie	3,471,156.75	3,729,488.10	4,162,050.80	3,915,895.30	3,148,902.05
Legal-tender notes	2,532,623.00	3,696,658.00	2,313,941.00	1,832,846.00	1,874,029.00
U. S. cert's of deposit	10,000.00	10,000.00	70,000.00	1,090,000.00	1,340,000.00
5% fund with Treas.	20,250.00	20,250.00	20,250.00	20,270.00	20,270.00
Due from U. S. Treas.	6,500.00	5,000.00	3,000.00	7,005.00	4,000.00
Total	40,071,338.26	44,443,625.51	45,401,488.54	43,496,605.66	46,011,069.26

KANSAS CITY.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$13,675,880.37	\$14,026,297.97	\$14,660,950.25	\$14,139,582.57	\$14,736,380.36
Overdrafts	129,072.92	169,680.72	100,287.48	155,872.70	88,827.17
Bonds for circulation	450,000.00	450,000.00	450,000.00	450,000.00	450,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand					12,500.00
Premiums on bonds	52,500.00	51,500.00	57,000.00	49,500.00	51,218.75
Stocks, securities, etc	1,090,898.13	1,231,206.36	1,275,431.42	1,212,473.59	1,211,958.93
Banking house, etc	319,117.92	318,995.00	298,995.00	102,045.00	102,093.50
Real estate, etc	349,046.85	369,315.93	352,603.42	322,562.95	399,277.10
Due from nat'l banks	677,006.70	644,275.82	720,140.98	504,804.07	735,021.91
Due from State banks	562,211.93	680,691.83	824,831.23	610,186.95	826,662.10
Due from res'v'ag'ts	1,884,028.36	3,725,984.78	3,457,280.90	2,980,867.77	3,918,381.67
Cash items	76,899.29	77,875.68	20,535.38	74,570.12	98,958.46
Clear'g'house exch'gs	500,768.58	676,017.02	377,214.60	450,464.23	386,662.20
Bills of other banks	172,816.00	163,668.00	219,054.00	286,058.00	201,498.00
Fractional currency	5,003.36	4,483.40	3,610.48	4,772.59	4,474.62
Specie	1,328,126.10	1,463,561.90	1,621,713.35	1,767,818.35	1,613,310.35
Legal-tender notes	1,087,813.00	825,067.00	931,264.00	1,221,895.00	742,658.00
U. S. cert's of deposit					
5% fund with Treas.	20,250.00	20,250.00	20,250.00	20,250.00	20,250.00
Due from U. S. Treas.	22,700.00	4,550.00	24,075.00	7,600.00	12,100.00
Total	22,504,169.51	25,003,521.41	25,515,237.49	24,551,321.89	25,802,253.21

CITY OF ST. JOSEPH.

	4 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	\$4,565,402.57	\$2,996,237.24	\$3,955,253.56	\$3,329,103.37	\$3,478,922.24
Overdrafts	56,178.99	49,763.08	83,151.67	56,459.32	44,626.36
Bonds for circulation	250,000.00	199,000.00	200,000.00	200,000.00	200,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand					
Premiums on bonds	10,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Stocks, securities, etc	162,101.83	16,533.38	34,533.38	55,705.60	54,110.21
Banking house, etc	120,850.00	86,350.00	88,056.00	91,306.00	121,306.00
Real estate, etc	4,500.07			79.67	9,400.87
Due from nat'l banks	432,299.69	1,754,831.27	824,945.33	664,163.93	672,840.23
Due from State banks	94,628.42	97,134.65	82,764.74	63,966.28	117,722.20
Due from res'v'ag'ts	688,841.39	772,453.61	1,153,907.09	1,742,228.29	1,782,328.53
Cash items	48,658.54	72,215.93	58,477.27	42,522.75	32,821.60
Clear'g'house exch'gs	104,221.60	48,989.59	124,525.03	39,829.87	83,643.05
Bills of other banks	12,571.00	11,823.00	21,989.00	47,684.00	19,888.00
Fractional currency	704.52	542.75	814.68	868.21	743.72
Specie	366,228.00	346,682.70	346,844.90	388,729.00	374,159.10
Legal-tender notes	115,421.00	134,748.00	203,532.00	305,848.00	276,477.00
U. S. cert's of deposit					
5% fund with Treas.	11,250.00	6,750.00	8,910.00	8,932.50	8,932.50
Due from U. S. Treas.		4,550.00			
Total	7,094,357.62	6,653,105.20	7,242,204.65	7,091,926.79	7,332,416.61

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. LOUIS.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	\$10,700,000.00	\$10,700,300.00	\$10,700,000.00	\$9,700,000.00	\$9,700,000.00
Surplus fund.....	2,058,299.89	2,084,000.00	2,093,783.29	2,101,500.00	2,101,500.00
Undivided profits.....	847,425.98	702,787.97	752,651.45	635,351.30	646,895.92
Nat'l-bank circulation	371,050.00	370,710.00	363,920.00	400,950.00	399,400.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	5,567,605.65	8,317,438.45	8,200,216.36	8,312,921.44	9,480,739.81
Due to State banks...	4,352,792.14	6,311,016.83	5,875,375.81	5,608,194.16	6,441,941.21
Dividends unpaid....	3,521.75	34,268.75	1,442.75	1,748.75	3,071.75
Individual deposits..	15,857,642.85	15,668,403.51	17,164,098.88	16,435,940.01	16,600,020.57
U. S. deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted..	23,000.00	5,000.00	.....	.....	87,500.00
Bills payable.....	40,000.00	.....	.....	50,000.00	300,000.00
Other liabilities.....	.....	.....	.....	.....	.....
Total	40,071,338.28	44,443,625.51	45,401,488.54	43,496,605.66	46,011,069.26

KANSAS CITY.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
	Capital stock.....	\$6,550,000.00	\$6,550,000.00	\$5,800,000.00	\$4,800,000.00
Surplus fund.....	533,700.00	464,700.00	441,700.00	444,500.00	446,500.00
Undivided profits....	177,273.13	117,672.97	187,480.20	203,268.12	217,812.22
Nat'l-bank circulation	405,000.00	405,000.00	405,000.00	405,000.00	405,000.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,247,114.49	4,607,534.02	5,312,075.85	4,649,554.57	4,921,268.35
Due to State banks..	3,176,069.62	4,462,466.23	4,751,787.14	5,097,137.27	5,773,753.22
Dividends unpaid....	150.25	150.25	150.25	147.25	147.25
Individual deposits..	7,916,703.86	8,088,536.35	8,329,739.85	8,617,355.62	8,935,104.68
U. S. deposits	57,821.10	70,316.18	73,542.59	91,423.94	81,330.94
Dep'ts U. S. dis. officers	42,254.20	28,113.70	33,761.61	12,935.12	21,336.55
Notes rediscounted..	5,000.00	.....	.....	.....	.....
Bills payable.....	393,082.86	209,031.71	180,000.00	230,000.00	200,000.00
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	22,504,169.51	25,003,521.41	25,515,237.49	24,551,321.89	25,802,253.21

CITY OF ST. JOSEPH.

	4 banks.	3 banks.	3 banks.	3 banks.	3 banks.
	Capital stock	\$2,000,000.00	\$1,350,000.00	\$1,600,000.00	\$1,600,000.00
Surplus fund.....	223,500.00	124,000.00	124,000.00	124,000.00	124,000.00
Undivided profits.....	71,069.82	17,843.72	43,179.99	34,405.50	47,349.15
Nat'l-bank circulation	225,000.00	135,000.00	178,650.00	178,650.00	178,650.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	565,984.43	705,588.44	818,734.14	845,443.79	776,088.03
Due to State banks...	1,015,793.55	1,230,860.29	1,416,865.49	1,279,263.52	1,446,279.33
Dividends unpaid....	.....	.....	.....	.....	.....
Individual deposits..	2,858,941.67	3,039,986.50	3,011,443.51	2,981,157.01	3,110,389.96
U. S. deposits	49,680.94	49,340.22	49,331.52	49,006.97	49,560.14
Dep'ts U. S. dis. officers	309.03	486.03	.....	.....	100.00
Notes rediscounted..	84,078.18	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	7,094,357.62	6,653,105.20	7,242,204.65	7,091,926.79	7,332,416.61

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,
KANSAS.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	134 banks.	133 banks.	132 banks.	131 banks.	126 banks.
Loans and discounts.	\$20, 149, 277. 30	\$19, 797, 825. 76	\$19, 289, 293. 73	\$18, 711, 136. 29	\$18, 164, 767. 53
Overdrafts.	369, 357. 50	287, 698. 88	332, 533. 65	301, 869. 34	349, 656. 64
Bonds for circulation	2, 864, 000. 00	2, 869, 000. 00	2, 869, 500. 00	2, 845, 500. 00	2, 705, 500. 00
Bonds for deposit.	260, 000. 00	260, 000. 00	260, 000. 00	300, 000. 00	300, 000. 00
U. S. bonds on hand.	4, 100. 00	10, 850. 00	7, 300. 00	19, 400. 00	19, 800. 00
Premiums on bonds.	186, 705. 16	183, 996. 75	186, 074. 54	184, 212. 89	182, 351. 01
Stocks, securities, etc.	955, 538. 66	985, 754. 81	1, 011, 378. 86	1, 085, 173. 60	948, 009. 30
Banking house, etc.	1, 507, 157. 43	1, 478, 197. 03	1, 480, 699. 21	1, 466, 995. 90	1, 409, 647. 80
Real estate, etc.	821, 596. 10	814, 115. 85	861, 964. 96	829, 391. 71	777, 800. 87
Due from nat'l banks.	688, 086. 54	1, 036, 900. 36	1, 117, 793. 47	1, 161, 157. 52	1, 261, 837. 24
Due from State banks	203, 448. 03	234, 964. 38	218, 087. 69	196, 315. 69	257, 422. 80
Due from res'v'ag'ts.	3, 275, 648. 72	4, 278, 711. 75	4, 343, 414. 01	4, 594, 108. 76	4, 938, 045. 75
Cash items	241, 563. 40	220, 832. 15	147, 496. 29	190, 148. 71	227, 748. 07
Clear'g house exch'gs	208, 326. 11	292, 044. 07	295, 333. 11	233, 174. 23	198, 654. 80
Bills of other banks.	453, 377. 00	405, 740. 00	421, 506. 00	447, 749. 00	391, 987. 00
Fractional currency.	16, 963. 90	18, 723. 64	20, 920. 94	19, 710. 64	15, 944. 23
Specie	1, 574, 225. 72	1, 436, 326. 21	1, 544, 387. 50	1, 598, 445. 91	1, 508, 135. 22
Legal-tender notes.	833, 725. 00	713, 290. 00	830, 547. 00	809, 732. 00	770, 698. 00
U. S. cert's of deposit					
5% fund with Treas.	122, 897. 12	126, 358. 34	123, 422. 34		117, 264. 78
Due from U. S. Treas.	7, 579. 30	1, 549. 05	17, 846. 30	4, 211. 03	1, 217. 92
Total	34, 743, 572. 99	35, 452, 879. 03	35, 378, 952. 79	35, 131, 534. 97	34, 546, 498. 96

NEBRASKA.

	120 banks.	119 banks.	117 banks.	117 banks.	114 banks.
	Loans and discounts.	\$15, 779, 722. 24	\$15, 523, 479. 54	\$15, 311, 520. 98	\$14, 859, 957. 87	$15, 003, 560. 04
Overdrafts.	202, 379. 28	190, 604. 67	212, 501. 25	191, 750. 14	209, 510. 25
Bonds for circulation	2, 015, 000. 00	2, 003, 500. 00	1, 979, 000. 00	1, 947, 750. 00	1, 900, 850. 00
Bonds for deposits.					
U. S. Bonds on hand.					12, 500. 00
Premiums on bonds.	131, 994. 24	121, 865. 74	115, 625. 11	107, 526. 67	109, 313. 90
Stocks, securities, etc.	418, 826. 69	452, 985. 34	467, 021. 05	469, 448. 29	527, 878. 32
Banking house, etc.	1, 289, 636. 04	1, 278, 564. 96	1, 261, 360. 17	1, 252, 191. 27	1, 247, 678. 84
Real estate, etc.	485, 989. 77	537, 152. 57	530, 955. 23	579, 239. 91	606, 659. 75
Due from nat'l banks.	216, 432. 58	211, 742. 65	286, 716. 00	456, 825. 37	391, 610. 54
Due from State banks	163, 478. 18	167, 174. 77	125, 261. 82	204, 424. 31	112, 124. 17
Due from res'v'ag'ts.	1, 799, 890. 35	2, 413, 545. 49	2, 833, 336. 66	2, 966, 804. 15	2, 540, 543. 70
Cash items	269, 215. 17	284, 541. 89	270, 839. 82	240, 131. 58	248, 907. 68
Clear'g house exch'gs	1, 049. 12	4, 251. 06	1, 884. 29	298. 06	2, 441. 68
Bills of other banks.	88, 132. 00	99, 516. 00	120, 307. 00	130, 724. 00	112, 047. 00
Fractional currency.	8, 329. 50	9, 505. 63	9, 498. 65	10, 106. 43	9, 603. 35
Specie	939, 606. 09	903, 197. 65	919, 535. 05	896, 289. 89	906, 361. 50
Legal-tender notes.	287, 177. 00	297, 100. 00	345, 581. 00	379, 375. 00	351, 975. 00
U. S. cert's of deposit					
5% fund with Treas.	88, 294. 00	87, 884. 50	88, 484. 50	84, 202. 00	85, 009. 50
Due from U. S. Treas.	4, 453. 32	4, 237. 24	8, 879. 74	9, 149. 74	1, 829. 74
Total	24, 189, 555. 55	24, 590, 849. 70	24, 896, 308. 32	24, 786, 194. 68	24, 380, 544. 96

CITY OF LINCOLN.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
	Loans and discounts.	\$2, 547, 221. 87	\$2, 439, 422. 63	\$2, 475, 800. 22	\$2, 639, 013. 88	$2, 540, 605. 68
Overdrafts.	7, 802. 29	12, 724. 07	14, 945. 63	11, 721. 99	13, 432. 98
Bonds for circulation	175, 000. 00	175, 000. 00	175, 000. 00	175, 000. 00	175, 000. 00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	7, 650. 00	7, 650. 00	7, 650. 00	7, 650. 00	7, 650. 00
Stocks, securities, etc.	51, 430. 88	50, 917. 93	50, 734. 01	55, 715. 44	52, 664. 56
Banking house, etc.	80, 442. 67	79, 852. 67	79, 792. 67	79, 752. 67	79, 732. 67
Real estate, etc.	48, 832. 59	54, 593. 44	53, 250. 82	78, 654. 05	85, 120. 68
Due from nat'l banks.	60, 980. 05	82, 927. 30	88, 058. 19	127, 600. 13	87, 161. 70
Due from State banks	77, 360. 69	60, 856. 65	48, 759. 41	32, 128. 70	35, 295. 49
Due from res'v'ag'ts.	180, 213. 40	360, 398. 42	382, 571. 12	399, 815. 21	324, 108. 27
Cash items.	45, 495. 93	52, 832. 87	65, 275. 57	48, 285. 74	72, 085. 11
Clear'g house exch'gs	30, 127. 34	31, 021. 22	38, 839. 49	30, 803. 78	50, 880. 97
Bills of other banks.	6, 245. 00	3, 825. 00	4, 450. 00	8, 011. 00	4, 869. 00
Fractional currency.	1, 884. 83	2, 320. 12	1, 675. 90	2, 486. 37	2, 364. 86
Specie	190, 425. 75	206, 858. 75	187, 230. 80	231, 794. 50	274, 358. 75
Legal-tender notes.	39, 717. 00	15, 936. 00	69, 512. 00	72, 639. 00	81, 377. 00
U. S. cert's of deposit					
5% fund with Treas.	7, 875. 00	7, 875. 00	7, 875. 00	7, 875. 00	7, 875. 00
Due from U. S. Treas.	300. 00		460. 00		
Total	3, 550, 005. 29	3, 645, 010. 07	3, 752, 480. 83	4, 008, 897. 46	3, 894, 582. 72

ARRANGED BY STATES AND RESERVE CITIES—Continued.

KANSAS.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	134 banks.	133 banks.	132 banks.	131 banks.	126 banks.
Capital stock.....	\$11,427,100.00	\$11,387,100.00	\$11,237,100.00	\$11,137,100.00	\$10,427,100.00
Surplus fund.....	1,693,429.54	1,650,217.57	1,567,655.81	1,574,761.37	1,498,903.44
Undivided profits.....	811,650.86	518,904.54	652,778.79	552,359.72	656,014.40
Nat'l-bank circulation	2,558,580.00	2,569,817.50	2,555,102.50	2,540,432.50	2,414,667.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	364,145.87	579,073.53	652,098.23	574,789.94	671,178.75
Due to State banks...	427,189.77	598,844.09	742,238.90	869,553.58	844,193.27
Dividends unpaid....	13,904.20	21,935.55	8,826.80	53,091.50	19,099.52
Individual deposits..	16,440,980.58	17,364,588.25	17,480,122.70	17,209,543.67	17,540,342.22
U. S. deposits.....	106,564.71	80,195.45	56,127.51	139,303.12	132,803.12
Dep'ts U.S.dis.officers	136,387.62	158,756.45	175,493.82	103,572.83	101,895.12
Notes rediscounted..	271,909.41	154,830.10	79,807.73	106,788.14	49,193.35
Bills payable.....	464,480.85	368,616.00	171,600.00	233,871.65	164,539.39
Other liabilities.....	27,249.58	.....	.....	36,368.95	26,658.88
Total.....	34,743,572.99	35,452,879.03	35,378,952.79	35,131,534.97	34,546,498.96

NEBRASKA.

Liabilities.	120 banks.	119 banks.	117 banks.	117 banks.	114 banks.
	Capital stock.....	\$7,688,100.00	\$7,648,100.00	\$7,548,100.00	\$7,573,100.00	$7,423,100.00
Surplus fund.....	1,508,725.49	1,460,297.50	1,414,026.86	1,411,780.76	1,433,910.76
Undivided profits.....	646,233.55	498,056.47	581,844.74	500,799.98	563,408.52
Nat'l-bank circulation	1,812,382.50	1,795,087.50	1,774,190.00	1,738,120.00	1,717,070.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	228,939.50	205,911.28	233,896.70	232,518.63	210,823.45
Due to State banks...	324,332.53	474,991.56	678,095.76	762,083.67	577,923.77
Dividends unpaid....	13,417.00	17,316.00	1,023.00	11,129.50	6,855.00
Individual deposits..	10,452,037.67	11,405,616.52	11,976,761.44	12,156,387.92	11,989,794.00
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Notes rediscounted..	986,601.51	701,581.03	382,709.87	194,457.27	227,105.43
Bills payable.....	526,849.67	383,780.09	305,530.00	204,150.00	220,850.00
Other liabilities.....	1,936.13	111.84	129.95	1,666.95	9,704.03
Total.....	24,189,555.55	24,590,849.70	24,896,308.32	24,786,194.68	24,380,544.96

CITY OF LINCOLN.

Liabilities.	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
	Capital stock.....	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
Surplus fund.....	148,000.00	141,000.00	141,000.00	142,000.00	142,000.00
Undivided profits.....	92,957.17	17,493.07	21,198.87	20,827.38	30,977.37
Nat'l-bank circulation	154,500.00	157,500.00	157,500.00	155,650.00	155,950.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	143,793.61	238,398.52	330,195.57	350,196.08	377,871.12
Due to State banks...	229,826.52	339,291.10	474,305.70	590,438.90	541,585.01
Dividends unpaid....	.....	.....	.....	.....	.....
Individual deposits..	1,600,827.99	1,693,327.38	1,621,180.69	1,749,785.10	1,636,199.22
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Notes rediscounted..	122,100.00	38,000.00	7,100.00	.....	10,000.00
Bills payable.....	67,000.00	20,000.00	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	3,559,005.29	3,645,010.07	3,752,480.83	4,008,897.46	3,894,582.72

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CITY OF OMAHA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$9,710,327.23	\$9,411,611.72	\$9,117,059.06	\$9,469,536.24	\$9,673,594.78
Overdrafts.	91,812.45	88,565.08	100,799.11	108,852.73	114,531.18
Bonds for circulation	780,000.00	780,000.00	730,000.00	730,000.00	730,000.00
Bonds for deposits.	475,000.30	475,000.00	475,000.00	475,000.00	575,000.00
U. S. bonds on hand.					75,000.00
Premiums on bonds.	134,421.88	130,046.88	123,046.88	119,796.88	138,921.88
Stocks, securities, etc.	284,648.62	321,941.38	529,059.17	633,126.51	643,639.21
Banking house, etc.	835,800.07	835,800.07	835,835.07	835,835.07	835,835.07
Real estate, etc.	250,662.53	299,902.72	308,731.76	296,255.45	317,025.00
Due from nat'l banks.	434,163.19	427,669.93	502,256.37	496,797.77	606,512.46
Due from State banks.	524,294.60	501,317.06	563,662.32	705,276.38	551,614.08
Due from res'v'e ag'ts.	1,781,805.74	2,713,134.69	3,386,930.97	3,122,741.35	2,461,250.72
Cash items.	216,595.92	187,441.49	192,038.33	142,869.63	122,624.01
Clear'g-house exch'gs.	315,408.71	346,230.79	384,612.05	489,093.60	414,724.31
Bills of other banks.	156,062.00	273,056.00	195,576.00	178,107.00	162,944.00
Fractional currency.	7,772.99	7,957.55	8,539.79	9,178.10	6,247.93
Specie.	1,649,311.89	1,645,013.43	1,690,112.35	1,759,579.59	1,620,682.74
Legal-tender notes.	504,103.00	777,696.00	812,293.00	814,248.00	714,953.00
U. S. cert's of deposit.					
5% fund with Treas.	34,640.00	35,100.00	31,250.00	32,669.85	32,850.00
Due from U. S. Treas.	4,949.55	7,037.94	9,200.00	4,000.00	2,489.85
Total	18,191,780.37	19,264,522.73	19,996,002.23	20,422,964.15	19,800,440.22

COLORADO.

	52 banks.	52 banks.	51 banks.	49 banks.	48 banks.
	Loans and discounts.	\$21,420,336.86	\$21,698,115.53	\$22,152,653.60	\$20,939,999.54	$20,881,826.09
Overdrafts.	211,976.83	228,351.74	221,943.11	238,111.47	277,650.94
Bonds for circulation	1,655,250.00	1,658,250.00	1,633,250.00	1,584,250.00	1,534,250.00
Bonds for deposits.	400,000.00	400,000.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand.					
Premiums on bonds.	149,318.10	145,515.60	146,015.60	137,477.48	131,477.48
Stocks, securities, etc.	1,432,539.58	1,442,521.84	1,530,615.57	1,474,231.79	1,443,489.24
Banking house, etc.	1,004,757.70	990,265.69	983,950.21	946,049.44	965,736.69
Real estate, etc.	507,593.01	552,615.08	569,313.82	464,284.49	461,349.68
Due from nat'l banks.	1,526,366.06	1,992,483.00	1,820,430.13	1,874,990.49	2,578,381.89
Due from State banks.	236,188.60	276,771.33	292,587.92	413,965.35	413,724.48
Due from res'v'e ag'ts.	3,388,524.14	4,190,724.27	4,086,848.04	3,544,590.65	4,323,660.85
Cash items.	151,255.24	147,661.84	170,498.94	130,643.82	169,891.18
Clear'g-house exch'gs.	305,096.97	366,422.94	447,527.72	262,022.15	354,727.03
Bills of other banks.	446,258.00	317,921.00	364,329.00	275,865.00	394,074.00
Fractional currency.	10,313.20	8,590.35	7,783.10	7,104.99	7,585.46
Specie.	2,739,531.09	2,829,329.94	3,185,144.05	3,171,939.70	3,405,823.20
Legal-tender notes.	1,175,815.00	1,295,642.00	1,290,918.00	1,020,660.00	1,109,234.00
U. S. cert's of deposit.					
5% fund with Treas.	70,565.75	74,100.75	72,970.25	65,455.25	67,805.25
Due from U. S. Treas.	4,292.50	11,792.50	19,112.50	17,392.50	7,815.00
Total	36,833,978.63	38,627,076.30	39,445,899.56	37,019,034.11	38,978,502.46

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
	Loans and discounts.	\$553,318.29	\$548,357.63	\$548,035.59	\$579,298.87	$577,483.91
Overdrafts.	83,804.82	73,704.36	81,974.63	89,050.24	110,001.04
Bonds for circulation	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	6,350.00	7,850.00	7,850.00	7,850.00	7,850.00
Stocks, securities, etc.	16,773.97	1,199.80	1,436.80	2,565.30	4,299.19
Banking house, etc.	42,886.78	42,886.78	42,886.78	43,886.78	43,886.78
Real estate, etc.	61,228.31	61,228.31	61,228.31	60,846.87	60,846.87
Due from nat'l banks.	4,552.90	4,722.96	14,191.43	16,626.47	3,575.31
Due from State banks.	2,473.89	27,868.79	36,161.45	29,177.76	33,548.05
Due from res'v'e ag'ts.	31,420.97	59,778.01	37,879.94	52,011.15	73,927.68
Cash items.	466.60	242.95	255.00	847.90	319.66
Clear'g-house exch'gs.					
Bills of other banks.	2,375.00	3,545.00	1,615.00	460.00	2,110.00
Fractional currency.	227.68	66.04	212.68	161.54	177.21
Specie.	78,057.70	59,009.20	61,354.85	40,054.35	45,959.25
Legal-tender notes.	1,830.00	1,876.00	1,356.00	2,775.00	1,733.00
U. S. cert's of deposit.					
5% fund with Treas.	3,172.50	3,172.50	3,172.50	3,172.50	3,172.50
Due from U. S. Treas.		640.00	640.00	720.00	
Total	959,439.41	966,648.33	970,750.94	999,404.73	1,039,390.45

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF OMAHA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock.....	\$4,150,000.00	\$4,150,000.00	\$4,150,000.00	\$4,150,000.00	\$4,150,000.00
Surplus fund.....	461,500.00	407,500.00	393,500.00	395,500.00	381,000.00
Undivided profits.....	164,111.87	118,749.71	112,945.11	90,170.72	114,725.77
Nat'l-bank circulation	696,795.00	701,995.00	656,995.00	656,995.00	656,095.00
State-bank circulation					
Due to national banks	2,540,670.24	2,966,111.26	3,435,212.35	3,608,175.33	3,380,919.38
Due to State banks...	1,792,175.96	2,331,146.31	2,558,311.49	2,905,469.05	2,746,843.16
Dividends unpaid....	414.00	144.00	144.00	2,214.00	4,934.00
Individual deposits..	7,849,772.27	8,087,797.91	8,194,889.58	8,111,187.68	7,923,662.02
U. S. deposits.....	248,499.61	282,180.47	251,762.58	253,876.55	109,154.96
Dep'ts U.S.dis.officers	196,468.61	181,798.07	198,011.51	201,375.82	243,499.26
Notes rediscounted..	84,872.81	3,200.00	9,739.61	1,500.00	36,706.67
Bills payable.....	6,500.00	33,900.00	34,500.00	46,500.00	52,000.00
Other liabilities.....					
Total.....	18,191,780.37	19,264,522.73	19,996,002.23	20,422,964.15	19,800,440.22

COLORADO.

	52 banks.	52 banks.	51 banks.	49 banks.	48 banks.
Capital stock.....	\$8,825,000.00	\$8,837,000.00	\$8,737,000.00	\$7,337,000.00	\$7,537,000.00
Surplus fund.....	2,245,283.84	2,293,783.84	2,294,247.07	1,785,805.82	1,758,486.03
Undivided profits...	1,644,778.62	1,207,010.41	1,251,859.46	1,225,590.37	1,242,165.01
Nat'l-bank circulation	1,485,762.50	1,478,922.50	1,455,855.00	1,413,565.00	1,368,765.00
State-bank circulation					
Due to national banks	1,421,212.10	1,877,923.17	1,897,739.95	1,946,139.51	2,333,618.76
Due to State banks...	1,326,977.74	1,456,967.04	1,735,541.80	1,663,002.81	1,971,143.87
Dividends unpaid....	154.00	1,226.00	4,772.00	11,886.00	9,526.50
Individual deposits..	18,802,644.78	20,626,378.92	21,160,817.51	20,134,721.39	22,091,762.02
U. S. deposits.....	183,028.82	184,886.54	196,437.80	225,436.12	173,132.86
Dep'ts U.S.dis.officers	115,809.27	142,301.47	173,926.80	162,335.70	157,299.69
Notes rediscounted..	334,981.66	283,959.80	346,774.53	73,908.44	33,108.44
Bills payable.....	433,845.30	229,300.30	190,927.64	539,642.95	302,494.28
Other liabilities.....	14,500.00	7,416.31			
Total.....	36,833,978.63	38,627,076.30	39,445,899.56	37,019,034.11	38,978,502.46

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock.....	\$282,000.00	\$282,000.00	\$282,000.00	\$282,000.00	\$282,000.00
Surplus fund.....	128,000.00	128,000.00	128,000.00	128,000.00	128,000.00
Undivided profits.....	18,986.01	22,073.48	23,577.02	27,568.52	21,990.00
Nat'l-bank circulation	63,430.00	63,430.00	63,430.00	63,430.00	59,080.00
State-bank circulation					
Due to national banks	1,002.58	99.57	280.48	242.89	1,716.81
Due to State banks...	6,794.24	2,989.55	6,904.27	2,469.05	2,212.56
Dividends unpaid....	325.50	952.50	202.50	2,812.50	786.00
Individual deposits..	403,401.08	423,103.23	442,356.67	437,881.77	448,605.08
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted..	18,000.00	16,000.00	16,000.00	22,000.00	27,000.00
Bills payable.....	37,500.00	28,000.00	8,000.00	33,000.00	68,000.00
Other liabilities.....					
Total.....	959,439.41	966,648.33	970,750.94	999,404.73	1,039,390.45

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

CALIFORNIA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	33 banks.	33 banks.	33 banks.	33 banks.	32 banks.
Loans and discounts.	\$10,486,289.94	\$10,255,843.78	\$10,590,201.60	\$10,946,232.05	\$10,638,104.21
Overdrafts.	365,651.62	287,307.54	348,273.87	332,567.71	352,233.46
Bonds for circulation.	1,306,250.00	1,306,250.00	1,306,250.00	1,306,250.00	1,256,250.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	150,000.00	150,000.00
U. S. bonds on hand.	-----	47,450.00	49,000.00	98,100.00	49,500.00
Premiums on bonds.	121,654.22	126,459.31	126,652.06	119,424.20	113,569.00
Stocks, securities, etc.	1,145,105.47	968,523.69	984,135.13	975,806.78	901,606.98
Banking house, etc.	928,870.31	923,108.60	923,204.50	915,007.80	886,924.56
Real estate, etc.	304,510.38	421,514.41	458,384.37	485,931.37	472,669.61
Due from nat'l banks.	237,586.67	203,869.47	402,913.64	241,965.55	225,089.54
Due from State banks.	380,758.01	482,270.69	679,245.96	323,714.22	420,045.04
Due from res'v' ag'ts.	766,437.19	1,180,264.52	2,028,155.63	1,254,640.47	1,437,346.68
Cash items.	125,939.29	86,320.40	96,867.76	57,106.42	140,139.05
Clear'g-house exch'gs.	63,393.86	57,343.75	59,791.23	46,577.22	105,655.32
Bills of other banks.	64,885.00	121,589.00	94,214.00	82,055.60	75,295.00
Fractional currency.	3,175.78	4,182.10	3,976.21	3,215.04	3,682.82
Specie.	2,040,896.73	2,259,486.15	1,736,508.35	1,974,899.75	1,815,114.04
Legal-tender notes.	145,862.00	221,052.00	179,829.00	231,599.00	218,537.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	58,781.00	58,771.00	57,171.00	54,681.00	52,931.00
Due from U. S. Treas.	3,000.00	10,942.50	6,220.00	2,700.00	2,100.00
Total	18,749,047.47	19,222,548.91	20,340,989.31	19,602,473.58	19,316,793.31

CITY OF SAN FRANCISCO.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts.	\$5,953,246.19	\$6,017,544.61	\$6,573,574.79	\$6,362,025.11	\$6,833,104.33
Overdrafts.	31,827.85	22,348.56	38,214.68	44,836.63	67,459.28
Bonds for circulation.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	-----	100,000.00	200,000.00	208,000.00	100,000.00
Premiums on bonds.	22,950.00	43,625.00	61,848.00	64,263.00	46,000.00
Stocks, securities, etc.	20,500.00	20,500.00	20,500.00	30,728.63	30,728.63
Banking house, etc.	346,400.77	346,866.27	346,905.27	346,905.27	346,905.27
Real estate, etc.	-----	-----	-----	11,969.51	9,355.21
Due from nat'l banks.	124,520.70	88,013.22	100,998.29	161,013.69	62,915.01
Due from State banks.	177,587.59	86,443.65	157,775.02	272,307.87	188,676.36
Due from res'v' ag'ts.	343,913.94	293,424.64	390,837.99	54,926.11	198,620.52
Cash items.	2,903.53	1,958.31	552.50	927.51	-----
Clear'g-house exch'gs.	163,171.61	265,848.83	119,123.30	141,436.72	210,928.19
Bills of other banks.	32,105.00	20,420.00	15,970.00	16,160.00	11,840.00
Fractional currency.	204.42	263.53	280.14	457.80	312.63
Specie.	1,380,598.00	1,915,037.50	1,894,728.00	2,024,007.50	1,367,901.73
Legal-tender notes.	137,965.00	54,590.00	44,535.00	140,609.00	34,726.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from U. S. Treas.	45,690.00	1,100.00	2,220.00	-----	-----
Total	8,988,084.60	9,482,484.12	10,172,562.98	10,085,074.35	9,713,973.16

OREGON.

	38 banks.	38 banks.	38 banks.	37 banks.	35 banks.
Loans and discounts.	\$8,940,963.30	\$8,166,578.41	\$8,242,379.16	\$8,057,311.25	\$8,000,827.93
Overdrafts.	222,714.60	204,618.11	225,266.43	241,733.02	194,959.40
Bonds for circulation.	726,050.00	726,050.00	726,050.00	701,050.00	669,800.00
Bonds for deposits.	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
U. S. bonds on hand.	50,000.00	36,000.00	200,000.00	400,000.00	500,000.00
Premiums on bonds.	68,400.00	63,892.50	97,055.00	119,489.47	128,580.00
Stocks, securities, etc.	768,917.76	760,384.69	752,357.67	760,904.78	785,995.01
Banking house, etc.	394,880.73	386,419.64	336,399.49	333,178.52	321,780.69
Real estate, etc.	65,050.90	101,921.98	137,333.40	162,449.93	168,097.05
Due from nat'l banks.	337,401.01	300,489.59	430,987.71	507,205.01	555,167.63
Due from State banks.	266,081.82	374,372.77	480,869.71	410,735.06	442,471.36
Due from res'v' ag'ts.	710,686.78	847,419.87	1,125,970.83	1,071,951.80	1,237,719.43
Cash items.	62,239.97	20,029.39	34,589.20	33,660.00	37,260.63
Clear'g-house exch'gs.	24,478.98	30,648.60	32,119.29	44,184.44	65,343.07
Bills of other banks.	12,018.00	12,291.00	44,791.00	32,190.00	48,281.00
Fractional currency.	2,477.31	3,806.27	1,668.41	1,337.84	817.78
Specie.	1,268,735.97	1,389,728.32	1,435,368.05	1,402,445.93	1,274,032.47
Legal-tender notes.	41,058.00	51,174.00	83,233.00	65,980.00	110,730.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	30,751.50	32,521.50	31,621.50	28,176.50	28,120.50
Due from U. S. Treas.	1,350.00	705.48	1,450.00	3,420.00	7,060.00
Total	14,394,256.63	13,909,052.12	14,819,509.85	14,777,403.61	14,977,043.95

ARRANGED BY STATES AND RESERVE CITIES.—Continued.

CALIFORNIA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	33 banks.	33 banks.	33 banks.	33 banks.	32 banks.
Capital stock	\$5,625,000.00	\$5,625,000.00	\$5,625,000.00	\$5,475,000.00	\$5,275,000.00
Surplus fund.....	1,150,500.00	1,167,000.00	1,192,842.76	1,185,700.00	1,087,000.00
Undivided profits.....	965,365.65	826,114.65	862,252.33	753,322.43	780,200.82
Nat'l bank circulation	1,160,780.00	1,146,010.00	1,102,490.00	1,101,550.00	1,053,870.00
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	209,819.66	129,594.85	124,757.77	175,531.20	130,199.04
Due to State banks...	372,518.33	357,356.07	348,655.94	362,322.07	333,696.41
Dividends unpaid....	2,190.95	11,094.47	8,076.00	37,655.25	8,456.25
Individual deposits..	8,985,309.15	9,713,394.44	10,890,041.19	10,317,238.41	10,444,486.06
U. S. deposits.....	104,070.67	142,471.13	67,472.48	79,960.22	56,421.69
Dep'ts U.S.dis.officers	88,940.51	57,513.30	82,175.84	64,304.00	72,963.04
Notes rediscounted..	.....	.....	.....	.....	43,000.00
Bills payable.....	84,500.00	47,000.00	37,000.00	50,000.00	30,000.00
Other liabilities.....	52.55	.....	225.00	.....	1,500.00
Total.....	18,749,047.47	19,222,548.91	20,340,989.31	19,602,473.58	19,310,793.31

CITY OF SAN FRANCISCO.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00
Surplus fund.....	1,100,000.00	1,225,000.00	1,225,000.00	1,250,000.00	1,250,000.00
Undivided profits.....	301,873.38	111,890.39	178,969.03	94,960.58	194,605.59
Nat'l bank circulation	90,000.00	45,000.00	45,000.00	45,000.00	34,000.00
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	323,402.98	551,737.98	881,354.05	618,491.06	588,292.37
Due to State banks...	1,129,143.12	1,063,854.08	1,110,181.97	868,678.63	784,304.39
Dividends unpaid....	450.00	625.00	.....	5,645.00	1,275.00
Individual deposits..	3,436,095.54	3,874,163.34	4,117,991.94	4,590,719.91	4,239,829.43
U. S. deposits.....	107,119.58	110,213.33	114,065.99	111,579.17	121,666.38
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Notes rediscounted..	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	8,988,084.60	9,482,484.12	10,172,562.98	10,085,074.35	9,713,973.16

OREGON.

	38 banks.	38 banks.	38 banks.	37 banks.	35 banks.
Capital stock.....	\$3,505,000.00	\$3,595,000.00	\$3,845,000.00	\$3,745,000.00	\$3,620,000.00
Surplus fund.....	870,000.00	724,316.60	721,316.60	686,408.66	675,399.91
Undivided profits.....	1,354,691.34	957,551.36	880,282.61	852,431.96	849,181.80
Nat'l bank circulation	639,060.00	635,280.00	626,970.00	601,935.00	570,655.00
State bank circulation	.....	.....	.....	.....	.....
Due to national banks	537,805.58	535,738.42	685,766.24	698,345.46	752,025.95
Due to State banks...	403,867.17	487,779.08	388,713.69	356,713.99	460,893.31
Dividends unpaid....	10,342.00	8,568.00	5,591.00	21,913.00	10,345.00
Individual deposits..	6,278,152.65	6,213,711.78	7,009,756.20	7,120,722.52	7,422,080.79
U. S. deposits.....	191,135.32	98,816.84	130,368.61	115,913.81	92,902.32
Dep'ts U.S.dis.officers	208,274.38	295,909.57	226,411.46	276,954.89	264,735.13
Notes rediscounted..	57,556.48	52,002.95	92,200.72	119,247.72	114,764.30
Bills payable.....	213,959.99	285,421.90	185,250.00	159,750.00	120,274.84
Other liabilities.....	34,411.72	18,955.62	21,882.72	22,066.60	23,785.60
Total.....	14,394,256.63	13,909,052.12	14,819,509.85	14,777,403.61	14,977,043.65

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

ARIZONA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.....	\$499,547.66	\$480,292.64	\$464,217.35	\$487,436.67	\$524,303.67
Overdrafts.....	6,782.57	10,039.56	26,982.88	11,570.62	16,801.08
Bonds for circulation.....	100,500.00	100,500.00	109,500.00	100,500.00	100,500.00
Bonds for deposits.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.....					
Premium on bonds.....	5,116.25	4,360.00	4,360.00	4,230.00	4,230.00
Stocks, securities, etc.....	167,783.61	132,284.44	138,236.37	131,888.11	144,141.39
Banking house, etc.....	31,678.05	31,353.00	31,143.00	29,720.00	29,660.00
Real estate, etc.....	1,862.00	1,862.00	1,862.00	1,862.00	1,862.00
Due from nat'l banks.....	17,939.94	33,712.55	21,924.95	32,746.23	25,994.88
Due from State banks.....	36,732.39	24,304.95	40,774.82	31,335.80	39,448.25
Due from res've ag'ts.....	62,641.55	79,139.78	96,927.01	133,867.40	131,762.31
Cash items.....	3,164.62	2,898.55	7,402.87	3,114.11	3,015.83
Clear g-house exch'gs.....	521.96			726.70	585.28
Bills of other banks.....	3,499.00	14,125.00	22,463.00	2,954.00	3,219.00
Fractional currency.....	219.55	194.87	145.61	127.62	91.84
Specie.....	63,320.40	105,974.58	99,754.03	135,765.95	109,453.05
Legal-tender notes.....	15,000.00	25,394.00	27,513.00	20,842.00	19,576.00
U. S. cert's of deposit.....					
5% fund with Treas.....	4,614.84	4,531.95	4,172.50	4,036.50	4,036.50
Due from U. S. Treas.....		550.00	9.45	9.45	
Total.....	1,071,524.39	1,101,517.87	1,138,388.84	1,182,733.16	1,208,681.08

NORTH DAKOTA.

	32 banks.	32 banks.	32 banks.	32 banks.	32 banks.
	Loans and discounts.....	\$5,278,652.59	\$5,194,826.06	\$5,216,836.14	\$5,299,986.19	$5,191,035.90
Overdrafts.....	63,043.85	35,323.63	41,987.63	50,220.00	57,250.46
Bonds for circulation.....	569,000.00	569,000.00	569,000.00	569,000.00	569,000.00
Bonds for deposits.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.....					
Premiums on bonds.....	32,923.91	31,023.91	30,373.91	29,373.91	29,173.91
Stocks, securities, etc.....	327,219.46	308,184.34	312,878.08	311,645.55	319,811.14
Banking house, etc.....	451,244.46	440,252.85	449,651.09	446,655.28	446,899.78
Real estate, etc.....	199,379.57	191,147.05	208,377.36	213,597.62	204,561.72
Due from nat'l banks.....	71,221.06	64,624.86	41,229.95	44,756.52	153,993.21
Due from State banks.....	86,883.19	89,006.08	81,225.30	55,714.43	150,854.25
Due from res've ag'ts.....	393,141.14	394,641.36	378,653.76	378,193.74	1,194,990.61
Cash items.....	46,213.79	45,547.03	36,694.67	33,386.23	67,115.69
Clear g-house exch'gs.....	9,679.17	4,944.87	3,293.29	2,550.90	13,792.55
Bills of other banks.....	69,610.00	35,264.00	48,475.00	29,681.00	82,116.00
Fractional currency.....	3,331.74	3,531.59	3,983.92	4,165.83	2,694.51
Specie.....	324,044.20	290,065.80	270,555.05	243,020.40	287,909.75
Legal-tender notes.....	186,322.00	115,546.00	111,702.00	146,941.00	223,966.00
U. S. cert's of deposit.....					
5% fund with Treas.....	23,599.50	24,209.50	23,109.50	24,829.50	24,029.50
Due from U. S. Treas.....	1,068.00	400.00	4,064.00	4,064.50	1,682.50
Total.....	8,186,577.63	7,896,136.93	7,878,456.65	7,937,082.60	9,070,756.88

SOUTH DAKOTA.

	39 banks.	39 banks.	39 banks.	36 banks.	35 banks.
	Loans and discounts.....	\$4,254,110.24	\$4,197,395.12	\$4,092,144.46	\$3,849,019.08	$3,769,359.52
Overdrafts.....	64,321.48	48,493.70	51,788.75	53,993.96	55,751.58
Bonds for circulation.....	692,250.00	692,250.00	692,250.00	610,750.00	598,250.00
Bonds for deposits.....	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.....					
Premiums on bonds.....	61,690.69	60,734.39	60,096.89	56,484.39	56,234.39
Stocks, securities, etc.....	700,749.52	756,012.62	747,832.51	678,715.04	703,005.87
Banking house, etc.....	390,515.58	393,479.04	392,509.28	372,676.16	367,796.79
Real estate, etc.....	214,581.48	231,116.17	262,649.78	216,617.21	227,662.70
Due from nat'l banks.....	313,059.79	325,345.86	376,851.71	317,375.04	253,796.52
Due from State banks.....	65,785.11	75,333.34	67,176.64	74,250.83	102,816.28
Due from res've ag'ts.....	465,945.84	593,064.16	600,841.26	396,645.26	498,765.58
Cash items.....	34,065.92	39,701.15	44,015.25	62,747.71	35,047.52
Clear g-house exch'gs.....	4,350.44	8,320.64	8,453.12	11,857.56	15,508.08
Bills of other banks.....	66,897.00	46,673.00	53,482.00	39,616.00	29,781.00
Fractional currency.....	2,942.25	4,032.73	3,700.28	3,875.67	3,993.47
Specie.....	370,521.81	361,635.63	362,296.81	372,444.52	352,209.99
Legal-tender notes.....	210,031.00	190,862.00	187,674.00	157,586.00	126,168.00
U. S. cert's of deposit.....					
5% fund with Treas.....	30,210.25	29,300.75	30,650.75	26,603.25	26,390.75
Due from U. S. Treas.....	614.15	11.65	561.65	2,031.65	1.65
Total.....	8,092,642.59	8,203,811.95	8,184,975.14	7,453,289.33	7,371,939.64

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ARIZONA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock.....	\$400,000.00	\$400,000.00	\$400,000.00	\$400,000.00	\$400,000.00
Surplus fund.....	36,802.02	38,150.00	38,150.00	39,350.00	39,350.00
Undivided profits.....	67,802.02	63,805.86	70,492.81	65,331.85	73,514.91
Nat'l-bank circulation	89,150.00	85,770.00	84,700.00	86,700.00	84,800.00
State-bank circulation					
Due to national banks	3,693.47	2,983.80	3,117.12	1,779.08	2,165.81
Due to State banks...	8,046.64	3,601.92	2,178.54	2,970.20	4,594.47
Dividends unpaid.....		70.00		2,320.00	
Individual deposits..	451,123.03	498,529.61	530,820.08	578,043.98	592,564.76
U. S. deposits.....					
Dep'ts U.S.dis.officers	10,559.23	8,606.68	8,930.29	6,238.05	11,691.13
Notes rediscounted...					
Bills payable.....	5,000.00				
Other liabilities.....					
Total.....	1,071,524.39	1,101,517.87	1,138,388.84	1,182,733.16	1,208,681.08

NORTH DAKOTA.

	32 banks.	32 banks.	32 banks.	32 banks.	32 banks.
Capital stock.....	\$2,215,000.00	\$2,190,000.00	\$2,190,000.00	\$2,190,000.00	\$2,190,000.00
Surplus fund.....	472,290.00	456,987.05	430,014.16	420,400.00	420,400.00
Undivided profits....	270,833.55	195,628.66	209,849.80	213,428.57	227,145.96
Nat'l-bank circulation	509,030.00	510,240.00	511,955.00	510,690.00	510,290.00
State-bank circulation					
Due to national banks	31,421.17	7,682.50	5,137.24	6,342.52	19,309.65
Due to State banks...	79,079.91	76,470.91	72,481.30	66,198.13	208,379.60
Dividends unpaid....	610.00	8,224.00	460.00	1,580.00	500.00
Individual deposits..	4,137,013.83	3,856,294.75	3,865,807.18	3,874,782.01	4,949,650.17
U. S. deposits.....	18,063.01	6,308.13	18,039.87	22,317.13	17,912.58
Dep'ts U.S.dis.officers	33,068.24	47,225.46	35,018.18	25,843.62	34,317.55
Notes rediscounted...	71,667.92	126,275.47	138,193.92	147,200.62	80,717.37
Bills payable.....	339,500.00	414,800.00	401,500.00	459,000.00	380,434.00
Other liabilities.....					31,700.00
Total.....	8,186,577.63	7,896,136.93	7,878,456.65	7,937,782.60	9,070,756.88

SOUTH DAKOTA.

	39 banks.	39 banks.	39 banks.	36 banks.	35 banks.
Capital stock.....	\$2,510,000.00	\$2,510,000.00	\$2,510,000.00	\$2,235,000.00	\$2,185,000.00
Surplus fund.....	600,375.00	591,335.63	550,575.00	503,775.00	500,975.00
Undivided profits.....	198,463.36	160,533.62	116,379.29	116,581.95	121,905.94
Nat'l-bank circulation	616,815.00	616,152.50	613,982.50	542,272.50	531,002.50
State-bank circulation					
Due to national banks	84,943.48	87,023.64	91,228.87	33,512.87	51,843.48
Due to State banks...	243,445.00	234,066.29	243,937.43	200,394.62	177,148.94
Dividends unpaid....	1,494.00	900.00	780.00	5,466.00	3,060.00
Individual deposits..	3,548,463.57	3,701,419.31	3,797,747.00	3,500,582.90	3,520,643.90
U. S. deposits.....	115,367.66	126,046.25	140,365.59	142,930.22	117,154.89
Dep'ts U.S.dis.officers	27,608.46	23,581.53	14,059.48	9,176.28	31,648.73
Notes rediscounted...	53,957.73	96,557.78	65,818.58	75,437.99	8,956.26
Bills payable.....	91,709.33	56,195.40	40,545.40	88,159.00	117,600.00
Other liabilities.....					5,000.00
Total.....	8,092,642.59	8,203,811.95	8,184,975.14	7,453,289.33	7,371,939.64

ABSTRACT ON REPORTS SINCE OCTOBER 3, 1893,

I D A H O .

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	13 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts.	\$1,545,824.60	\$1,442,358.12	\$1,455,388.33	\$1,456,857.47	\$1,447,488.21
Overdrafts.	69,512.48	57,110.31	60,833.02	67,805.55	71,221.22
Bonds for circulation.	296,250.00	193,750.00	193,750.00	193,750.00	193,750.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.					
Premiums on bonds.	11,697.40	11,547.40	11,384.90	11,281.25	11,131.25
Stocks, securities, etc.	331,727.34	276,098.72	274,162.86	268,466.14	283,313.32
Banking house, etc.	185,515.89	182,573.79	182,742.94	180,794.44	180,878.00
Real estate, etc.	58,673.23	54,112.89	54,130.44	54,261.17	69,007.30
Due from nat'l banks.	146,060.72	176,498.06	158,872.95	221,144.83	209,268.49
Due from State banks.	85,967.66	100,390.85	132,653.09	124,388.76	95,956.51
Due from res'v'g'ts.	139,561.39	122,163.11	240,496.71	220,569.68	311,665.98
Cash items.	30,379.69	4,769.30	2,598.08	8,550.54	7,053.34
Clear'g-house exch'gs.					
Bills of other banks.	23,463.00	35,973.00	33,732.00	44,065.00	53,999.00
Fractional currency.	322.34	237.41	263.94	451.81	355.29
Specie.	200,467.83	216,187.95	204,061.00	262,388.95	235,350.85
Legal-tender notes.	45,643.00	59,993.00	41,939.00	52,860.00	53,631.00
U. S. cert's of deposit.					
5% fund with Treas.	6,931.25	6,593.75	7,143.75	7,043.75	7,043.75
Due from U. S. Treas.	1,322.50	890.00	1,200.00	500.00	
Total.	3,139,320.32	2,991,247.66	3,105,353.01	3,225,179.34	3,281,713.51

MONTANA.

	26 banks.	28 banks.	27 banks.	27 banks.	27 banks.
Loans and discounts.	\$9,599,609.12	\$12,238,186.88	\$12,254,923.87	\$12,416,032.64	\$12,354,363.42
Overdrafts.	590,523.32	469,245.47	506,294.68	453,604.08	397,458.32
Bonds for circulation.	700,600.00	763,100.00	788,100.00	839,350.00	839,350.00
Bonds for deposits.	100,000.00	150,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Premiums on bonds.	42,104.53	49,729.53	46,125.28	44,375.28	46,625.28
Stocks, securities, etc.	418,200.67	778,446.67	948,058.38	1,063,679.84	1,367,697.44
Banking house, etc.	500,738.29	576,835.92	564,348.78	576,418.45	572,078.36
Real estate, etc.	271,879.24	360,847.70	433,652.96	340,688.38	304,077.24
Due from nat'l banks.	557,147.37	531,213.22	493,892.30	858,407.20	791,982.91
Due from State banks.	190,498.41	158,613.73	218,437.02	326,984.21	381,817.58
Due from res'v'g'ts.	1,572,056.37	1,498,999.71	1,417,969.06	1,816,194.15	2,297,706.95
Cash items.	45,054.26	75,951.81	122,284.07	138,644.33	67,418.27
Clear'g-house exch'gs.	21,696.44	33,321.84	67,918.87	37,760.37	15,496.08
Bills of other banks.	228,769.00	228,344.00	268,442.00	208,253.00	225,668.00
Fractional currency.	4,558.78	5,476.73	5,358.74	4,285.80	3,110.16
Specie.	1,061,063.60	1,307,026.30	1,368,680.35	1,166,911.55	1,069,584.63
Legal-tender notes.	788,625.00	756,972.00	847,272.00	644,203.00	648,651.00
U. S. cert's of deposit.					
5% fund with Treas.	30,964.00	34,159.00	34,811.00	35,548.50	35,458.50
Due from U. S. Treas.	6,201.00	9,958.50	4,731.50	5,968.00	3,540.00
Total.	16,730,289.40	20,026,429.01	20,431,900.86	21,077,888.78	21,522,024.14

NEW MEXICO.

	10 banks.	10 banks.	10 banks.	10 banks.	9 banks.
Loans and discounts.	\$1,518,861.94	\$1,528,536.35	\$1,550,867.92	\$1,503,234.92	\$1,499,956.26
Overdrafts.	66,204.02	54,981.78	61,646.67	94,042.10	60,156.86
Bonds for circulation.	265,000.00	265,000.00	265,000.00	265,000.00	252,500.00
Bonds for deposit.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.					
Premiums on bonds.	14,450.00	14,450.00	14,325.00	14,325.00	14,325.00
Stocks, securities, etc.	121,181.47	149,278.64	166,804.93	179,739.08	156,929.22
Banking house, etc.	108,183.63	94,611.23	95,511.63	96,812.49	95,096.80
Real estate, etc.	20,339.79	26,322.58	33,939.97	34,961.76	45,307.34
Due from nat'l banks.	173,956.85	166,512.99	170,247.52	215,006.67	288,570.55
Due from State banks.	16,437.31	37,158.39	60,345.10	62,952.00	79,740.05
Due from res'v'g'ts.	186,201.88	199,014.67	161,425.63	227,711.29	316,908.53
Cash items.	26,844.53	14,884.61	24,084.26	20,596.14	14,925.94
Clear'g-house exch'gs.					
Bills of other banks.	18,341.00	14,590.00	17,291.00	17,041.00	21,250.00
Fractional currency.	970.20	844.67	774.80	659.41	486.24
Specie.	138,183.00	170,623.45	135,874.60	152,637.40	117,508.00
Legal-tender notes.	84,815.00	65,960.00	64,496.00	73,348.00	59,706.00
U. S. cert's of deposit.					
5% fund with Treas.	11,925.00	11,625.00	11,925.00	11,525.00	11,362.50
Due from U. S. Treas.	3,304.00	3,800.00	430.00	500.00	2,260.00
Total.	2,975,219.62	3,018,104.33	3,043,990.03	3,170,092.26	3,237,071.89

ARRANGED BY STATES AND RESERVE CITIES—Continued.

I D A H O.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	13 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock.....	\$925,000.00	\$773,621.00	\$775,000.00	\$775,000.00	\$775,000.00
Surplus fund.....	247,000.00	249,000.00	249,000.00	255,445.79	256,445.79
Undivided profits.....	162,464.15	145,132.74	158,026.37	162,641.84	183,835.17
Nat'l bank circulation	181,700.00	172,050.00	172,250.00	171,850.00	172,010.00
State bank circulation					
Due to national banks	16,993.55	28,883.84	50,013.41	45,821.42	64,261.03
Due to State banks...	37,696.14	15,380.60	9,035.00	26,850.37	22,213.13
Dividends unpaid.....		350.00	50.00	590.00	150.00
Individual deposits..	1,557,963.91	1,475,958.94	1,556,485.99	1,666,359.32	1,689,716.19
U. S. deposits.....	40,462.67	42,352.07	41,966.30	35,982.22	42,469.59
Dept's U. S. dis. officers	8,427.40	50,643.47	7,630.94	13,751.63	6,489.23
Notes rediscounted..	12,500.00	16,000.00	14,500.00	19,386.75	20,123.38
Bills payable.....	46,875.00	21,875.00	71,375.00	51,500.00	49,000.00
Other liabilities.....	2,237.50				
Total.....	3,139,320.32	2,991,247.66	3,105,353.01	3,225,179.34	3,281,713.51

M O N T A N A.

	26 banks.	28 banks.	27 banks.	27 banks.	27 banks.
Capital stock.....	\$3,575,000.00	\$4,125,000.00	\$4,225,000.00	\$4,400,000.00	\$4,400,000.00
Surplus fund.....	500,642.93	603,458.90	594,533.90	565,790.94	558,290.94
Undivided profits.....	1,831,223.96	1,964,509.79	1,843,222.54	1,768,739.36	1,901,065.54
Nat'l bank circulation	610,170.00	678,810.00	700,960.00	745,050.00	745,320.00
State bank circulation					
Due to national banks	381,749.12	531,855.80	523,816.40	665,266.74	699,484.48
Due to State banks...	281,863.96	191,772.62	221,921.65	222,924.00	273,633.29
Dividends unpaid....	4,312.00	6,170.00	1,265.00	5,425.00	785.00
Individual deposits..	9,241,216.56	11,484,165.46	11,929,086.23	12,461,036.47	12,776,345.37
U. S. deposits.....	8,759.66	76,690.73	35,927.86	62,001.96	39,321.45
Dept's U. S. dis. officers	65,991.92	78,854.00	59,083.26	43,234.41	75,078.07
Notes rediscounted..	63,695.53	60,025.17	84,644.02	54,090.62	3,000.00
Bills payable.....	165,250.00	103,798.76	197,500.00	65,709.28	35,000.00
Other liabilities.....	113.76	121,317.78	14,940.00	17,620.00	14,700.00
Total.....	16,730,289.40	20,026,429.01	20,431,900.86	21,077,888.78	21,522,024.14

N E W M E X I C O.

	10 banks.	10 banks.	10 banks.	10 banks.	9 banks.
Capital stock.....	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$700,000.00
Surplus fund.....	189,072.11	169,472.03	170,655.96	172,401.47	170,501.47
Undivided profits.....	39,226.12	22,609.63	36,534.74	35,812.54	37,107.76
Nat'l bank circulation	236,170.00	236,745.00	237,180.00	237,980.00	236,740.00
State bank circulation					
Due to national banks	28,223.29	53,112.70	67,711.33	62,888.73	73,919.11
Due to State banks...	60,341.62	62,527.04	53,378.53	75,839.90	73,242.15
Dividends unpaid.....	700.00			2,000.00	
Individual deposits..	1,381,546.64	1,521,833.97	1,524,935.10	1,638,859.18	1,759,198.76
U. S. deposits.....	103,763.29	114,366.40	94,604.06	91,187.33	110,255.32
Dept's U. S. dis. officers	74,798.42	73,849.07	89,374.33	99,060.61	80,507.32
Notes rediscounted..	11,000.00		16,163.99	3,990.00	5,600.00
Bills payable.....	99,709.00	13,588.49	3,451.99	72.50	
Other liabilities.....	672.13				
Total.....	2,975,219.62	3,018,104.33	3,043,990.03	3,170,092.26	3,237,071.89

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

U T A H.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	14 banks.	12 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts	\$4,220,479.03	\$3,559,228.59	\$3,015,120.05	\$2,951,141.69	\$2,966,623.48
Overdrafts	127,890.17	94,511.94	104,088.45	112,731.14	166,751.78
Bonds for circulation	475,000.00	512,500.00	462,500.00	512,500.00	762,500.00
Bonds for deposits	125,000.00	125,000.00	125,000.00	125,000.00	125,000.00
U. S. bonds on hand	1,900.00	1,900.00	78,000.00	50,000.00	20,000.00
Premiums on bonds	27,125.00	37,743.92	50,375.50	54,750.00	96,009.37
Stocks, securities, etc	298,873.16	256,166.40	151,464.96	151,658.09	170,765.38
Banking house, etc	474,048.11	458,783.42	423,412.42	418,021.16	418,451.16
Real estate, etc	127,264.57	94,019.73	88,046.33	90,730.58	92,450.58
Due from nat'l banks	76,729.88	83,897.84	124,780.78	202,075.67	164,546.61
Due from State banks	178,257.17	121,039.28	131,248.50	138,436.45	136,493.31
Due from res'v'g'ts	371,314.39	235,298.72	267,301.60	461,763.75	364,150.20
Cash items	19,195.12	14,477.25	21,332.33	20,229.52	14,805.93
Clear'g-house exch'gs	78,084.20	26,621.17	31,521.23	18,435.77	38,128.43
Bills of other banks	35,820.20	27,461.00	22,190.00	38,965.00	37,999.00
Fractional currency	3,056.25	2,475.66	1,345.01	859.36	784.12
Specie	834,541.42	874,978.00	599,863.80	576,082.75	418,851.94
Legal-tender notes	58,428.00	31,443.00	41,796.00	53,352.00	28,089.00
U. S. cert's of deposit					
5% fund with Treas.	21,375.00	18,562.50	20,812.50	20,812.50	31,812.50
Due from U. S. Treas.		810.00			
Total	7,554,381.47	6,576,918.42	5,758,199.46	5,997,545.43	6,054,212.79

W A S H I N G T O N.

	59 banks.	61 banks.	61 banks.	61 banks.	59 banks.
Loans and discounts	\$12,298,867.36	\$12,308,622.74	\$12,128,567.85	\$11,872,655.39	\$11,434,699.50
Overdrafts	216,706.34	188,179.84	191,664.31	201,217.51	202,201.64
Bonds for circulation	1,455,500.00	1,508,000.00	1,507,500.00	1,507,500.00	1,445,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand			50,000.00	50,000.00	50,000.00
Premiums on bonds	101,299.14	104,269.75	108,311.00	107,591.00	101,547.25
Stocks, securities, etc	809,445.18	898,198.43	913,109.43	1,005,923.09	1,105,504.07
Banking house, etc	704,625.15	804,474.30	791,550.40	789,411.40	779,056.43
Real estate, etc	475,539.11	497,006.48	540,489.92	661,411.05	631,820.24
Due from nat'l banks	475,797.83	645,207.80	729,032.50	581,301.65	565,886.47
Due from State banks	332,801.72	444,915.93	500,606.74	281,050.02	333,088.17
Due from res'v'g'ts	611,424.62	972,048.44	810,362.01	692,623.52	770,614.89
Cash items	81,457.69	80,460.80	74,473.48	54,993.19	57,137.24
Clear'g-house exch'gs	84,746.93	82,935.25	63,119.21	43,662.11	54,753.58
Bills of other banks	42,438.00	65,308.00	47,725.00	55,921.00	30,832.00
Fractional currency	6,447.45	6,375.14	7,369.82	8,108.61	4,763.63
Specie	1,214,551.45	1,336,660.05	1,369,324.47	1,189,905.55	1,042,507.85
Legal-tender notes	93,256.00	133,943.00	102,132.00	105,019.00	80,743.00
U. S. cert's of deposit					
5% fund with Treas.	60,387.25	66,319.75	63,400.17	63,740.17	61,054.75
Due from U. S. Treas.	4,770.00	1,622.92	5,544.04	5,270.00	2,614.74
Total	19,118,061.22	20,194,548.62	20,663,282.35	19,527,304.26	18,803,825.45

W Y O M I N G.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts	\$2,312,823.66	\$2,276,965.90	\$2,293,063.48	\$2,236,245.05	\$2,195,744.31
Overdrafts	40,798.87	38,668.58	48,295.72	50,475.99	46,928.01
Bonds for circulation	290,000.00	290,000.00	290,000.00	290,000.00	290,000.00
Bonds for deposits					
U. S. bonds on hand					
Premiums on bonds	18,455.16	17,847.66	17,660.16	17,022.66	17,022.66
Stocks, securities, etc	198,898.31	185,054.07	193,435.75	205,219.56	215,989.61
Banking house, etc	138,259.95	138,295.30	138,565.90	138,339.55	138,365.55
Real estate, etc	55,154.45	55,154.45	62,710.94	80,025.50	95,347.46
Due from nat'l banks	56,536.43	56,175.53	53,814.39	53,282.11	59,031.16
Due from State banks	14,046.02	7,728.97	12,066.50	4,128.82	7,808.52
Due from res'v'g'ts	379,095.56	239,183.58	224,638.48	215,612.97	345,899.98
Cash items	15,199.23	19,395.07	18,860.72	17,666.54	18,131.16
Clear'g-house exch'gs					
Bills of other banks	12,648.00	11,981.00	12,132.00	13,005.00	8,551.00
Fractional currency	1,721.25	1,464.52	1,547.02	1,416.60	1,031.50
Specie	311,155.97	245,141.65	252,951.35	227,655.85	235,275.00
Legal-tender notes	36,134.00	40,184.00	31,449.00	48,787.00	33,790.00
U. S. cert's of deposit					
5% fund with Treas.	12,899.75	13,049.75	13,049.75	13,049.75	13,049.75
Due from U. S. Treas.	1,750.00	1,250.00	400.00	450.00	700.00
Total	3,895,576.61	3,637,540.03	3,664,641.16	3,612,382.45	3,722,573.42

ARRANGED BY STATES AND RESERVE CITIES—Continued.

U T A H.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	14 banks.	12 banks.	11 banks.	11 banks.	11 banks.
Capital stock.....	\$2,800,000.00	\$2,500,000.00	\$2,100,000.00	\$2,100,000.00	\$2,100,090.00
Surplus fund.....	930,700.00	807,500.00	760,000.00	755,325.00	750,325.00
Undivided profits....	162,379.69	139,441.28	156,180.54	177,948.18	203,017.49
Nat'l bank circulation	379,300.00	318,200.00	264,710.00	264,360.00	260,620.00
State bank circulation					
Due to national banks	47,601.31	67,798.67	66,820.96	101,842.65	102,591.04
Due to State banks...	225,889.12	148,139.56	200,079.89	173,371.79	207,499.72
Dividends unpaid....	1,243.00	842.00	3,555.00	1,134.00	381.00
Individual deposits...	2,795,852.79	2,421,474.61	2,038,537.14	2,285,809.28	2,298,687.28
U. S. deposits.....	62,844.07	53,808.22	50,849.42	88,120.29	64,761.76
Dep'ts U.S.dis.officers	61,941.46	70,529.39	73,468.37	31,492.62	28,127.25
Notes rediscounted..	10,150.00	15,150.00	9,850.00	2,850.00	20,850.00
Bills payable.....	49,000.00	35,731.25	30,000.00	15,000.00	3,000.00
Other liabilities.....	27,480.03	303.44	4,148.14	291.62	14,352.25
Total.....	7,554,381.47	6,576,918.42	5,758,199.46	5,997,545.43	6,054,212.79

W A S H I N G T O N.

	59 banks.	61 banks.	61 banks.	61 banks.	59 banks.
	Capital stock.....	\$6,270,000.00	\$6,480,000.00	\$6,480,000.00	\$6,480,000.00
Surplus fund.....	1,707,424.66	1,460,624.66	1,354,549.69	1,324,417.02	1,287,765.21
Undivided profits....	789,795.26	691,712.13	595,245.58	652,844.05	632,517.63
Nat'l bank circulation	1,299,675.00	1,345,722.50	1,335,252.50	1,350,940.00	1,296,115.00
State bank circulation					
Due to national banks	190,933.25	228,944.99	322,738.61	254,313.76	252,044.36
Due to State banks...	205,678.81	172,546.04	239,911.25	135,839.75	156,007.95
Dividends unpaid....	32,443.50	13,947.50	11,502.50	14,120.00	10,440.00
Individual deposits...	7,332,071.36	8,748,910.48	8,866,526.88	8,324,715.26	7,862,420.01
U. S. deposits.....	44,636.49	33,518.62	29,780.16	42,639.40	18,112.20
Dep'ts U.S.dis.officers	9,003.54	16,466.55	16,257.17	9,196.33	28,223.58
Notes rediscounted..	348,821.55	302,682.34	191,920.07	216,314.87	296,938.84
Bills payable.....	793,646.80	665,483.73	601,735.04	719,993.92	782,969.77
Other liabilities.....	93,931.00	33,989.08	17,862.90	1,970.90	270.90
Total.....	19,118,061.22	20,194,548.62	20,063,282.35	19,527,304.26	18,803,825.45

W Y O M I N G.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
	Capital stock.....	\$1,160,000.00	\$1,160,000.00	\$1,160,000.00	\$1,160,000.00
Surplus fund.....	162,900.00	150,074.16	150,374.16	145,574.16	120,868.59
Undivided profits....	43,722.96	32,615.72	38,670.94	47,703.31	51,278.98
Nat'l bank circulation	260,395.00	258,645.00	260,545.00	259,215.00	259,855.00
State bank circulation					
Due to national banks	21,659.83	40,031.17	41,618.70	50,937.10	58,888.83
Due to State banks..	29,156.03	12,532.78	19,854.96	30,728.54	15,869.60
Dividends unpaid....	468.00	120.00		3,290.00	
Individual deposits...	2,080,018.06	1,827,076.88	1,863,340.25	1,799,486.43	1,911,961.01
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted..	25,900.00	94,587.59	69,371.42	64,591.18	74,000.68
Bills payable.....	111,356.73	61,856.73	60,856.73	50,856.73	69,856.73
Other liabilities.....					
Total.....	3,895,576.61	3,637,540.03	3,664,641.16	3,612,382.45	3,722,579.42

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1893,

OKLAHOMA.

Resources.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$374,444.79	\$345,920.24	\$344,057.68	\$339,947.15	\$361,630.23
Overdrafts	6,688.80	6,775.28	6,331.11	5,286.19	10,573.29
Bonds for circulation	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand	-----	-----	-----	-----	-----
Premiums on bonds	2,737.50	2,737.50	3,050.00	3,050.00	3,050.00
Stocks, securities, etc	134,148.15	128,487.97	142,623.50	147,905.89	147,883.56
Banking house, etc	114,374.05	122,454.81	121,795.01	122,217.48	122,302.13
Real estate, etc	150.00	150.00	150.00	-----	-----
Due from nat'l banks	59,667.23	49,201.13	93,532.34	64,865.44	93,756.66
Due from State banks	22,094.98	22,502.35	16,561.28	27,395.19	23,448.98
Due from res've ag'ts	95,986.09	179,524.35	288,579.43	180,361.83	119,305.91
Cash items	4,667.97	8,468.30	12,912.66	12,338.74	15,158.11
Clear'g-house exch'gs	761.13	749.37	207.31	168.04	1,037.42
Bills of other banks	16,241.00	14,607.00	32,046.00	20,558.00	21,322.00
Fractional currency	616.48	939.96	759.42	725.71	714.60
Specie	69,554.25	56,270.00	68,523.05	59,800.10	50,441.45
Legal-tender notes	50,870.00	44,105.00	36,901.00	47,061.00	39,309.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	3,375.00	3,375.00	3,375.00	3,375.00	3,375.00
Due from U. S. Treas.	-----	300.00	-----	-----	850.00
Total	1,031,377.42	1,061,568.26	1,246,404.79	1,110,055.76	1,089,158.34

INDIAN TERRITORY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$518,865.78	\$583,443.22	\$640,363.75	\$584,349.02	\$602,041.33
Overdrafts	98,012.65	50,585.48	17,436.42	19,043.69	166,454.62
Bonds for circulation	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand	-----	-----	1,400.00	-----	-----
Premiums on bonds	7,225.00	7,100.00	5,575.00	6,850.00	6,725.00
Stocks, securities, etc	1,000.00	1,000.00	-----	138.11	-----
Banking house, etc	31,791.48	31,513.48	31,283.48	30,959.48	30,837.48
Real estate, etc	-----	-----	-----	-----	-----
Due from nat'l banks	60,684.18	33,623.12	22,496.95	144,801.40	185,205.12
Due from State banks	14,177.89	13,276.85	8,528.78	11,982.21	16,198.43
Due from res've ag'ts	125,377.35	117,266.12	70,400.37	251,941.19	325,204.37
Cash items	12,467.71	7,964.16	2,644.18	4,940.97	7,840.86
Clear'g-house exch'gs	-----	74.60	-----	-----	-----
Bills of other banks	15,837.00	6,342.00	11,342.00	13,017.00	13,452.00
Fractional currency	1,415.52	1,555.52	1,648.49	1,621.79	1,303.14
Specie	71,079.65	62,237.55	71,869.85	113,180.00	77,031.50
Legal-tender notes	15,575.00	17,564.00	20,335.00	16,895.00	21,745.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00
Due from U. S. Treas.	166.00	-----	100.00	156.00	100.00
Total	1,067,725.21	1,027,596.10	999,474.27	1,293,925.86	1,547,988.85

ARRANGED BY STATES AND RESERVE CITIES—Continued.

OKLAHOMA.

Liabilities.	DECEMBER 19.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$300,000.00	\$300,000.00	\$300,000.00	\$300,000.00	\$300,000.00
Surplus fund	16,000.00	19,000.00	19,000.00	21,800.00	21,800.00
Undivided profits	48,774.75	48,825.80	56,972.00	56,414.47	64,147.71
Nat'l bank circulation	67,500.00	67,040.00	67,100.00	67,500.00	67,500.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	28,471.06	17,577.72	15,027.67	16,484.69	9,757.99
Due to State banks	10,151.08	18,312.25	33,969.76	15,023.30	21,504.98
Dividends unpaid .....	.....	.....	.....	600.00	.....
Individual deposits ..	555,480.53	583,312.49	746,835.36	625,733.30	604,447.66
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable	5,000.00	7,500.00	7,500.00	8,500.00	.....
Other liabilities .....	.....	.....	.....	.....	.....
Total	1,031,377.42	1,061,568.26	1,246,404.79	1,110,055.76	1,089,158.34

INDIAN TERRITORY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$360,000.00	\$360,000.00	\$360,000.00	\$360,000.00	\$360,000.00
Surplus fund	42,200.00	53,250.00	53,250.00	61,400.00	62,400.00
Undivided profits	28,305.77	11,532.11	23,864.54	13,405.59	21,523.99
Nat'l bank circulation	81,000.00	81,000.00	80,500.00	80,600.00	81,000.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	14,604.17	15,685.02	8,384.30	13,955.41	28,665.09
Due to State banks	1,679.04	1,216.35	1,273.57	1,494.99	6,427.89
Dividends unpaid .....	.....	5,000.00	.....	305.00	350.00
Individual deposits ..	539,936.23	489,912.62	472,201.86	752,764.87	937,621.88
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted ..	.....	.....	.....	.....	40,000.00
Bills payable .....	.....	10,000.00	.....	10,000.00	10,000.00
Other liabilities .....	.....	.....	.....	.....	.....
Total	1,067,725.21	1,027,596.10	990,474.27	1,293,925.86	1,547,988.85

INDEX.

AMENDMENTS RECOMMENDED:	Page.
Reduction of duty on national-bank circulation	31
Removal of officers and directors of national banks for violations of law	31
Restricting loans to executive officers, or employes	31
Authorizing assistant cashier to sign circulating notes under certain conditions	31
Empowering some class of public officers to administer oaths required by the national-bank act	31
Requiring national-bank examiners to take oath of office	32
Empowering Comptroller to fix compensation of examiners	32
Appointment of supervising examiners	32
Repeal of provision of law requiring a deposit of bonds to secure circulation	32
Permitting the issue of circulating notes against banks' assets	32
Safety fund, provision for	32, 33
Permitting banks to issue circulating notes on a deposit of legal tenders and Treasury issues	35
Requiring banks to deposit gold coin to meet current redemption of their notes	35, 36
APPENDIX:	
Index to tables in	419
ASSESSMENTS:	
Surplus and undivided profits consumed and assessment upon shareholders to make good impairment of capital	9
Amount of, levied against shareholders of insolvent national banks	14
Collections from national banks on account of tax on capital, deposits, and circulation	28
Cost of redemption of circulating notes, cost of bank plates, and examiners' fees during the past year	28
Amendment recommended reducing the semiannual duty on circulation	31
Compensation of examiners	32
Average annual circulation of national banks 1864 to 1893	33
Rate of tax on circulating notes of national banks necessary to meet the cost to the General Government and to provide for the redemption of the circulation of failed banks	33
ASSETS. (See Resources of banks.)	
ASSISTANT CASHIER:	
Authorizing, to sign circulating notes under certain conditions	31
BANKING FUNDS:	
Population of the United States and total amount of, and average per capita in 1893 and 1894	12
BANKING HOUSE, FURNITURE, AND FIXTURES:	
Amount of, reported by national banks at date of each report during the past two years ...	4-8
BONDS, UNITED STATES, AND STOCKS, BONDS, ETC.:	
Gross decrease of national-bank notes secured by deposit of	3
Amount deposited to secure circulation, to secure deposits, and amount owned by national banks at date of each call during the past two years	4-8
Bonds, stocks, and securities held by banks other than national in 1893 and 1894	10
United States and other bonds, stocks, etc., held by national and other banks at date of latest reports to this Bureau	12
Amendment suggested permitting the issue of circulating notes to the par value of the bonds deposited	31
Nonelasticity of circulation issued against deposit of	32
Delay incident to issue of circulating notes secured by	32
Amendment submitted permitting the issue of circulating notes against the assets of banks in place of the deposit of	32
Loss to the General Government on circulating notes of failed national banks had there been no bond deposit	33
Banks should recompense the Government for the privilege of issuing circulating notes in case the bond-deposit feature is repealed	35

	Page.
BRADSTREET'S:	
Statistics relative to failures of banks other than national, furnished by Editor A. C. Stevens	15
BUILDING AND LOAN ASSOCIATIONS:	
Number, assets, and liabilities of, in operation	13
Number of shareholders in, and shares of stock of, in force	13
Classification of shareholders by sex	13
CANADIAN BANKS:	
Condition of, on July 31, 1894	13
CAPITAL STOCK:	
Amount of authorized, of national banks on October 31	3
Number of shares of, of national banks	3
Number of shareholders owning	3
National banks in the leading States, amount of	3
National banks organized during the year, amount of	3
National banks whose corporate existence was extended during the year, amount of	4
National banks placed in voluntary liquidation, amount of	4
Insolvent national banks, amount of	4
Suspended national banks restored to solvency, amount of	4
National banks whose charter expired and succeeding associations, amount of	4
National banks at date of each report during the past two years, amount of	5, 6
Deposits and, of national banks on December 9, 1892, and October 2, 1894	7
Average, of national banks, during past twenty-five years	9
Maximum, minimum, and average rate per cent of dividends paid on, during past twenty-five years by national banks	9
Reduction of, or consolidation necessary to place banks on a dividend-paying basis in certain cases	9, 10
Banks other than national in 1893 and 1894, amount of	10, 11
State banks, amount of	11
Banks other than national reporting dividends paid, amount of	11
Rate per cent of dividends on, paid by banks other than national	11
Loan and trust companies, amount of	12
Private banks, amount of	12
National and all other banks, amount of	12
Average of, to population, of all banks	12
Building and loan associations, amount of	13
Value and number of shares of, in national and other banks, held by women	13
Percentage of shares and, held by women in national and other banks	13
Banks placed in the hands of receivers during the past year, amount of	14
Insolvent national banks in each State, amount of	14
Tax collected on, from national banks by the Government	28
Amendment submitted permitting banks to issue circulating notes against their assets	32
Liability of holders of, to be used to replenish redemption fund	33
Amendment submitted relative to a deposit of legal tenders or Treasury issues equal in amount to the difference between the percentage of capital stock, of issues granted against their assets, and total of such capital stock	35
CASH (See also Currency; Specie, etc.):	
Amount of, held by national banks at various dates during the past two years	9
Principal items of resources and, held by banks other than national, 1893 and 1894	10
Specie, paper currency and, held by all banks on or about July 18, last	12
Amount on deposit with building and loan associations	13
Cash collections from assets of insolvent national banks and from shareholders	14
Disposition of, collected by receivers of national banks	15
Use of, and of credit instruments in retail transactions	17-24
CIRCULATING NOTES:	
Amount of, outstanding on October 2, and October 31, 1894, and changes during the year	3
Amount of, reported outstanding by national banks at date of each call during the past year, and comparison	5-7
State bank circulation reported outstanding by national banks during the past two years	5, 6
Insolvent national banks, which failed during the year	14
Use of, and of Treasury issues and specie in retail transactions	22
Tax on, during the year, and total collections from tax on	28
Cost of redemption of, and cost of plates and examiners' fees during the year	28
Percentage of old State bank, unrepresented for redemption	28
Amount and percentage of, not presented for redemption since organization of system	28

CIRCULATING NOTES—Continued.	Page.
Profit to the Government on unrepresented national-bank	28
Revenue to the Government from taxation on, and unrepresented national-bank	28
Saving in discounts on bank currency outstanding prior to the establishment of the national-bank system	29
Loss to holders of State-bank	29
Amendment to national-bank act authorizing issue of, equal to par value of bond deposit ..	31
Reduction of semiannual duty on national-bank	31
Assistant cashier to sign, under certain conditions	31
Issue of, on a bond deposit a partial failure	32
Convertibility of national-bank, into coin upon presentation	32
Nonelasticity of, under present system	32
Defect of scheme for issuing, against a deposit of bonds	32
Delay in securing an increase of, under pressing need	32
Character and soundness of, most important	32
Value of, both home and abroad, of national-bank, during the past thirty years	32
Issue of, against bank's assets recommended	32
Safety fund to be provided by graduated taxation upon	32
Assets of bank and shareholders' liability to be paramount lien, in case of bank's failure ..	33
Bill to be submitted in case issue of, is to be based upon a safety-fund security, etc	33
Loss on, secured by bank's assets under systems permitting it, comparatively nothing	33
Elasticity of, issued against bank's assets	33
Average amount of national-bank, outstanding from 1864 to 1894	33
Outstanding, of failed national-banks	33
Amount of tax resulting from a duty of one-fourth and one-fifth of 1 per cent on national-bank, outstanding for thirty-one years	33
Rate of tax on, of national banks necessary to have met the cost of the system and the redemption of the notes of failed national banks	33
Loss on to the General Government of failed national bank, had there been no bond deposit	33
Advantage of a system providing for an issue of bank, based on assets, etc	34
Nonelasticity of Government issues	34
General Government should be free from direct issuing and current redemption of	34
Retirement of General Government from banking business	34
Redemption and cancellation of Government issues demanded	35
Banks issuing, should relieve the General Government of redemption of Treasury issues ..	35
Treasury issues and bank's assets security for	35
Issues of, against a deposit of Treasury issues to be exempt from taxation and to be used as a part of the bank's legal reserve	35
Banks to deposit gold for the current redemption of	35
Government to redeem, only of banks when they cease to exist	36
Contraction of currency under the proposed system will be gradual	36
Repeal of section 9, act of July 12, 1882, recommended	36
Reference of the banking and currency question to a commission to be created by Congress, recommended	36
CLEARING HOUSE ASSOCIATIONS:	
Volume of transactions by, in New York for thirty years	31
Clearings of the various, in the United States in 1894	31
COLLECTIONS (<i>see also</i> Failures of banks; Receivers; Receiverships):	
Assets of insolvent national banks	14
Assessment against shareholders of insolvent national banks	14
Cost of, of assets of insolvent national banks	15
Disposition of, from assets of insolvent national banks	15
COMMISSIONER OF LABOR:	
Summary of annual report of, on building and loan associations	13
Estimate of cost of living by	18
CONSOLIDATION OF BANKS:	
Reduction of capital or, necessary under certain circumstances	9, 10
Satisfactory results of, under certain circumstances	10
CONTRACTION AND EXPANSION:	
Gradual, of bank circulation issued against assets	36
CURRENCY (<i>See also</i> Circulating notes; Legal tenders and Treasury notes; Specie; Gold; Silver):	
Total amount of national bank, outstanding October 31, and changes during the year	3
Outstanding circulation reported by national banks at date of each call during the past two years	5, 6

CURRENCY—Continued.	Page.
Changes in specie and other currency held by national banks at various dates during the past two years.....	9
Specie, paper currency, etc., held by national banks on July 18 last, and by all other banks on or about the same date.....	12
Use of, and of credit instruments in retail transactions.....	17-24
Distribution of different kinds of.....	22
Defect attaching to scheme for currency secured by bond deposit.....	32
Reissue of legal tenders and Treasury notes on redemption, creates distrust.....	34
General Government should be freed from issuing and redeeming circulating notes.....	34
Legal tenders and Treasury issues a burden.....	34
Banking business should not be transacted by the General Government.....	34
Issuing of circulating notes on deposit of legal tenders and Treasury issues.....	35
Circulation issued secured by deposit of legal tenders and Treasury issues to be exempt from taxation.....	35
Reserve fund to consist in part of circulation issued secured by deposit of legal tenders and Treasury issues.....	35
Banking and currency question should be referred to a commission.....	36
DEPOSITORIES:	
National banks as Government.....	29
DEPOSITS:	
Individual deposits of national banks on October 2, last.....	3
Amount of, in national banks at date of each report during the past two years.....	5-7
Amount of, in State, etc., banks in 1893 and 1894.....	10
Deposits in national and other banks at date of latest returns.....	11, 12
Savings bank deposits, number of depositors, average amount due each at date of latest returns.....	11, 12
Total banking funds, including deposits, of national and other banks and average per capita of population in 1893 and 1894.....	12
Amount of, shown by paid-up stock and dues by stockholders in building and loan associations.....	13
Number of depositors in national banks and amount of, due to.....	24-27
Classification of depositors and deposits in national banks.....	24-26
Depositors and amount of, in national, savings, and other banks.....	27
Amount of, received and accounted for by Government depositories.....	29
DIGEST:	
Decisions in national-bank cases.....	43
DIRECTORS. (See Officers and directors.)	
DIVIDENDS. (See Earnings and dividends.)	
DRAFTS:	
Cost of, prior to and since establishment of the national-banking system.....	30, 31
DUTY. (See Taxation.)	
EARNINGS AND DIVIDENDS:	
Average capital, surplus and, of national banks, annually, since March, 1869.....	9
Percentage of, annually, and average rates, since 1869.....	9
Average rate of dividends to capital and surplus, since 1869 and during the past year.....	9
Reduction of, during the past year.....	9
Amount and rate per cent of dividends paid by banks other than national during the past year.....	11
Amount and rate per cent of dividends paid to creditors of insolvent national banks.....	15
ELASTICITY:	
Wholly wanting in bank circulation under a bond deposit.....	32
Issuing circulation against banks assets would result in.....	33
Existence of legal tenders and Treasury issues a bar to.....	34
Issue of bank circulation against assets.....	36
Repeal of provision of law regulating retirement and issue of bank circulation.....	36
EXAMINERS, SUPERVISING EXAMINERS:	
Cost of redemption of circulating notes, bank plates, fees of examiners.....	28
Oath of office by.....	32
Compensation of.....	32
Supervision examiners, appointment of.....	32
EXCHANGES FOR CLEARING HOUSES:	
Amount held by national banks at various dates during the past two years.....	8
Clearings in New York City for thirty years and in the United States in 1894.....	31
Average rate of exchange in 1859 and 1860.....	31

EXCHANGES FOR CLEARING HOUSES—Continued.		Page.
Estimated amount of exchanges in 1878		31
EXECUTIVE OFFICERS OR EMPLOYÉS. (See Officers and directors.)		
EXPANSION. (See Contraction and expansion.)		
EXPENSES:		
Current expenses and taxes paid, reported by national banks at date of each report in 1893.....		6
Reduction of capital or consolidation of banks in certain cases necessary to curtail.....		10
Incident to the liquidation of the affairs of insolvent national banks.....		15
Estimated cost to the General Government for national banks.....		28
Saving of, to the General Government by national banks.....		29
Exchange rates in 1859.....		31
Actual and estimated cost of the national-bank system to the General Government.....		33
EXPIRATION OF CORPORATE EXISTENCE OF NATIONAL BANKS:		
Number of during the year, and comparison of with 1893.....		4
EXTENSION OF CORPORATE EXISTENCE:		
Capital and number of national banks extended during the year.....		4
Comparison of number of extensions, with 1893.....		4
FAILURES OF BANKS (See also Receivers; Receiverships):		
Capital and number of national banks which were in the hands of receivers permitted to resume business.....		4
Capital and number of national banks during the year.....		4
Comparison of number of, with 1893.....		4
Principal items of liabilities of failed national banks.....		14
Capital and number of national banks in each State which failed during the year.....		14
Total number of receivers appointed, trusts closed, inactive and active receiverships.....		14
Value of assets and collections from, and from shareholders of insolvent national banks....		14
Collections from assets and shareholders of insolvent national banks.....		14
Amount and per cent of liabilities of insolvent national banks paid.....		15
Life of receiverships.....		15
Number, assets, and liabilities of banks other than national which failed in 1893 and 1894....		15, 16
Number of national and other banks in operation; number and per cent failed during the year.....		16
Outstanding circulation of failed national banks.....		33
Rate of taxation on circulation of national banks necessary to redeem that of failed associations.....		33
Deposit of bonds to secure circulation in connection with failures of national banks.....		34
GOLD:		
Amount of, and of gold certificates held by national banks at date of each report during the past two years.....		5, 6
Amount of, held by all banks on or about July 18 last.....		12
Use of, in retail transactions in various States.....		22
Maintenance of reserve of, by the Government.....		34
Redemption of United States notes in, by the Government pledged.....		35
Redemption fund for bank circulation should consist of.....		35, 36
INVESTIGATIONS UNDERTAKEN:		
Credit instruments, use of, in retail transactions.....		17-24
Amount and rate per cent of dividends declared by banks other than national.....		11
Interest of women in banks.....		13
Depositors and deposits in national banks.....		24-27
KINLEY, DAVID, PH. D.:		
Analysis of returns showing the use of credit instruments in retail transactions.....		18-24
LEGAL TENDERS AND TREASURY NOTES:		
Amount of, held by national banks at date of each report during the past two years.....		5, 6, 9
Amount of, and other kinds of money used in retail transactions in various States.....		22
Current redemption and reissues of, instead of cancellation create distrust.....		34
General Government should be free from issuing and redeeming.....		34
Burden placed upon the people by.....		34
Early redemption of, in coin pledged.....		35
Deposit of, as security for circulating notes of banks.....		35
Circulation issued on a deposit of, to be exempt from taxation and to be a part of bank's legal reserve.....		35
LIABILITIES. (See Resources of banks.)		
LIFE OF RECEIVERSHIPS (See also Receivers):		
Average of.....		15
LIQUIDATION. (See Voluntary liquidation.)		

	Page.
LOAN AND TRUST COMPANIES:	
Principal items of resources and liabilities of.....	12
Number, assets, and liabilities of, failed, 1893 and 1894.....	16
Amount of deposits and estimated number of depositors in, and in State and private banks.....	27
LOANS AND DISCOUNTS:	
Aggregate amount of, reported by national banks October 2, 1894.....	3
Amount reported by national banks at date of each report during the past two years, comparison of.....	4-7
Amount reported by State and other banks in 1893 and 1894.....	10-12
Amount of, reported by national and other banks at date of latest reports.....	12
Building and loan associations, amount of, reported by.....	13
Saving in rates of interest on.....	30
Amendment suggested relative to loans to executive officers or employes of banks.....	31
MONEY (See also Circulation; Specie; Currency; Gold; Silver):	
Amount of all kinds of, in national banks on October 2, last.....	3
Amount of, at date of each call, held by national banks during the past two years, and comparison.....	4-9
Amount of, held by banks other than national, in 1893 and 1894, and comparisons.....	10-12
MORTGAGE COMPANIES:	
Number, assets, and liabilities of, which failed in 1893 and 1894.....	16
OATHS:	
Empowering some class of public officers to administer, required by national-bank act.....	31
OFFICERS AND DIRECTORS:	
Removal of, for violations of law.....	31
Restricting loans to executive officers or employes of national banks.....	31
OFFSETS (See also Receiverships):	
Settlements by receivers of insolvent national banks by.....	14
Disposition of assets of insolvent national banks by.....	15
ORGANIZATION OF NATIONAL BANKS:	
Capital and number of, in operation October 31.....	3
Leading States and number of banks organized.....	3
Capital stock and number of associations organized during the year, by States.....	3
Capital and number of national banks organized during the year to succeed others with similar titles.....	4
Comparison of number organized during the past year, with 1893.....	4
Consolidation of national banks.....	10
Revenue to the Government since.....	23
Service to the public since.....	29
Cost to the General Government on account of national banks.....	33
POPULATION, UNITED STATES:	
Total banking funds of national and all other banking associations and.....	12
Average per capita of banking funds to, in 1893 and 1894.....	12
Percentage of checks used in retail transactions in certain groups of States, geographical divisions, and cities of a stated population.....	20
Number of depositors in national and other banks and estimated number to the total population of the United States.....	27
PRIVATE BANKS:	
Number of reporting.....	10
Principal item of resources and liabilities of.....	12
Number, assets and liabilities of, which failed in 1893 and 1894.....	16
Amount of deposits and estimated number of depositors in, and in State banks and loan and trust companies.....	27
PROFITS. (See Surplus and profits; Earnings and dividends.)	
PUBLIC OFFICERS. (See Oaths.)	
RECEIVERS:	
Number and capital of national banks placed in the hands of, during the year.....	4
Number and capital of national banks which were in the hands of, restored to solvency....	4
Changes in number of national banks placed in the hands of, during the past two years....	4
History of national banks placed in the hands of, since the organization of the system..	14
Assets, liabilities, collections, and disbursements of national banks in the hands of.....	14
Amount and rate per cent of cost of collection of assets of national banks in the hands of..	15
Amount and rate per cent of dividends paid to the creditors of insolvent national banks by.	15
Dividends returned to shareholders of insolvent national banks by.....	15
Life of receiverships.....	15
RECEIVERSHIPS (See also Failures of banks; Receivers):	
Number and disposition of.....	14
Number of, under the supervision of the Comptroller during the year.....	14

RECEIVERSHIPS—Continued.	Page.
Number of suspended associations restored to solvency.....	14
Number finally closed	14
Number of, on active list.....	14
Active liquidation, number of, in process of, on October 31.....	14
Total number of, created since 1863.....	14
Affairs of, fully administered and closed.....	14
Nominal value of assets of all.....	14
Assessments levied against shareholders.....	14
Total liabilities of	14
Collection of assets and assessment against shareholders.....	14
Uncollected assets.....	14
Assets returned to shareholders.....	14
Percentage of collections.....	15
Amount and rate per cent of cost of collections from assets.....	15
Offsets allowed and dividends paid.....	15
Life of.....	15
Outstanding circulation of failed national banks.....	33
Loss on outstanding circulation of failed national banks, had there been no bond deposit..	33
REPORTS OF CONDITION:	
Principal items of resources and liabilities of national banks as shown by, on October 2 last.	3
Summary of, of all reporting national banks at each report during the past two years.....	4-6
Comparison of condition of national banks as shown by their, during 1893 and 1894.....	7-9
Earnings and dividends annually since 1869.....	9
Banks other than national.....	10-13
Building and loan associations.....	13
Relative to interest of women in national and other banks.....	13
Use of credit instruments in retail transactions.....	17-24
Number of depositors in national and other banks.....	24-28
RESERVE AGENTS:	
Amount due from, at various dates during the past two years.....	8
RESERVE FUND:	
Condition of, held by national banks at various dates during the past two years.....	9
Five per cent, to be maintained.....	33
Per cent necessary to be maintained in case of change of security for circulating notes.....	36
RESOURCES OF BANKS:	
Liabilities and, of national banks October 2, 1894.....	3
Liabilities and, of national banks at date of each report during the past two years.....	4-6
Principal items of liabilities and, of national banks at date of each report during the past two years compared	7-9
State bank liabilities and, 1893 and 1894 compared.....	10, 11
Liabilities of savings, private banks, and loan and trust companies.....	11, 12
Principal items of liabilities and, of banks other than national.....	12
Building and loan association liabilities and.....	13
Insolvent national banks, number of and.....	14
Collection of, from insolvent national banks.....	14
Cost of collections from, of insolvent national banks.....	15
Liabilities of all banks other than national which failed during 1893 and 1894.....	16
RESUMPTION OF BUSINESS BY NATIONAL BANKS:	
Capital and number of national banks which were in the hands of receivers.....	4
REVENUE TO GOVERNMENT:	
National banks as source of.....	28
Tax collected from capital, deposits, and circulation of national banks.....	28
Profit on national bank notes not presented for redemption.....	28
Government depositories.....	29
Direct monetary benefit to the United States from national banks.....	29
SAVINGS BANKS:	
Number, assets, and liabilities of, and comparison with prior year.....	11
Deposits and depositors in.....	11
Principal items of resources of.....	12
Number, assets, and liabilities of, which failed in 1893 and 1894.....	16
Amount of deposits, number of depositors in, and in other banks.....	27
SECURITY FOR CIRCULATING NOTES. (See Bonds, United States, etc.)	
SEMI-ANNUAL DUTY. (See Taxation.)	

	Page.
SERVICE TO THE PUBLIC BY NATIONAL BANKS:	
Saving in discounts on bank currency.....	29
Loans and discounts, reduction in rates of interest on.....	30
Loanable funds, increase in supply of.....	30
Exchange, reduction in cost of.....	30, 31
Collections by national banks, saving in cost of.....	31
SHARES OF STOCK AND SHAREHOLDERS:	
Number of shares of national-bank stock.....	3
Number of national-bank shareholders.....	3
Number of shares in force, and number of shareholders in building and loan associations...	13
Loans on building association stock.....	13
Number and value of, and percentage of number and value of shares in national and other banks held by women.....	13
Assessments levied against and collected from shareholders of insolvent national banks....	14
Value of assets returned to shareholders of insolvent national banks.....	14
Amount returned to shareholders of insolvent national banks which have paid their claims in full.....	15
Investments in shares of national banks in certain States by nonresidents.....	30
SILVER:	
Certificates and silver coin held by national banks at date of each report during the past two years.....	5, 6
Amount held by all banks on or about July 18 last.....	12
Use of, in retail transactions in various States.....	22
SPECIE (See also Gold; Silver):	
Money of all kinds, including, in national banks at date of latest reports.....	3
Amount reported by national banks at date of each report during the past two years.....	5, 6, 9
Cash, including, held by State, etc., banks in 1893 and 1894.....	10
Paper currency and, held by national banks on July 18 last, and by other banks on or about the same date.....	12
Use of, in retail transactions in certain States.....	22
Gold reserve required by law and Treasury issues.....	34
Redemption of Treasury notes in coin, pledged.....	35
Deposit of gold coin for the redemption of circulating notes in case the national-bank law is changed.....	35
STATE BANKS:	
Number of, in operation and reporting.....	10
Changes in principal items of resources and liabilities during the past two years.....	11
Principal items of resources of, and of all other banks at date of latest returns.....	12
Number and value of shares of stock in, owned by women.....	13
Women employes and compensation of, in.....	13
Number, assets and liabilities of insolvent, 1893 and 1894.....	15, 16
Estimated amount of retail transactions represented.....	19
Deposits in, and estimated number of depositors.....	27
Amount of notes of, outstanding prior to the establishment of the national-bank system...	29
Loss on circulating notes of.....	29
STEVENS, A. C.:	
Submits information with respect to failures of banks other than national.....	15
STOCKS, BONDS, ETC. (See Bonds, United States, etc.)	
SUPERVISING EXAMINERS. (See Examiners, supervising examiners.)	
SURPLUS AND PROFITS. (See also Earnings and dividends):	
Amount of, reported by national banks on October 2, last.....	3
Condition of, at date of each report during the past two years and comparison of.....	5-7
Average annual capital, surplus, dividends and net earnings, and aggregate dividends and net earnings of national banks during the past twenty-five years.....	9
Percentage of dividends and earnings of national banks.....	9
Amount and rate per cent of dividends declared by banks other than national during the year.....	11
Amount of, of national and other banks at date of latest reports.....	12
Profit derived from the Government from taxation on unredeemed circulating notes.....	28
TAXATION:	
Collections by the Government from tax on capital, deposits, and circulation of national banks.....	28
Gross receipts and net profits derived by the Government from tax on circulation.....	28
Amendment submitted reducing the semiannual duty on national-bank circulation.....	31

TAXATION—Continued.	Page.
Graduated tax on bank circulation to provide a redemption fund.....	32, 33
Rate of tax on bank circulation necessary to meet expenses of the system and to redeem circulation of failed bank.....	33
TREASURY NOTES. (See legal tenders and Treasury notes.)	
UNITED STATES BONDS. (See, Bonds, United States, etc.)	
VOLUNTARY LIQUIDATION:	
Capital and number of national banks passed out of the system during the year by.....	4
Comparison of number of national banks in, with 1893.....	4
National banks placed in, for the purpose of consolidation.....	10
WOMEN INTERESTED IN NATIONAL AND OTHER BANKS:	
Number and value of shares in national and other banks held by.....	13
Number of women shareholders in national and other banks.....	13
Women employed by banks and compensation of.....	13
Shareholders in building and loan associations.....	13

INDEX TO APPENDIX TABLES.

ADDITIONAL CIRCULATION. (See Circulating notes of national banks.)	
ASSESSMENTS. (See Insolvent national banks; Receivers; Tax.)	
BANK NOTES, OTHER THAN NATIONAL:	
Amount outstanding reported by State banks, 1872 to 1894.....	316
Canadian circulation outstanding.....	334
Amount of State, outstanding reported by national banks, 1863 to 1894.....	336
Amount of State, reported outstanding by national banks in each State, etc., during the past year.....	360
BONDS, UNITED STATES:	
Amount of, on deposit by banks in each State, to secure circulation, on October 31.....	139
Amount of, on deposit by associations whose existence will expire during the year ending October 31, 1895.....	143
Monthly statement of amount of, on deposit to secure circulation, 1873 to 1894.....	148
Changes in, by States and geographical divisions during the year.....	152
Kinds and amounts of, deposited to secure circulation and public deposits, on October 31, 1894.....	159
Profits upon circulating notes, based on a deposit of \$100,000 of, on October 31, 1893 and 1894.....	160
Amount of, on deposit by national banks having no circulation.....	172
Amount of various classes of, deposited to secure circulation, and public deposits and amount held by national banks annually since 1865.....	175
Interest-bearing bonded debt of the United States from 1865 to 1894.....	177
Market prices of, by weeks, during the year ended October 31.....	178
Investment value of, for each quarterly period, 1886 to 1894.....	179
Amount of, held, minimum required and excess held by national banks in each State, etc., on October 2, 1894, and October 3, 1893.....	183
Comparative statement of amount of, held by national banks for all purposes at date of report on or about October 1, 1864, to 1894.....	189
Highest and lowest points reached in amount of, held by national banks, and percentage of, to aggregate funds at various dates.....	192
Loans secured by, during the last eight years by national banks in New York City.....	195
Investments in, by State, etc., banks at date of latest returns.....	363-313
Amount of, on deposit and held by national banks at date of each report, from 1863 to 1894.....	336-357
Amount of, on deposit and held by national banks in each State and reserve city at date of each report since October 3, 1893.....	360-409
CANADIAN BANKS:	
Condition of, on July 31, 1894.....	334
CAPITAL STOCK:	
Bonds, circulation and, by States, of national banks on October 31.....	139
Number and, of national banks organized in each State during the year.....	140
Number and, of national banks organized and closed in each year since 1863.....	141
Number and, by States, of national banks extended under act of July 12, 1882.....	141
Number, circulation and, of national banks whose corporate existence will expire during each year from 1895 to 1904.....	142
Titles, circulation and, of national banks whose corporate existence expired, succeeded by other associations, during the year.....	142
Number, circulation and, by States, of national banks whose corporate existence was extended during the year.....	142

CAPITAL STOCK—Continued.	Page.
Bonds, circulation and, of each association whose corporate existence will expire during the year ending October 31, 1895.....	143
Date of authority to commence business and of closing and, of associations whose corporate existence was terminated by voluntary liquidation and otherwise during the year.....	145
Authorized, of national banks by months from 1873 to 1894.....	148
Changes in bonds, circulation and, by States and geographical divisions, during the past two years.....	152
Bonds held, minimum required, excess held and, of national banks on October 3, 1893, and October 2, 1894.....	183
Number of national banks in each State with capital of \$150,000 and under and increase or decrease during the year.....	185
Number of national banks in each State with capital exceeding \$150,000, etc.....	187
Amount of, of national banks on or about October 1, 1864, to 1894.....	189
Highest and lowest points reached in, since the organization of the national banking system.....	192
Earnings and dividends and, of national banks from September 1, 1893, to September 1, 1894.....	232
Ratios of earnings and dividends of national banks to, from 1890 to 1894.....	240
Earnings and dividends of national banks and ratios to, by geographical divisions, 1885 to 1894.....	242
Annual earnings and dividends and ratios of national banks to, from 1869 to 1894.....	244
Circulation, date of liquidation and, of national banks which have gone into voluntary liquidation, under sections 5220 and 5221, Rev. St.....	245
Circulation, date of liquidation and, of national banks in liquidation, under section 7, act of July 12, 1882, succeeded by other associations.....	258
Circulation, date of liquidation and, of national banks which have gone into voluntary liquidation, Secs. 5220 and 5221, Rev. St., for the purpose of reorganization.....	259
Circulation, date of liquidation and, of national banks in liquidation, section 7, act of July 12, 1882.....	261
Dates of organization closing and, of national banks placed in the hands of receivers since 1864.....	262
Assets, liabilities and, of all national banks placed in the hands of receivers.....	274
Other liabilities and, of national banks which failed during the year.....	290
Number of banks, clearings and, of members of the New York Clearing-House, annually, since 1854.....	296
Assets, other liabilities and, of State and other banks at date of latest returns.....	302
Dividends paid and, of State banks in each State.....	322
Amount of, reported by national and other classes of banks in each State at date of latest returns.....	323
Banking funds, including, of all banks in each State and average per capita.....	324
Value of, and number of shares of stock held by women in State banks.....	325
Amount of, reported by loan and trust companies in the District of Columbia.....	330
Resources, other liabilities and, of Canadian banks on July 31, last.....	334
CIRCULATING NOTES OF NATIONAL BANKS:	
Issued, redeemed, and outstanding by States on October 31.....	139
Amount of, of associations whose corporate existence will expire during each year from 1895 to 1904.....	142
Capital and, of associations whose corporate existence expired during the year, succeeded by other associations.....	142
Number of banks, capital and, in each State of associations whose corporate existence was extended during the year.....	142
Capital bonds, and, of associations whose corporate existence will expire during the year ending October 31, 1895.....	143
Dates of authority to commence business and of closing, and, of associations whose corporate existence was terminated during the year by voluntary liquidation and otherwise.....	145
Monthly statement of, secured by bonds, lawful money deposited to redeem and amount outstanding 1873 to 1894.....	148
Changes in, by States and geographical divisions during the past two years.....	152
Decrease or increase of, during each year, ended October 31, from 1887 to 1894.....	157
Additional circulation issued and lawful money deposited to retire, by States, since 1874....	158
Amount of, outstanding, lawful money on deposit to redeem, and changes during the preceding year and month.....	159
Profits on, secured by a deposit of \$100,000 of various classes of bonds on October 31, 1893 and 1894.....	160
Quarterly increase or decrease of, since January, 1875.....	162
Amount of, issued, redeemed, and outstanding, by denomination and amounts, annually since 1864.....	164
Gold bank notes issued, redeemed, and outstanding October 31.....	167

CIRCULATING NOTES OF NATIONAL BANKS—Continued.	Page.
Amount of, redeemed and outstanding during the year, and totals.....	167
Monthly statement of additional, issued on bonds since 1884.....	167
Number and amount of, by denominations, issued, redeemed, and outstanding October 31, 1894.....	168
Receipts of, from the Bureau of Engraving and Printing during the year, vault balance, etc., on October 31, 1894.....	168
"Additional circulation" issued and retired during the year, and total issued and retired since 1874.....	169
Monthly statement of, received for redemption during the year, and total received since June 20, 1874.....	170
Annual statement of, destroyed since the establishment of the system.....	171
Vault balance, etc., of, received for destruction during the year.....	171
Semiannual duty on, during the year ended June 30, 1894, and total tax collected from.....	172
National banking associations which do not issue.....	172
Amount of, reported outstanding on or about October 1, 1864, to 1894.....	189
Highest and lowest points reached in, during the existence of the system.....	192
Average weekly deposits and, of national banks in New York City since September 1, 1888.....	230
Ratio of reserve to deposits and, of the national banks in New York City during October, for the last sixteen years.....	231
Capital and, issued, retired, and outstanding of banks in voluntary liquidation.....	245-261
Date of organization, failure, and, issued, redeemed, and outstanding, of insolvent national banks.....	263-273
CLEARING HOUSE TRANSACTIONS:	
Clearings, balances, etc., of the New York Clearing House during the past two years.....	295
Clearings and balances of the New York Clearing House, annually, since 1854.....	296
By assistant treasurer United States at New York.....	296
Exchanges of the clearing houses of the United States for October, 1893 and 1894.....	297
Exchanges of the clearing houses of the United States for the last weeks in October, 1894 and 1893.....	298
Exchanges of the clearing houses of the United States for the years ended September 30, 1894 and 1893.....	299
CLOSED NATIONAL BANKS. (See Insolvent national banks; Voluntary liquidation.)	
COIN AND COIN CERTIFICATES. (See Gold; Silver; Specie.)	
CORPORATE EXISTENCE OF NATIONAL BANKS:	
Number and capital stock of associations, by States, extended under act of July 12, 1882....	141
Number, capital, and circulation of associations whose corporate existence will expire in each year from 1895 to 1904.....	142
Number, capital, and circulation, by States, of national banks extended during the year....	142
Associations whose corporate existence will expire during the year ending on October 31, 1895.....	143
National banking associations whose existence was terminated during the year by voluntary liquidation and otherwise.....	145
DEBT, UNITED STATES. (See Bonds, United States.)	
DEPOSITORS:	
Classification of, and of deposits in national banks on July 18 last.....	180
Number and average deposit due each, in savings banks, by States, 1893 and 1894.....	326
Growth of savings banks, as shown by the number of, etc., 1820 to 1894.....	327
DEPOSITS:	
Classification of, by States, etc., in national banks.....	180
National bank, on or about October 1, 1864, to 1894.....	189
Held by national banks on October 2 last.....	191
Highest and lowest points reached in individual, by national banks during the existence of the system.....	192
Reserve and, of national banks on or about October 2, since 1874.....	209
Reserve and, of national banks on October 2 last.....	212
Reserve and, of national banks at date of each report during the year.....	214
Reserve and, held by national banks on three dates in 1889 to 1894.....	215
Reserve required, etc., and net, held by national banks in States and reserve cities since October 4, 1888.....	218
Circulation and net, of national banks in New York City on certain dates, 1888 to 1894.....	230
Ratios of reserve to, held by national banks in New York during October for the past sixteen years.....	231
Average per capita of banking funds including, of each class of banks in each State.....	324
Growth of savings banks as shown by.....	327
DIGEST:	
Decisions in national-bank cases.....	43

	Page.
DIVIDENDS:	
Amount and per cent of, paid by national banks since September 1, 1893	232
Ratios of, to capital, etc., of national banks since March 1, 1890	240
Amount and per cent of, paid by national banks, arranged by geographical divisions.....	242
Amount and rate of, paid by national banks annually since 1869	244
Amount and per cent of, paid by insolvent national banks prior to failure.....	262
Amount and rate of, paid by each insolvent national bank	282
Percentage of, paid by insolvent national banks the affairs of which were closed during the year	291
Rate of, paid by receiverships in an inactive condition	291
Amount and rate per cent of, paid by insolvent national banks during the year and total paid in each case.....	292
Amount and rate per cent of, paid by state banks during the year ended June 30, 1894	322
EARNINGS AND DIVIDENDS OF NATIONAL BANKS. (See also Dividends.)	
Capital surplus and, since September 1, 1893	232
Gross and net earnings, since September 1, 1893	232
Ratios of, to capital and to capital and surplus since March 1, 1890	240
Capital, surplus and, arranged by geographical divisions.....	242
Capital, surplus and, annually since 1869	244
EXAMINERS' FEES. (See Tax.)	
EXCHANGES. (See Clearing-house transactions.)	
EXPENSES OF THE OFFICE:	
Amount of, during the year.....	42
Total expenses, 1863 to 1894.....	42
FAILURES. (See Insolvent national banks; State, etc., banks.)	
GOLD BANK NOTES. (See Circulating notes of national banks.)	
GOLD COIN:	
Amount of specie, including, and total money in circulation annually in United States since 1800.....	173, 174
Gold certificates and, held by national banks in each State and reserve city on or about October 1, 1888, to 1894.....	197
Balances in, paid by Assistant Treasurer United States to the New York Clearing-House Association during the year.....	296
Amount of, held by national and other banks on or about July 18, last.....	321
IN ACTIVE OPERATION:	
Number, capital, bonds, and circulation by States of national banks, on October 31.....	139
Number of national banks, in each State on October 31	139
INSOLVENT BANKS, OTHER THAN NATIONAL BANKS:	
Number, assets and liabilities of State, etc., banks which failed during the year ended August 31	328
INSOLVENT NATIONAL BANKS:	
Number of, placed in the hands of receivers and restored to solvency since the organization of the system.....	140
Number and capital stock of, placed in the hands of receivers annually since 1865.....	141
Date of authority to commence business and closing of, during the year.....	145
Changes in capital, bonds, and circulation of, and of liquidating banks, by States and geographical divisions.....	154
Circulation of, retired during the year.....	159
Circulation of, and of liquidating national banks received monthly for destruction during the year and total received since June 20, 1874.....	169
Titles of, placed in the hands of receivers since 1864.....	262
Amount and per cent of dividends paid while solvent of, since 1865.....	262
Cause of failure of.....	263-273
Circulation issued, redeemed and outstanding, and lawful money deposit of.....	263
Offsets allowed and settled and loss on assets compounded or sold under order of court of...	275
Value of assets returned to stockholders of	275
Assets at date of suspension and additional assets received since, of.....	275-281
Collections from assets of.....	282
Collections from assessment upon shareholders of	282
Dividends paid by	282
Receivers' salaries, legal and other expenses of	282
Amount of assessment upon shareholders of.....	283
Claims proved against.....	283
Per cent of dividends paid to creditors of.....	283
Date of closing of receiverships of	283
Liabilities of, which failed during the year.....	290

INSOLVENT NATIONAL BANKS—Continued.	Page.
Dividends paid by, the affairs of which were closed during the year.....	291
Dividends paid by, in an inactive condition.....	291
Dividends paid by, during the year and total dividends paid	292
INVESTMENT VALUE OF UNITED STATES BONDS. (See Bonds, United States.)	
ISSUES. (See also Circulating notes of national banks.)	
Quarterly increase or decrease of national bank circulation since 1875.....	163
Amount by denominations of national-bank notes issued annually since 1864	164
Gold bank notes issued, redeemed, and outstanding on October 31.....	167
Amount of each denomination of national-bank notes issued during the year and total issued to October 31, 1894.....	167
Monthly statement of "additional circulation" issued since 1884	167
Number and amount of each denomination of national-bank notes issued since the organization of the system.....	168
Amount of national bank circulation issued during the year.....	168
"Additional circulation" issued by banks in each State under act of July 12, 1882.....	169
LAWFUL MONEY:	
Amount of, on deposit to redeem circulating notes, monthly, since 1873	148
Decrease or increase of national bank circulation and, October 31, 1887, to October 31, 1894.....	157
Amount of, on deposit to retire national bank circulation by States since June 20, 1874.....	158
Amount of, on deposit to redeem national bank notes, October 31, 1894.....	159
Coin and coin certificates held by national banks in each State, etc., on or about October 1, since 1888	197
Changes in deposits and reserve since 1874	209
Statement of the lawful money reserve of the national banks in reserve cities and States, October 2, 1894.....	212
Condition of the reserve of, at date of each report during the year.....	214
Deposits and reserve of, of national banks on three dates in 1889 to 1894.....	215
State of the reserve of, of national banks since October 4, 1888.....	218
Reserve of, required and held by banks in geographical divisions at date of each report since March 10, 1885.....	220
Circulation, deposits and reserve of, held by national banks in New York City monthly since September 1, 1888	230
Movement of the reserve of, of national banks in New York City during October, for the last sixteen years	231
LIQUIDATION (See also Insolvent national banks; Voluntary liquidation):	
Number of national banks placed in liquidation in each State.....	139
LOAN AND TRUST COMPANIES:	
Abstract of reports of	306
Failures of, during the year.....	328
Condition of, in the District of Columbia	330
LOANS AND DISCOUNTS OF NATIONAL BANKS:	
Comparative statement of, in October, 1864 to 1894	189
Amount of, in central reserve and other reserve cities and States, and aggregate October 2, 1894.....	191
Highest and lowest points reached in, during the existence of the system.....	192
Percentage of, to total resources in 1866 and 1887 to 1894	192
Classification of, in the reserve cities, etc., on approximate dates during the past five years.....	193
Classification of, in New York City for the past nine years	195
Classification of, in the reserve cities, etc., on October 2, last.....	195
Aggregate, at date of each report since 1863	336
Amount of, reported by banks in each State, etc., at date of reports during the past year... ..	360
MARKET PRICE OF UNITED STATES BONDS. (See Bonds, United States.)	
NATIONAL BANKS. (See Organization; Insolvent national banks; Voluntary liquidation; Capital stock; Circulating notes, etc.)	
OFFICERS, CLERKS, AND EMPLOYEES:	
Names and compensation of	41
ORGANIZATION:	
Number of national banks organized, in liquidation and in operation by States, on October 31.....	139
Number and capital by States of banks organized during the year.....	140
Number of national banks organized and passed out of the system for various causes	140
Number and capital stock of national banks organized, in voluntary liquidation, and insolvent, annually, 1863 to 1894	141
Title, capital, and circulation of associations organized to succeed others with similar titles.....	142
National banking associations closed during the year, and dates of organization	145
PLATES. (See Tax.)	

	Page.
POPULATION OF THE UNITED STATES:	
Average per capita of money in the United States and in circulation since 1800.....	173, 174
Capital stock of each class of banks in each State and average per capita to.....	323
Aggregate banking funds and, by States	324
PRIVATE BANKS:	
Abstract of reports of condition of.....	312
Capital stock of.....	323
Average per capita of banking funds of, by States	324
Failures of, during the past year	328
PROFIT ON CIRCULATING NOTES (See also Circulating notes of national banks):	
On a deposit of \$100,000 in bonds of various classes on October 31, 1893 and 1894.....	160
RECEIVERS. (See also Insolvent national banks.)	
National banking associations placed in the hands of, during the year	145
Insolvent national banks placed in the hands of, since 1864.....	262
Date of appointment of, of insolvent national banks.....	274
Assets of insolvent national banks placed in the hands of	275
Assets of insolvent national banks, collections and disbursements by	281
Salaries of, legal and other expenses.....	282
Dividends paid by, of insolvent national banks the affairs of which were closed during the year	291
Dividends paid by insolvent national banks during the year and total paid in each case	292
REDEMPTIONS:	
Issues and, of national gold bank notes	167
Amount of each denomination of national bank notes redeemed since the organization of the system	167
Number and amount of each denomination of national bank notes redeemed since the organization of the system	168
Under act of June 20, 1874.....	169
Monthly statement of national bank notes received for redemption during the year and total received since June 20, 1874	170
National bank notes destroyed yearly since the establishment of the system.....	171
Receipts for destruction during the year and vault balance on October 31.....	171
Cost of redemption of national bank notes, 1883 to 1894.....	172
RESERVE. (See also Lawful money.)	
Deposits and, of national banks since 1874.....	209
Condition of, held by national banks on October 2.....	212
Deposits and, held by national banks at date of each report during the past year.....	214
Deposits and, of national banks on three dates in 1889 to 1894.....	215
State of the lawful money, of national banks at date of each report since October 4, 1888	218
Classification of, by geographical divisions at date of each report since March 10, 1885	220
Liabilities and, held by national banks in New York City, weekly, for the months given, in 1888 to 1894	230
Ratio of, to circulation and deposits and to deposits by national banks in New York City in October for the last sixteen years.....	231
RESOURCES AND LIABILITIES OF NATIONAL BANKS:	
Comparative statement of, in October, 1864 to 1894.....	189
Abstract of, on October 2, 1894.....	191
Highest and lowest points reached in principal items of, during the existence of the system.....	192
Aggregate of, from 1863 to 1894	336
Summary of, by States, etc., at date of each report during the year.....	360
SAVINGS BANKS:	
Abstract of reports of condition of mutual and stock	308
Capital stock of.....	323
Average per capita of banking funds in, by States.....	324
Depositors, deposits, and average deposit in, in each State, 1893 and 1894.....	326
Growth of, since 1820.....	327
Failures of, during the year.....	328
SHAREHOLDERS:	
Assessment upon and collections from, of insolvent national banks.....	282
Number of women, in State, etc., banks.....	325
SHARES OF STOCK:	
Number of, in State, etc., banks owned by women.....	325
SILVER COIN:	
Amount of money, including, in circulation annually in the United States since 1800	173, 174
Silver Treasury certificates and, held by national banks in each State and reserve city on or about October 1, 1888 to 1894	197
Amount of, held by national and other banks on or about July 18 last	321

SPECIE:	Page.
Bank circulation, paper currency, and, 1800 to 1894	173, 174
Per capita of, and of all kinds of money in circulation, 1800 to 1894	173, 174
Held by national banks on or about October 1 annually since 1864	189
Held by national banks on October 2, 1894	191
Highest and lowest points reached in, held by national banks during the existence of the system	192
Percentage of, to aggregate funds of national banks, 1866 and 1887 to 1894	192
Coin certificates and, held by national banks in each State, etc., on or about October 1, 1888 to 1894	197
Reserve fund, including, held by national banks in October since 1874	209
Lawful money reserve, including, held by national banks in each State and reserve city, October 2, 1894	212
Reserve required and held, including, on three dates in 1889 to 1894	215
Lawful money reserve of national banks at date of each report since October 4, 1888	218
Holdings of, by national banks in New York City weekly since September 1, 1888	230
Legal tenders and, held by national banks in New York City during October for the last sixteen years	231
Amount of, held by national and other banks on or about July 18, last	321
Amount of, held by Canadian banks on July 31, last	334
Holdings of, by national banks at date of each report since 1863	336-357
Holdings of, by national banks in each State and reserve city at date of each report since October 3, 1893	360-409
STATE BANKS:	
Condition of, at date of latest returns and in each year from 1872 to 1894	316
Classification of cash held by	321
Dividends declared by	322
Capital stock of, and of other banks	323
Average per capita of banking funds of, in each State	324
Investment in stock of, by women	325
Failures of, during the past year	328
SUCCESSION. (<i>See</i> Corporate existence of national banks.)	
SURPLUS. (<i>See</i> Capital; Earnings and dividends.)	
TAX:	
Semiannual duty on national-bank circulation paid during the year ended June 30, 1894	172
Collections from, as semiannual duty on circulation, cost of redemption, cost of plates, and examiners' fees, annually, since 1883	172
Total, collected from duty on circulation, capital, and deposits since organization of the system	172
Collections from assessment upon shareholders of insolvent national banks	282
Assessment upon shareholders of insolvent national banks	283
VOLUNTARY LIQUIDATION:	
Number of national banks passed into, for various causes since the organization of the system	140
Number and capital stock of national banks passed into, annually since 1865	141
Date of authority to commence business and of closing of associations which passed into, during the year	145
Date of closing, capital, and circulation of national banks which have gone into, under secs. 5220 and 5221, Rev. St.	245
Date of closing, capital, and circulation of national banks in, under section 7, act of July 12, 1882, succeeded by other associations	258
Date of closing, capital, and circulation of national banks in, under secs. 5220 and 5221, Rev. St., for the purpose of reorganization	259
Date of closing, capital, and circulation of national banks in, under section 7, act of July 12, 1882	261
WOMEN:	
Number of shareholders and amount of stock held by, in State, etc., banks	325
Number and salary of, employed in State, etc., banks	325

