ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

SECOND SESSION OF THE FIFTY-FIRST CONGRESS

OF

THE UNITED STATES.

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REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

DEPARTMENT OF THE TREASURY,
OFFICE OF COMPTROLLER OF THE CURRENCY,
Washington, D. C., December 1, 1890.

SIR: In compliance with the provisions of section 333 of the Revised Statutes of the United States, I have the honor to submit for the consideration of Congress the twenty-eighth annual report of the Comptroller of the Currency, covering the operations of this bureau for the year ended October 31, 1890.

During the year 1865 nearly all banks in the United States operating under the laws of the several States entered the national system; hence, the accessions for that year were abnormally large. The number of associations added to the system during the period covered by this report is greater than for any other twelve months since that date. A larger number of associations are now in operation than ever before, and the additions made since the last annual report to the surplus and undivided profits of the banks composing the system evidence the fact that they have never been more worthy of public confidence than at the present time. A substantial increase in deposits and loans is also apparent. Comparatively few associations have gone into voluntary liquidation, and only a moderate number have become insolvent. Of those whose corporate existence would have expired during the report year a very large proportion have been granted extensions under the act of July 12, 1882. Viewed as a whole, the operations of the year have been attended with a gratifying degree of success.

Shareholders have, as a rule, received satisfactory returns upon their investments, and the people at large have been faithfully served. The growth of the system furnishes indubitable proof that it is admirably adapted to the requirements of a commercial people, and that its merits are becoming more generally recognized and appreciated.

No legislation affecting national banks has taken place during the period covered by this report.

Within the year 307 banks have been organized, having an aggregate capital of $36,250,000. The number of banks in existence October 31, 1890, was 3,567, having in capital stock $659,782,865; bonds deposited to secure circulation, $140,190,900; and bank-notes outstanding, $179,755,643, including $54,796,907 represented by lawful money deposited to redeem circulation still outstanding.

The following table gives the number of banks organized during the year ended October 31, 1890, in each State and Territory, with their aggregate capital:

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Texas	63	$5,950,000	Massachusetts	3	$350,000
Pennsylvania	27	2,375,000	Indiana	3	450,000
Missouri	20	4,400,000	District of Columbia	3	600,000
Nebraska	19	1,825,000	Vermont	3	175,000
Washington	18	1,550,000	North Dakota	3	400,000
Ohio	13	1,920,000	Utah	3	950,000
Illinois	10	725,000	Oklahoma	3	200,000
Iowa	9	1,750,000	Maine	2	100,000
New York	8	1,000,000	Minnesota	2	300,000
Colorado	8	2,000,000	Virginia	2	100,000
Wisconsin	8	525,000	Georgia	2	150,000
Kentucky	7	660,000	North Carolina	2	150,000
Tennessee	7	1,350,000	Wyoming	2	125,000
Maryland	7	750,000	Arizona	2	100,000
Oregon	7	485,000	Indian Territory	2	150,000
Montana	6	1,050,000	West Virginia	1	125,000
New Jersey	5	300,000	Florida	1	100,000
Alabama	5	350,000	Arkansas	1	50,000
Kansas	5	1,300,000	New Mexico	1	50,000
South Dakota	5	275,000			
Michigan	5	435,000	Total	307	36,250,000
Louisiana	4	650,000			

In the Comptroller's report for 1889 a similar table was given showing an accession of 211 banks located in 38 different States and Territories. The increasing popularity of the system will be apparent when it is observed that during the present report-year 307 new associations have joined the system, and that these are distributed among 41 States and Territories. Texas, with 63 new banks, again heads the list, followed in the order named by Pennsylvania, Missouri, Nebraska, and Washington. It is worthy of note that these States were the first five on the list in the report of last year, and in the same order, except that Missouri has advanced from fifth to third place.

Further comparisons with the report of 1889 exhibit the following suggestive changes of position in the list of accessions. Ohio has advanced from the twentieth place, with 4 new banks, to sixth place, with 13 organizations, while New York, which last year occupied the twenty-second place, with 3 accessions, now ranks ninth, with 8 new associations. This indicates that the system has maintained, and is increasing its hold upon the business communities of the leading States east of the Mississippi River, as well as in those located farther west and south. In Kentucky and Kansas smaller proportionate increases are noted. Other changes in position are not especially noticeable.

In this connection it is proper to call attention to the important accessions to the system in St. Louis and other Western reserve cities by the conversion of several conspicuous State banks and the original organization of others with ample capital. The recent rapid increase in the number of associations located in the Southwest and Northwest has done much to bring about these changes, and no doubt similar influences have caused Minneapolis and St. Paul to take their places in the list of reserve cities. The city of Brooklyn has also been placed in this category.

It thus appears that the persistent attacks made upon the national system, based, as a rule, upon misinformation and mainly incited by baseless prejudices, have failed to bring about its destruction or prevent its steady, indeed, rapid extension in all parts of the United States.

The involuntary confidence reposed by the people at large in the associations of which it is composed, growing stronger each succeeding year, has at last compelled their establishment in many communities long falsely taught to regard them as instruments of oppression and inimical to the public good. So the material and financial interests of the citizen prove, in time, more potent than the political prejudices of the partisan.

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

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

Year.	Organized.		Closed.				Net yearly increase.		Net yearly decrease.	
			In voluntary liquidation.		Insolvent.					
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
1863	134	$16,378,700					134	$16,378,700		
1864	453	79,366,950	3				450	79,366,950		
1865	1014	242,542,982	6	$330,000	1	$50,000	1,007	242,162,982		
1866	62	8,515,150	4	650,000	2	500,000	56	7,365,150		
1867	10	4,260,300	12	2,160,000	6	1,170,000		930,300	8	
1868	12	1,210,000	18	2,445,500	4	410,000			10	$1,645,500
1869	9	1,500,000	17	3,372,710	1	50,000			9	1,922,710
1870	22	2,736,000	14	2,550,000	1	250,000	7			64,000
1871	170	19,519,000	11	1,450,000			159	18,069,000		
1872	175	18,988,000	11	2,180,500	6	1,806,100	158	15,001,400		
1873	68	7,602,700	21	3,524,700	11	3,825,000	36	253,000		
1874	71	6,745,500	20	2,795,000	3	250,000	48	3,700,500		
1875	107	12,104,000	38	3,820,200	5	1,000,000	64	7,283,800		
1876	36	3,189,800	32	2,565,000	9	965,000			5	340,200
1877	29	2,589,000	26	2,539,500	10	3,344,000			7	3,294,500
1878	28	2,775,000	41	4,237,500	14	2,612,500			27	4,075,000
1879	38	3,595,000	33	3,750,000	8	1,230,000			3	1,385,000
1880	57	6,374,170	9	570,000	3	700,000	45	5,104,170		
1881	86	9,651,050	26	1,920,000			60	7,731,050		
1882	227	30,038,300	78	16,120,000	3	1,561,300	146	12,357,000		
1883	262	28,654,350	40	7,736,000	2	250,000	220	20,668,350		
1884	191	16,042,230	30	3,647,250	11	1,285,000	150	11,109,980		
1885	145	16,938,000	85	17,856,590	4	600,000	56			1,518,590
1886	174	21,358,000	25	1,651,100	8	650,000	141	19,056,900		
1887	225	30,546,000	25	2,537,450	8	1,550,000	192	26,458,550		
1888	132	12,053,000	34	4,171,000	8	1,900,000	90	5,982,000		
1889	211	21,240,000	41	4,316,000	2	250,000	168	16,674,000		
1890	307	36,250,000	50	5,050,000	9	750,000	248	30,450,000		
Total	4,455	662,763,182	750	103,946,000	139	26,958,900	3,635	546,103,782	69	14,245,500
Deduct decrease							69	14,245,500		
Total net increase							*3,566	†531,858,282		

* One bank restored to solvency, making 3,567 going banks.

† The total authorized capital stock on October 31, was $659,782,865; the paid-in capital, $656,355,700, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

In the foregoing table it will be seen that the net increase in the number of associations during the year, after deducting the failed and liquidating, is 248, as compared with 168 the previous year, and 127 the average of the preceding ten years.

When the difficulties with which national banking associations are obliged to contend are duly considered, the continued growth of the system at an accelerating rate is remarkable. In spite of the fact that they are subjected to onerous requirements in connection with the issue of circulating notes, which has become unremunerative, they still find

themselves obliged to maintain their national character, in obedience to the desires of the public at large, which places security and economy above all other considerations in choosing the institutions through which its banking operations are to be conducted.

It would seem to be at variance with public duty to further delay granting such a just measure of relief as would properly facilitate the establishment of these necessary agencies at all points within the national domain where banking facilities are now inadequate.

It is capable of demonstration that the relief required is in entire harmony with the best interests of all, and that the burdens now unnecessarily and unjustly imposed rest at last upon the productive industries of the country.

AMENDMENTS TO PRESENT LAW.

In his report for 1889 the Comptroller called attention to the fact that the issuing of circulating notes by national banking associations was unprofitable. A majority of the banks are receiving no gain from this source, while many of them are suffering a slight loss. This results from the high rate of premium established in the market upon the bonds of the United States available for the purpose of securing note-issues. He then used the following language:

In the opinion of the Comptroller the law governing national banks should be amended so as to produce the following modifications:

(1) The minimum deposit of bonds to secure circulation should be fixed at 10 per cent. of the capital stock in respect to all associations having a capital of $300,000 or less, and for all banks having a greater capital a minimum deposit of $30,000 in bonds should be required.

(2) Circulation should be issued to the par value of the bonds deposited.

(3) The semi-annual duty on circulation should be so reduced as to equal one-fourth of 1 per cent. per annum.

These recommendations are renewed at the present time, without modification, except as to the first proposition, which might be so changed as to fix the minimum of bond deposit at the nominal sum of $1,000 for each association without reference to the amount of its capital stock paid in.

The recommendations above quoted were made before the assembling of the present Congress, and prior to the passage of the act of July 14, 1890, providing for the monthly purchase of 4,500,000 ounces of silver bullion, and the issue of Treasury notes in payment therefor. The opinion had generally obtained that the amount of money then in circulation was insufficient and it was presumed by the Comptroller that Congress would not favorably consider so radical a change as the reduction of the minimum bond deposit of each association to $1,000, until provision had been made for additional circulation of some character.

The passage of the bill above mentioned, authorizing the issue of notes in payment for silver bullion, is generally accepted as indicating the adoption of a new and permanent policy on the part of the General Government, and as tantamount to a declaration that the national banks are not to be made use of in the immediate future to supply the country with the additional circulation required.

This opinion is strengthened by consideration of the fact that bills formulated with great care and early introduced in Congress, providing for an increased and permanent issue of national-bank notes, have not been seriously considered in the Congressional committees having jurisdiction of the subject-matter.

Whatever may be thought as to the expediency of the course above indicated, it is the part of wisdom to promptly adjust matters to the new conditions. If it is true that bank notes are not now needed in providing the money supply necessary to the proper conduct of the business of the country, then there is no just reason for continuing the enforced issue required by existing laws. In recognition of this fact, a bill (S. 3842) was reported to the Senate by Hon. John Sherman, from the Committee on Finance, on the 15th day of July last, reading as follows:

Be it enacted, etc., That the compulsory requirement of deposits of United States bonds with the Treasurer of the United States by national banks is hereby limited in amount to one thousand dollars of bonds for each and every national bank: *Provided*, That the voluntary withdrawal of bonds for the retirement of national-bank notes shall not exceed the sum of three million dollars in any one month: *And further provided*, That this act shall not apply to the deposit of bonds which may be required by the Secretary of the Treasury to secure deposits of public moneys in the national banks.

SEC. 2. That upon any deposit already or hereafter made of any United States bonds bearing interest in the manner required by law, any national-banking association making the same shall be entitled to receive from the Comptroller of the Currency circulating notes of different denominations in blank, registered and countersigned as provided by law, not exceeding in the whole amount the par value of the bonds deposited: *Provided*, That at no time shall the total amount of such notes issued to any such association exceed the amount at such time actually paid in of its capital stock.

SEC. 3. That all acts and parts of acts inconsistent with the provisions of this act be, and the same are hereby, repealed.

It will be observed that the bill provides:

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

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

(3) That the monthly withdrawal of bonds under the act shall not exceed $3,000,000 in the aggregate.

Under all the circumstances the Comptroller has no hesitation in earnestly recommending the passage of this bill.

It is a well-known fact that the circulation of national banks is in process of retirement. During the five years ended October 31, 1890, the aggregate of their circulation based upon deposit of United States bonds has been reduced from $276,304,189 to $124,958,736, showing a net decrease during the five years of $151,345,453. The net average decrease for each of the past five years is $30,269,090.

This is more significant when we take into account the fact that during this period there has been an average yearly increase of 168 in the number of national banks and an increase of 839 in the aggregate.

It is evident, therefore, that causes are in operation which, unless removed, will in the near future reduce the circulation of national banks to the minimum requirements of the law.

On the 18th day of July, 1890, there were 3,484 national banks in operation having an outstanding circulation of $126,323,880, secured by $144,624,750 of United States bonds held in trust by the Treasurer of the United States. Of this bond deposit $44,241,452, representing circulation to the amount of $39,817,307, was in excess of the minimum required, and hence subject to withdrawal at the pleasure of the banks. It is to be presumed that the managers of these associations are fully advised as to their interests, and that so fast as the advancing premium on bonds renders the issue of circulating notes possible only at a loss they will surrender their circulation and withdraw their bonds. This makes probable a steady withdrawal of bonds to the amount of

$44,241,452, and the permanent retirement of $39,817,307 of circulating notes, unless some change in existing law affords relief.

It is difficult to understand how the present withdrawal of national-bank notes can benefit any citizen of the United States. They are secured by a deposit of United States bonds, which are now owned by the banks, and pledged for the redemption of their notes. If the banks should withdraw these bonds they would still be held by some one who would receive the interest thereon, and no change of ownership would in any way relieve the Government from the payment of either principal or interest. On the other hand it would appear from every point of view that an increase to par of circulation would result in benefit to every interest in any way affected.

Upon the basis of the bond deposit of July 18, 1890, the increase of note issues to par of bonds would enable the banks to immediately augment their circulation by the sum of $14,462,475, without the purchase by them of another bond. This would increase the revenues of the General Government, under existing laws, $144,624.75 per annum, that being the amount of the tax or duty upon the additional issue of notes, and no increased expenditure on its part would be caused thereby.

It would benefit the people by immediately increasing the amount of money in general circulation to the extent of $14,462,475. This increase, equal to three months' purchase of silver bullion, would have been very effective in relieving the present monetary stringency if the bill under discussion had become a law during the first session of the present Congress.

It would have greatly facilitated the movement of crops for the current year and afforded relief to the general business of the country. Such an issue of bank notes would have been more marked and effective than the disbursement of a like sum of Treasury notes under the silver-bullion act, for the reason that the bank notes would have been issued at once, at a time when greatly needed, and promptly distributed to about 3,500 banks located at various market towns and trade centers in every State and Territory, while the Treasury notes used in payment for silver bullion are issued in monthly installments and go chiefly to large dealers in the city of New York, thus delaying their general distribution.

We can now consider the effect of that provision in the bill reducing to $1,000 the minimum of bond deposit made to secure circulation by each association. As has been stated, the bonds held as security for circulation by all associations on July 18, 1890, aggregated $144,624,750. Under the operations of existing law these holdings may be reduced to $100,383,298, making a possible withdrawal of $44,241,452.

It is pertinent to inquire as to the probable withdrawal of bonds under the operations of this bill if it should become a law, and the consequent decrease in circulating notes. It is ascertained that on July 18, 1890, there were 928 associations holding bonds in excess of the minimum requirement. Of the $70,183,750 in bonds deposited by these 928 associations, $44,241,452 was in excess of the minimum. If these 928 associations find it for their interests to now maintain a deposit of bonds in excess of legal requirements, while they are entitled to only 90 per cent. of circulation, it seems certain that they will not withdraw bonds now pledged after the issue of circulation shall be increased to 100 per cent. of bonds. Therefore we are safe in estimating that the $70,183,750 of note-issues to which these 928 banks would be entitled under the Sherman bill upon bonds now on deposit would not be diminished but might be increased.

In regard to the 2,556 associations which now maintain a no larger bond deposit than is obligatory under existing laws, it may be said that their operations under the provisions of the Sherman bill can not be so definitely predicted. If we proceed upon the hypothesis that each would reduce the amount of its pledged bonds to the one thousand-dollar minimum, we ascertain that their circulation would stand at $2,556,000. If then the 928 associations in the first class should maintain a circulation of $70,183,750 and the 2,556 associations in the second class should reduce their issues to the lowest possible point, to wit, $2,556,000, the total circulation of all the associations would be $72,739,750, which is $53,584,130 less than the amount outstanding July 18, 1890. This sum may be considered as the maximum of contraction probable under present conditions in case the Sherman bill should become a law.

It must be remembered, however, that only $3,000,000 of bonds can be withdrawn each month, so that the monthly contraction would in any event be limited to the latter amount and the retirement of the sum indicated would necessarily be distributed over a period of about two years. The possible contraction under existing law was $39,817,307 at the date under consideration, while the maximum probable reduction under the Sherman bill is $53,584,130. When we come to consider that under the proposed law the issue of circulation would be more profitable and the organization of new banks greatly increased, it seems probable that the retirement would not be permanently accelerated or increased thereby, while it is certain that the first effect would be to cause an expansion of nearly $15,000,000.

Again, it is clear that the Secretary of the Treasury will, for most of the time during the next seventeen years, be a purchaser of United States bonds, for account of the sinking fund at least, and that therefore it is for the interest of the people whom he represents that the premium on these bonds should rule low. To this end it is important that the new associations, which are now being organized with greater rapidity than at any time for the past twenty-five years, should not be forced to appear in the bond market as unwilling purchasers in competition with the Secretary of the Treasury.

During the year ended October 31, 1890, there have been organized 307 new associations, and they have been obliged by law to purchase in the open market interest-bearing bonds of the United States of the par value of $6,680,750 for deposit to secure notes for circulation, thus increasing the demand for these securities and adding in some degree to the premium paid by the Secretary of the Treasury upon all his purchases for the same period. If the Sherman bill had been in operation these purchases would have been only $307,000 or $6,373,750, less than the amount above stated. Hence it seems certain that the proposed legislation would in this respect result in a saving to the people. So, from every point of view, the passage of the Sherman bill seems calculated to promote the welfare of both the banks and the people.

The Comptroller has deemed it proper to discuss this measure at considerable length, for the reason that no other legislation seems probable during the second session of the present Congress and he deems it to be of very great importance that so much, at least, should be done for the relief of the associations under his official supervision.

He has not, however, in any degree modified his views as to the necessity for a reduction of the rate of duty imposed upon national-bank currency. The imposition of such a tax can not be successfully defended upon any ground. The necessities of the Government can

not be pleaded as an excuse, nor is it true that any ordinary deficit in revenues would justify the General Government in making the issue of circulation obligatory upon the banks, and then in taxing them for the involuntary exercise of a franchise which is without value.

It must be borne in mind that this duty was imposed at a time when the Government was engaged in a war of gigantic proportions and that a very considerable profit on circulation was then realized by national banks. These conditions are now radically changed; profound peace has prevailed for twenty-five years and the debt of the Nation has long since ceased to be a burden. All other internal war taxes have been abolished, except those imposed upon spirits and tobacco, and these are retained only because they are generally regarded as penalties properly imposed upon the manufacture or sale of articles the use of which is deemed incompatible with the public good. To relieve the banks of this tax would indirectly benefit the public who deal with them, as it would reduce those expenditures which are necessarily taken into consideration in fixing rates of discount and exchange.

It is proper also to call attention to the fact that the banks are otherwise called upon to pay for the expenses attending the redemption of their notes by the Treasurer of the United States, for the engraving of the plates from which their notes are printed, and for the compensation of the entire corps of examiners, the assessments made upon the banks during the last fiscal year for the above purposes having aggregated $269,516.10.

The above is in addition to the duty on circulation, which during the last fiscal year amounted to $1,254,839.65. The entire sum received in taxes from these associations since the inauguration of the system is $138,918,975.22.

The rate of duty above recommended, one-fourth of 1 per cent. per annum, would produce a sum more than sufficient to reimburse the Government for all expenditures on account of the banks, the entire salary-list of clerks included.

DEPOSITS.

The deposits of a national bank are now its principal source of profit. Originally they realized a profit upon circulation as well as deposits. The high rate of premium commanded in the market by the interest-bearing bonds of the United States, which are required to be deposited by these banks as security for their circulation, has rendered the issue of circulating notes, in most localities, unprofitable.

Hence national banks now organizing issue only so much of circulation as is obligatory under the law. They are fully cognizant of the fact that no profit will be realized on account of the right to issue notes, and proceed in their organization mainly because of the gain to result by reason of deposits.

The deposits of a bank usually bear a close relation to the degree of confidence reposed in it by those who live within the sphere of its business activities. The unprecedented success which has, as a whole, attended the operations of banks in the national system during its twenty-eight years' trial, has inspired a degree of confidence not attained by any of its predecessors. In the early years of the system depositors were in some degree doubtful as to its success, and deposits were correspondingly meager.

It is curious to note how steadily the relative proportion of deposits to capital has increased from year to year, and how close a relation the

increased gain by reason of augmented deposits bears to the diminished profits by reason of note-issues. This is illustrated by noting the relative increase of capital and deposits during the period extending from January 1, 1866, to October 2, 1890. At the former date the aggregate capital of all national banks amounted to $403,357,346, and their individual deposits were $520,212,174. At the latter date the aggregate capital had increased to $650,447,235, and the individual deposits to $1,564,845,275. During this period of about twenty-five years the capital stock account shows an increase of $247,089,889, equal to 61 per cent., while the individual deposits exhibit an increase of $1,044,633,101, or over 200 per cent.

This comparison indicates that the rate of increase of deposits has been relatively nearly four times that of capital. While this growth is, in a certain degree, attributable to the general increase of the capital and business of the country, it is to a greater extent owing to the age of the system and the unexampled success which has attended its operations and the increased confidence thereby inspired. Whatever may be the opinion entertained with regard to the expediency of granting to banks the right to issue notes for circulation, it will be universally conceded that the public welfare is promoted by the augmentation of bank deposits. In this respect we find the interests of the banks and of the whole people identical. It is of great importance that the circulating medium of the country be kept within the channels of trade. Whenever the surplus earnings of the wage-workers, the professional men, the farmers, the manufacturers, and the tradesmen are permitted to remain idle in the custody of individuals, legitimate borrowers are caused to pay increased rates of interest, and business and commerce languish for want of adequate banking facilities.

It is true, beyond controversy, that the national system is admirably adapted to the most thorough and complete utilization of the present supply of money, and all good citizens, and especially those who are honestly of the opinion that this supply is inadequate to the demands of business should oppose any and all efforts to embarrass or destroy an admirable system in successful operation when no opponent is able to suggest any agency adapted to an equally efficient service.

INTEREST ON DEPOSITS.

There is no provision of law prohibiting the payment of interest on deposits by national banks.

It is not proposed at this time to discuss the expediency of such a course when it is confined to the regular customers of the association who reside near it, or conduct business within, the legitimate sphere of its operations. Recent developments, however, have called the attention of the Comptroller to the embarrassments which sometimes result from the payment of interest to non-resident depositors, who are not so directly interested in the success of the association. Non-resident stockholders may be desirable in communities possessing an inadequate supply of local banking capital, but non-resident depositors who are only attracted by the payment of liberal rates of interest are a source of possible if not probable danger.

The regular customers of a bank living in the vicinity of its location, dependent upon it for accommodations, and personally acquainted with its managers, are not likely to lose confidence in its solvency, if it is conducted with ordinary prudence. As a rule, they are so situated as to suffer by its embarrassment or failure, and hence are disposed to

avoid any course that might shake its credit or prevent its extending usual accommodations to its patrons. They are daily brought in contact with its local shareholders, who usually are persons of standing and influence, constituting a strong and effective corps of defenders whenever its credit is assailed by unfounded rumors. The local deposits of a bank are subject to periodical changes, which are well understood by intelligent bank managers, and being anticipated, are provided for without serious difficulty. Unusual fluctuations may cause more inconvenience, but can always be met by resort to means which every prudent banker will hold in reserve for such emergencies.

The case is different, however, when deposits have been abnormally increased by paying high rates of interest to non-residents. Upon sums thus secured there will evidently be a loss unless they are kept continually employed at full rates. Gradually this class of deposits comes to be regarded in the light of capital, upon which interest is paid in lieu of dividends, and if the latter exceed in rate the former the managers of the bank unwisely regard this manner of increasing the loanable funds of the bank as more profitable than an augmentation of its capital. For a time the conditions may be favorable, and increased dividends to shareholders result, but in due time the insecurity of the situation will become disagreeably apparent.

A case in point is where a series of crop failures has made collections in a large degree impracticable, resulting in numerous failures and a rapid decline in values. The newspapers disseminate exaggerated reports, and the more distant the point of observation the more hopeless seems the situation. Confidence is destroyed and the non-resident depositors, infected with the timidity which afflicts capitalists, insist upon repayment, and serious embarrassment, if not failure, results. The causes which precipitate the withdrawal of deposits are identical with those rendering it impossible for the association interested to realize upon its loans and discounts, and the unduly-extended institution finds itself ground to dust "between the upper and the nether millstone." Then there is an awakening to the fact that an increase of capital would have been infinitely preferable to interest-bearing deposits of non-residents.

The stockholder is a proprietor and can not withdraw his investment when danger is apprehended, nor can he receive dividends when the net earnings of the bank are insufficient for the purpose, but no adverse circumstances can prevent the depositor from demanding the return of his funds with the interest thereon, in accordance with the terms of the contract. Other illustrations, drawn from experience, might be given to further enforce the proposition that no bank should habitually strive to re-enforce its insufficient capital or unduly increase its earnings by seeking to secure the deposits of non-residents by the payment of interest.

BORROWED MONEY.

It has been shown that deposits are an important factor in successful banking. There is a marked distinction, however, between deposits and money borrowed. It is evident from a careful reading of the national-bank act that its framers clearly recognized this distinction. Hence they established a limit beyond which an association should not extend its liabilities for money borrowed. Section 5202 United States Revised Statutes reads as follows:

No association shall at any time be indebted or in any way liable to an amount exceeding the amount of its capital stock at such time actually paid in and remain-

ing undiminished by losses or otherwise, except on account of demands of the nature following:

(1) Notes of circulation.

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

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

(4) Liabilities to the stockholders of the association for dividends and reserve profits.

In the blank forms upon which the Comptroller requires banks to make their reports of condition appear the subheads "notes rediscounted" and "bills payable." These two items are supposed to include the liabilities subject to the limitation of the section quoted. It is found, however, that many bank officers charged with making these reports do not fully understand what transactions are to be classified under these two heads, and amounts which should appear there are frequently included in individual deposits or amounts due to banks. In regard to the general subject it may be said that a bank is organized for the purpose of lending money and not for the purpose of borrowing. It would therefore appear that no cashier or other officer of a bank should assume the power of borrowing money or rediscounting its paper without having been specially authorized so to do by the directors acting as a board, of which action duly authenticated minutes should be preserved in its records. Neither should the board, as a matter of prudence, exercise this power habitually, nor at any time, unless some exigency has arisen which makes it imperative. A frequent recourse to this expedient is a sure indication that the bank has accepted accounts to the proper conduct of which its capital is inadequate, or that it is inclined to unsafely extend its business.

Very frequently undue anxiety to divide large earnings induces managers to adopt this course, and in a few cases it results from excessive accommodations having been extended to the individual directors or enterprises in which they are interested as proprietors or stockholders. Having been duly authorized by the board of directors, the cashier of a bank may lawfully rediscount its notes or bills, or borrow money for its use upon such terms and in such manner as may be for its interest, and in the latter case may issue therefor such evidence of indebtedness as may be acceptable to the lender, provided it correctly sets forth the transaction. It has, however, become the custom on the part of some banks to treat the sums thus acquired as deposits, and to issue therefor certificates of deposit, sometimes payable on demand and in other cases payable upon short notice or at some fixed date. When this course is pursued the published reports of the bank do not disclose the fact that it is a borrower and the true condition of the association is not shown. Indeed, an increase in deposits will be apparent to those who peruse its statements, when in fact a withdrawal of deposits has been the cause which induced it to become a borrower.

The characteristic feature of the national system is the publicity given to the condition of the several associations of which it is composed, and a want of accuracy defeats the end in view. Instances have been brought to the attention of the Comptroller which lead him to the conclusion that some bank officers have resorted to the expedient of publishing borrowed money as deposits for the purpose of exhibiting to the public a growth in business which would place competing institutions who were more scrupulous at a disadvantage. Cases of this kind are exceedingly rare, however, and the motive which prompts such conduct is inconsistent with that high sense of honor and that unimpeachable integrity which so conspicuously characterizes bank managers

as a class. It is not an easy matter for the Comptroller nor for a bank examiner to decide, in a certain class of cases, whether a particular liability should be classed as a deposit or as a bill payable. Those charged with the conduct of the banks concerned, however, ought to be able to do so with reasonable certainty.

Ordinarily all funds intrusted to the custody of a bank upon which no interest is paid may, for the purposes of this discussion, be classed as deposits. This is also generally true of funds belonging to its local customers, upon which interest is paid by the bank, provided that the rate is so low as to leave a fair profit when a safe proportion is invested by the bank at current rates. But in all cases where the creditor demands security and receives a rate of interest approximating or exceeding that paid by legitimate borrowers in high credit it is evident that all the conditions exist which characterize a loan of money, and funds thus secured can not properly be classified as deposits. The items reported as deposits, which most frequently invite the criticism of this office, arise out of transactions like these:

(1) A bank doing business in a locality where rates of interest rule high negotiates with persons living at distant points, where loanable funds are more abundant, and secures certain sums for a fixed period and at a rate of interest current for loans at the place where the lender resides, issuing a certificate of deposit therefor.

(2) A bank similarly situated issues its certificates of deposit payable at a future date, drawing interest, and in some cases accompanied by collaterals, and places these certificates with a broker or agent for sale.

(3) An association in need of funds secures advances from a correspondent bank upon open account, or upon issue of a certificate of deposit, paying interest on the same, and in many cases pledging its bills discounted as security.

These questionable transactions take other forms, but those described are the most common.

It is evident that in the cases mentioned all the characteristics of a loan of money obtain except the form of the instrument which evidences the indebtedness. The creditor in each case is a non-resident, who expects no ordinary banking accommodations from the debtor association, and is only induced to make the transaction by the receipt of interest.

To enter such items under the head of deposits is to defeat the administration of the law, for it is evident that an enforcement of the provisions of section 5202, United States Revised Statutes, will be impracticable if a proper discrimination is not made between deposits and money borrowed.

DOMESTIC EXCHANGES.

In his annual report for 1889 the Comptroller took occasion to refer to the valuable services rendered to the people of this country by the associations composing the national banking system in facilitating exchanges and collections and reducing the rate of charges therefor. An investigation then made developed the fact that no data in reference to this very important subject were accessible, and that, in fact, no attempt had ever been made to procure statistics bearing upon this point. Further reflection led him to believe that an attempt should be made to procure the desired information through the agency of the national banking system.

In no country are banks more generally employed by all classes of people than in the United States. Almost every person engaged in

any form of business activity makes use of these institutions in a greater or less degree. Each bank becomes the clearing-house for its patrons and its operations faithfully reflect the character and magnitude of the business conducted by those whom it serves. Hence if it were possible to analyze and classify the transactions of all the banks and bankers of the United States a vast amount of valuable information would become accessible to the statistician and available to the legislator.

It is, of course, impossible to procure information as to the transactions of private persons or firms engaged in the business of banking, nor is it found practicable to reach, for this purpose, the banks organized under the laws of the several States, in many of which these corporations are not subject to such supervision or control as would be necessary for the purpose. We have at hand, however, the national banking system, composed of 3,567 associations, located at trade centers in every State and Territory. Through these widely distributed agencies the larger part of the banking business of the country is transacted. No other country has so extensive a single system under the supervision of a central bureau and available for statistical purposes. It is believed, therefore, that the movements exhibited by detailed reports from these associations will prove of great value in ascertaining the needs of the country and will make possible a just estimate of the utility of the national banking system in facilitating the exchanges indispensable in all commercial and industrial operations.

In June last the Comptroller came to the conclusion that the value of the information desired would warrant him in addressing to each national banking association a circular letter requesting a statement of the amount of drafts drawn during the year ended June 30, 1890:

(1) Upon national and other banks in the cities of New York, Chicago, and St. Louis, separately stated;

(2) Upon banks located in other reserve cities; and

(3) Upon all other banks.

The first subdivision called for a separate statement of amounts drawn upon banks located in the cities of New York, Chicago, and St. Louis. These were selected for the reason that they only were central reserve cities. Amounts drawn upon the other reserve cities were to be stated in the aggregate only. A statement of the amounts drawn upon each was desired but was not called for on account of a disposition to avoid imposing any unnecessary labor upon the clerical force of the several associations. The banks were also requested to report the estimated average rate per cent. of premium received and paid.

On the 30th day of June last 3,438 national banks were in operation, and to the cashier of each the circular letter above outlined was addressed, and of these 3,329 have furnished the information desired.

The total amount of drafts drawn by these associations during the year ended June 30, 1890, was $11,550,898,255. We find that of this amount there was drawn on New York $7,284,982,634; on Chicago, $1,084,574,558; on St. Louis, $188,765,842; on other reserve cities, $2,527,757,482, and on all other banks and bankers, $464,817,739. From this statement it appears that of the total sum 63.07 per centum was drawn on banks in New York, 9.39 per centum on Chicago, 1.64 per centum on St. Louis, 21.88 per centum on other reserve cities, and 4.02 per centum on banks located elsewhere.

In order to illustrate the movements exhibited by these reports the following table has been prepared, showing the amounts drawn upon New York, Chicago, and St. Louis, the other reserve cities, and all other banks, together with the number of banks drawing upon each, and the

relative proportions of the several amounts to the total drafts drawn by all reporting banks:

Location of banks drawn upon.	Number of banks drawing.	Amount.	Percentage of total drafts.
New York	3,147	$7,284,982,634	63.07
Chicago	1,024	1,084,574,558	9.39
St. Louis	481	188,765,842	1.64
Other reserve cities	2,334	2,527,757,482	21.88
All other banks	1,080	464,817,739	4.02
Total		11,550,898,255	100.00

In the following table is exhibited the amount of exchange drawn by all the national banks which have reported, classified by States, arranged in the order of total amounts drawn, and further subdivided so as to show the operations of banks in reserve cities, and other banks separately, during the year ended June 30, 1890:

AMOUNT OF DRAFTS DRAWN BY ALL REPORTING BANKS.

Location.	Reserve cities.		All other.		Total.	
	No. of banks.	Amount.	No. of banks.	Amount.	No. of banks.	Amount.
Massachusetts	56	$817,388,528	200	$782,621,156	256	$1,600,009,684
Illinois	19	956,064,990	166	405,779,072	185	1,361,844,062
Pennsylvania	70	607,941,580	266	522,460,914	336	1,130,402,494
New York	33	219,802,788	258	699,941,076	291	919,743,864
Ohio	23	476,917,278	207	295,151,750	230	772,069,028
Missouri	22	507,075,258	48	36,701,906	70	543,777,164
New Jersey			92	508,700,947	92	508,700,947
Connecticut			84	416,047,524	84	416,047,524
Michigan	8	133,175,228	102	212,309,453	110	345,484,681
Nebraska	9	175,178,713	117	155,998,780	126	331,177,493
Rhode Island			59	323,357,109	59	323,357,109
Minnesota	12	210,880,642	47	70,381,664	59	281,262,306
Maryland	19	230,042,384	37	30,576,751	56	260,619,135
Texas			148	241,780,749	148	241,780,749
Iowa			135	229,878,098	135	229,878,098
Indiana			99	186,618,301	99	186,618,301
Maine			77	162,579,412	77	162,579,412
Colorado			40	160,755,610	40	160,755,610
Wisconsin	3	53,004,946	61	96,166,931	64	149,171,877
Kansas			150	143,467,707	150	143,467,707
New Hampshire			51	134,854,170	51	134,854,170
Kentucky	10	61,429,389	59	71,602,539	69	133,031,928
Louisiana	10	108,321,969	7	12,100,666	17	120,422,635
California	2	24,916,035	35	85,832,599	37	110,748,634
Tennessee			44	94,831,961	44	94,831,961
Georgia			27	88,055,102	27	88,055,102
Vermont			47	85,033,920	47	85,033,920
Virginia			31	83,719,222	31	83,719,222
Washington			41	74,334,294	41	74,334,294
Oregon			33	58,548,436	33	58,548,436
Alabama			26	53,335,607	26	53,335,607
Montana			22	52,223,703	22	52,222,703
District of Columbia	11	42,953,575	1	3,252,730	12	46,206,305
North Carolina			20	45,572,126	20	45,572,126
South Carolina			15	41,378,067	15	41,378,067
Florida			15	35,125,031	15	35,125,031
South Dakota			36	32,061,974	36	32,061,974
Arkansas			8	31,359,123	8	31,359,123
Delaware			18	30,949,385	18	30,949,385
Utah			10	27,349,987	10	27,349,987
West Virginia			19	25,167,612	19	25,167,612
Mississippi			11	22,948,968	11	22,948,968
North Dakota			25	16,553,426	25	16,553,426
New Mexico			8	14,837,575	8	14,837,575
Wyoming			10	10,413,865	10	10,413,865
Idaho			6	8,507,703	6	8,507,703
Nevada			2	2,695,871	2	2,695,871
Arizona			2	1,884,380	2	1,884,380
Total	307	4,625,093,303	3,022	6,925,804,952	3,329	11,550,898,255

In order that these movements may be properly understood they have been classified so as to indicate the points drawn upon, as will appear below. In doing this the operations in reserve cities have been separately tabulated, as follows:

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

Reserve cities.	On New York.	On Chicago.	On St. Louis.	On other reserve cities	On all other banks.	Total.
New York	$4, 735, 000	$22, 076	$50	$93, 555, 483	$93, 918	$98, 406, 527
Chicago	617, 269, 027	189, 489, 974	4, 560, 458	87, 520, 559	57, 224, 972	956, 064, 990
Boston	778, 099, 468	2, 073, 376	981	33, 698, 529	3, 516, 174	817, 388, 528
Philadelphia	348, 640, 385	316, 872	114, 361	25, 693 198	14, 758, 053	389, 522, 869
Kansas City	183, 515, 343	65, 206, 863	48, 520, 664	9, 744, 914	123, 301	307, 111, 085
Cleveland	244, 463, 183	7, 888, 586	133, 605	13, 257, 349	218, 844	265, 961, 567
Baltimore	200, 84, 289	34, 907	20, 062	29, 140, 518	262, 608	230, 042, 384
Pittsburgh	165, 627, 966	6, 990, 184	35, 826	45, 689, 247	75, 488	218, 418, 711
Cincinnati	165, 390, 565	10, 090, 399	4, 569, 209	28, 534, 246	2, 380, 292	210, 955, 711
Omaha	101, 099, 155	58, 174, 851	8, 867, 991	5, 822, 237	1, 214, 479	175, 178, 713
St. Louis	138, 958, 578	10, 820, 961	.....	9, 832, 648	48, 844	159, 661, 031
Detroit	117, 959, 259	7, 738, 171	85, 000	6, 314, 798	1, 078, 000	133, 175, 228
St. Paul	78, 231, 710	27, 301, 473	1, 465, 205	7, 676, 818	9, 834, 751	124, 509, 957
Albany	118, 704, 856	321	.....	1, 930, 584	.....	120, 635, 761
New Orleans	104, 232, 978	1, 838, 522	441, 299	1, 805, 786	3, 384	108, 321, 969
Minneapolis	50, 269, 542	22, 701, 733	.....	3, 742, 598	9, 656, 812	86, 370, 685
Louisville	53, 937, 813	1, 874, 133	656, 795	4, 299, 888	660, 760	61, 429, 389
Milwaukee	25, 677, 513	24, 241, 048	.....	3, 071, 726	11, 659	53, 004, 946
Washington	37, 761, 643	69, 911	.....	4, 712, 759	409, 262	42, 953, 575
St. Joseph	26, 215, 909	6, 463, 812	4, 846, 055	689, 931	2, 087, 435	40, 303, 142
San Francisco	20, 369, 221	2, 218, 111	.....	1, 432, 758	895, 945	24, 916, 035
Brooklyn	745, 500	.....	.....	.....	15, 000	760, 500
Total	3, 582, 488, 903	445, 556, 284	74, 308, 561	418, 169, 574	104, 569, 981	4, 625, 093, 303

The same classification applied to all banks located outside of the reserve cities is here introduced:

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

States and Territories.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other banks.	Total.
Massachusetts	$200,648,448	$570,000	.....	$578,608,906	$2,793,802	$782,621,156
New York	667,787,723	172,794	.....	29,844,765	2,135,794	699,941,076
Pennsylvania	221,109,591	2,397,201	.....	293,363,071	5,591,051	522,460,914
New Jersey	422,797,533	20,000	.....	59,983,414	25,900,000	508,700,947
Connecticut	376,993,690	437,619	.....	38,551,215	65,000	416,047,524
Illinois	116,090,204	247,854,180	$18,787,129	16,520,738	6,526,821	405,779,072
Rhode Island	183,637,000	.....	.....	121,911,075	17,809,034	323,357,109
Ohio	208,028,987	3,642,698	144,500	71,974,380	11,361,185	295,151,750
Texas	123,795,547	3,791,173	32,867,862	17,085,323	64,240,844	241,780,749
Iowa	78,640,690	135,036,360	3,118,559	6,947,589	6,134,900	229,878,098
Michigan	99,331,090	53,512,356	.....	55,865,192	3,600,815	212,309,453
Indiana	113,782,821	27,872,162	1,404,813	30,323,534	13,234,971	186,618,301
Maine	27,964,354	.....	.....	130,684,006	3,931,052	162,579,412
Colorado	92,655,978	13,356,676	6,813,118	22,699,810	25,230,028	160,755,610
Nebraska	48,565,988	24,692,324	3,247,624	70,919,250	8,573,594	155,998,780
Kansas	61,235,655	10,226,509	9,268,073	57,769,621	4,967,849	143,467,707
New Hampshire	6,112,470	.....	.....	128,201,048	540,652	134,854,170
Wisconsin	23,077,448	50,848,181	5,521	16,267,456	5,868,325	96,166,931
Tennessee	68,650,901	513,263	1,020,759	15,179,991	9,467,047	94,831,961
Georgia	78,120,516	.....	3,599	2,591,738	7,339,249	88,055,102
California	21,286,718	2,639,306	411,030	54,555,735	6,939,810	85,832,599
Vermont	31,152,408	.....	.....	52,994,825	886,687	85,033,920
Virginia	47,384,685	.....	.....	31,459,919	4,874,618	83,719,222
Washington	29,069,210	4,881,688	8,933	14,504,862	25,869,601	74,334,294
Kentucky	25,024,421	112,452	274,371	42,040,133	4,151,162	71,602,539
Minnesota	20,888,165	21,817,203	188,300	6,606,601	20,881,395	70,381,664
Oregon	21,802,719	4,066,019	204,757	21,101,749	11,373,192	58,548,436
Alabama	46,573,096	.....	86,701	3,076,447	3,599,363	53,335,607
Montana	26,670,396	5,848,649	2,813,569	5,842,942	11,048,147	52,223,703
North Carolina	34,980,194	.....	.....	7,646,336	2,945,596	45,572,126
South Carolina	38,151,687	.....	.....	1,558,571	1,667,809	41,378,067
Missouri	7,648,088	3,549,813	18,707,141	6,142,269	654,595	36,701,906
Florida	26,181,463	134,719	.....	1,512,920	7,295,929	35,125,031
South Dakota	12,075,478	14,448,035	.....	1,612,358	3,926,103	32,061,974
Arkansas	12,992,587	105,850	11,975,023	2,584,872	3,700,791	31,359,123
Delaware	6,303,405	.....	.....	24,624,943	21,037	30,949,385
Maryland	4,870,900	.....	.....	25,471,923	233,928	30,576,751
Utah	13,550,223	2,012,672	290,090	7,822,675	3,674,327	27,349,987
West Virginia	11,723,510	.....	.....	9,382,703	4,061,399	25,167,612
Mississippi	14,331,585	3,983	564,696	6,079,624	1,969,080	22,948,968
North Dakota	5,665,037	1,091,682	.....	2,491,001	7,305,706	16,553,426
New Mexico	7,911,905	645,168	787,502	1,514,006	3,978,994	14,837,575
Louisiana	5,833,067	.....	1,365,615	4,872,255	29,729	12,100,666
Wyoming	4,324,420	1,378,987	.....	3,557,196	1,153,262	10,413,865
Idaho	3,031,968	1,201,040	47,687	2,313,952	1,913,056	8,507,703
District of Columbia	3,036,185	.....	.....	207,106	9,439	3,252,730
Nevada	367,860	115,625	.....	1,597,661	614,725	2,695,871
Arizona	635,717	21,887	50,309	1,020,202	156,265	1,884,380
Total	3,702,493,731	639,018,274	114,457,281	2,109,587,908	360,247,758	6,925,804,952
By banks in reserve cities	3,582,488,903	445,556,284	74,308,561	418,169,574	104,569,981	4,625,093,303
Grand total	7,284,982,634	1,084,574,558	188,765,842	2,527,757,482	464,817,739	11,550,898,255

The magnitude of the transactions exhibited by the reports tabulated above is the feature which first attracts attention. It must be remembered that 109 national banks, with an aggregate capital of $15,413,900, failed to report. Assuming that the amount of drafts drawn by the reporting and delinquent banks bore a like proportion to the capital employed, it would appear that $287,334,573 must be added to the total of $11,550,898,255, given above, in order to arrive at the entire amount of drafts drawn by all the banks in the national system during the year ended June 30, 1890. This would fix the estimated aggregate sum of all drafts drawn by all national banks at $11,838,232,828.

But this does not include all operations of this character. Under

the national-bank act it is made the duty of the Comptroller to prepare for his annual report a statement exhibiting under appropriate heads the resources and liabilities and condition of the banks, banking companies, and savings-banks organized under the laws of the several States and Territories, such information to be obtained from other authentic sources when official information is not obtainable. In the discharge of this duty for the current year statistics have been procured which show the condition of 3,445 State banks and private banking companies, having a combined capital of $229,579,345, all of which do a commercial banking business. There are also 149 loan and trust companies and 284 savings-banks, having capital stock, all of which transact more or less business of a commercial character. In addition to these there are a large number of institutions which decline to furnish statements to this Bureau. It will be observed that savings-banks having no capital are not taken into consideration as they draw very little exchange.

Basing the computation upon the amount of capital employed by these 3,878 institutions, operating outside of the national system, and assuming that their business operations bear the same proportion to their capital as in the case of national banks, it is estimated that drafts aggregating $6,089,291,932 were drawn by banks and banking companies other than national banking associations, exclusive of those not reporting to this office.

In our endeavor to ascertain the entire amount of drafts drawn by all the banking institutions in the United States doing a commercial banking business it is necessary to combine the following items drawn by—

3,329 national banks (official)	$11,550,898,255
109 national banks (estimated)	287,334,573
3,878 State banks, private bankers, etc. (estimated)	6,089,291,932
Total	17,927,524,760

This is probably below the true amount rather than above it, for the reason that the amounts drawn by institutions neglecting to report and not estimated will exceed the amounts in the official statements representing transfers between banks in the same or different cities, thus duplicating considerable sums and unduly increasing the aggregates reported. The only attempt to estimate movements of this character which has been called to the attention of the Comptroller was made by Hon. John Jay Knox in the year 1878, and embodied in his annual report as Comptroller for that year. He uses the following language:

> Great pains have been taken to obtain an estimate of the amount of exchange issued annually upon New York by the Western and Southern States. The amount drawn upon New York alone is estimated at nearly $3,000,000,000 annually, and it probably will not be an exaggeration to say that not less than $4,000,000,000 are annually drawn in exchange by the West and South upon the East. The amounts drawn upon each other by the banks in the commercial cities and States of the East is also great.

The estimate of Mr. Knox seems to have been intelligently made, and is certainly not discredited by the data collected. If, then, we accept the estimate made in 1878 as approximately correct, we can form some idea of the increased usefulness of the commercial banks by making comparison of the figures given in his report with those contained in the tables given above.

Another matter of interest is developed by observing the direction given to these exchanges.

For instance, we note that of the 3,329 reporting banks 3,147 find it to their advantage to keep an account in the city of New York, 1,024 draw upon Chicago, and 481 on St. Louis. In this connection it is proper to say that many associations find it convenient to make drafts only upon their correspondent in New York, notwithstanding the fact that they may have opened accounts with associations located in Chicago, St. Louis, and other reserve cities. It is probable, therefore, that the relative importance in this respect of the latter cities is not fully shown. Statistics of like character, collected five or ten years hence, will afford an opportunity to establish by comparison the relative growth of the several central reserve cities as national clearing points.

The facts disclosed by the statements tabulated above, when taken in connection with those stated in the article in this report relating to the proportionate use of drafts, checks, and other substitutes for money, may enable the statisticians to approximate the amount of the entire volume of business annually passing through the banking institutions of the country, and to form an intelligent opinion as to its character.

Thus far attention has been directed to the volume and direction of the movements under discussion. It is also profitable to consider the rate of premium charged to their patrons by the banks on these transfers of bank credits, by which the liquidations of the business engagements of the country are so largely effected. The amount of drafts drawn by each association could be accurately ascertained in almost every case, but the exact rate of premium has been very difficult to determine. In most reports estimates are submitted and in some cases the exact figures are given. From the data thus obtained approximate rates have been arrived at for each State, which are thought to be substantially in accordance with the facts. The table given below exhibits the amount of premium charged on each $100, stated in cents. Fractions of cents have been eliminated.

Location.	Rate of exchange on $100.	Location.	Rate of exchange on $100.
	Cents.		*Cents.*
Rhode Island	1	Iowa	11
New Hampshire	1	North Dakota	11
Delaware	4	South Dakota	11
Maryland	4	Michigan	12
District of Columbia	4	West Virginia	12
Kentucky	5	California	12
Massachusetts	5	Montana	12
Connecticut	6	Wyoming	13
Vermont	7	Colorado	13
New York	7	Idaho	13
New Jersey	8	Louisiana	14
Ohio	8	South Carolina	14
Missouri	8	Mississippi	15
Maine	9	Oregon	15
Pennsylvania	9	Florida	17
Kansas	9	Tennessee	17
Nebraska	9	Alabama	18
Illinois	9	Georgia	18
Virginia	10	North Carolina	18
Indiana	10	New Mexico	18
Minnesota	10	Arkansas	20
Utah	11	Arizona	20
Washington	11	Nevada	20
Wisconsin	11	Texas	21
Average rate, United States, per $100 on total exchange ($11,550,898,255)			8½

In order to facilitate comparisons the States have been arranged in the order of rates of premium charged, the lowest appearing first. The

wide difference between the two extremes will excite surprise, but a very careful review of the reports submitted confirms the correctness of the rates as given in the table. It will be observed that the lowest rate prevails in the States of Rhode Island and New Hampshire, where one cent upon each $100 is the average. The highest rate of premium is charged by banks located in Texas, where an average of 21 cents on each $100 is the average reported. These rates have been averaged for the entire United States, volume of business being considered, from which it appears that 8½ cents on each $100 is the average rate charged on the grand total of all exchange drawn, equal to about one-twelfth of of 1 per cent.

For purposes of comparison and in order to show the great reduction in charges made since the inauguration of the national banking system, quotation is again made from the report of 1878, to which reference has heretofore been made. Mr. Knox uses the following language:

> In 1859 the average cost of Southern and Western exchange upon New York was not less than from 1 to 1½ per cent.
>
> If this later rate should be restored the cost of exchange alone would be $60,000,000 annually; while if the rate were but one-half of 1 per cent., which was the current rate in the State of New York in the year 1860, a loss in exchange of $20,000,000 annually would ensue, to say nothing of the loss upon the issue of the banks not properly organized.

The highest rate quoted by Mr. Knox is 1½ per cent., the lowest one-half of 1 per cent., and the average 1 per cent. It will be observed that the average rate in 1859 was more than eleven times that prevailing at this time. If we confine our calculations to the total exchange actually reported by the 3,329 banks from which returns are received, we find that the cost to the people upon this amount, at the average rate prevailing in 1859, would have been $115,508,982, as against $9,818,263, which was the actual cost under the rate now charged of 8½ cents on each $100.

If, on the other hand, we take the lowest rate quoted by Mr. Knox, which is one half of 1 per cent., and apply it to the transactions tabulated above, we find that the premium on exchange paid by the people would have been $57,754,491.

It is evident that a very large saving has resulted in either case, amounting to $105,690,719 per annum on the basis of average rates charged in 1859, or $47,936,228 if we adopt for comparison the minimum rate in the year 1860.

The smaller of these amounts would constitute a very heavy burden upon the commercial interests of the country, and would exceed the amount of interest paid upon United States bonds pledged for the redemption of national-bank notes during any two years since the inauguration of the system. It is not claimed that this saving has been brought about wholly by the establishment of national banks. Many agencies have contributed to this result. Chief among these has been the enforced retirement of the circulating notes of the old State banks, and the substitution of a paper currency based upon the credit of the General Government and circulating at par in all parts of the United States.

Next in importance was the establishment of the national banking system, which has resulted in the organization of associations at almost every trade center and market town, possessed of ample capital and conducted, for the most part, by intelligent, enterprising, and experienced officers.

Not only has the rate of premium been reduced, but the losses resulting from the insolvency of the banks concerned in operations so

vast has been reduced to the minimum. It is of very great importance to the people of this country that their banking operations shall be conducted with the least possible risk and at the smallest practicable cost. The agencies provided by the national-bank act have demonstrated, during a twenty-eight years' trial, that they meet these requirements more fully than any other known system. Is it not the part of wisdom to perfect and perpetuate it?

SUBSTITUTES FOR MONEY.

In 1881 Hon. John Jay Knox, then Comptroller of the Currency, called upon all national banks to report their entire receipts and payments for two days designated, so classified as to separately show the amount of gold coin, silver coin, paper money, and checks and drafts, including clearing-house certificates. The reports received in response to the call then made were compiled and tabulated, and published in his annual report for that year.

In 1871, at the request of the late President Garfield, the then Comptroller asked for a statement of the receipts of fifty-two national banks, and in his speech on resumption, delivered in the House of Representatives on November 16, 1877, he indicates the location of the banks selected, and states the facts elicited in the following language:

> In 1871, when I was chairman of the Committee on Banking and Currency, I asked the Comptroller of the Currency to issue an order, naming fifty-two banks which were to make an analysis of their receipts. I selected three groups. The first was the city banks. The second consisted of banks in cities of the size of Toledo and Dayton, in the State of Ohio. In the third group, if I may coin a word, I selected the "countriest" banks, the smallest that could be found, at points away from railroads and telegraphs. The order was that those banks should analyze all their receipts for six consecutive days, putting into one list all that can be called cash, either coin, greenbacks, bank-notes, or coupons, and into the other list all drafts, checks, or commercial bills. What was the result? During those six days $157,000,000 were received over the counters of the fifty-two banks; and of that amount $19,370,000 (12 per cent. only) in cash, and 88 per cent., that vast amount representing every grade of business, was in checks, drafts, and commercial bills.

With this exception, no attempt had ever been made prior to 1881 to ascertain the extent of the use made of substitutes for money in banking operations in the United States. A proper solution of this question will greatly aid in any attempt which may be made to ascertain the amount of circulating medium necessary to the proper conduct of the business of the country. The gradual retirement of national-bank notes has attracted public attention to this matter, and great prominence has been given to it in recent discussions in Congress and elsewhere.

Being profoundly impressed with the importance of the great interests involved, and desiring to assist so far as possible in the ascertainment of all facts necessary to a perfect understanding of the situation, the Comptroller deemed it best to again ask the associations under his supervision to carefully note and report their receipts for two days named. As a comparison with the results obtained in 1881 was important, it was thought best to select corresponding days in 1890. In the former year, June 30 and September 17 were designated; in 1890, July 1 and September 17. In the call for 1890, July 1 was substituted for June 30, for the reason that the latter date this year fell on Monday, which day of the week it was thought would not exhibit an average day's business.

The necessary communications were prepared on the 16th day of June last and mailed to 3,438 national banking associations, that being the

number authorized to do business at that date. A blank form was furnished upon which the entire receipts for the day designated were to be entered and properly classified.

Reports were received from 3,364 national banks out of the 3,438 addressed, exhibiting their receipts for July 1, 1890.

Similar statements have come to hand from 3,474 associations out of 3,484 addressed, giving the same information as to the transactions of September 17, 1890.

On both these days, a few banks neglected to take the necessary precautions, and in these cases other near dates, which would represent an average day's business, were substituted. Several of the banks not reporting were recently organized and had not opened for business on the dates for which statements were required.

The total receipts of the 3,364 banks on July 1 last were $421,824,726. Of this sum $3,726,605 was in gold coin, $1,352,647 in silver coin, $6,427,973 in gold Treasury certificates $6,442,638 in silver Treasury certificates, $7,881,786 in legal-tender Treasury notes, $5,244,967 in national-bank notes, $520,000 in United States certificates of deposit for legal-tender notes, $189,408,708 in checks, drafts, certificates of deposit, and bills of exchange, $4,391,177 in clearing-house certificates, $194,290,203 in exchanges for clearing-houses, and $2,138,022 in miscellaneous items not classified.

Of the total receipts on that day .89 per cent. was in gold coin, .32 per cent. in silver coin, 1.52 per cent. in gold certificates, 1.53 per cent. in silver certificates, 1.87 per cent. in legal-tender notes, 1.25 per cent. in national-bank notes, .12 per cent. in United States certificates of deposit for legal-tender notes, 44.90 per cent. in checks, drafts, and bills of exchange, 1.04 per cent. in clearing-house certificates, and 46.56 per cent. in exchanges for clearing-houses, including miscellaneous items.

It will thus appear that of the total receipts, 7.50 per cent. was in coin and paper money, and the remainder, 92.50 per cent., consisted of checks, drafts, bills of exchange, etc., in which is included exchanges for the clearing-houses, clearing-house certificates, and miscellaneous items.

The total receipts for the 3,474 national banks on September 17 last is stated at $327,278,251. Of this amount $3,702,772 was in gold coin, $1,399,991 in silver coin, $6,159,305 in gold Treasury certificates, $5,908,714 in silver Treasury certificates, $7,665,666 in legal-tender Treasury notes, $4,371,778 in national-bank notes, $105,000 in United States certificates of deposit for legal-tender notes, $168,803,756 in checks, drafts, and bills of exchange, $2,428,834 in clearing-house certificates, $126,596,873 in exchanges for clearing-houses, and $135,562 in items not classified. The relative porportions of the several items are stated thus:

Gold coin, 1.13 per cent., silver coin, .43 per cent., gold certificates, 1.88 per cent., silver certificates, 1.81 per cent., legal-tender notes, 2.34 per cent., national-bank notes, 1.34 per cent., United States certificates for legal-tender notes, .03 per cent., checks, drafts, and bills of exchange, 51.58 per cent., clearing-house certificates, .74 per cent., and exchanges for clearing-houses, including items not classified, 38.72 per cent.

By consolidating the several items into two classes, we find that 8.96 per cent. was in cash and 91.04 per cent. in checks, drafts, and other substitutes for money.

The first table introduced exhibits the total receipts of all reporting banks for July 1 and September 17, 1890, so classified as to show the

separate amounts received in gold coin, silver coin, the various kinds of paper money, and all substitutes for money, and also the percentage which each of these items bears to the total receipts.

CHARACTER, AMOUNT AND PERCENTAGE OF RECEIPTS OF NATIONAL BANKS ON JULY 1 AND SEPTEMBER 17, 1890.

Character of receipts.	July 1, 1890.		September 17, 1890.	
	3,364 banks.	Per centage of total receipts.	3,474 banks.	Percentage of total receipts.
		Per cent.		*Per cent.*
Gold coin	$3,726,605	.89	$3,702,772	1.13
Silver coin	1,352,647	.32	1,399,991	.43
Gold Treasury certificates	6,427,973	1.52	6,159,305	1.88
Silver Treasury certificates	6,442,638	1.53	5,908,714	1.81
Legal-tender notes	7,881,786	1.87	7,665,666	2.34
National-Bank notes	5,244,967	1.25	4,371,778	1.34
United States certificates of deposit for legal-tenders	520,000	.12	105,000	.03
Checks, drafts, etc	189,408,708	44.90	168,803,756	51.58
Clearing-house certificates	4,391,177	1.04	2,428,834	.74
Exchanges for clearing-house	194,290,203	46.06	126,596,873	38.68
Miscellaneous receipts	2,138,022	.50	135,562	.04
Total	421,824,726	100.00	327,278,251	100.00

Our attention is at once drawn to the fact that the total receipts for September 17 are $94,546,475 less than for July 1, 1890. This is undoubtedly due to the great stringency in the money market prevailing at the latter date. Of this difference $92,678,085 is found in the items which represent substitutes for money. In order to show the relative receipts for July 1, 1890, in the several central reserve cities, other reserve cities, and all other banks, the following table has been prepared:

CHARACTER AND AMOUNT OF RECEIPTS OF NATIONAL BANKS IN NEW YORK, CHICAGO, ETC., ON JULY 1, 1890.

Character of receipts.	New York.	Chicago.	St. Louis.	Other reserve cities.	All banks outside of reserve cities.
	47 banks.	19 banks.	8 banks.	256 banks.	3,034 banks.
Gold coin	$140,573	$109,581	$16,017	$763,223	$2,697,209
Silver coin	32,758	50,322	9,756	258,898	1,000,911
Gold Treasury certificates	4,149,670	43,660	15,870	1,776,140	442,633
Silver Treasury certificates	676,275	328,870	82,413	1,912,280	3,442,800
Legal-tender notes	1,035,179	388,751	141,137	2,453,538	3,863,181
National-bank notes	435,625	270,968	46,702	1,281,307	3,210,365
United States certificates of deposit for legal-tenders	100,000	.....	140,000	280,000	.....
Checks, drafts, etc	43,122,684	9,925,998	2,319,229	62,680,463	71,360,332
Clearing-house certificates	2,612,600	.....	43,139	1,377,928	357,209
Exchange for clearing-house	112,596,373	13,249,401	1,602,929	61,933,945	4,907,556
Miscellaneous	1,621,645	.....	1,302	351,700	763,382
Total	165,923,382	24,367,551	4,418,794	135,069,422	92,045,578

It will be observed that more than 78 per cent. of the total receipts are reported by 330 banks located in reserve cities and only 22 per cent. by 3,034 banks doing business elsewhere.

It is evident from an analysis of the figures incorporated into the table next submitted, which shows the receipts for September 17, 1890, similarly classified, that the stringency in the money market existing at the latter date most seriously affected the transactions of banks in the reserve cities as their receipts, when compared with the total receipts of all reporting banks, were only 73 per cent., a decrease of 5 per cent. as compared with July 1, 1890.

CHARACTER AND AMOUNT OF RECEIPTS OF NATIONAL BANKS IN NEW YORK, CHICAGO, ETC., ON SEPTEMBER 17, 1890.

Character of receipts.	New York.	Chicago.	St. Louis.	Other reserve cities.	All banks outside of reserve cities.
	47 banks.	19 banks.	8 banks.	259 banks.	3,141 banks.
Gold coin	$70,173	$140,554	$14,746	$625,031	$2,852,267
Silver coin	20,948	52,142	13,379	308,699	1,004,822
Gold Treasury certificates	3,480,680	58,120	71,095	2,030,370	519,040
Silver Treasury certificates	499,093	370,604	112,243	1,496,185	3,430,589
Legal-tender notes	923,682	317,065	130,336	2,197,669	4,096,914
National-bank notes	271,012	180,323	41,072	1,061,718	2,817,653
United States certificates of deposit for legal-tenders	.....	.....	.....	105,000	.....
Checks, drafts, etc	39,882,536	11,298,752	1,689,372	49,877,972	66,055,122
Clearing-house certificates	320,006	.....	3,152	1,443,877	661,805
Exchanges for clearing house	74,912,771	10,237,363	1,593,698	35,146,637	4,706,405
Miscellaneous	70,577	.....	6,364	35,326	23,298
Total	120,451,472	22,654,923	3,675,457	94,328,484	86,167,915

In order that the relative proportions of the several items to the total receipts may be shown, the following table has been prepared, exhibiting percentages instead of amounts for July 1, 1890:

CHARACTER AND PROPORTIONS OF TOTAL RECEIPTS OF NATIONAL BANKS IN NEW YORK, CHICAGO, ETC., ON JULY 1, 1890.

Character of receipts.	New York.	Chicago.	St. Louis.	Other reserve cities.	All banks outside of reserve cities.
	47 banks.	19 banks.	8 banks.	256 banks.	3,034 banks.
	Per cent.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
Gold coin	.08	.45	.37	.57	2.93
Silver coin	.02	.20	.22	.19	1.08
Gold Treasury certificates	2.51	.18	.36	1.32	.48
Silver Treasury certificates	.41	1.35	1.86	1.42	3.74
Legal-tender notes	.62	1.60	3.19	1.81	4.19
National-bank notes	.26	1.11	1.06	.95	3.49
United States certificates of deposit for legal-tenders	.06	.....	3.17	.20	.....
Checks, drafts, etc	25.99	40.73	52.49	46.40	77.55
Clearing-house certificates	1.58	.....	.98	1.02	.38
Exchanges for clearing-house	67.86	54.38	36.27	45.86	5.33
Miscellaneous	.61	.....	.03	.26	.83
Total	100.00	100.00	100.00	100.00	100.00

A similar exhibition of the returns for September 17, 1890, follows:

CHARACTER AND PROPORTIONS OF TOTAL RECEIPTS OF NATIONAL BANKS IN NEW YORK, CHICAGO, ETC., ON SEPTEMBER 17, 1890.

Character of receipts.	New York.	Chicago.	St. Louis.	Other reserve cities.	All banks outside of reserve cities.
	47 banks.	19 banks.	8 banks.	259 banks.	3,141 banks.
	Per cent.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
Gold coin	.05	.62	.40	.66	3.31
Silver coin	.02	.23	.36	.33	1.17
Gold Treasury certificates	2.89	.26	1.93	2.15	.60
Silver Treasury certificates	.41	1.64	3.06	1.59	3.98
Legal-tender notes	.77	1.40	3.54	2.33	4.76
National-bank notes	.22	.79	1.12	1.12	3.27
United States certificates of deposit for legal-tenders	.....	.....	.....	.11	.....
Checks, drafts, etc	33.11	49.87	45.97	52.88	76.66
Clearing-house certificates	.27	.....	.08	1.53	.76
Exchanges for clearing-house	62.20	45.19	43.37	37.26	5.46
Miscellaneous	.06	.....	.17	.04	.03
Total	100.00	100.00	100.00	100.00	100.00

The percentages above tabulated indicate a much larger relative circulation of coin and paper money among the depositors in country banks, as distinguished from those located in cities, except gold Treasury certificates, which seem most prominent in the reports from New York and other reserve cities. United States certificates of deposit for legal-tender notes seem to have nearly disappeared in the reports for September 17, 1890.

In order to facilitate a comparison of the reports above tabulated with those obtained by Mr. Knox, his classification has been adopted in the tables which follow, the first showing, for both July 1 and September 17, 1890, the proportions of gold coin, silver coin, paper money, and checks and drafts, including clearing-house certificates, to the total receipts in New York City, in other reserve cities, and in banks elsewhere, separately, and also the proportions for the United States:

JULY 1, 1890.

Localities.	No. of banks.	Receipts.	Gold coin.	Silver coin.	Paper currency.	Checks, drafts, etc.
			Per cent.	*Per cent.*	*Per cent.*	*Per cent.*
New York	47	$165,923,382	.08	.02	3.86	96.04
Other reserve cities	283	163,855,766	.54	.19	5.59	93.68
Banks elsewhere	3,034	92,045,578	2.93	1.08	11.90	84.09
United States	3,364	421,824,726	.89	.32	6.29	92.50

SEPTEMBER 17, 1890.

New York	47	120,451,472	.05	.02	4.29	95.64
Other reserve cities	286	120,658,864	.65	.31	6.77	92.27
Banks elsewhere	3,141	86,167,915	3.31	1.17	12.61	82.91
United States	3,474	327,278,251	1.13	.43	7.40	91.04

It will be noticed that of the total receipts on July 1, checks and drafts constituted 92.50 per cent., and on September 17 only 91.04 per cent. This diminished percentage is evidently not due to local causes, from the fact that it appears in the operations of each of the three classes of banks.

CHECKS AND DRAFTS IN THE PRINCIPAL CITIES.

The following table shows for July 1 and September 17, 1890, the number of banks, the total receipts, and the ratio to such total of the checks and drafts received in New York City and in twenty-one of the other principal cities:

Cities.	July 1, 1890.			September 17, 1890.		
	No. of banks.	Receipts.	Percentage of checks, drafts, etc.	No. of banks.	Receipts.	Percentage of checks, drafts, etc.
New York	47	$165,923,382	96.04	47	$120,451,472	95.64
Chicago	19	24,367,551	95.11	19	22,654,923	95.06
St. Louis	8	4,418,794	89.77	8	3,675,457	89.59
Boston	56	43,463,559	94.14	56	26,531,841	90.70
Albany	6	1,520,242	92.97	6	1,480,992	96.60
Brooklyn	5	3,254,292	85.56	5	1,558,662	79.26
Philadelphia	44	38,094,099	96.19	45	23,273,886	93.48
Pittsburgh	26	6,912,937	92.37	26	5,433,656	90.00
Baltimore	19	8,983,847	89.89	19	4,723,481	89.16
Washington	11	1,065,905	65.27	11	902,367	32.65
New Orleans	10	1,932,896	90.09	10	1,754,881	82.83
Louisville	10	1,283,432	93.55	10	1,638,014	92.68
Cincinnati	13	6,246,061	92.34	13	5,440,461	93.59
Cleveland	10	3,761,552	93.08	10	3,852,743	94.74
Detroit	8	1,486,611	87.31	8	1,863,510	95.61
Milwaukee	3	1,809,216	83.25	3	1,006,435	87.50
St. Paul	6	2,821,429	92.97	6	2,922,969	91.45
Minneapolis	6	2,846,863	96.64	6	2,158,594	93.39
Kansas City	8	4,862,622	95.22	10	4,839,161	94.33
St. Joseph	4	265,426	80.89	4	861,454	94.77
Omaha	9	3,637,308	95.93	9	3,015,364	95.90
San Francisco	2	821,124	85.61	2	1,070,013	91.20
Total	283	163,855,766	93.68	286	120,658,864	92.27
Total all cities	330	329,779,148	94.86	333	241,110,336	93.95
Banks elsewhere	3,034	92,045,578	84.09	3,141	86,167,915	82.91
United States	3,364	421,824,726	92.50	3,474	327,278,251	91.04

The table next given shows, for the same dates, the receipts of the banks in each State and Territory, exclusive of those located in the cities named in the previous table, with similar percentages:

States and Territories, exclusive of reserve cities.	July 1, 1890.			September 17, 1890.		
	No. of banks.	Receipts.	Percentage of checks, drafts, etc.	No. of banks.	Receipts.	Percentage of checks, drafts, etc.
Maine	79	$2,403,252	88.48	78	$1,937,429	88.43
New Hampshire	51	1,992,071	87.51	51	964,080	88.24
Vermont	49	1,161,487	83.78	51	902,474	84.40
Massachusetts	200	8,095,358	85.76	203	6,185,310	87.14
Rhode Island	59	3,120,722	89.92	59	2,307,387	90.39
Connecticut	84	5,766,955	92.10	84	4,141,017	92.55
New York	259	9,067,232	88.43	256	6,781,255	88.10
New Jersey	91	5,490,722	86.85	94	4,848,748	86.78
Pennsylvania	266	7,942,208	84.56	276	6,820,918	83.42
Delaware	18	579,605	78.42	18	426,082	85.76
Maryland	38	622,265	87.64	40	447,264	81.58
District of Columbia	1	33,637	58.11	1	37,720	78.42
Virginia	31	2,248,088	92.08	31	2,100,592	89.53
West Virginia	17	247,111	85.99	20	470,847	85.83
North Carolina	19	536,983	88.10	20	791,741	85.67
South Carolina	14	454,425	82.96	16	1,007,242	89.50
Georgia	29	859,651	81.30	29	1,151,180	73.35
Florida	15	401,254	84.18	15	264,488	77.22
Alabama	28	711,342	77.64	28	642,454	74.32
Mississippi	12	205,378	72.58	12	219,477	78.53
Louisiana	8	69,222	55.65	9	89,196	43.10
Texas	153	3,466,929	76.51	172	5,136,238	73.68
Arkansas	8	270,720	75.43	8	289,909	73.20
Kentucky	64	1,415,529	79.26	66	1,166,185	74.92
Tennessee	40	1,759,214	82.38	49	1,864,388	82.13
Ohio	208	5,330,538	79.42	207	4,752,768	80.08
Indiana	99	2,592,371	77.39	101	2,895,063	79.11
Illinois	160	3,753,922	81.75	170	5,298,441	79.77
Michigan	103	2,248,709	78.61	102	2,213,253	80.59
Wisconsin	62	1,396,264	79.07	63	1,233,396	78.81
Iowa	131	2,755,468	81.09	138	3,293,990	79.66
Minnesota	47	1,215,787	86.29	47	986,614	83.27
Missouri	49	489,955	70.11	53	478,964	72.56
Kansas	151	1,894,311	74.65	154	2,123,562	82.31
Nebraska	117	652,699	70.14	123	1,726,031	77.29
Colorado	42	4,193,612	92.50	46	3,273,295	89.53
Nevada	2	17,937	61.10	2	20,332	55.58
California	35	1,411,335	77.01	35	1,139,894	73.60
Oregon	35	1,155,425	77.03	35	910,868	76.62
Arizona	2	15,416	70.13	2	10,289	59.90
Oklahoma				3	33,849	28.88
Indian Territory				2	26,693	76.42
North Dakota	25	168,015	75.95	27	254,769	78.37
South Dakota	38	364,559	71.60	37	442,665	75.43
Idaho	6	100,960	55.54	7	153,589	50.05
Montana	22	816,921	84.54	24	1,097,125	81.79
New Mexico	9	388,683	91.51	9	274,834	85.94
Utah	10	555,254	73.96	9	587,065	75.39
Washington	39	1,346,571	74.50	48	1,759,739	79.65
Wyoming	9	259,506	76.14	11	187,206	62.23
Total	3,034	92,045,578	84.09	3,141	86,167,915	82.91

In order to further facilitate comparison with the reports for 1881, a series of tables has been prepared, the first of which shows the amounts received by banks located in the city of New York on each of the four dates, June 30 and September 17, 1881, July 1 and September 17, 1890, separately stating gold coin, silver coin, paper currency, and checks and drafts:

New York City.	June 30, 1881.		September 17, 1881.		July 1, 1890.		September 17, 1890.	
	48 banks.		48 banks.		47 banks.		47 banks.	
		Per ct.		*Per ct.*		*Per ct.*		*Per ct.*
Gold coin	$460, 934	.27	$905, 588	.54	$140, 574	.08	$70, 173	.05
Silver coin	15, 997	.01	7, 857	.01	32, 758	.02	20, 948	.02
Paper currency	1, 706, 604	1.02	1, 071, 316	.65	6, 396, 749	3.86	5, 174, 467	4.29
Checks, drafts, etc	165, 254, 164	98.70	163, 208, 586	98.80	159, 353, 301	96.04	115, 185, 884	95.64
Total	167, 437, 759	100.00	165, 193, 347	100.00	165, 923, 382	100.00	120, 451, 472	100.00

The changes indicate a marked increase in the amount of paper currency received, the extremes being represented by .65 per cent. on September 17, 1881, and 4.29 per cent. on September 17, 1890. The decrease in gold coin is more marked than the increase of silver.

The diminished proportion of receipts in checks and drafts is very remarkable, the average per cent. for the two days in 1881 being 2.91 per cent. greater than for the average of the two days in 1890.

Another fact which attracts attention is that the receipts of the 47 banks on July 1, 1890, are very nearly the same in the aggregate as those reported by 48 banks on September 17, 1881, and slightly less than for June 30, 1881. The receipts for September 17, 1890, show a very marked falling off in amount, but the percentages differ very slightly from those shown on July 1, 1890. The receipts of the banks in all reserve cities, exclusive of New York, similarly arranged, appear below:

All reserve cities* except New York.	June 30, 1881.		September 17, 1881.		July 1, 1890.		September 17,1890.	
	187 banks.		189 banks.		283 banks.		286 banks.	
		Per ct.		*Per ct.*		*Per ct.*		*Per ct.*
Gold coin	$581, 070	.76	$1, 448. 416	1.86	$888, 822	.54	$780, 331	.65
Silver coin	114, 485	.15	138, 248	.18	318, 978	.19	374, 221	.31
Paper currency	3, 631, 710	4.71	4, 371, 045	5.61	9, 161, 636	5.59	8, 171. 800	6.77
Checks, drafts, etc.	72, 773, 450	94.38	71, 964. 538	92.35	153, 486, 330	93.68	111, 332, 512	92.27
Total	77, 100, 715	100.00	77, 922, 247	100.00	163, 855, 766	100.00	120, 658, 864	100.00

*Boston, Albany, Brooklyn, Philadelphia, Pittsburgh, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Detroit, Milwaukee, Minneapolis, St. Paul, Kansas City, St. Joseph Omaha, and San Francisco.

There has been a marked increase in the number of banks located in reserve cities, 187 having reported for June 30, 1881, and 286 for September 17, 1890. The increase in the total receipts is still more noticeable, the lowest amount being stated at $77,100,715 for June 30, 1881, and the highest at $163,855,766 for July 1, 1890. This would indicate the growing importance of other reserve cities as compared with the city of New York. In this connection it may be remarked that the proportion of the total business transacted in New York City done by banks other than national is greater than in other reserve cities.

The table next introduced covers the transactions of banks located outside of the reserve cities:

All banks located outside of reserve cities.	June 30, 1881.		September 17, 1881.		July 1, 1890.		September 17, 1890.	
	1,731 banks.		1,895 banks.		3,034 banks.		3,141 banks.	
		Per ct.		*Per ct.*		*Per ct.*		*Per ct.*
Gold coin	$822,041	2.04	$1,724,040	3.31	$2,697,209	2.93	$2,852,267	3.31
Silver coin	310,516	.77	354,197	.68	1,000,912	1.08	1,004,822	1.17
Paper currency	6,216,433	15.47	7,439,210	14.27	10,958,979	11.90	10,864,196	12.61
Checks, drafts, etc.	32,826,552	81.72	42,600,738	81.74	77,388,478	84.09	71,446,630	82.91
Total	40,175,542	100.00	52,118,185	100.00	92,045,578	100.00	86,167,915	100.00

A very great increase in the number of banks reporting is here apparent; the lowest number being 1,731 for June 30, 1881, and the highest 3,141 for September 17, 1890. The proportion of gold coin to total receipts is but little larger in 1890 than in 1881. A larger increase in percentage is apparent in silver coin and checks and drafts, the latter exhibiting a decrease in all other classes of banks.

The next table exhibits the total receipts of all reporting banks on all four dates, similarly classified:

United States.	June 30, 1881.		September 17, 1881.		July 1, 1890.		September 17, 1890.	
	1,966 banks.		2,132 banks.		3,364 banks.		3,474 banks.	
		Per ct.		*Per ct.*		*Per ct.*		*Per ct.*
Gold coin	$1,864,105	.65	$4,078,044	1.38	$3,726,605	.89	$3,702,772	1.13
Silver coin	440,998	.16	500,302	.17	1,352,647	.32	1,399,991	.43
Paper currency	11,554,747	4.06	12,881,571	4.36	26,517,364	6.29	24,210,463	7.40
Checks, drafts, etc.	270,854,166	95.13	277,773,862	94.09	390,228,110	92.50	297,965,025	91.04
Total	284,714,016	100.00	295,233,779	100.00	421,824,726	100.00	327,278,251	100.00

It will be noticed that 110 more banks reported for September 17, 1890, than for July 1 of the same year. Notwithstanding the larger number reporting the total receipts were $94,546,475 less in September than in July for the dates selected. In gold coin very little change is noted if we compare the average percentage for the two days in 1881 with a like average for the two days in 1890.

The receipts of silver coin have considerably increased, the percentage in 1881 being less than one-half that for 1890. The same is to a slightly less extent true of paper currency, the percentage for the two days in 1881 being 4.06 and 4.36, respectively, as against 6.29 and 7.40 for the report days in 1890. The percentage of checks and drafts on June 30, 1881, was 95.13 and 94.09 on September 17, 1881. Both days in 1890 show a smaller percentage, to wit, 92.50 on July 1, and 91.04 on September 17. Of these changes the increased use of silver coin is undoubtedly due to the large number of standard dollars put in circulation under the act of 1878.

Of the paper-currency receipts on July 1, 1890, nearly one-fourth was in silver certificates, and the same is true of like receipts on September 17 of the same year. These were not separately stated in 1881, but the amount must have been very small on account of the limited sum then in circulation. Nearly one-third of all the paper money now in general circulation consists of silver certificates. The diminished use of checks

and drafts, however, is not easily accounted for and will occasion much surprise. During the past nine years a large number of banks, both State and national have been organized, and private bankers have multiplied rapidly. It is possible that these new institutions have not kept pace with the rapid increase in volume of business consequent upon the rapid development in the South and West in recent years. This does not offer an explanation, however, for we observe that the country banks, that is to say, those not located in reserve cities, show an increased use of checks and drafts, while a decrease is apparent in reports from reserve cities, and of these, New York City shows the largest reduction in percentage. If this result was apparent only in the reports for September 17, 1890, it might be attributed to abnormal conditions resulting from the severe stringency then prevailing, but the percentages for the two days selected in 1890 are not essentially different.

It may be suggested that a great change has taken place during the past nine years in the manner of conducting business by both wholesale and retail dealers in merchandise, and all commodities are now sold on shorter credit and to a much larger extent for prompt cash than formerly. This fact alone, however, does not appear to furnish a sufficient reason for the increased use of money in banking operations. A more careful analysis of the movements disclosed may lead to a satisfactory solution of what now seems quite obscure. It seems clear, however, that the insufficiency of the volume of circulating medium, as disclosed and emphasized by the business embarrassments of the past few months, is partially accounted for by this increased use of actual money and the diminished use of substitutes therefor in the form of checks, drafts, and other forms of bank credits. It is worthy of observation that while the receipts of coin and notes for two days in 1881 were only $31,319,767, the sum of $60,909,842, or nearly double the former amount, was received on like dates in 1890. In proportion to the total receipts of all banks the respective percentages of actual money would be 5.39 for 1881 as against 8.23 for 1890, indicating a proportional increase of more than 50 per cent. in the use of coin and paper money in banking operations.

In order to exhibit the comparative importance of the transactions taking place in four principal cities, a table is added showing the total receipts by banks located in New York City, Boston, Philadelphia, and Chicago, separately stated for the four days, to which is added like information in respect to the other reserve cities and all other banks.

RECEIPTS.

Banks in four principal cities and elsewhere.	June 30, 1881.	September 17, 1881.	July 1, 1890.	September 17, 1890.
New York	$167, 437, 759	$165, 193, 347	$165, 923, 382	$120, 451, 472
Boston	33, 088, 080	24, 094, 061	43, 463, 559	26, 531, 841
Philadelphia	18, 061, 565	17, 830, 648	38, 094, 099	23, 273, 886
Chicago	8, 141, 189	13, 026, 835	24, 367, 551	22, 654, 923
Total	226, 728, 593	220, 144, 891	271, 848, 591	192, 912, 122
Other reserve cities	17, 809, 881	22, 970, 703	57, 930, 557	48, 198, 214
Total reserve cities	244, 538, 474	243, 115, 594	329, 779, 148	241, 110, 336
All other localities	40, 175, 542	52, 118, 185	92, 045, 578	86, 167, 915
United States	284, 714, 016	295, 233, 779	421, 824, 726	327, 278, 251

If we compare the receipts of September 17, 1881, with those of July 1, 1890, we will notice that they are almost exactly the same for the two dates in the city of New York. An increase is noted of $19,369,498 in Boston, $20,263,451 in Philadelphia, $11,340,716 in Chicago, $34,959,854 in other reserve cities, and $39,927,393 in other localities.

The following table will give like information stated in percentages:

PERCENTAGE OF TOTAL RECEIPTS BY ALL BANKS.

Banks in four principal cities and elsewhere.	June 30, 1881.	September 17, 1881.	July 1, 1890.	September 17, 1890.
New York	58.81	55.95	39.34	36.80
Boston	11.62	8.16	10.30	8.11
Philadelphia	6.34	6.04	9.03	7.11
Chicago	2.86	4.41	5.78	6.92
Average of four cities	19.91	18.64	16.11	14.74
Other reserve cities	6.26	7.78	13.73	14.73
Average of all reserve cities	5.37	5.15	3.55	3.35
All other banks	14.11	17.66	21.82	26.33

It will be noted that the receipts in New York City and Boston, as compared with the total receipts, are represented by a smaller percentage in 1890 than in 1881, while the opposite is true in respect to Philadelphia and Chicago. A very marked relative increase is apparent in the percentages for other reserve cities and the country banks.

The Comptroller entered into correspondence with Mr. W. Talbot Agar, secretary of the Institute of Bankers in London, England, with a view of ascertaining whether any recent information could be obtained as to the relative use of cash and checks and drafts, as disclosed by returns from banks located in the United Kingdom. It appears from replies received that the valuable paper read by Mr. George H. Pownall before the Institute in October, 1881, contains the latest information attainable. As this was quoted from by Mr. Knox in his report for 1881, it is not deemed necessary to do more than insert the following table, which exhibits the proportional receipts of certain banks located in the cities of London, Edinburgh, and Dublin, and country banks located in 261 places in England:

	Coin.	Notes.	Checks.
	Per cent.	*Per cent.*	*Per cent.*
London	.73	2.04	97.23
Edinburgh	.55	12.67	86.78
Dublin	1.57	8.53	89.90
Country banks in 261 places	15.20	11.94	72.86

It will be observed that the proportional use of checks and drafts in the cities named does not greatly differ from that disclosed by reports from like cities in the United States. As to country banks those located in England show a much larger percentage of receipts in coin and paper currency than similar institutions in this country.

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS.

The following table exhibits the resources and liabilities, in round numbers, of the national banks for thirteen years at nearly corresponding dates from 1878 to 1890, inclusive (a statement for preceding years will be found in the Appendix, page 122):

	Oct. 1, 1878.	Oct. 2, 1879.	Oct. 1, 1880.	Oct. 1, 1881.	Oct. 3, 1882.	Oct. 2, 1883.	Sept. 30, 1884.
	2,053 banks.	2,048 banks.	2,090 banks.	2,132 banks.	2,269 banks.	2,501 banks.	2,664 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	834.0	878.5	1,041.0	1,173.8	1,243.2	1,309.2	1,245.3
Bonds for circulation	347.6	357.3	357.8	363.3	357.6	351.4	327.4
Other United States bonds	94.7	71.2	43.6	56.5	37.4	30.7	30.4
Stocks, bonds, etc	36.9	39.7	48.9	61.9	66.2	71.1	71.4
Due from banks	138.9	167.3	213.5	230.8	198.9	208.9	194.2
Real estate	46.7	47.8	48.0	47.3	46.5	48.3	49.9
Specie	30.7	42.2	109.3	114.3	102.9	107.8	128.6
Legal-tender notes	64.4	69.2	56.6	53.2	63.2	70.7	77.0
National-bank notes	16.9	16.7	18.2	17.7	20.7	22.7	23.3
Clearing-house exchanges	82.4	113.0	121.1	189.2	208.4	96.4	66.3
United States certificates of deposit	32.7	26.8	7.7	6.7	8.7	10.0	14.2
Due from United States Treasurer	16.5	17.0	17.1	17.5	17.2	16.6	17.7
Other resources	24.9	22.1	23.0	26.2	28.9	28.9	33.8
Total	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,279.5
LIABILITIES.							
Capital stock	466.2	454.1	457.6	463.8	483.1	509.7	524.3
Surplus fund	116.9	114.8	120.5	128.1	132.0	142.0	147.0
Undivided profits	40.9	40.3	46.1	56.4	61.2	61.6	63.2
Circulation outstanding	301.9	313.8	317.3	320.2	315.0	310.5	289.8
Due to depositors	668.4	736.9	887.9	1,083.1	1,134.9	1,063.6	993.0
Due to banks	165.1	201.2	267.9	294.9	259.9	270.4	246.4
Other liabilities	7.9	6.7	8.5	11.9	13.7	14.9	15.8
Total	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,279.5

	Oct. 1, 1885.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.
	2,714 banks.	2,852 banks.	3,049 banks.	3,120 banks.	3,290 banks.	3,540 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	$1,306.1	$1,451.0	$1,587.5	$1,628.1	$1,817.3	$1,986.1
Bonds for circulation	307.7	258.5	189.1	177.6	146.5	140.0
Other United States bonds	31.8	32.4	34.7	63.6	48.5	30.7
Stocks, bonds, etc	77.5	81.8	88.8	96.3	109.3	115.5
Due from banks	235.3	241.4	256.3	282.5	335.4	336.2
Real estate	51.3	54.1	58.0	61.1	69.4	76.8
Specie	174.9	156.4	165.1	181.3	164.3	195.9
Legal-tender notes	69.7	62.8	73.7	82.0	86.8	80.6
National-bank notes	23.1	22.7	21.9	21.3	20.9	18.5
Clearing-house exchanges	84.9	95.5	88.8	74.2	136.8	106.8
United States certificates of deposit	18.8	5.9	6.2	12.3	12.9	6.2
Due from U. S. Treasurer	14.9	14.0	9.3	9.0	7.4	6.9
Other resources	36.9	37.4	40.8	42.1	42.8	41.3
Total	2,432.9	2,513.9	2,620.2	2,731.4	2,998.3	3,141.5
LIABILITIES.						
Capital stock	527.5	548.5	578.5	588.4	612.6	650.4
Surplus fund	146.6	157.3	173.9	183.1	197.4	213.6
Undivided profits	59.3	66.5	71.5	70.3	84.9	97.0
Circulation	269.0	228.8	167.3	155.4	128.5	123.0
Due to depositors	1,116.7	1,189.5	1,274.7	1,350.7	1,522.0	1,594.2
Due to banks	299.7	308.6	329.6	358.1	425.3	426.4
Other liabilities	14.1	14.9	24.7	25.4	27.6	36.9
Total	2,432.9	2,513.9	2,620.2	2,731.4	2,998.3	3,141.5

The following table presents an abstract of the resources and liabilities of the national banks at the close of business on October 2, 1890, the condition of the banks in New York City, in the three central reserve cities, in other reserve cities, and of country banks shown separately:

	Central reserve cities.		Other reserve cities.*	Country banks.	Aggregate.
	New York City.	New York, Chicago, and St. Louis.			
	47 banks.	74 banks.	259 banks.	3,207 banks.	3,540 banks.
Resources.					
Loans and discounts	$297, 110, 551	$404, 829, 810	$506, 673, 276	$1, 058, 519, 601	$1, 970, 022, 687
Overdrafts	217, 172	317, 900	1, 707, 942	14, 009, 790	16, 035, 632
Bonds for circulation	4, 410, 000	5, 910, 000	15, 917, 500	118, 141, 550	139, 969, 050
Bonds for deposits	3, 720, 000	4, 670, 000	8, 419, 000	15, 297, 500	28, 386, 500
United States bonds on hand	133, 200	498, 150	271, 250	1, 528, 100	2, 297, 500
Stocks, securities, claims, etc	22, 602, 261	27, 631, 760	21, 295, 723	66, 601, 468	115, 528, 951
Due from reserve agents	.....	.....	60, 999, 210	128, 452, 577	189, 451, 787
Due from other national banks	27, 048, 219	44, 445, 970	33, 773, 479	40, 070, 163	118, 289, 612
Due from other banks and bankers	4, 032, 773	8, 471, 429	6, 701, 279	13, 312, 515	28, 485, 223
Banking-house furniture and fixtures	10, 963, 002	12, 425, 891	15, 487, 290	37, 242, 517	65, 155, 698
Other real estate and mortgages owned	816, 116	1, 008, 502	2, 180, 311	8, 490, 805	11, 679, 618
Current expenses	772, 515	940, 094	2, 024, 765	6, 134, 543	9, 099, 402
Premiums	803, 857	944, 569	2, 544, 107	10, 759, 811	14, 248, 487
Checks and other cash items	2, 796, 233	2, 977, 533	2, 532, 415	11, 691, 841	17, 201, 819
Exchanges for clearing-house	64, 463, 623	72, 287, 516	31, 796, 386	2, 683, 274	106, 767, 176
Bills of other national banks	690, 253	1, 444, 674	3, 198, 852	13, 848, 866	18, 492, 392
Fractional currency, nickels, and cents	50, 056	87, 507	157, 451	521, 890	766, 848
Specie	78, 459, 940	98, 527, 031	43, 131, 132	54, 250, 696	195, 908, 859
Legal-tender notes	12, 115, 099	21, 301, 286	22, 085, 385	37, 218, 060	80, 604, 731
United States certificates of deposit	1, 745, 000	2, 860, 000	2, 855, 000	440, 000	6, 155, 000
Five per cent. redemption fund	187, 200	254, 700	706, 558	5, 162, 341	6, 123, 599
Due from United States Treasurer	270, 082	320, 692	142, 201	354, 030	816, 923
Total	533, 407, 152	712, 155, 014	784, 600, 542	1, 644, 731, 938	3, 141, 487, 494
Liabilities.					
Capital stock	49, 100, 000	74, 900, 000	159, 377, 830	416, 169, 405	650, 447, 235
Surplus fund	36, 933, 886	45, 247, 386	52, 046, 044	116, 270, 465	213, 563, 895
Undivided profits	14, 924, 228	18, 396, 292	18, 204, 068	60, 406, 276	97, 006, 636
National-bank notes outstanding	3, 597, 970	4, 644, 210	14, 081, 175	104, 202, 700	122, 928, 085
State bank notes outstanding	24, 328	24, 328	5, 686	47, 319	77, 333
Dividends unpaid	196, 886	273, 779	902, 334	1, 700, 724	2, 876, 837
Individual deposits	251, 449, 096	332, 894, 092	388, 200, 423	843, 750, 660	1, 564, 845, 175
United States deposits	3, 606, 926	4, 578, 141	7, 434, 662	13, 105, 756	25, 118, 559
Deposits of United States disbursing officers	130, 815	148, 331	1, 331, 806	2, 749, 374	4, 229, 511
Due to national banks	124, 308, 552	156, 515, 397	90, 414, 155	38, 151, 707	285, 081, 259
Due to other banks and bankers	49, 134, 465	73, 898, 428	44, 599, 248	22, 853, 050	141, 350, 726
Notes and bills re-discounted	.....	434, 630	3, 103, 790	20, 121, 910	23, 660, 330
Bills payable	.....	200, 000	4, 899, 321	5, 202, 592	10, 301, 913
Total	533, 407, 152	712, 155, 014	784, 600, 542	1, 644, 731, 938	3, 141, 487, 494

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

In former reports a statement was submitted showing in a condensed form the changes occurring in the items of resources and liabilities of the national banks at stated periods from January 1, 1866, to date of last report of condition made by the banks, and the following statement is perpetuated for purposes of comparison. The aggregate of the several items is expressed in round numbers, the dates of highest and lowest points being given.

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

	January 1, 1866.	October 2, 1890.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	$403,357,346	$650,447,235	$650,447,235	Oct. 2, 1890	$403,357,346	Jan. 1, 1866
Capital, surplus and undivided profits	475,330,204	961,017,767	961,017,767	do	475,330,204	Do.
Circulation	213,239,530	122,928,084	341,320,256	Dec. 26, 1873	122,928,084	Oct. 2, 1890
Total investments in United States bonds	440,380,350	170,653,050	712,437,900	Apr. 4, 1879	170,653,050	Do.
Individual deposits	520,212,174	1,564,845,275	1,564,845,275	Oct. 2, 1890	501,407,586	Oct. 8, 1870
Loans and discounts	500,650,109	1,970,022,687	1,970,022,687	do	500,650,109	Jan. 1, 1866
Cash:						
National bank notes	20,406,442	18,492,392	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes	187,846,548	80,604,731	205,793,579	Oct. 1, 1886	52,156,439	Mar. 11, 1881
Specie	16,909,363	195,908,859	195,908,859	Oct. 2, 1890	8,050,330	Oct. 1, 1875

It will be seen that capital, surplus, undivided profits, and deposits have increased from $995,542,378 in January, 1866, to $2,525,863,042 on October 2, 1890, and that loans and discounts amounting to $500,650,109 have reached the sum of $1,970,022,687 which is nearly quadruple, and upon reference to other pages in this report that the number of active banks has increased from 1,582 to 3,567. The holdings in bonds have decreased from $440,380,350 to $170,653,050. On April 4, 1879, the banks held $712,437,900. The specie held by the banks amounted to $16,909,363, was only $8,050,330 in 1875, and amounted to $195,908,859, on October 2, 1890, the highest point reached.

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

In 1866 the percentage of circulation to capital, surplus, and undivided profits was about 45 per cent., and is now less than 13 per cent.

	1866.	1887.	1888.	1889.	1890.
	Per cent.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
Loans and discounts	41.32	70.52	71.04	72.26	74.37
United States bonds	36.36	9.98	9.87	7.80	6.44
Specie	1.57	7.37	11.90	6.58	7.40
Total	79.25	87.87	92.81	86.64	88.21

CLOSED NATIONAL BANKS.

The following statement exhibits the title, capital, and circulation issued, redeemed, and outstanding, of associations which were closed to business during the year ended October 31, 1890. Of these 59 associations, 50 went into voluntary liquidation and 9 into the hands of receivers.

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1890, IN EACH STATE AND TERRITORY, WITH CAPITAL AND CIRCULATION.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Outstanding.
First National Bank of Woodstock, Ill.	May 1, 1882	Oct. 31, 1889	$50,000	$27,000	$9,730	$17,270
National Bank of Shelbyville, Tenn	Oct. 29, 1874	Nov. 11, 1889	50,000	16,710	4,290	12,420
First National Bank of Sheffield, Ala.	Jan. 14, 1887	Nov. 30, 1889	100,000	22,500	6,500	16,000
Farmers and Merchants National Bank of Valley City, N. Dak	Mar. 20, 1882	Dec. 1, 1889	65,000	14,630	5,060	9,570
Union National Bank of La Crosse, Wis.	Nov. 20, 1885	Dec. 9, 1889	100,000	22,500	6,580	15,920
First National Bank of Abilene, Kans	June 23, 1879	Dec. 10, 1889	50,000	21,240	9,460	11,780
Third National Bank of Malone, N. Y.	July 15, 1885	Dec. 16, 1889	50,000	10,750	3,040	7,710
Harper County National Bank of Anthony, Kans.	Aug. 26, 1885	Dec. 20, 1889	50,000	11,250	3,160	8,090
First National Bank of South Haven, Mich.	May 22, 1871	Dec. 31, 1889	50,000	11,250	2,810	8,440
Lumbermans National Bank of Williamsport, Pa	Jan. 20, 1865	Dec. 31, 1889	100,000	32,580	19,720	12,860
Durango National Bank of Durango, Colo	Sept. 23, 1889	Jan. 6, 1890	50,000	11,250	11,250	.....
Harper National Bank of Harper, Kans	Jan. 6, 1886	Jan. 6, 1890	50,000	10,750	2,650	8,100
First National Bank of Fox Lake, Wis	May 16, 1864	Jan. 14, 1890	50,000	48,605	11,787	36,818
Poland National Bank of Poland, N. Y.	Dec. 11, 1879	Jan. 14, 1890	50,000	13,500	4,580	8,920
First National Bank of Ogalalla, Nebr	Mar. 21, 1887	Jan. 14, 1890	50,000	11,250	2,560	8,690
First National Bank of Stockton, Kans	Jan. 22, 1886	Jan. 15, 1890	50,000	11,250	3,410	7,840
First National Bank of Rulo, Nebr.	Apr. 19, 1887	Jan. 20, 1890	50,000	30,360	5,810	24,550
First National Bank of Eagle Grove, Iowa	Jan. 22, 1886	Jan. 20, 1890	50,000	11,250	3,226	8,024
Toledo National Bank of Toledo, Ohio	Dec. 6, 1864	Jan. 21, 1890	100,000	35,920	7,395	28,525
National Exchange Bank of Kansas City, Mo	Apr. 3, 1888	Jan. 28, 1890	200,000	45,000	7,410	37,590
National Bank of Newcastle, Ky	Oct. 22, 1874	Feb. 4, 1890	60,000	17,670	4,480	13,190
Plymouth National Bank of Plymouth, Mich	Jan. 16, 1884	Feb. 25, 1890	50,000	11,250	3,490	7,760
First National Bank of Lockport, N. Y.	Jan. 21, 1864	Feb. 28, 1890	100,000	28,573	5,130	23,443
Merchants' National Bank of Amsterdam, N. Y	Apr. 9, 1883	Mar. 15, 1890	100,000	32,680	8,780	23,900
National Bank of Texas, Galveston, Tex	Mar. 9, 1866	Mar. 19, 1890	100,000	37,487	6,412	31,075
Bowie National Bank of Bowie, Tex	Feb. 12, 1890	Mar. 27, 1890	50,000	.....	.....	.....
First National Bank of Union Springs, N. Y	Mar. 26, 1864	Mar. 31, 1890	50,000	15,805	13,451	2,354
Ferris National Bank of Swanton, Vt.	Mar. 14, 1890	Apr. 18, 1890	50,000	11,240	11,240	.....
First National Bank of Rock Island, Ill	Oct. 21, 1863	Apr. 19, 1890	100,000	24,654	3,670	20,984
First National Bank of Ketchum, Idaho	Mar. 21, 1884	Apr. 28, 1890	50,000	11,250	2,540	8,710
Winchester National Bank of Winchester, Ky	Jan. 16, 1885	Apr. 29, 1890	200,000	45,000	8,550	36,450
First National Bank of Harper, Kans	Nov. 17, 1884	Apr. 30, 1890	50,000	11,250	2,860	8,390

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1890, IN EACH STATE AND TERRITORY, WITH CAPITAL AND CIRCULATION—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Outstanding.
Gloucester City National Bank of Gloucester City, N. J.	Oct. 26, 1888	May 1, 1890	$50,000	$11,250	$2,230	$9,020
Park National Bank of Chicago, Ill	May 11, 1886	June 20, 1890	200,000	45,000	.....	45,000
First National Bank of Loup City, Nebr	Aug. 5, 1885	June 21, 1890	50,000	11,250	1,640	9,610
American National Bank of Waco, Tex	June 21, 1888	June 24, 1890	250,000	45,000	7,300	37,700
Hamilton County National Bank, Webster City, Iowa	June 20, 1883	June 30, 1890	50,000	11,250	1,490	9,760
Planters' National Bank of Henderson, Ky	Apr. 20, 1883	June 30, 1890	150,000	33,750	3,160	30,590
Wakefield National Bank of Wakefield, R. I	June 2, 1865	July 1, 1890	100,000	59,249	6,081	53,168
Jewell County National Bank of Mankato, Kans	Nov. 11, 1887	July 2, 1890	50,000	11,250	1,680	9,570
Citizens' National Bank of Flint, Mich	Feb. 1, 1871	Aug. 5, 1890	125,000	32,641	1,830	30,811
State National Bank of Wellington, Kans	Oct. 1, 1886	Aug. 6, 1890	50,000	11,250	.....	11,250
Monmouth National Bank of Monmouth, Ill	Sept. 9, 1870	Aug. 18, 1890	100,000	21,800	1,057	20,743
Muskegon National Bank of Muskegon, Mich	Nov. 1, 1870	Aug. 27, 1890	100,000	21,720	440	21,280
National Village Bank of Bowdoinham, Me	Mar. 28, 1865	Aug. 28, 1890	50,000	35,748	1,480	34,268
La Fayette National Bank of La Fayette, Ind	Dec. 24, 1874	Aug. 29, 1890	300,000	64,033	1,696	62,337
Kingman National Bank of Kingman, Kans	Sept. 16, 1886	Sept. 6, 1890	100,000	22,500	.....	22,500
Lincoln National Bank of Stanford, Ky	Dec. 31, 1888	Sept. 8, 1890	200,000	45,000	700	44,300
First National Bank of Decatur, Mich	Oct. 15, 1870	Sept. 20, 1890	50,000	11,250	500	10,750
Canastota National Bank of Canastota, N. Y	Aug. 14, 1865	Sept. 25, 1890	55,000	55,927	12,076	43,851
First National Bank of Whitehall, Mich	Aug. 21, 1879	Sept 30, 1890	50,000	11,250	9,620	1,630
First National Bank of Richmond, Ky	Oct. 29, 1870	Oct. 3, 1890	250,000	66,979	1,161	65,818
Meade County National Bank of Meade Center, Kans	Mar. 7, 1888	Oct. 6, 1890	50,000	11,250	.....	11,250
First National Bank of Port Huron, Mich	Aug. 7, 1871	Oct. 15, 1890	135,000	57,480	950	56,530
Farmers' National Bank of South Charleston, Ohio	July 12, 1882	Oct. 15, 1890	50,000	11,710	200	11,510
First National Bank of Columbus, Ohio	Nov. 11, 1863	Oct. 15, 1890	300,000	220,465	.....	220,465
Commercial National Bank of St. Paul, Minn	May 2, 1887	Oct. 27, 1890	500,000	45,000	.....	45,000
First National Bank of Mason, Mich	Jan. 13, 1871	Oct. 28, 1890	50,000	13,500	500	13,000
First National Bank of Holly, Mich	Dec. 14, 1870	Oct. 31, 1890	60,000	13,500	.....	13,500
Total	.....	.....	5,800,000	1,667,406	256,822	1,410,584

EXTENSION OF THE CORPORATE EXISTENCE OF NATIONAL BANKS.

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

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Alabama	2	$350,000	Missouri	10	$3,250,000
Arkansas	1	250,000	Montana	1	500,000
California	1	1,500,000	Nebraska	3	750,000
Colorado	3	400,000	New Hampshire	36	4,655,000
Connecticut	73	22,450,820	New Jersey	49	9,933,350
Delaware	11	1,503,185	New York	223	72,772,460
District of Columbia	2	500,000	North Carolina	3	650,000
Georgia	6	1,450,000	South Carolina	3	850,000
Illinois	54	6,803,000	Ohio	83	14,954,000
Indiana	32	4,157,000	Oregon	1	250,000
Iowa	29	2,995,000	Pennsylvania	168	44,954,390
Idaho	1	100,000	Rhode Island	59	19,959,800
Kansas	4	400,000	Tennessee	7	1,850,000
Kentucky	13	3,600,000	Texas	4	625,000
Louisiana	3	1,500,000	Vermont	31	5,856,000
Maine	53	8,630,000	Virginia	12	2,216,000
Maryland	29	12,069,000	West Virginia	11	1,341,000
Massachusetts	200	85,962,500	Wisconsin	19	1,685,000
Michigan	22	1,875,000			
Minnesota	9	2,275,000	Total	1,271	345,882,505

The following table shows how many associations will reach the expiration of their corporate existence during each year from 1891 to 1902, inclusive, with their capital and circulation:

Year.	No. of banks.	Capital.	Circulation.	Year.	No. of banks.	Capital.	Circulation.
1891	95	$12,183,900	$3,997,935	1898	25	$2,679,000	$1,198,350
1892	100	13,815,100	4,562,760	1899	39	4,995,000	2,270,700
1893	38	4,701,000	1,982,925	1900	50	7,807,100	2,153,330
1894	63	7,628,000	2,812,720	1901	108	14,669,150	3,702,350
1895	76	11,259,000	4,431,610	1902	132	21,177,300	5,352,350
1896	23	2,173,800	986,650				
1897	24	3,419,000	1,171,295	Total	773	106,507,350	34,622,975

The number, capital, and circulation of the national banks of which the corporate existence expired between October 31, 1889, and October 31, 1890, are shown in the following table, and the number of extended banks is also indicated. The corporate existence of seven associations expired by limitation.

Date.	No. banks expired.	Capital.	Circulation.	No. banks extended.	Capital.	Circulation.
1890.						
April	1	$100,000	$90,000	1	$100,000	$90,000
June	1	300,000	45,000	1	300,000	45,000
August	9	1,050,000	389,250	7	850,000	344,250
September	11	1,463,000	443,250	10	1,413,000	432,000
October	13	2,745,000	401,975	9	2,250,000	271,475
Total	35	5,658,000	1,369,475	28	4,913,000	1,182,725

The corporate existence of 95 national banks, with an aggregate capital of $13,968,900, bonds $3,206,900, and circulation $2,886,210, will expire during the year 1891, as shown in the following table:

NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1891, WITH THE DATE OF EXPIRATION, THE AMOUNT OF CAPITAL STOCK OF EACH BANK, THE UNITED STATES BONDS ON DEPOSIT WITH THE TREASURER, AND THE AMOUNT OF CIRCULATION ISSUED THEREON.

Charter number.	Title and location of bank.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
		1891.			
1767	First National Bank, Springfield, Ky	Jan. 2	$150,000	$37,500	$33,750
1770	Boone County National Bank, Columbia, Mo	Jan. 2	100,000	25,000	22,500
1777	National Bank of Jefferson, Tex	Jan. 2	50,000	12,500	11,250
1799	First National Bank, Albia, Iowa	Jan. 7	50,000	12,500	11,250
1783	Lumbermen's National Bank of Stillwater, Minn	Jan. 9	250,000	50,000	45,000
1779	Farmers' and Merchants' National Bank, Vandalia, Ill.	Jan. 10	1 0,000	25,000	22,500
1781	Merchants' and Farmers' National Bank, Charlotte, N. C.	Jan. 17	200,000	100,000	90,000
1788	Merchants' National Bank, Dayton, Ohio	Jan. 20	300,000	50,000	45,000
1787	Union National Bank, Oshkosh, Wis	Jan. 23	200,000	50,000	45,000
1899	State National Bank, Lincoln, Nebraska	Jan. 23	200,000	50,000	45,000
1810	First National Bank, Charles City, Iowa	Jan. 30	50,000	12,500	11,250
1796	Union National Bank, New Orleans, La	Jan. 31	500,000	50,000	45,000
1794	First National Bank, St. Peter, Minn	Feb. 6	50,000	12,500	11,250
1831	First National Bank, Nicholasville, Ky	Feb. 9	100,000	50,000	45,000
1793	First National Bank, Kankakee, Ill	Feb. 13	50,000	12,500	11,250
1798	First National Bank, Lincoln, Nebr	Feb. 18	200,000	50,000	45,000
1804	National Bank of Chester, S. C	Mar. 2	150,000	37,500	33,750
1806	Exchange National Bank, Polo, Ill	Mar. 4	65,000	20,000	18,000
1802	Manufacturers National Bank, Racine, Wis	Mar. 6	250,000	50,000	45,000
1816	Rockford National Bank, Rockford, Ill	Mar. 8	100,000	25,000	22,500
1809	First National Bank, Jefferson City, Mo	Mar. 16	50,000	12,500	11,250
1807	First National Bank, Harrodsburg, Ky	Mar. 27	100,000	25,000	22,500
1817	National Commercial Bank, Mobile, Ala	Mar. 27	150,000	50,000	45,000
1826	Union City National Bank, Michigan	Apr. 1	50,000	12,500	11,250
1818	Merchants' National Bank, Newark, N. J	Apr. 3	200,000	50,000	45,000
1812	First National Bank, Cassopolis, Mich	Apr. 10	50,000	12,500	11,250
1827	National Bank of the Commonwealth, Boston, Mass.	Apr. 12	500,000	50,000	45,000
1837	Livingston County National Bank of Pontiac, Ill	Apr. 14	75,000	18,750	16,875
1833	First National Bank, Pueblo, Colo	Apr. 17	300,000	50,000	45,000
1814	First National Bank, Montgomery, Ala	Apr. 18	225,000	50,000	45,000
1815	First National Bank, Elkader, Iowa	Apr. 19	50,000	12,500	11,250
1842	Second National Bank, Winona, Minn	Apr. 29	200,000	50,000	45,000
1844	National Bank of Newberry, S. C	May 6	150,000	37,500	33,750
1824	Farmers' National Bank, Salem, Va	May 8	75,000	18,750	16,875
1829	First National Bank, Allegan, Mich	May 11	50,000	12,500	11,250
1834	National Bank of Franklin, Tenn	May 25	100,000	25,000	22,500
1848	National Bank of Spartanburg, S. C	June 5	100,000	25,000	22,500
1849	First National Bank, Grand Haven, Mich	June 5	200,000	50,000	45,000
1843	Bates County National Bank, Butler, Mo	June 13	125,000	31,250	28,125
1868	First Nat'l Bank of Jefferson, Charlestown, W. Va	June 24	50,000	12,500	11,250
1850	First National Bank, Mason City, Ill	June 27	50,000	12,500	11,250
1852	First National Bank, Marseilles, Ill	June 27	50,000	12,500	11,250
1859	Covington City National Bank, Ky	June 30	500,000	50,000	45,000
1847	German National Bank of Covington, Ky	July 1	350,000	50,000	45,000
1853	First National Bank, Tuskaloosa, Ala	July 5	60,000	40,000	36,000
1855	Nebraska City National Bank, Nebr	July 12	50,000	12,500	11,250
1851	Second National Bank, Charleston, Ill	July 15	100,000	25,000	22,500
1873	First National Bank, Vincennes, Ind	July 15	100,000	50,000	45,000
1878	Meridian National Bank of Indianapolis, Ind	July 15	200,000	100,000	90,000
1885	Littleton National Bank, N. H	July 15	150,000	37,500	33,750
1860	National Exchange Bank, Augusta, Ga	July 19	250,000	50,000	45,000
1863	Citizens' National Bank, Fairbault, Minn	July 21	80,000	50,000	45,000
1854	First National Bank, Frankfort, Ind	July 22	200,000	50,000	45,000
1861	First National Bank, Newnan, Ga	July 27	50,000	50,000	45,000
1867	National Bank of Illinois, Chicago, Ill	July 31	1,000,000	50,000	45,000
1865	National Bank of Rolla, Mo	Aug. 1	50,000	12,500	11,250
1879	Citizens' National Bank, Peru, Ind	Aug. 1	100,000	25,000	22,500
1882	Will County National Bank, Joliet, Ill	Aug. 4	100,000	25,000	22,500
1880	First National Bank, Tama City, Iowa	Aug. 5	50,000	12,500	11,250
1870	First National Bank, Marengo, Ill	Aug. 8	50,000	12,500	11,250
1874	First National Bank, Webster City, Iowa	Aug. 10	50,000	25,000	22,500
1862	Mills County National Bank, Glenwood, Iowa	Aug. 11	65,000	16,250	14,625
1872	Union National Bank, Macomb, Ill	Aug. 12	100,000	50,000	45,000

NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1891, WITH THE DATE OF EXPIRATION, ETC.—Continued.

Charter number.	Title and location of bank.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
		1891.			
1875	Keystone National Bank, Reading, Pa	Aug. 17	$100,000	$25,000	$22,500
1871	Knoxville National Bank, Iowa	Aug. 22	100,000	25,000	22,500
1869	Rush County National Bank, Rushville, Ind	Aug. 24	100,000	25,000	22,500
1881	Dixon National Bank, Ill	Aug. 26	100,000	25,000	22,500
1886	Citizens' National Bank, Niles, Mich	Aug. 31	50,000	12,500	11,250
1884	Wellsburg, National Bank, W. Va	Sept. 5	100,000	25,000	22,500
1891	First National Bank, Pella, Iowa	Sept. 7	50,000	13,000	11,700
1889	Rock Island National Bank, Ill	Sept. 11	100,000	30,000	27,000
1887	First National Bank, Olean, N. Y	Sept. 12	100,000	50,000	45,000
1888	First National Bank, Bloomington, Ind	Sept. 14	120,000	30,000	27,000
1896	Sycamore National Bank, Ill	Sept. 15	50,000	20,000	18,000
1898	Mutual National Bank, New Orleans, La	Sept. 19	300,000	50,000	45,000
1893	Citizens' National Bank, Washington, D. C	Oct. 2	300,000	50,000	45,000
1895	Merchants' National Bank, Toledo, Ohio	Oct. 7	300,000	50,000	45,000
1890	Citizens' National Bank, Greensburg, Ind	Oct. 9	100,000	100,000	90,000
1894	Fifth National Bank, Pittsburg, Pa	Oct. 9	100,000	25,000	22,500
1908	Kentucky National Bank, Louisville, Ky	Oct. 19	1,000,000	50,000	45,000
1918	Second National Bank, East Saginaw, Mich	Nov. 8	150,000	37,500	33,750
1901	First National Bank, Plymouth, Ohio	Nov. 13	50,000	50,000	45,000
1916	First National Bank, Plymouth, Mich	Nov. 14	50,000	50,000	45,000
1903	First National Bank, Jackson, Ohio	Nov. 18	50,000	12,500	11,250
1900	National Bank of Cynthiana, Ky	Nov. 20	150,000	40,000	36,000
1909	Second National Bank Aurora, Ill	Nov. 27	100,000	25,000	22,500
1924	Southern Michigan, National Bank, Coldwater, Mich	Nov. 27	165,000	50,000	45,000
1910	People's National Bank, Ottawa, Kans	Nov. 29	50,000	12,500	11,250
1912	National Bank of Wooster, Ohio	Nov. 29	53,900	53,900	48,510
1911	First National Bank, Owatonna, Minn	Dec. 6	50,000	15,000	13,500
1906	Defiance National Bank, Ohio	Dec. 7	100,000	25,000	22,500
1907	Rochelle National Bank, Ill	Dec. 9	50,000	20,000	18,000
1914	First National Bank, Plattsmouth, Nebr	Dec. 12	50,000	15,000	13,500
1915	First National Bank, Emporia, Kans	Dec. 14	100,000	25,000	22,500
1933	First National Bank, Burlington, Wis	Dec. 14	50,000	12,500	11,250
	Total		13,968,900	3,206,900	2,886,210

CIRCULATING NOTES.

The actual circulation outstanding on October 2, 1890, for which the banks were responsible, was $125,176,956, this amount being exclusive of $56,403,554 also in circulation, but represented by lawful money deposited by the banks for redemption purposes whenever the notes are received by the Treasurer.

The minimum deposit of the bonds required of the 3,540 national banks in operation October 2, 1890, was $101,247,615, upon which only $91,122,854 of national-bank circulation could be issued. These banks held, on October 2, $139,969,050 of bonds and were responsible for $34,054,102 of circulation more than the minimum.

Of the 3,540 banks, 2,559 have a capital not exceeding $150,000, nor less than $50,000 each, which is the lowest amount any bank in the system may have, the aggregate capital amounting to $208,790,960. The remaining 981 have a capital of over $150,000 each, the aggregate amounting to $441,656,275. If an amount of bonds equal to the total capital were deposited to secure circulation, the whole body of banks might have a circulation amounting to $585,402,512, or $494,279,658 more than the present minimum. A table in the Appendix, page 135, shows by States and geographical divisions this information in detail.

The following table shows the number of banks organized, by fiscal years, from July 1, 1882, to July 1, 1890, capital stock, amount of bonds deposited, and circulation issued thereon:

Year.	No.	Capital.	Minimum bonds required.	Bonds actually deposited.	Per cent. of excess.	Circulation issued.
July 1, 1882, to July 1, 1883	251	$26, 552, 300	$5, 155, 500	$7, 116, 400	28	$6, 404, 760
July 1, 1883, to July 1, 1884	218	19, 944, 000	4, 016, 000	4, 676, 100	14	4, 208, 490
July 1, 1884, to July 1, 1885	142	15, 205, 000	3, 061, 250	3, 332, 800	8	2, 999, 520
July 1, 1885, to July 1, 1886	163	17, 553, 000	3, 404, 500	3, 715, 500	8	3, 343, 950
July 1, 1886, to July 1, 1887	217	31, 444, 000	4, 986, 000	5, 051, 300	1	4, 546, 170
July 1, 1887, to July 1, 1888	164	16, 734, 000	3, 308, 500	3, 324, 750	0. 5	2, 992, 275
July 1, 1888, to July 1, 1889	156	15, 970, 000	3, 155, 000	3, 166, 300	.36	2, 849, 670
July 1, 1889, to July 1, 1890	291	36, 055, 000	6, 251, 250	6, 262, 750	.18	5, 613, 915
Total	1, 602	179, 457, 300	33, 338, 000	36, 645, 900	.....	32, 958, 750

The foregoing table is perpetuated to show by comparison the falling off in the amount of bonds deposited in excess of the requirement, and it will be seen that the percentage of excess has fallen from 28 in 1882–'83 to .18 in 1889–'90.

Of the 291 banks organized during the past fiscal year 168 have a capital of $50,000 each, amounting to $8,400,000; 77 have a capital of over $50,000 and not exceeding $150,000, and 46 have an aggregate capital of $20,250,000. The 46 largest banks deposited the exact amount of bonds required by law, and of the remaining 245 banks only 7 deposited bonds in excess of the requirement.

Notwithstanding the accession of new banks to the system and the consequent deposit of bonds and issue of notes, the outstanding circulation steadily decreases from year to year. By referring to page 48 it will be seen that the total withdrawal of bonds for transfer to the Secretary for purchase amounted to $24,117,400, only about one-third of this amount being deposited by way of substitution.

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

DECREASE OF NATIONAL-BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, FROM 1884 TO 1890, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

National-bank notes outstanding October 31, 1883, including notes of national gold banks	$352,013,787	
Less lawful money on deposit at same date, including deposits of national gold banks	35,993,461	
		$316,020,326
National-bank notes outstanding October 31, 1884, including notes of national gold banks	333,559,813	
Less lawful money on deposit at same date, including deposits of national gold banks	41,710,163	
		291,849,650
Net decrease of circulation		24,170,676
Net outstanding as above, October 31, 1884		291,849,650
National-bank notes outstanding October 31, 1885, including notes of national gold banks	315,847,168	
Less lawful money on deposit at same date, including deposits of national gold banks	39,542,979	
		276,304,189
Net decrease of circulation		15,545,461
Net outstanding as above, October 31, 1885		276,304,189
National-bank notes outstanding October 31, 1886, including notes of national gold banks	301,529,889	
Less lawful money on deposit at same date, including deposits of national gold banks	81,819,233	
		219,710,656
Net decrease of circulation		56,593,533
Net outstanding as above, 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 on national gold banks	102,826,136	
		169,215,067
Net decrease of circulation		50,495,589
Net outstanding as above, October 31, 1887		169,215,067
National-bank notes outstanding, October 31, 1888, including notes of national gold banks	239,385,237	
Less lawful money on deposit at same date, including deposits of national gold banks	87,018,909	
		152,366,328
Net decrease of circulation		16,848,739
Net outstanding as above, October 31, 1888		152,366,328
National-bank notes outstanding October 31, 1889, including notes of national gold banks	202,023,415	
Less lawful money on deposit at same date, including deposits of national gold banks	71,816,130	
		130,207,285
Net decrease of circulation		22,159,043
Net outstanding as above, October 31, 1889		130,207,285
National-bank notes outstanding October 31, 1890, including notes of national gold banks	179,755,643	
Less lawful money on deposit at same date, including deposits of national gold banks	54,796,907	
		124,958,736
Net decrease of circulation		5,248,549

The gross decrease of circulation, including the notes of gold banks and those of failed and liquidating associations, was $22,267,772.

BANKS WITHOUT CIRCULATION.

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

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

Title of bank.	Capital.	Bonds.
Chemical National Bank, New York, N. Y	$300, 000	$50, 000
Mechanics' National Bank, New York, N. Y	2, 000, 000	50, 000
Merchants' National Bank, New York, N. Y	2, 000, 000	50, 000
National City Bank, New York, N. Y	1, 000, 000	50, 000
National Park Bank, New York, N. Y	2, 000, 000	50, 000
National Bank of Washington, D. C	200, 000	50, 000
National Metropolitan Bank, Washington, D. C	300, 000	50, 000
Chestertown National Bank, Chestertown, Md	50, 000	12, 500
First National Bank, Houston, Tex	100, 000	25, 000
First National Bank, Butte, Mont	100, 000	25, 000
Citizens' National Bank, Englewood, N. J	50, 000	12, 500
Total	8, 100, 000	425, 000

SECURITY FOR CIRCULATING NOTES.

The security for circulating notes of national banks is limited by the act to United States registered bonds bearing interest, and the following table shows the amount of such bonds held by the Treasurer of the United States as security on June 30 of each year from 1865 to 1890, inclusive, and the amount owned and held by the banks for other purposes, including those deposited with the Treasurer to secure public deposits:

Years.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
	6 per cent. bonds.	5 per cent. bonds.	4½ per cent. bonds.	4 per cent. bonds.	Total.		
1865 ..	$170, 382, 500	$65, 576, 600	.....	.....	$235, 959, 100	$155, 785, 750	$391, 744, 850
1866 ..	241, 083, 500	86, 226, 850	.....	.....	327, 310, 350	121, 152, 950	448, 463, 300
1867 ..	251, 430, 400	89, 177, 100	.....	.....	340, 607, 500	84, 002, 650	424, 610, 150
1868 ..	250, 726, 950	90, 768, 950	.....	.....	341, 495, 900	80, 922, 500	422, 418, 400
1869 ..	255, 190, 350	87, 661, 250	.....	.....	342, 851, 600	55, 102, 000	397, 953, 600
1870 ..	247, 335, 350	94, 923, 200	.....	.....	342, 278, 550	43, 980, 600	386, 259, 150
1871 ..	220, 497, 750	139, 387, 800	.....	.....	359, 885, 550	39, 450, 800	399, 236, 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, 600	202, 487, 650	32, 752, 650	97, 429, 800	357, 812, 700	43, 122, 550	400, 935, 250
1883 ..	385, 700	7, 402, 800 / 3 per cents.: 200, 877, 850	39, 408, 500	104, 954, 650	353, 029, 500	34, 094, 150	387, 123, 650
1884 ..	.....	172, 412, 550	46, 546, 400	111, 690, 900	330, 649, 850	31, 203, 000	361, 852, 850
	Pacifics:						
1885 ..	3, 520, 000	142, 240, 850	48, 483, 050	117, 901, 300	312, 145, 200	32, 195, 800	344, 341, 000
1886 ..	3, 565, 000	107, 782, 100	50, 484, 200	114, 143, 500	275, 974, 800	31, 345, 550	307, 320, 350
1887 .	3, 175, 000	5, 205, 950	67, 743, 100	115, 842, 650	191, 966, 700	33, 147, 750	224, 814, 450
1888 ..	3, 181, 000	37, 500	69, 670, 300	105, 423, 850	178, 312, 650	63, 618, 150	241, 930, 800
1889 ..	4, 324, 000	.....	42, 409, 900	101, 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

The following table gives similar information for the years ended October 31, from 1882 to 1890 inclusive. An examination of this and the foregoing table will disclose the changes which have occurred in the holdings of the several classes of bonds by the banks.

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

* Three and one-half per cent.

A table will be found in the Appendix, page 117, showing on the first day of each month, from January 1, 1870, to November 1, 1890, the amount of authorized capital stock of the national banks, the amount of bonds on deposit to secure circulation, the amount of circulation secured by the bonds, the amount of lawful money deposited to redeem outstanding circulation, and the total amount outstanding, including notes of gold banks.

INTEREST-BEARING FUNDED DEBT OF THE UNITED STATES.

In order to preserve the continuity of statements made in previous reports with respect to changes in the funded debt of the United States, and their effect upon the holdings of national banks, it is proper to repeat that the public debt reached its maximum August 31, 1865, and amounted to $2,844,649,626, the non-interest bearing obligations to $461,616,311, leaving the interest-bearing debt $2,383,033,315. On October 31, 1890, the interest-bearing debt had been reduced to $696,906,902.

The following table shows the classes of bonds available as security for the circulating notes of national banks, the authorizing acts, dates of maturity, rates of interest, and intermediate changes.

BONDED DEBT AT DATES NAMED.

Date.	6 per cent.	5 per cent.	4½ per cent.*	4 per cent. †	6 per cent.‡	Total.
Aug. 31, 1865	$908, 518, 091	$199, 792, 100	.....	.....	$1, 258, 000	$1, 109, 568, 191
June 30, 1866	1, 008, 388, 469	198, 528, 435	.....	.....	6, 042, 000	1, 212, 958, 904
June 30, 1867	1, 421, 110, 719	198, 533, 435	.....	.....	14, 762, 000	1, 634, 406, 154
June 30, 1868	1, 841, 521, 800	221, 588, 400	.....	.....	29, 089, 000	2, 092, 199, 200
June 30, 1869	1, 886, 341, 300	221, 589, 300	.....	.....	58, 638, 320	2, 166, 568, 920
June 30, 1870	1, 764, 932, 300	221, 589, 300	.....	.....	64, 457, 320	2, 050, 978, 920
June 30, 1871	1, 613, 897, 300	274, 236, 450	.....	.....	64, 618, 832	1, 952, 752, 582
June 30, 1872	1, 374, 883, 800	414, 567, 300	.....	.....	64, 623, 512	1, 845, 074, 612
June 30, 1873	1, 281, 238, 650	414, 567, 300	.....	.....	64, 623, 512	1, 760, 429, 462
June 30, 1874	1, 213, 624, 700	510, 628, 050	.....	.....	64, 623, 512	1, 788, 876, 262
June 30, 1875	1, 100, 865, 550	607, 132, 750	.....	.....	64, 623, 512	1, 772, 621, 812
June 30, 1876	984, 999, 650	711, 685, 800	.....	.....	64, 623, 512	1, 761, 308, 962
June 30, 1877	854, 621, 850	703, 266, 650	$140, 000, 000	.....	64, 623, 512	1, 761, 512, 012
June 30, 1878	738, 619, 000	703, 266, 650	240, 000, 000	$98, 850, 000	64, 623, 512	1, 845, 359, 162
June 30, 1879	310, 932, 500	646, 905, 500	250, 000, 000	679, 878, 110	64, 623, 512	1, 952, 339, 622
June 30, 1880	235, 780, 400	484, 864, 900	250, 000, 000	739, 347, 800	64, 623, 512	1, 774, 616, 612
June 30, 1881	196, 378, 600	439, 841, 350	250, 000, 000	739, 347, 800	64, 623, 512	1, 690, 191, 262
June 30, 1882	Continued at 3½ per cent. 58, 957, 150	Continued at 3½ per cent. 401, 593, 900	250, 000, 000	739, 349, 350	64, 623, 512	1, 514, 433, 912
June 30, 1883	.....	32, 082, 600 Funded into 3 per cents, act July 12, 1882. 304, 204, 350	250, 000, 000	737, 942, 200	64, 623, 512	1, 388, 852, 662
June 30, 1884	.....	224, 612, 150	250, 000, 000	737, 661, 700	64, 623, 512	1, 276, 897, 362
June 30, 1885	.....	194, 190, 500	250, 000, 000	737, 719, 850	64, 623, 512	1, 246, 533, 862
June 30, 1886	.....	144, 046, 600	250, 000, 000	737, 759, 700	64, 623, 512	1, 196, 429, 812
June 30, 1887	.....	19, 716, 500	250, 000, 000	737, 800, 600	64, 623, 512	1, 072, 140, 612
June 30, 1888	.....	.....	222, 207, 050	714, 177, 400	64, 623, 512	1, 001, 007, 962
June 30, 1889	.....	.....	139, 639, 000	676, 695, 350	64, 623, 512	880, 357, 862
June 30, 1890	.....	.....	109, 015, 750	602, 193, 500	64, 623, 512	775, 832, 762
Oct. 31, 1890	.....	.....	63, 979, 850	568, 203, 850	64, 623, 512	696, 807, 212

* Funded loan 1891; authorizing act, July 14, 1870, and January 20, 1871; date of maturity, 1891.
† Funded loan 1907; authorizing act, July 14, 1870, and January 20, 1871; date of maturity, 1907.
‡ Pacific railroad bonds; authorizing act July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.
The Navy pension fund, amounting to $14,000,000 in 3 per cents, the interest upon which is applied to the payment of naval pensions exclusively, and $99,690 of refunding certificates are not included in the table.

MARKET PRICES OF UNITED STATES BONDS.

The investment value of these bonds slightly increased over that of the previous year. As the relative market price of bonds declines, the investment value is increased. It will be observed that with both classes of bonds, prices have fluctuated considerably, both closing at higher rates than could be obtained at several periods during the year. The following table will show the movement in prices of the two classes during the year ended October 31, 1890.

OPENING, HIGHEST, AND LOWEST PRICES OF UNITED STATES REGISTERED 4½ PER CENT. AND 4 PER CENT. BONDS, IN NEW YORK, FOR EACH WEEK FROM NOVEMBER 15, 1889, TO OCTOBER 31, 1890.

Week ending—	4½ per cent.			4 per cent.		
	Opening.	Highest.	Lowest.	Opening.	Highest.	Lowest.
Nov. 15, 1889	104⅜-104⅞	104⅜-104⅞	104⅜-104⅞	127 -127½	127 -127½	127 -127¼
Nov. 22, 1889	104⅜-104⅞	104⅜-104⅞	104⅜-104⅞	127 -127½	127 -127½	127 -127½
Nov. 29, 1889	104⅜-104⅞	104⅜-104⅞	104⅜-104⅞	127 -127½	127 -127½	127 -127½
Dec. 6, 1889	104⅜-104⅞	104¾-105¼	104⅜-104⅞	126 -126½	126 -126½	126 -126½
Dec. 13, 1889	104½-105	104½-105	104½-105	126 -126½	126 -126½	126 -126½
Dec. 20, 1889	104½-105	104½-105	104½-105	126 -126⅜	126 -126⅜	126 -126⅜
Dec. 27, 1889	104⅝-105	104¾-105¼	104⅝-105	126 -126½	126⅜-126⅜	126 -126½
Jan. 3, 1890	105 -105½	105 -105½	104¾-105½	126⅜-126⅞	126 -127	126 -126½
Jan. 10, 1890	104¾-105¼	104¾-105¼	104½-105	126 -126½	126 -126½	126 -126½
Jan. 17, 1890	104¾-105¼	104½-105	104½-105	126 -126⅞	126 -126½	126 -126½
Jan. 24, 1890	104½-105	104½-105	103⅜-103¾	126 -126½	126 -126½	124¾-125
Jan. 31, 1890	104½-105	104½-105	103⅜-103¾	124⅛-125	124½-125	123⅝-123⅞
Feb. 7, 1890	103⅜-103¾	103½-104	103⅜-103¾	123¼-123¾	123¼-123¾	123 -123⅝
Feb. 14, 1890	103½-104	103½-104	103½-104	123¼-123½	123¼-123¾	123 -123¼
Feb. 21, 1890	103½-104	103½-104	103½-104	122¾-123	122¾-123	122¼-122¾
Feb. 28, 1890	103½-104	103½-104	103½-104	122⅛-122⅜	122¼-122¾	121¼-121½
Mar. 7, 1890	103½-104	103½-104	103¼-103¾	121¼-121½	121¾-122¼	121¼-121½
Mar. 14, 1890	103¼-103¾	103½-104	103¼-103¾	121⅜-122¼	121¾-122¼	121¾-122¼
Mar. 21, 1890	103½-104	103½-104	103½-104	121⅜-122¼	121⅞-122¼	121¾-122¼
Mar. 28, 1890	103½-104	103½-104	103½-104	121⅜-122¼	121⅞-122¼	121¾-122¼
Apr. 4, 1890	103½-104	103½-104	103½-104	122 -122¼	122 -122¼	122 -122¼
Apr. 11, 1890	103½-104	103½-104	103½-104	122 -122¼	122 -122¼	122 -122½
Apr. 18, 1890	103½-104	103½-104	103½-104	122 -122¼	122 -122¼	122 -122¼
Apr. 25, 1890	103½-104	103½-104	103½-104	122 -122⅛	122 -122¼	122 -122½
May 2, 1890	103½-104	103½-104	102⅜-102¾	122 -122⅛	122 -122½	122 -122⅛
May 9, 1890	102⅜-102¾	102⅜-102¾	102⅜-102¾	122 -122¼	122 -122¼	122 -122¼
May 16, 1890	102⅜-102¾	102⅜-102¾	102⅜-102¾	122 -122¼	122 -122¼	122 -122¼
May 23, 1890	102⅜-102¾	102⅜-102¾	102⅜-102¾	122 -122¼	122 -122¼	122 -122¼
May 30, 1890	102⅜-102¾	102⅜-102¾	102⅜-102¾	122 -122¼	122 -122¼	122 -122¼
June 6, 1890	102⅜-102¾	102¾-103¼	102⅜-102¾	121 -121½	121½-121¾	121 -121½
June 13, 1890	103 -103½	103 -103½	103 -103½	121 -121½	121 -121½	121 -121½
June 20, 1890	103 -103½	103 -103½	103 -103½	121 -121½	121½-122	121 -121⅞
June 27, 1890	103 -103½	103 -103½	103 -103½	121½-122	121½-122	121¼-121⅞
July 4, 1890	103 -103½	103 -103½	103 -103½	121½-122	121½-122	121½-122
July 11, 1890	103 -103½	103 -103½	103 -103½	121½-122	121½-122	121½-122
July 18, 1890	103 -103½	103 -103½	103 -103½	121½-122	121½-122	121¼-121½
July 25, 1890	103 -103½	103½-104	103 -103½	121 -121⅞	123¾-124¼	121 -121½
Aug. 1, 1890	103½-104	103⅝-104⅛	102½	123 -124¼	123⅞-124¼	123¾-124¼
Aug. 8, 1890	102½-103	102⅝-103	102⅝-103	123⅞-124¼	123⅞-124¼	123¾-124¼
Aug. 15, 1890	102⅝	102⅝	102⅝	123⅞-124¼	123⅞-124¼	123¾-124¼
Aug. 22, 1890	102⅝	104	102⅝	123⅞-124¼	124¼-125	123⅞-124¼
Aug 29, 1890	104	104¼	104	125 -125½	125¾-126¼	125 -125½
Sept. 5, 1890	103½	104	103½	125 -125⅞	125 -125⅞	124¼-124⅞
Sept. 12, 1890	104	104¼	104	124½-125	124½-125	123⅝-124
Sept. 19, 1890	104½	104¼	104¼	124½-124⅝	125½-126½	123¼-124¼
Sept. 26, 1890	104½	104¼	103½	123 -123⅜	123 -123⅜	122¾-123
Oct. 3, 1890	104	104	103½	122½-123	122½-123	122½-123
Oct. 10, 1890	104	104	103½	122½-123	122½-123	122½-122⅞
Oct. 17, 1890	104	104⅜	104	123 -123½	123⅝-124	123 -123½
Oct. 24, 1890	104¼	104⅜	104¼	123½-124	124¼-124¾	123½-124
Oct. 31, 1890	104¼	104¼	104¼	124¼-124⅝	124¼-124¾	124 -124½

INVESTMENT VALUE OF UNITED STATES BONDS.

The following table, prepared by the Government Actuary, shows the fluctuations in price and investment value of the 4½ and 4 per cent. bonds at quarterly periods from 1885 to 1890, inclusive:

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:	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
January	112.7788	2.655	121.9086	2.726
April	112.4350	2.488	121.8028	2.721
July	112.7525	2.365	122.6462	2.668
October	112.9421	2.250	123.4004	2.619
1886:				
January	112.7000	2.208	123.4325	2.607
April	112.4759	2.150	126.2980	2.444
July	111.8156	2.149	126.4975	2.420
October	111.9855	2.003	128.6659	2.289
1887:				
January	110.2775	2.290	127.8325	2.320
April	110.1947	2.019	129.2451	2.227
July	109.1475	2.340	127.8425	2.284
October	108.5553	2.339	125.7885	2.390
1888:				
January	108.2375	2.289	126.1275	2.341
April	107.1025	2.478	124.6400	2.409
July	107.5175	2.195	127.4825	2.230
October	108.4213	1.693	128.1204	2.178
1889:				
January	108.9255	1.254	127.2837	2.208
April	108.1848	1.240	129.1902	2.080
July	107.0048	1.421	128.3894	2.109
October	105.8241	1.645	127.1944	2.160
1890:				
January	104.7885	1.856	125.6178	2.236
April	103.7500	2.151	122.1175	2.435
July	103.3825	1.966	122.3200	2.407
October	104.1296	0.409	123.5602	2.309

BOND PURCHASES BY THE TREASURY.

During the past year the purchase of the 4 and 4½ per cents. by the Government has been continuous, the total purchases amounting to $330,872,150 since the issue of Treasury circular dated, April 17, 1888.

The purchases made during the year ended October 31, 1890, were as follows:

Month.	4 per cent. bonds.	4½ per cent. bonds.	Total.
November, 1889	$7,760,250	$2,196,350	$9,956,600
December, 1889	9,736,900	3,045,300	12,782,200
January, 1890	7,548,500	3,398,300	10,946,800
February, 1890	3,806,250	1,492,150	5,298,400
March, 1890	9,000,350	2,530,250	11,530,600
April, 1890	2,895,350	1,425,750	4,321,100
May, 1890	3,492,650	2,197,800	5,690,450
June, 1890	868,200	1,307,700	2,175,900
July, 1890	8,545,550	1,968,200	10,513,750
August, 1890	7,264,400	13,064,150	20,328,550
September, 1890	18,185,450	24,157,400	41,783,250
October, 1890	.....	5,846,150	6,405,750
Total	79,103,850	62,629,500	141,733,350

BOND WITHDRAWALS BY NATIONAL BANKS.

It is difficult to estimate the full effect of bond purchases by the Secretary of the Treasury upon the volume of circulation of the national banks, for while $24,117,400 of bonds were withdrawn and directly transferred for purchase, about $8,000,000 being substituted, the total withdrawals amounted to more than $40,000,000; but undoubtedly the larger part of the $16,000,000 not withdrawn for transfer were either placed on the market or were purchased by the Secretary directly from the banks after withdrawal.

The following table shows the class and amount of bonds withdrawn by the banks for transfer and purchase under Treasury circulars of July 19, August 19, August 21, August 30, September 13, and October 9, 1890, and the class and amount of bonds deposited in substitution from October 31, 1889, to November 1, 1890:

Date.	Withdrawn.			United States bonds in substitution.				Total withdrawn upon deposit of lawful money.
	4½ per cent.	4 per cent.	Total.	4 per cent.	4½ per cent.	P. R. R's. 6 per cent.	Total.	
November, 1889	$450,000	$1,180,000	$1,630,000	$125,000	.....	$25,000	$150,000	$1,480,000
December, 1889	383,250	2,270,550	2,653,800	220,000	$25,000	92,000	337,000	2,316,800
January, 1890	350,500	1,465,150	1,815,650	55,000	.....	50,000	105,000	1,710,650
February, 1890	512,250	327,500	839,750	427,250	112,500	.....	539,750	300,000
March, 1890	552,750	253,500	806,250	239,750	.....	.....	239,750	566,500
April, 1890	300,000	400,000	700,000	209,000	.....	.....	209,000	491,000
May, 1890	312,500	660,500	973,000	150,000	.....	50,000	200,000	773,000
June, 1890	261,250	102,500	363,750	181,250	.....	.....	181,250	182,500
July, 1890	706,500	597,350	1,303,850	261,500	66,300	200,000	527,800	776,050
August, 1890	3,348,400	1,092,000	4,440,400	961,000	.....	463,500	1,424,500	3,015,900
September, 1890	6,557,750	293,000	6,850,750	3,031,750	.....	463,250	3,495,000	3,355,750
October, 1890	1,352,700	387,500	1,740,200	572,700	.....	100,000	672,700	1,067,500
Total	15,087,850	9,029,550	24,117,400	6,434,200	203,800	1,443,750	8,081,750	16,035,650

ISSUES AND REDEMPTIONS.

The following table gives the number and amount of national-bank notes of each denomination which have been issued and redeemed since the organization of the system, and the amount outstanding October 31, 1890:

Denominations.	Number of notes—			Amounts—		
	Issued.	Redeemed.	Outstanding.	Issued.	Redeemed.	Outstanding.
Ones	23,169,677	22,800,061	369,616	$23,169,677	$22,800,061.00	$369,616.00
Twos	7,747,519	7,655,573	91,946	15,495,038	15,311,146.00	183,892.00
Fives	108,957,768	98,861,238	10,096,530	544,788,840	494,306,190.00	50,482,650.00
Tens	46,124,000	40,362,126	5,761,874	461,240,000	403,621,260.00	57,618,740.00
Twenties	14,416,178	12,212,595	2,203,583	288,323,560	244,251,900.00	44,071,660.00
Fifties	1,949,362	1,754,196	195,166	97,468,100	87,709,800.00	9,758,300.00
One hundreds	1,472,733	1,305,372	167,361	147,273,300	130,537,200.00	16,736,100.00
Five hundreds	23,894	23,528	366	11,947,000	11,764,000.00	183,000.00
One thousands	7,379	7,333	46	7,379,000	7,333,000.00	46,000.00
Total	203,868,510	184,982,022	18,886,488	1,597,084,515	1,417,634,557.00	179,449,958.00
Unpresented fractions of notes, to be deducted from notes redeemed and added to amount of notes outstanding					25,748.25	25,748.25
Total					1,417,608,808.75	179,475,706.25

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

In the table on page 48, notes of national gold banks amounting to $134,727 are not included, and the table on page 42 includes $145,210 representing notes redeemed and destroyed to be re-issued.

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

National-bank currency in vault October 31, 1889		$42,923,030
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1890		33,138,230
Total		76,061,260
Amount issued to banks during the year	$32,886,720	
Amount canceled during the year, not having been issued	670,160	
		33,556,880
Balance in vault October 31, 1890		42,504,380

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

TABLE SHOWING BY STATES THE AMOUNT OF "ADDITIONAL CIRCULATION" ISSUED AND RETIRED DURING THE YEAR ENDED OCTOBER 31, 1890, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874.

States and Territories.	Circulation issued under act of July 12, 1882.	Additional circulation issued.	Total issued.	Circulation retired. Under act of June 20, 1874.	Circulation retired. Insolvent and liquidating banks.	Circulation retired. Total retired.
Maine	$20	$22,500	$22,520	$449,194	$254,657	$703,851
New Hampshire		45,010	45,010	284,004	163,562	447,566
Vermont		40,490	40,490	285,945	203,693	489,638
Massachusetts		1,093,060	1,093,060	5,224,284	1,996,914	7,121,198
Rhode Island				715,305	604,732	1,320,037
Connecticut		67,510	67,510	1,529,618	653,394	2,183,012
New York	21,160	1,176,740	1,197,900	2,946,781	1,759,289	4,706,070
New Jersey		69,290	69,290	971,221	337,347	1,308,568
Pennsylvania	600	518,400	519,000	2,766,185	1,566,070	4,332,255
Delaware				282,640	58,664	341,304
Maryland		222,740	222,740	450,248	334,720	784,968
District of Columbia		135,000	135,000	72,720	11,319	84,039
Virginia		70,000	70,000	161,545	98,038	259,583
West Virginia		38,230	38,230	41,536	80,050	121,586
North Carolina		33,750	33,750	38,191	43,536	81,727
South Carolina				58,644	17,060	75,704
Georgia	10	42,750	42,760	95,080	65,891	160,971
Florida		45,020	45,020		2,590	2.590
Alabama		256,500	256,500	78,395	35,332	113.727
Mississippi		10	10			
Louisiana		78,750	78,750	116,761	68,331	185,092
Texas		1,254,360	1,254,360	36,130	42,918	79,048
Arkansas		22,500	22,500	49,701	31,401	81,102
Kentucky		173,020	173,020	498,376	263,329	761,705
Tennessee	45,000	127,100	172,100	114,875	94,538	209,413
Missouri	10	490,505	490,515	207,532	96,759	304,291
Ohio		314,710	314,710	1,649,529	651,460	2,300,989
Indiana		147,150	147,150	487,248	244,311	731,559
Illinois	10	272,250	272,260	208,586	227,144	435,730
Michigan		78,760	78,760	131,647	144,624	276,271
Wisconsin		256,490	256,490	103,792	91,426	195,218
Iowa	28,250	146,690	174,940	157,560	136,090	293,650
Minnesota		67,500	67,500	43,208	70,744	113,952
Kansas		208,920	208,920	21,319	81,719	103,038
Nebraska		365,660	365,660	31,165	50,867	82,032
Nevada					30	30
Oregon		118,120	118,120	27,160	17,670	44,830
Colorado		209,880	209,880	50,169	40,390	90,559
Idaho	14,760		14,760	4,121	5,511	9,632
Montana		182,260	182,260	28,020	9,532	37,552
Wyoming		39,370	39,370			
North Dakota		90,000	90,000	2,085	19,445	21,530
South Dakota		50,860	50,860		9,660	9,660
Washington		313,590	313,590	18,835	4,820	23,655
California		22,500	22,500	192,860	39,170	232,030
Utah		90,000	90,000	41,653	173	41,826
New Mexico				22,084	1,810	23,894
Arizona		11,250	11,250		1,990	1,990
Oklahoma		44,990	44,990			
Indian Territory		33,750	33,750			
Alaska						
Total	109,820	9,087,935	9,197,755	20,595,952	10,732,720	31,328,672
Surrendered to this office and retired						179,440
From June 20, 1874, to October 31, 1889			234,286,318	251,334,621	115,124,070	366,458,691
Surrendered and retired, same dates						15,852,058
Grand total Oct. 31, 1890			243,484,073	271,930,573	125,856,790	413,818,861

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

Of the above $9,087,935 there were issued to banks organized during the year $5,215,300, and to banks already existing and increasing their circulation $3,872,635. No changes have been made during the past year in the provisions of law relating to the redemption of national-

bank circulation, and the banks are substantially relieved from all requirements relating to redemptions, except those of keeping good a deposit of lawful money with the Treasurer equal to 5 per cent. of their circulation, and the payment of a pro rata annual assessment for the cost of redemption.

During the past year the receipts of the National-Bank Redemption Agency amounted to $66,842,727, of which amount $27,087,143, or 40 per cent., was received from New York City, and $7,662,120 from banks in the city of Boston. The amount received from Chicago was $5,111,500; from Philadelphia, $4,451,199; from Baltimore, $1,762,500; from St. Louis, $1,458,529; from New Orleans, $1,206,500; from Cincinnati, $1,398,103; from Providence, $631,375, and from Pittsburgh, $591,762.

A certain proportion of notes received for redemption are fit for circulation, and are returned to the issuing banks. These notes amounted during the year ended October 31, 1890, to $12,680,220.

The following table exhibits the amount of national-bank notes received monthly for redemption by the Comptroller of the Currency during the year ended October 31, 1890, and the amount received during the same period at the redemption agency of the Treasury, together with the total amount received since the passage of the act of June 20, 1874:

Months.	Received by the Comptroller of the Currency.					Received at 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, 1889	$2,070	$1,821,755	$2,283,273	$1,298,341	$5,405,439	$5,394,525
December, 1889	800	1,796,385	1,793,065	943,830	4,534,080	5,848,455
January, 1890	12,280	2,134,315	2,203,562	1,034,131	5,384,288	5,266,222
February, 1890	130	2,252,880	2,261,457	1,018,152	5,532,619	5,001,433
March, 1890	70	2,077,940	1,713,791	866,695	4,658,496	5,273,365
April, 1890	11,410	2,016,745	1,638,611	917,520	4,584,286	5,445,498
May, 1890	230	2,243,555	1,662,807	915,896	4,822,488	6,417,309
June, 1890	85	2,141,370	1,683,543	892,921	4,717,919	6,164,976
July, 1890	65	1,916,480	1,379,543	751,316	4,047,404	5,693,418
August, 1890	30	1,566,320	1,152,192	643,117	3,361,659	4,799,417
September, 1890	12,630	1,755,520	1,360,951	712,370	3,840,871	4,256,903
October, 1890	1,750	2,063,240	1,463,157	738,431	4,266,578	4,281,207
Total	40,950	23,786,505	20,595,952	10,732,720	55,156,127	66,842,727
Received from June 20, 1874, to October 31, 1889	16,596,625	819,652,365	251,276,321	114,999,079	1,202,524,390	1,983,155,737
Grand total	16,637,575	843,438,870	271,872,273	125,731,799	1,257,680,517	2,049,998,464

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

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

Prior to November 1, 1865	$175,490	During year ended October 31—	
During year ended October 31—		1880	$35,539,660
1866	1,050,382	1881	54,941,130
1867	3,401,423	1882	74,917,611
1868	4,602,825	1883	82,913,766
1869	8,603,729	1884	93,178,418
1870	14,305,689	1885	91,048,723
1871	24,344,047	1886	59,989,810
1872	30,211,720	1887	47,726,083
1873	36,433,171	1888	59,568,525
1874	49,939,741	1889	52,207,627
1875	137,697,696	1890	44,447,467
1876	98,672,716	Additional amount of insolvent and liquidating national banks	136,287,927
1877	76,918,963		
1878	57,381,249		
1879	41,101,830	Total	1,417,607,418

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

There was in the vault of the redemption division of this office awaiting destruction at the close of business October 31, 1889	$104,420
Received during the year ended October 31, 1890	55,178,052
Total	55,282,472
Withdrawn and destroyed during the year	55,202,112
Balance in vault October 31, 1890	80,360

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

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

Under these acts, and on account of liquidating and insolvent banks, $451,299,591 of lawful money has been deposited with the Treasurer, including $2,663,720 deposited for the redemption of notes of national gold banks, and $97,685,833 for the redemption of national-bank notes under the act of July 12, 1882.

During the year ended October 31, 1890, $14,331,375, in lawful money, was deposited, $12,690,755 of which was by banks reducing circulation, $1,286,121 by banks in voluntary liquidation, and $96,698 by banks retiring old circulation issued prior to the extension of their corporate existence.

The total amount deposited prior to and under the acts of June 20, 1874, and July 12, 1882, is $465,544,401, and of this sum $70,800,789 was deposited by banks in liquidation. Deducting from the total deposit the amount of circulating notes redeemed and destroyed without re-issue, which was $410,747,494, there remained in the hands of the Treasurer on October 31, 1890, $54,796,907 in lawful money for the redemption and retirement of national-bank circulation, including $134,727 for the redemption of the circulating notes of national gold banks.

Prior to June 20, 1874, national-bank notes amounting to $10,431,135 were redeemed and destroyed without re-issue, $400,316,359 having been redeemed, destroyed, and retired since that date. The latter amount includes $2,528,993 of the notes of national gold banks and $72,209,697 of the notes of national banks whose corporate existence has been extended.

There are no national gold banks now in existence, and the lawful money on deposit with the Treasurer of the United States, amounting to $134,727, represents the remaining outstanding circulation of these banks.

DUTY, REDEMPTION CHARGES, AND ASSESSMENTS.

National banks are still subjected to semi-annual duty by the Government of one-half of 1 per cent. upon the average amount of their notes in circulation during the preceding six months, and are also required, under the provisions of the act approved June 20, 1874, to pay the cost of the redemption of their notes at the office of the Treasurer of the United States and the cost of the plates from which their notes are printed. In addition to this the banks are also required to pay the fees of the national-bank examiners appointed under the provisions of section 5240 of the Revised Statutes, the amount of such fees being prescribed by that section as amended by the act approved February 19, 1875.

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

Semi-annual duty on circulation	$1,254,839.65
Cost of redemption of notes by the United States Treasurer	107,843.39
Assessment for cost of plates, new banks	24,175.00
Assessment for cost of plates, extended banks	725.00
Assessment for examiners' fees (sec. 5240, Revised Statutes)	136,772.71
Total	1,524,355.75

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

Years.	Semi-annual 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	2,044,9[illegible]2.75	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
Total	17,869,502.08	1,177,731.97	142,110.00	165,645.00	908,799.01	20,263,788.06

The total tax collected from the national banks up to July 1, 1890, amounted to $7,855,887.74 on capital, $60,940,067.16 on deposits, and $70,123,020.32 on circulation, making a total of $138,918,975.22.

LOANS.

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

OCTOBER 5, 1887.

	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single name paper without other security.	All other loans.	Total.
New York	47	$1,445,900	$95,075,844	$17,585,496	$143,906,941	$258,014,181
Chicago	18	500	10,821,735	15,498,986	34,754,972	61,076,193
St. Louis	5	.....	1,182,214	279,603	8,920,936	10,382,753
Group No. 1, 4 cities	126	56,805	37,717,725	32,464,759	177,884,888	248,124,177
Group No. 2, 4 cities	41	60,430	7,710,369	6,111,182	35,568,827	49,450,807
Group No. 3, 4 cities	35	48,400	8,087,222	7,887,689	43,232,749	59,256,060
Group No. 4, 4 cities	21	7,500	1,117,443	8,213,092	20,827,885	30,165,920
Country	2,756	1,413,918	44,335,893	124,035,463	693,790,281	863,575,555
Total	3,049	3,033,453	206,048,445	212,076,270	1,158,287,479	1,580,045,647

OCTOBER 4, 1888.

New York	46	$2,132,159	$108,466,001	$28,626,295	$153,271,026	$292,495,481
Chicago	19	359,296	9,631,825	14,155,001	41,129,615	65,275,737
St. Louis	4	.....	921,854	306,450	6,988,242	8,216,546
Group No. 1, 4 cities	128	148,770	44,271,164	41,430,120	182,567,237	268,417,291
Group No. 2, 4 cities	41	10,765	7,806,794	7,182,779	37,435,637	52,435,975
Group No. 3, 4 cities	33	75,000	6,570,938	7,260,665	42,188,407	56,095,010
Group No. 4, 4 cities	22	1,200	1,205,596	8,501,966	21,303,327	31,012,089
Country	2,847	577,484	42,586,172	135,967,639	721,808,861	900,938,156
Total	3,140	3,304,674	221,460,344	243,430,915	1,206,690,352	1,674,886,285

SEPTEMBER 30, 1889.

	No. of banks.	On paper with single name, unsecured.	On paper with indorsers, otherwise unsecured.	On demand with U. S. bonds, other bonds, stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York	45	$31,866,578	$119,366,417	$109,579,495	$43,085,676	$303,898,166
Chicago	20	15,947,708	31,275,073	12,702,779	12,455,515	72,381,075
St. Louis	5	866,900	7,863,955	1,846,621	2,897,770	13,475,246
Group No. 1, 4 cities	129	43,237,334	145,457,842	54,280,694	43,847,643	286,823,504
Group No. 2, 4 cities	43	8,308,283	29,328,014	9,770,705	12,056,470	59,463,472
Group No. 3, 4 cities	33	8,618,618	39,473,645	8,337,056	6,419,197	62,848,516
Group No. 4, 4 cities	23	9,051,215	16,140,667	3,432,808	7,661,230	36,285,921
Country	2,992	154,475,783	636,484,540	54,314,240	125,279,276	970,553,839
Total	3,290	272,372,410	1,025,390,153	254,264,398	253,702,777	1,805,729,739

OCTOBER 2, 1890.

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	18,602,680	6,225,020	10,313,144	45,257,225
Country	3,207	164,665,256	685,600,401	63,538,244	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

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

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

In the table below is given a full classification of the loans in New York city alone for the last five 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, 009	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

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

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent.)*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	14.4	52.4	.....	1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	5.0	54.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	14.6	45.3	.....	0.8
Oct. 1, 1877	47	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
Average for 17 years	46	258.0	64.5	73.4	28.5	45.7	26.9	.....	0.8

CHICAGO.

Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	0.05
Oct. 4, 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

ST. LOUIS.

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

* All lawful money.

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	289.4	72.4	105.2	36.2	28.3	25.0	48.2	3.7
Oct. 1, 1881	189	335.4	83.9	100.8	30.0	34.6	21.9	40.6	3.7
Oct. 3, 1882	193	318.8	79.7	89.1	28.0	28.3	24.1	33.2	3.5
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	26.3	30.1	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	30.3	33.3	32.3	3.1
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	42.0	34.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	44.5	26.0	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
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

* Includes Chicago and St. Louis up to October 5, 1887.
† Reserve 25 per cent., one-half in lawful money.

STATES AND TERRITORIES.

Date.	No. of banks.	Net deposits.	Reserve required (15 per cent.)*	Reserve held.		Classification of reserve.			
				Amount	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Oct. 2, 1874	1,774	293.4	44.0	100.6	34.3	2.4	33.7	52.7	11.9
Oct. 1, 1875	1,851	307.9	46.3	100.1	32.5	1.6	33.7	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	2.7	31.0	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	4.2	31.6	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	8.0	31.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	11.5	30.3	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	21.2	28.3	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	27.5	27.1	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	30.0	30.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	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	100.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	50.2	34.5	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2

* 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	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	112.7	59.9	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	102.8	72.0	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	107.8	80.6	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	128.6	91.2	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	175.0	88.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	156.4	68.7	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	178.1	90.1	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1

In the preceding tables the specie held represents the aggregate of gold and silver coin, Treasurer's certificates and clearing-house gold certificates. A table will be found in the Appendix, page 158, showing the amount of each kind of coin and certificates held by the banks in each State and reserve city in September, 1889, and October, 1890.

SEMI-ANNUAL PUBLICATION OF REPORTS OF CONDITION.

The Comptroller desires to again call attention to the increasing demand for a semi-annual publication of the reports of condition of the individual associations. Under the law each national bank is called upon by the Comptroller five times in each year for a detailed report of its condition on some past day by him specified. These reports are made under oath and published in some local newspaper, and exhibit the resources and liabilities of the bank in such detail as to enable its creditors to judge, in some degree, as to the wisdom of its management and the amount and character of its assets. Once in each year these reports are printed and form a second volume accompanying the report proper of the Comptroller of the Currency. While those living in the immediate vicinity of a particular bank may, through the publication in the local newspapers, have access to the five reports made in each year, non-residents are practically excluded from this source of information and can only avail themselves of the yearly reports issued from this Bureau.

Each association has correspondents in one or more of the reserve cities, and of necessity the relation of debtor and creditor is at once established and uninterruptedly maintained between banks thus related. Usually the city bank is the debtor, but frequently this condition is reversed. It is therefore clear that each bank is interested in ascertaining as often as practicable the condition of its correspondents. This is practicable now only once a year. Twelve months seems a long time to wait, in this progressive age, for information so important. Nor is this semi annual publication desired by the national banks alone. Every person having to employ an association located elsewhere than in his immediate vicinity is interested in having this information published more frequently. In this category are included State banks, private bankers, and all persons and firms having collections to make at distant points. The same may be said of all non-resident shareholders in national banking associations.

The semi-annual publication was asked for by the American Bankers Association, which met at Kansas City, Mo., in September, 1889, and the resolutions adopted by it were forwarded to the Secretary of the Treasury and the Comptroller of the Currency, and published in the last annual report of the latter. The Comptroller therefore, in view of all the facts, earnestly renews his recommendation of last year, that an appropriation be made for the semi-annual publication of the reports of condition made for the date nearest to April 1 in each year.

RECEIVERSHIPS.

The responsibilities with which the Comptroller is clothed by law in directing and supervising the affairs of receiverships and the conduct of receivers appointed by him to perform the duties of a trust are of growing importance.

The Supreme Court of the United States has denominated a receiver as an agent of the Comptroller, and from the manner of his appoint-

ment he is, as a rule, regarded by all the courts as an officer of the United States, especially when jurisdictional questions are involved. It is true that he is not an officer representing a pecuniary interest of the General Government, but the provisions of the act approved March 3, 1887, seem to confirm his position of equality with the United States and any of its officers or agents with respect to authority to institute suits in Federal courts. It has been held that a receiver may sue in his own name or in the name of the bank, deriving the right from United States statutes, and that his personal citizenship does not affect his position in the courts of the United States.

By virtue of his commission and under the direction of the Comptroller he takes possession of the books, records, and assets of every description of a national banking association, and is authorized to collect all debts, dues, and claims of every description belonging to it, and upon the order of a court of competent jurisdiction sells and compromises all bad or doubtful debts, and in like manner disposes of all real estate and personal property of the association, under an order of the court.

All moneys so collected are remitted to the Treasurer of the United States, with the exception of such as are necessary for the payment of current expenses, and from time to time dividends to creditors are paid by the Comptroller's checks, on an assistant treasurer of the United States, forwarded to and delivered by the receivers.

The funds of an insolvent bank collected by a receiver are held in trust by the Treasurer of the United States, and are not invested in interest-bearing securities, but are distributed among creditors as often as the amount justifies the preparation of dividend schedules and checks by a receiver and the clerical force under his immediate control.

A varying proportion of the liabilities of a trust are always represented by claims unproved and in dispute until its close, and whenever dividends upon proved claims are paid sufficient funds are reserved to place all other claims upon an equal footing whenever their proper status has been determined. The rights of all bona fide creditors are observed, and lapse of time will not defeat a just claim before the affairs of the trust are closed on the simple ground of laches. The statutes do not make the decision of the Comptroller or the receiver in rejecting a claim against a trust final, and therefore whenever a claim is rejected the responsibility of a determination as to law and facts rests with the courts.

The suits and proceedings necessary to the proper conduct of a receivership arise mainly out of common law or State statutes, those arising out of the law governing national banking associations being limited in character. The receiver of an insolvent national bank under the direction of the Comptroller is a powerful ally of depositors and other creditors, but the diversity in the laws of the several States with respect to offsets, assignments, relations of principal to agent, equitable assignment of funds, relations of creditor to debtor, preferences, local usages, and other kindred matters often present formidable obstacles to that uniformity of settlement which is essential to the application of even and exact justice to those dealing with the banks and occupying the position of either creditor or debtor.

While the national banking system is national with respect to geographical location, its advantages would be more beneficial to the business community and the general public if absolute uniformity with certain general principles which ought to govern a banking business national in character could be attained, and if settlements with cred-

itors and debtors in case of the insolvency of a national bank were not in many instances subjected to laws peculiar to each State.

As stated elsewhere, the assets of 32 insolvent national banks have been sufficient to pay creditors in full, principal and interest, and since June 30, 1876, the remaining assets in such cases have been transferred to an agent elected by the shareholders.

AGENTS OF SHAREHOLDERS.

Prior to the year 1876 there was no provision of law regulating the manner in which remaining assets, after creditors had been paid in full, were to be disposed of, and a receivership continued until liquidation was complete, shareholders being treated as creditors and entitled to pro rata dividends on their holdings of shares of stock.

The Comptroller was confronted from time to time with questions involving law and fact arising out of differences and disputes between shareholders, a determination of which was within the province of counsel and courts, and there seemed to be no greater necessity for governmental supervision of the affairs of shareholders of an insolvent bank than of those of shareholders of a bank in voluntary liquidation, who, under the statutes, were permitted to wind up their own affairs.

Since the passage of the act approved June 30, 1876, 92 banks have been placed in the hands of receivers, and 20 of these passed into the hands of agents of the shareholders after creditors had been paid in full.

Section 3 of the act reads as follows:

That whenever any association shall have been or shall be placed in the hands of a receiver, as provided in section fifty-two hundred and thirty-four and other sections of said statutes, and when, as provided in section fifty-two hundred and thirty-six thereof, the Comptroller shall have paid to each and every creditor of such association, not including shareholders who are creditors of such association, whose claim or claims as such creditor shall have been proved, or allowed as therein prescribed, the full amount of such claims and all expenses of the receivership, and the redemption of the circulating notes of such association shall have been provided for by depositing lawful money of the United States with the Treasurer of the United States, the Comptroller of the Currency shall call a meeting of the shareholders of such association by giving notice thereof for thirty days in a newspaper published in the town, city, or county where the business of such association was carried on, or if no newspaper is there published, in the newspaper published nearest thereto, at which meeting the shareholders shall elect an agent, voting by ballot, in person or by proxy, each share of stock entitling the holder to one vote; and when such agent shall have received votes representing at least a majority of the stock in value and number of shares, and when any of the shareholders of the association shall have executed and filed a bond to the satisfaction of the Comptroller of the Currency conditioned for the payment and discharge in full of any and every claim that may hereafter be proved and allowed against such association by and before a competent court, and for the faithful performance and discharge of all and singular the duties of such trust, the Comptroller and the receiver shall thereupon transfer and deliver to such agent all the undivided or uncollected or other assets and property of such association then remaining in the hands or subject to the order or control of said Comptroller and said receiver, or either of them; and for this purpose said Comptroller and said receiver are hereby severally empowered to execute any deed, assignment, transfer, or other instrument in writing that may be necessary and proper; whereupon the said Comptroller and the said receiver shall, by virtue of this act, be discharged and released from any and all liabilities to such association and to each and all of the creditors and shareholders thereof; and such agent is hereby authorized to sell, compromise, or compound the debts due to such association upon the order of a competent court of record or of the United States circuit court for the district where the business of the association was carried on. Such agent shall hold, control, and dispose of the assets and property of any association which he may receive, as hereinbefore provided, for the benefit of the shareholders of such association, as they, or a majority of them in value or number of shares, may direct, distributing such assets and property among such shareholders in proportion to the shares held by each; and he may, in his own

name or in the name of such association, sue and be sued, and do all other lawful acts and things necessary to finally settle and distribute the assets and property in his hands. In selecting an agent, as hereinbefore provided, administrators or executors of deceased shareholders may act and sign as the decedent might have done when living, and guardians may so act and sign for their ward or wards.

While in the application of the provisions of this act the intent has not been defeated by obscurity of meaning, peculiar complications in the affairs of some trusts, ripe for the operations of an agent, have made it apparent that the language of the statute is open to criticism with respect to shareholders whose interests would not be best subserved by a literal construction and an unqualified execution of the law so construed.

As there is no attaching penalty, the Comptroller has been unable to carry out the law in cases where shareholders have persistently refused to elect an agent, and his repeated attempts to do so have been met with criticisms from legal standpoints and strong assurances that the election of an agent would be greatly detrimental to the shareholders by affecting values, title to property, and by placing remaining assets in the hands of shareholders who as officers wrecked the bank.

With respect to the language of the statute inquiry has been made as to what is meant by the words "and when the Comptroller shall have paid to each and every creditor of such association, not including shareholders who are creditors of such association." It would appear that a shareholder who is a creditor, other than in his capacity as a shareholder, which can not exist until creditors who are not shareholders have been paid in full, ought to be allowed to prove his claim and receive dividends with creditors who are not shareholders, and yet the language of the law appears to exclude him from such participation. Is it intended that, as such a creditor and not indebted or liable to the bank in any way, he shall not be on an equal footing with others because he is a shareholder, and must await the closing of the trust before his claim can be adjusted?

Another difficulty arises if the condition of the assets of the bank indicates that the enforcement of the stock liability (sec. 5151, Revised Statutes, United States) will be necessary. What is the situation during the period which must necessarily elapse before the value of assets can be fairly approximated and the liability be determined? Undoubtedly when an assessment is levied it is proper that dividends payable on a shareholder's credit-balance on the books of a bank should be applied pro tanto in payment of his stock liability. It frequently happens that shareholders are insolvent, and while unable to pay the assessment are nevertheless creditors of the bank. It is urged that the act makes no provision in cases where an assessment has been levied for the payment of creditors, affecting the right of a non-paying shareholder to vote for an agent and to share pro rata in a distribution of remaining assets in the same manner and to the same extent as other shareholders who have paid the assessment. Again, it is claimed that the language of the section requires that *all* the shareholders, either in person or by proxy, must participate in the election of an agent, *each* share being entitled to one vote, and that the agent must dispose of the assets and property as *all* the shareholders or a majority of *all* may direct, and distribute the proceeds among *all* the shareholders *in proportion to the shares held by each.* The effect of the enforcement of the law thus construed in the following case in point will be easily perceived:

An assessment had been levied upon the shareholders of an insol-

vent bank, the bank holding one-fifth of all the stock by purchase, one-half of the remaining shareholders being wholly insolvent, and one-half of the shareholders not paying any part of the assessment. Were the non-paying shareholders to control the election of an agent? Were they to command the agent with respect to a disposal of assets, and were they to participate in an equal distribution of proceeds on the same footing with paying shareholders? If a proper construction of law compelled affirmative answers to these questions, would not a gross injustice be perpetrated upon those shareholders whose right to recover the amounts paid by assessment ought to be paramount to all other rights?

When an assessment is made by the Comptroller, the amount corresponds with the exact deficiency so far as it can be ascertained, augmented by the estimated future current expenses of the trust. If it happens that the whole amount assessed is paid and the value of assets and amount of expenses do not vary, then there will be no remaining assets and the law under consideration will not apply.

Again referring to the language of the section, other queries suggest themselves. Would it be legal for the Comptroller to permit a receiver to issue a certificate of proof of claim to a shareholder, making him a creditor for the amount of his paid-assessment, so conditioned that no dividends should be paid thereon until all other creditors had been paid in full, continue the receivership until all shareholders' claims for paid-assessment had been paid in full, and then proceed under the provisions of section 3?

When assessments have been made, and when it appears that an application of the provisions of section 3 in any case would work an injustice, has the Comptroller any discretion in the premises? If it is mandatory upon the Comptroller to call a meeting of the shareholders when all creditors other than shareholders have been paid in full, what course should be pursued in case they fail or refuse to elect an agent? What action should be taken in case of the death or resignation of an agent before the termination of his duties? In this connection it should be stated that during the past year a State court took jurisdiction and accepted the resignation of an agent elected by the shareholders in accordance with law, his bond being on file in the office of the Comptroller, and appointed another agent, directing that the latter's bond should run to a number of shareholders named. The question has already arisen as to the legal status of the agent so appointed and qualified by the court.

When a bank is wrecked through fraud or mismanagement of an officer and he owning a majority of the stock would elect himself agent to the great discomfiture of all other shareholders, has the Comptroller any discretion as to how a protest by the minority shareholders shall be entertained?

As a legal proposition is it true that when an assessment has been made in order to pay creditors in full, there can be no remaining assets in contemplation of law notwithstanding their existence?

Among other objections to the law as it stands it is urged that the receiver, as the Supreme Court of the United States denominates him, is the statutory assignee of the association and represents the bank, its shareholders and its creditors, but not in any sense the General Government, and a change to a so-called agent is neither necessary nor beneficial; that the receiver is thoroughly familiar with the affairs of the trust and with the condition and collectibility of remaining assets; that he is better able to satisfactorily answer a host of inquiries and

complaints with which a trust is always encompassed, and that he alone is best acquainted with the history of pending litigation which is difficult to impart; that under the operations of an agency transfers of stock to parties contesting the ownership of the bank in remaining assets might destroy the interests of minority shareholders, but a receiver would represent and protect them all and against each other, while an agent could not under the present law.

A receiver and his sureties, except when an agent succeeds him, are never released from liability, for the bond is perpetual. Why should a receiver and his sureties be released upon the appointment of an agent, and why should the bond of the agent run to the Comptroller who is thus made a party to a suit for recovery on the bond in the interests of shareholders, over whose affairs he has not had supervision and with which he has not been concerned?

The statute provides that—

> Such agent shall hold, control, and dispose of the assets and property of any association which he may receive as hereinbefore provided for the benefit of the shareholders of such association as they, or a majority of them in value or number of shares, may direct.

When, in the opinion of the agent, it is desirable to dispose of one or more assets of his trust having considerable value, it would appear to be his duty to notify all the shareholders in order that action might be taken by them and to protect them under the law. But as the statute is silent with respect to meetings of the shareholders to be held upon the call of an agent, how shall he proceed? Is notice to the shareholders by him sufficient to bind them; and, if so, how much time should be given to enable them to meet? Some are deceased, their estates being represented by administrators or executors; some estates are closed and assets distributed among the heirs; guardians have been appointed for minors, and many shareholders or their representatives are non-residents or are absent from the country. What would be the effect of an objection by the latter on the ground of insufficiency of notice? Then as to title to property transferred by the agent! Would the purchaser have a satisfactory and perfect title in the absence of positive proof that shareholders, executors, administrators, guardians, heirs, or trustees had received proper notice of a meeting?

Again, in order to determine what constitutes a "majority in value or number of shares" would it not be necessary for the agent to satisfy himself as to who had the right to vote and require certified copies of letters of appointment of administrators, executors, or guardians, and as to heirs or legatees, copies of the last will or testament of a deceased shareholder?

A general consideration of the matter leads to the conclusion that while the policy of requiring the shareholders of an insolvent national bank to liquidate their own affairs after the duties of a receiver with respect to creditors have been performed is wise and most consistent with the situation; still, when difficulties similar to those heretofore enumerated appear to be insuperable, it would afford great relief to shareholders if a remedy were afforded by an amendment to section 3 of the act referred to providing that in the event of no agent being legally elected, or in the event of failure of the shareholders to elect an agent, the assets or their proceeds shall be transferred within the discretion of the Comptroller to the shareholders of the association or their legal representatives through a receiver in proportion to shares of stock ascertained to be respectively and legally held as a claim upon the assets of the association.

FAILED BANKS.

Nine national banks, with an aggregate capital of $750,000, were placed in the hands of receivers during the year, as shown in the following statement. In two cases creditors have received 60 per cent. of the principal, and in one other case 20 per cent. has been paid subsequent to the expiration of the present report year.

The causes of failure are commented upon below.

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

Name and location of bank.	Date of authority to commence business.	Date of failure.	Receiver appointed.	As shown at date of last report of condition in each case.			
				Capital.	Surplus and undivided profits.	Other liabilities.*	Date of last report of condition.
National Bank of Shelbyville, Tenn	Oct. 29, 1874	Nov. 11, 1889	Dec. 13, 1889	$50,000	$45,396	$54,027	Sept. 30, 1889
First National Bank, Sheffield Ala	Jan. 14, 1887	Nov. 30, 1889	Dec. 23, 1889	100,000	26,006	290,841	Sept. 30, 1889
Third National Bank, Malone, N. Y	July 15, 1885	Dec. 16, 1889	Dec. 30, 1889	50,000	4,235	95,828	Dec. 11, 1889
First National Bank, Abilene, Kans	June 23, 1879	Dec. 10, 1889	Jan. 21, 1890	100,000	22,261	111,303	Sept. 30, 1889
Harper National Bank, Harper, Kans	Jan. 6, 1886	Jan. 6, 1890	Feb. 10, 1890	50,000	3,037	31,906	Dec. 11, 1889
Gloucester City National Bank, Gloucester City, N. J	Oct. 26, 1888	May 1, 1890	June 12, 1890	50,000	1,338	37,472	Feb. 28, 1890
Park National Bank, Chicago, Ill	May 11, 1886	June 20, 1890	July 14, 1890	200,000	39,440	716,088	May 17, 1890
State National Bank, Wellington, Kans	Oct. 1, 1886	Aug. 6, 1890	Sept. 25, 1890	50,000	3,952	89,893	July 18, 1890
Kingman National Bank, Kingman, Kans.	Sept. 16, 1886	Sept. 8, 1890	Oct. 2, 1890	100,000	6,300	142,693	July 18, 1890
Total				750,000	151,965	1,570,651	

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

The National Bank of Shelbyville, Tenn., was placed in charge of a national-bank examiner November 14, 1889. A run on the bank precipitated action by the stockholders, who, on November 4 voted to place the bank in voluntary liquidation, ample arrangements being made thereafter, as supposed, to meet all demands. The discovery was then made that through operations of the cashier, extending over a considerable period of time, in discounting and rediscounting worthless paper without the knowledge of the directors, as claimed, the bank had become liable as indorser for a very large sum, and the doors were closed. An examination of the books after the examiner took charge disclosed gross irregularities and many false entries and omissions by the cashier. He was arrested and held for trial.

When the examiner took possession nearly all the assets of the bank were of uncertain value, and it has been impossible since the failure for

the receiver to collect sufficient funds to make a dividend to creditors practicable.

This case furnishes an illustration of the disaster which results from inattention to the affairs of a bank by its directors. Under the plea of ignorance they now, unfortunately, in most instances escape responsibility for the non-performance of a duty which is essential and should be imperative as a measure of protection against rogues and defaulters whose attempts to defraud ought to and might be as a rule rendered abortive of substantial results. .

The First National Bank of Sheffield, Ala., closed its doors November 29, 1889, the immediate cause of suspension being a heavy run on the bank by depositors, and a large number of the drafts of the bank going to protest. Complaint by the examiner was promptly entered for violations by the cashier of the provisions of section 5209 Revised Statutes United States, and the latter was bonded to await indictment by the grand jury. He was charged with continuous and persistent embezzlement, concealment by fraudulent entries, systematic deception of directors and examiners, and false statements to the Comptroller.

The president used the funds of the bank for individual purposes, was largely involved in outside enterprises, and became personally indebted and otherwise liable to the bank for large amounts in violation of law.

The rascality of the cashier and the wretched management of affairs by the president and board of directors during a period immediately preceding suspension necessarily precipitated the result. All available assets have been converted into cash, and those remaining are more or less involved in litigation, sufficient funds not having been realized up to this time to make a dividend to creditors practicable.

The First National Bank of Abilene, Kans., closed its doors December 10, 1889.

The president and cashier, in conjunction with a few personal friends, borrowed large amounts of the bank's funds and invested them in numerous speculative enterprises, none of which proved successful.

The interests of the bank became entirely dependent upon the value of paper held representing these outside operations, general depression of business and shrinkage in values precipitating the collapse. No dividends have been paid to creditors.

The Third National Bank of Malone, N. Y., closed its doors December 16, 1889.

The causes of the suspension appear to have been lack of judgment as to proper and sufficient security for loans, excessive loans to individuals and firms which became uncollectible, and negligence on the part of the directors. The failure of a large firm owing the bank an amount equal to one-half of the capital stock precipitated suspension.

Nominally the capital was not seriously impaired, and it was reasonable to expect that the stockholders would make good the loss and resume business, but through indifference or apathy no concerted action was taken and a receiver was appointed. Dividends amounting to 60 per cent. have been paid to creditors.

The Harper National Bank, of Harper, Kans., closed its doors to business January 6, 1890, upon the arrival of a national-bank examiner, who took charge. The stockholders had held a meeting and voted to place the bank in voluntary liquidation, but subsequent investigation revealed the fact that the bank was insolvent.

From the date of organization there seems to have been a lack of good business management. The president and members of his immediate family were large borrowers, and nearly the entire capital of the

bank was locked up in speculative enterprises, in banking-house and other real estate, which were non-productive assets, and upon which there was a large loss. A considerable amount of money had been borrowed from eastern capitalists on certificates of deposit at high rates of interest, the liability becoming burdensome. A general depression in business and depreciation of values following a so-called "boom," and an abnormal expansion of individual credit, forced the bank to suspend. No dividends have been paid to creditors.

The Gloucester City National Bank of Gloucester, N. J., closed its doors May 1, 1890.

It appears that the affairs of this bank were grossly mismanaged from the date of its organization. The president became indebted to the bank for a sum nearly equal to its capital, and invested bank funds in speculative concerns and so-called "banking companies" with which he was prominently identified. The failure of these institutions forced the immediate suspension of the bank. An assessment of 40 per cent. has been levied upon the stockholders, and since October 31 a dividend of 20 per cent. to creditors has been paid.

The Park National Bank of Chicago, Ill., was placed in charge of a national-bank examiner June 20, 1890.

The attention of the Comptroller had been directed for some time previous to this date to the condition of the affairs of the bank and to the manner in which they were being conducted. Not being a member of the Clearing-House Association, the bank was not subjected to a committee examination, and was known to be unfavorably regarded by most of the Chicago banks. The regular examination by the national-bank examiner occurred January 18, and the Comptroller immediately thereafter advised the board of directors that the affairs of the bank were not satisfactorily managed, at the same time pointing out what should be done to remove the causes for criticism and to place the bank upon a safe and proper footing within the law.

The general condition, however, did not improve, and it became evident that suspension would result unless a prompt and decided change was made in the management.

The president was a large borrower, and the funds of the bank were being improperly used to sustain private enterprises. Nearly four-fifths of the bills receivable appeared to represent the interests of directors and real estate combinations, in many of which operations the president was interested.

On May 27 the examiner again visited the bank, and found matters still more unsatisfactory. It was ascertained that the capital stock had become seriously impaired, and that a large part of the assets were in a complicated condition. Depositors were becoming suspicious and alarmed, suggestive of a run upon the bank at any moment, which would have been very disastrous to the interests of the creditors at large. It had become evident that if the bank was to successfully continue business the repairment of the capital and a sweeping change in the management was imperative, and the directors were so informed. The discovery was made that checks had been certified in violation of law, which in itself was sufficient to justify the appointment of a receiver, but in view of all the circumstances the Comptroller determined on June 20 to place the bank in charge of the examiner in order to give the stockholders an opportunity to raise whatever additional funds might be necessary for the payment of creditors in full, with a view of placing the bank in voluntary liquidation.

The directors procured the immediate resignation of both president and cashier, and strenuous efforts were made to render a receivership unnecessary. The Comptroller was asked to postpone the appointment of a receiver for a reasonable time, and the request was granted. As a settlement in full by the bank, if practicable, was for the best interests of the creditors, a receiver was not appointed until July 14, and after it had become evident to stockholders and depositors, as well as to the Comptroller, that a receivership was the only alternative. One dividend, amounting to 60 per cent. of the total liabilities of the bank, has been paid to the creditors.

The State National Bank of Wellington, Kans., closed its doors August 6, 1890. On the morning of that day the stockholders of the bank held a meeting and voted to place the bank in voluntary liquidation, a committee being appointed to pledge the assets of the bank for sufficient funds to pay creditors in full. A recent failure of a large debtor to the bank involving the president in heavy losses created suspicion as to the solvency of the bank, and during the thirty days preceding suspension more than 50 per cent. of deposits were withdrawn. The affairs of the bank do not appear to have been well managed, though general depression of business in the locality, the downward tendency of values, and the failure of crops were severely felt and augmented the embarrassment.

Several transactions occurred during the half hour the bank was open on the day of suspension through which the funds remaining in the bank were withdrawn by directors and depositors, and the examiner was instructed to demand immediate restitution.

The stockholders endeavored to raise funds for settlements with creditors, but their efforts proved futile and a receiver was appointed. No dividends have been paid to creditors.

The Kingman National Bank of Kingman, Kans., closed its doors September 6, 1890. Continuous failure of crops, reaction in business and decrease in values following a so-called "boom," capital invested in non-convertible real estate, and the payment of high rates of interest on county deposits and on certificates representing borrowed money were the principal causes of failure. The immediate cause was a sudden withdrawal of the county deposit and a determined run on the bank by depositors. Nearly the entire direct liability of the bank is for time and demand certificates of deposit. No dividends have been paid to creditors.

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

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		Per cent.	*Per cent.*
Lowell National Bank, Lowell, Mich	Sept. 19, 1888	100.00	100
Richmond National Bank, Richmond, Ind	July 23, 1884	75.25	.....
Schoharie County National Bank, Schoharie, N. Y	Mar. 23, 1885	42.37	.....
Logan National Bank, West Liberty, Ohio	Oct. 18, 1884	69.50	.....
First National bank, Wahpeton, N. Dak	Apr. 8, 1886	47.00	.....

Out of 4,455 national banks organized since February, 1863, only 139, or about 3.12 per cent., have been placed in the hands of receivers; this includes 9 which had been previously placed in liquidation by the stockholders, but upon their failing to pay their depositors the Comptroller appointed receivers to wind up their affairs. Of the 139 failed banks, 32 have paid creditors in full, principal and interest, 6 have paid principal and a part of the interest, and 12 have paid the principal only.

The affairs of 99 of the 139 banks have been finally closed, leaving 40 in process of settlement, of which 10 are virtually closed, with the exception of pending litigation, leaving 30 receiverships in active operation.

The total amount so far paid to creditors of insolvent national banks has been $36,903,240, upon proved claims amounting to $54,650,931. The amount paid during the year has been $1,601,845, besides $210,823 paid for dividends declared prior to November 1, 1889, on claims proved since that date. Assessments, amounting to $14,320,350, have been made upon stockholders of insolvent national banks under section 5151 of the Revised Statutes of the United States. From this source the gross collections amount to $6,363,675, of which there has been received during the past year $236,538. Suits are pending in some cases.

In the Appendix, page 198, a table will be found showing, under various heads, amounts collected from the assets of each of the 139 insolvent national banks, the amounts disbursed, and the purpose. All moneys and assets are accounted for, and the figures supply all information necessary to the ascertainment of percentages and loss.

DIVIDENDS, TWENTY-FIVE 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, 1890.

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.		
					Per cent.	*Per cent.*
Logan National Bank, West Liberty, Ohio	Oct. 18, 1884	Nov. 1, 1889	$16,569.76	19.50	69.50	.....
First National Bank, Auburn, N. Y	Feb. 20, 1888	Dec. 19, 1889	39,635.91	5	50	.....
First National Bank, Corry, Pa	Oct. 11, 1887	Dec. 24, 1889	17,401.04	10	85	.....
State National Bank, Raleigh, N. C	Mar. 31, 1888	Dec. 24, 1889	16,301.97	5	50	.....
Exchange National Bank, Norfolk, Va	Apr. 9, 1885	Jan. 22, 1890	144,611.47	5	55	.....
Do	.....	Sep. 30, 1890	144,611.47	5	60	.....
Madison National Bank, Madison, S. Dak	June 23, 1888	Jan. 28, 1890	6,728.05	15	15	.....
Lowell National Bank, Lowell, Mich	Sep. 19, 1888	Feb. 11, 1890	12,290.95	10	100	100
California National Bank, San Francisco, Cal	Jan. 14, 1889	Feb. 15, 1890	45,254.93	10	85	.....
Do	.....	July 10, 1890	45,666.74	10	95	.....
Third National Bank, Malone, N. Y	Dec. 30, 1889	Mar. 15, 1890	14,142.25	30	30	.....
Do	.....	June 12, 1890	20,196.26	30	60	.....
First National Bank, Wahpeton, N. Dak	Apr. 8, 1886	Mar. 20, 1890	2,242.70	2	47	.....
First National Bank, Sioux Falls, S. Dak	Mar. 11, 1886	Mar. 25, 1890	8,363.02	20	40	.....
Fifth National Bank, St. Louis, Mo	Nov. 15, 1887	May 10, 1890	33,520.49	3	93	.....
First National Bank, Monticello, Ind	July 18, 1879	May 15, 1890	240.00	1.133	99.133	.....
Schoharie County National Bank, Schoharie, N. Y	Mar. 23, 1885	May 22, 1890	3,330.08	2.37	42.37	.....
First National Bank of Union Mills, Union City, Pa	Mar. 24, 1883	June 3, 1890	9,122.67	5	70	.....
Fidelity National Bank, Cincinnati, Ohio	June 27, 1887	June 30, 1890	430,229.74	10	45	.....
Pacific National Bank, Boston, Mass	May 22, 1882	July 23, 1890	47,942.14	2	59	.....
Marine National Bank, New York, N. Y	May 13, 1884	Aug. 5, 1890	224,643.55	5	65	.....
Richmond National Bank, Richmond, Ind.	July 23, 1884	Sept. 1, 1890	8,176.39	2.25	75.25	.....
Commercial National Bank, Dubuque, Iowa	Apr. 2, 1888	Sept. 2, 1890	43,531.98	10	50	.....
National Bank of Sumter, S. C.	Aug. 24, 1887	Sept. 20, 1890	4,776.73	6.34	100	100
Park National Bank, Chicago, Ill	July 14, 1890	Oct. 28, 1890	262,314.88	60	60	.....
Total	.....	.....	1,601,845.17	.....	.....	.....

INACTIVE RECEIVERSHIPS.

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

During the past year the United States and Venezuelan Claims Commission has finished its labors, awarding certain sums to the holders of certificates formerly issued to claimants for indemnity against the Government of Venezuela by a mixed commission sitting at Caracas. The Comptroller of the Currency holds in trust for the creditors of the First National Bank of Anderson, Ind., a number of certificates upon which a small award has been made, and whenever the funds can be realized a final dividend will be declared and paid.

By comparison with the report of 1889, it will be observed that none of the banks then reported on the inactive list has been stricken out. The condition of several, however, is more favorable to the interests of creditors, and it is expected that the unsettled affairs of most of those in the list will be disposed of within the next year. A favorable decision to the receiver of the German American National Bank has been handed down by the Supreme Court of the United States, in which the legal status of a married woman as a shareholder of a national bank has been determined. The syllabus will be found in the Digest of National-Bank Cases which immediately follows the text of this report.

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

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		Per cent.
First National Bank, Albion, N. Y	Aug. 26, 1884	28.50
First National Bank, Anderson, Ind	Nov. 23, 1873	39
Third National Bank, Chicago, Ill	Nov. 24, 1877	*100
Central National Bank, Chicago, Ill	Dec. 1, 1877	60
First National Bank of Union Mills, Union City, Pa	Mar. 24, 1883	70
German American National Bank, Washington, D. C	Nov. 1, 1878	50
First National Bank, Monmouth, Ill	Apr. 22, 1884	95
Mechanics' National Bank, Newark, N. J	Nov. 2, 1881	67.405
First National Bank, Livingston, Mont	Aug. 25, 1884	95
National Bank of Sumter, S. C	Aug. 24, 1887	*100

* And interest.

The total number of national banks organized since February 25, 1863, is 4,455, of which 3,567 are now in operation, 888 having passed out of the system, accounted for as follows:

Passed into voluntary liquidation to wind up their affairs	593
Less number afterward placed in the hands of receivers	9
	584
Passed into liquidation for purpose of reorganization	80
Passed into liquidation upon expiration of corporate existence	*86
Placed in hands of receivers	139
	889
Less restored to solvency and resumed business	1
Total passed out of system	888

* Forty-two of these have been reorganized.

LEGAL DECISIONS.

A Digest of National-Bank Cases presented in former reports may be found in the Appendix, page 87, enlarged by references to the more important decisions announced by the courts during the preceding twelve months.

New questions are continuously arising for judicial determination with respect to both active and liquidating banks, and are frequently of such importance as to require decision by the Supreme Court of the United States.

The principal object of the digest is to furnish a convenient source of reference to the officers of national banks, to those dealing with them, and to the public in general, and to avoid the necessity of conducting a considerable amount of correspondence which would require much time and labor.

Since the last report, the Supreme Court has decided once for all that the coverture of a married woman does not prevent the receiver of a national bank from recovering judgment against her in any of the States for the amount of an assessment levied by the Comptroller of the Currency upon the shareholders equally and ratably under United States statute.

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

The present membership of the New York Clearing-House Association comprises 44 national banks, 20 State banks, and the sub-treasury at New York, 65 members in all. There are 48 national and 45 State banks in New York city, and 4 national and 25 State banks, not being members of the association, clear through other banks which are members of the association.

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

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

Year ended—	Aggregate clearings.	Aggregate balances.	Kinds of money and amount of each kind.				Percentages to balances.	
			U. S. gold certificates.	U. S. Treasury notes.	Treasury certificates for legal tenders, sec. 5193, U. S. Revised Statutes.	Legal tenders and minor coin.	Gold certificates.	Legal tenders.
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*		
Oct. 1, 1889	34, 796, 465, 529	1, 757, 637, 473	1, 729, 796, 000	.....	18, 835, 000	9, 006, 473	98. 4+	1. 5+
Oct. 1. 1890	37, 660, 686, 572	1, 753, 040, 145	1, 735, 316, 000	*6. 914, 000	4, 995, 000	5, 815, 145	99. —	1. +
Increase	2, 864, 221, 043	.....	5, 520, 000	6, 914. 000	.....	.....		
Decrease	.....	4, 597, 328	.....	.....	13, 840, 000	3, 191,328		

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

The following is a comparative statement of transactions of the New York clearing-house for thirty-seven years, and shows for each year the number of banks, aggregate capital, clearings and balances, average of the daily clearings and balances, and the percentage of balances to clearings.

Year.	No. of banks.	Capital.*	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
							Per ct.
1854	50	$47, 044, 900	$5, 750, 455, 987	$297, 411, 494	$19, 104, 505	$988, 078	5.2
1855	48	48, 884, 180	5, 362, 912, 098	289, 694, 137	17, 412, 052	940, 565	5.4
1856	50	52, 883, 700	6, 906, 213, 328	334, 714, 489	22, 278, 108	1, 079, 724	4.8
1857	50	64, 420, 200	8, 333, 226, 718	365, 313, 902	26, 968, 371	1, 182, 246	4.4
1858	46	67, 146, 018	4, 756, 664, 386	314, 238, 911	15, 393, 736	1, 016, 954	6.6
1859	47	67, 921, 714	6, 448, 005, 956	363, 984, 683	20, 867, 333	1, 177, 944	5.6
1860	50	69, 907, 435	7, 231, 143, 057	380, 693, 438	23, 401, 757	1, 232, 018	5.3
1861	50	68, 900, 605	5, 915, 742, 758	353, 383, 944	19, 269, 520	1, 151, 088	6.0
1862	50	68, 375, 820	6, 871, 443, 591	415, 530, 331	22, 237, 682	1, 344, 758	6.0
1863	50	68, 972, 508	14, 867, 597, 849	677, 626, 483	48, 428, 657	2, 207, 252	4.6
1864	49	68, 586, 763	24, 097, 196, 656	885, 719, 205	77, 984, 455	2, 866, 405	3.7
1865	55	80, 363, 013	26, 032, 384, 342	1, 035, 765, 108	84, 796, 040	3, 373, 828	4.0
1866	58	82, 370, 200	28, 717, 146, 914	1, 066, 135, 106	93, 541, 195	3, 472, 753	3.7
1867	58	81, 770, 200	28, 675, 159, 472	1, 144, 963, 451	93, 101, 167	3, 717, 414	4.0
1868	59	82, 270, 200	28, 484, 288, 637	1, 125, 455, 237	92, 182, 164	3, 642, 250	4.0
1869	59	82, 720, 200	37, 407, 028, 987	1, 120, 318, 308	121, 451, 393	3, 637, 397	3.0
1870	61	83, 620, 200	27, 804, 539, 406	1, 036, 484, 822	90, 274, 479	3, 365, 210	3.7
1871	62	84, 420, 200	29, 300, 986, 682	1, 209, 721, 029	95, 133, 074	3, 927, 666	4.1
1872	61	84, 420, 200	33, 844, 369, 568	1, 428, 582, 707	109, 884, 317	4, 636, 632	4.2
1873	59	83, 370, 200	35, 461, 052, 826	1, 474, 508, 025	115, 885, 794	4, 818, 654	4.1
1874	59	81, 635, 200	22, 855, 927, 636	1, 286, 753, 176	74, 692, 574	4, 205, 076	5.7
1875	59	80, 435, 200	25, 061, 237, 902	1, 408, 608, 777	81, 899, 470	4, 603, 297	5.6
1876	59	81, 731, 200	21, 597, 274, 247	1, 295, 042, 029	70, 349, 428	4, 218, 378	5.9
1877	58	71, 085, 200	23, 289, 243, 701	1, 373, 996, 302	76, 358, 176	4, 504, 906	5.9
1878	57	63, 611, 500	22, 508, 438, 442	1, 307, 843, 857	73, 555, 988	4, 274, 000	5.8
1879	59	60, 800, 200	25, 178, 770, 691	1, 400, 111, 063	82, 015, 540	4, 560, 622	5.6
1880	57	60, 475, 200	37, 182, 128, 621	1, 516, 538, 631	121, 510, 224	4, 956, 009	4.1
1881	60	61, 162, 700	48, 565, 818, 212	1, 776, 018, 162	159, 232, 191	5, 823, 010	3.5
1882	61	60, 962, 700	46, 552, 846, 161	1, 595, 609, 245	151, 637, 935	5, 195, 440	3.4
1883	63	61, 162, 700	40, 293, 165, 258	1, 568, 983, 196	132, 543, 307	5, 161, 129	3.9
1884	61	60, 412, 700	34, 092, 037, 338	1, 524, 930, 994	111, 048, 982	4, 967, 202	4.5
1885	64	58, 612, 700	25, 250, 791, 440	1, 295, 355, 252	82, 789, 480	4, 247, 069	5.1
1886	63	59, 312, 700	33, 374, 682, 216	1, 519, 565, 385	109, 067, 589	4, 965, 900	4.5
1887	64	60, 862, 700	34, 872, 848, 786	1, 569, 626, 325	114, 337, 209	5, 146, 316	4.5
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	5.0
1890	64	67, 221, 500	37, 660, 686, 572	1, 753, 040, 145	123, 074, 139	5, 728, 889	4.7
		†68, 902, 106	‡916, 263, 608, 579	‡40, 839, 494, 350	†80, 803, 791	†3, 602, 298	4.5

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

The clearing-house transactions of the assistant treasurer of the United States at New York for the year ended October 1, 1890, were as follows:

Exchanges received from clearing-house	$386, 454, 724. 21
Exchanges delivered to clearing-house	131, 071, 288. 78
Balances paid to clearing-house	255, 416, 621. 12
Balances received from clearing-house	33, 185. 69
Showing that the amount paid by the assistant treasurer to the clearing-house was in excess of the amount received by him	255, 383, 435. 43

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

United States gold certificates	$249, 609, 000. 00
United States Treasury notes	4, 504, 000. 00
Legal tenders and change	1, 303, 621. 12
	255, 416, 621. 12

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR OCTOBER, 1890, AND OCTOBER, 1889.

Clearing-house at—	Exchanges for—		Comparisons.	
	October, 1890.	October, 1889.	Increase.	Decrease.
New York	$3,566,533,434	$3,617,761,324	.....	$51,227,890
Boston	483,894,338	453,271,178	$30,623,160	.....
Philadelphia	339,763,781	304,194,718	35,569,063	.....
Chicago	405,679,992	330,190,039	75,489,953	.....
St. Louis	99,714,641	95,632,681	4,081,960	.....
San Francisco	84,285,069	82,220,519	2,064,550	.....
Baltimore	66,887,783	58,863,605	8,024,178	.....
Pittsburgh	74,763,561	64,240,766	10,522,795	.....
Cincinnati	59,381,150	53,412,850	5,968,300	.....
New Orleans	50,454,449	51,558,598	.....	1,104,149
Kansas City	45,334,589	42,771,908	2,562,681	.....
Louisville	33,526,734	32,637,307	889,427	.....
Providence	27,272,100	25,967,500	1,304,600	.....
Milwaukee	40,873,860	24,956,637	15,917,223	.....
Minneapolis	40,100,396	31,131,969	8,968,427	.....
Denver	21,538,919	18,965,363	2,573,556	.....
St. Paul	21,653,655	21,057,959	595,696	.....
Omaha	24,444,498	17,837,646	6,606,852	.....
Cleveland	26,385,557	19,880,694	6,504,863	.....
Detroit	29,293,400	23,623,635	5,669,765	.....
Buffalo	36,168,981	New	36,168,981	.....
Memphis	12,053,540	11,861,818	191,722	.....
Columbus	16,055,000	12,085,200	3,969,800	.....
Richmond	10,154,057	9,661,585	492,472	.....
Indianapolis	10,242,735	9,416,729	826,006	.....
Hartford	8,970,715	9,512,213	.....	541,498
Duluth	10,635,672	6,365,690	4,269,982	.....
Peoria	8,654,285	6,631,341	2,022,944	.....
Galveston	40,029,266	14,398,173	25,631,093	.....
St. Joseph	7,166,387	5,519,737	1,646,650	.....
New Haven	6,304,301	6,028,910	275,391	.....
Springfield	6,322,670	6,078,160	244,510	.....
Worcester	6,209,927	5,644,023	565,904	.....
Portland	6,278,028	5,338,186	939,842	.....
Norfolk	7,176,869	4,472,511	2,704,358	.....
Syracuse	4,173,072	3,774,075	398,997	.....
Los Angeles	3,243,121	2,787,753	455,368	.....
Wichita	3,298,848	2,957,668	341,180	.....
Lowell	4,067,085	3,843,100	223,985	.....
Grand Rapids	3,473,636	3,218,765	254,871	.....
Topeka	2,106,831	1,844,575	262,256	.....
Sioux City	4,802,259	3,507,934	1,295,325	.....
Tacoma	5,379,615	3,010,387	2,369,228	.....
Seattle	5,444,627	4,958,912	485,715	.....
Rochester	6,833,410	New	6,833,410	.....
Salt Lake	7,123,350	New	7,123,350	.....
Total	5,784,151,193	5,513,094,341	323,930,389	.....
	5,513,094,341	.....	52,873,537	.....
Increase	271,056,852	.....	271,056,852	.....

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR WEEKS ENDED NOVEMBER 1, 1890, AND NOVEMBER 2, 1889.

Clearing-house at—	Exchanges for week ended—		Comparisons.	
	November 1, 1890.	November 2, 1889.	Increase.	Decrease.
New York	$781, 139, 867	$792, 903, 318		$11, 763, 451
Boston	104, 327, 201	100, 452, 586	$3, 874, 615	
Philadelphia	68, 223, 404	88, 406, 858		20, 183, 454
Chicago	87, 196, 992	67, 098, 754	20, 098, 238	
St. Louis	21, 169, 019	17, 810, 402	3, 358, 617	
San Francisco	20, 506, 150	17, 480, 533	3, 025, 617	
Baltimore	12, 935, 819	13, 493, 934		558, 115
Pittsburgh	15, 520, 963	13, 527, 593	1, 993, 370	
Cincinnati	12, 485, 200	11, 718, 300	766, 900	
New Orleans	12, 466, 712	12, 833, 159		366, 447
Kansas City	10, 171, 260	8, 407, 195	1, 764, 065	
Louisville	7, 328, 052	7, 539, 062		211, 010
Providence	5, 352, 900	5, 167, 000	185, 900	
Milwaukee	8, 958, 323	6, 063, 681	2, 894, 642	
Minneapolis	8, 641, 647	6, 616, 594	2, 025, 053	
Denver	4, 111, 679	3, 579, 119	532, 560	
St. Paul	5, 119, 316	5, 128, 582		9, 266
Omaha	5, 854, 614	4, 060, 080	1, 794, 534	
Cleveland	5, 426, 443	4, 194, 710	1, 231, 733	
Detroit	5, 636, 223	4, 849, 723	786, 500	
Buffalo	7, 625, 878	New	7, 625, 878	
Memphis	3, 407, 562	3, 225, 248	182, 314	
Columbus	4, 228, 900	2, 187, 500	2, 041, 400	
Richmond	1, 951, 834	1, 978, 979		27, 145
Indianapolis	2, 156, 859	2, 100, 426	56, 433	
Hartford	1, 902, 038	1, 968, 573		66, 535
Duluth	2, 471, 524	1, 171, 699	1, 299, 825	
Peoria	1, 900, 762	1, 420, 471	480, 291	
Galveston	7, 885, 290	2, 529, 392	5, 355, 898	
St. Joseph	1, 687, 125	1, 229, 904	457, 221	
New Haven	1, 201, 503	1, 156, 653	44, 850	
Springfield	1, 206, 741	1, 220, 195	46, 546	
Worcester	1, 391, 249	1, 385, 063	6, 186	
Portland	1, 395, 244	1, 226, 759	168, 485	
Norfolk	1, 662, 645	1, 106, 421	556, 224	
Syracuse	955, 239	1, 111, 148		155, 909
Los Angeles	888, 473	641, 923	246, 550	
Wichita	695, 803	578, 608	117, 195	
Lowell	1, 083, 346	773, 802	309, 544	
Grand Rapids	706, 651	685, 404	21, 247	
Topeka	410, 438	396, 359	14, 079	
Sioux City	1, 076, 783	836, 068	240, 715	
Tacoma	1, 247, 407	645, 691	601, 716	
Seattle	1, 163, 588	1, 353, 129		189, 541
Rochester	1, 465, 414	New	1, 465, 414	
Salt Lake	1, 744, 290	New	1, 744, 290	
Houston	4, 710, 114	New	4, 710, 114	
Total	1, 260, 854, 484	1, 222, 260, 598	72, 124, 759	33, 530, 873
	1, 222, 260, 598		33, 530, 873	
Increase	38, 593, 886		38, 593, 886	

The following tables show the transactions of the clearing-houses located in forty-five cities for the year ended September 30, 1890, from official returns received from the manager of the New York Clearing-House Association, comparisons being made with the year ended September 30, 1889, the increase or decrease in the balances and exchanges being indicated:

COMPARATIVE STATEMENT OF THE BALANCES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1890, AND SEPTEMBER 30, 1889.

Clearing-house at—	No. of banks.	Balances for years ended—		Comparisons.	
		September 30, 1890.	September 30, 1889.	Increase.	Decrease.
New York	65	$1,753,040,145	$1,757,637,472		$4,597,327
Boston	54	551,357,437	551,870,479		513,042
Philadelphia	41	259,492,617	246,829,479	$12,663,138	
Chicago	20	330,135,456	330,511,468		376,012
St. Louis	18	170,772,452	158,684,843	12,087,609	
San Francisco	16	123,129,529	126,935,065		3,805,536
Baltimore	23	107,248,533	93,693,402	13,555,131	
Pittsburgh		116,860,028	114,119,133	2,680,895	
Cincinnati	17	90,954,300	86,537,800	4,416,500	
New Orleans	16	63,560,560	60,275,050	3,285,510	
Kansas City	10				
Louisville	22	91,934,998	80,627,929	11,307,069	
Providence	33	79,919,900	81,245,600		1,325,700
Milwaukee	11	56,638,836	45,716,227	10,922,609	
Minneapolis	17	51,062,815	38,396,088	12,666,727	
Denver	11	57,714,208	30,751,903	26,962,305	
St. Paul	14	39,138,850	34,917,191	4,221,659	
Omaha	8	48,221,087	39,237,740	8,983,347	
Cleveland	12				
Detroit	20	47,667,563	39,713,709	7,953,854	
Buffalo	12	26,793,769	New	26,793,769	
Memphis	9	31,594,184	29,370,886	2,223,298	
Columbus	12				
Richmond	6				
Indianapolis	6	22,347,373	22,207,382	129,991	
Hartford	15	31,973,908	28,667,376	3,306,532	
Duluth	7	24,015,544	21,978,937	2,036,607	
Peoria	10	19,054,200	19,531,156		476,956
Galveston	5				
St. Joseph	7	15,765,758	15,935,145		169,387
New Haven	10	15,991,848	15,434,104	557,744	
Springfield	10	20,680,657	19,798,064	882,593	
Worcester	8	14,672,426	13,852,215	820,211	
Portland	7	12,909,706	11,539,628		
Norfolk	6	6,536,769	6,748,565		211,796
Syracuse	8	8,496,264	8,958,530		462,266
Los Angeles	8	7,290,749	7,925,300		634,551
Wichita	12				
Lowell	7	11,110,163	10,370,993	739,170	
Grand Rapids	7				
Topeka	6	7,030,870		7,030,870	
Sioux City	12	13,210,743	5,774,532	7,436,211	
Tacoma					
Seattle	14				
Rochester	13	7,490,213	New	7,490,213	
Total		4,335,754,458	4,155,793,391	192,533,640	12,572,573
		4,155,793,391		12,572,573	
Increase		179,961,067		179,961,067	

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING-HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1890, AND SEPTEMBER 30, 1889.

Clearing-house at—	No. of banks.	Exchanges for years ended—		Comparisons.	
		September 30, 1890.	September 30, 1889.	Increase.	Decrease.
New York	65	$37,660,686,572	$34,796,465,529	$2,864,221,043	.....
Boston	54	5,102,281,307	4,758,029,298	344,252,009	.....
Philadelphia	41	2,755,523,735	2,663,592,024	91,931,711	.....
Chicago	20	3,907,046,008	3,327,108,659	579,937,349	.....
St. Louis	18	1,094,037,686	961,804,684	132,233,002	.....
San Francisco	16	846,173,025	848,571,603	.....	$2,398,578
Baltimore	23	740,065,768	643,338,736	96,727,032	.....
Pittsburgh	.....	768,287,381	629,665,173	138,622,208	.....
Cincinnati	17	625,679,650	553,632,450	72,047,200	.....
New Orleans	16	525,248,294	488,017,828	37,230,466	.....
Kansas City	10	487,707,505	449,359,034	38,348,471	.....
Louisville	22	399,788,212	342,164,686	57,623,526	.....
Providence	33	266,073,300	256,260,700	9,312,600	.....
Milwaukee	11	317,934,934	249,199,173	68,735,761	.....
Minneapolis	17	286,093,084	230,626,745	55,466,339	.....
Denver	11	249,905,649	191,319,110	58,586,539	.....
St. Paul	14	2[illegible]5,649,306	202,076,602	23,572,704	.....
Omaha	8	245,062,456	201,250,166	43,812,290	.....
Cleveland	12	249,291,151	185,771,247	63,519,904	.....
Detroit	20	286,982,986	239,978,967	46,904,019	.....
Buffalo	12	304,774,030	New.....	304,774,030	.....
Memphis	9	130,738,371	125,212,462	5,525,909	.....
Columbus	12	73,134,414	62,140,305	10,994,109	.....
Richmond	6	112,231,329	105,556,028	6,675,301	.....
Indianapolis	6	105,155,391	94,205,807	10,949,584	.....
Hartford	15	105,769,731	97,132,018	8,637,713	.....
Duluth	7	97,053,040	89,420,117	7,632,923	.....
Peoria	10	80,323,353	77,111,095	3,212,258	.....
Galveston	5	92,661,126	71,865,672	20,795,454	.....
St. Joseph	7	75,104,219	68,396,902	6,707,317	.....
New Haven	10	66,790,472	62,460,840	4,329,632	.....
Springfield	10	64,871,110	61,031,897	3,839,213	.....
Worcester	8	59,239,812	54,868,239	4,371,573	.....
Portland	7	60,469,620	53,970,298	6,499,322	.....
Norfolk	6	43,331,055	43,168,168	162,887	.....
Syracuse	8	40,011,258	38,171,027	1,840,231	.....
Los Angeles	8	31,019,272	36,873,242	.....	5,853,970
Wichita	12	38,223,219	35,110,860	3,112,359	.....
Lowell	7	37,531,052	34,322,319	3,198,733	.....
Grand Rapids	7	37,666,070	32,897,363	4,768,707	.....
Topeka	6	18,701,550	19,578,522	.....	876,972
Sioux City	12	45,513,240	19,175,915	26,437,325	.....
Tacoma	.....	.....	.....	.....	.....
Seattle	14	54,929,251	New.....	54,929,251	.....
Rochester (six months)	13	30,519,511	New.....	30,519,511	.....
Total	.....	58,845,279,505	53,501,411,510	5,352,997,515	9,129,520
		53,501,411,510	.....	9,129,520	.....
Increase	.....	5,343,867,995	.....	5,343,867,995	

From the foregoing tables it will be seen that the exchanges in New York City during the past year amounted to about 64 per cent. of the whole sum, and the balances in that city to more than 40 per cent. of the total balances reported. With an increase of $5,344,000,000 in exchanges and $180,000,000 in balances throughout the country, it will be observed upon comparison with the previous year that New York City maintains the same relative position as to percentages.

A table will be found on page 176 of the Appendix, compiled from returns made to the clearing-house by the national banks in New York City, exhibiting the movement of their reserve, weekly, during October, for the last fourteen years.

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

In compliance with that provision of law contemplating the inclusion in his annual report to Congress of a statement of condition of banks, banking companies, and savings-banks organized under State and Territoral laws, the Comptroller has secured through the courtesy of officers in thirty-five States and Territories the desired information relative to 1,804 State banks, 100 loan and trust companies, 860 savings-banks, and 242 private banks and bankers. From reliable information as to the total number of incorporated banks and savings institutions in operation throughout the country it appears that including returns from 407 associations located in States not exercising local supervision, reports from which were made directly to this office, the results herein shown approximately cover the entire field. The information relative to private banks and bankers, however, is much less satisfactory, as returns have been received from about one-third only of the number reported to be in operation. Included in the total number classified as private banks and bankers are many firms and individuals whose banking business is limited to an occasional collection and sale of exchange, in connection with a mercantile enterprise, the principal feature of the business.

The total number of associations operating under State charters, including the 242 private banks and bankers from which official returns have been received through the courtesy of State and Territorial officials, is 3,006. Of the 2,764 incorporated associations 1,804 are commercial banks having $173,959,414 capital, $70,551,446 surplus and undivided profits, and $531,103,459 deposits; 100 loan and trust companies, capital $41,965,519, surplus and undivided profits $35,861,473, deposits $289,502,307; and 860 savings-banks of which number 235 are stock associations having $22,453,198 capital, $9,141,861 surplus and undivided profits, and $192,635,519 deposits. The 625 mutual savings associations have liabilities to the amount of $1,407,617,430, the surplus and undivided profits amounting to $136,257,949, and deposits to $1,268,309,742. The 242 private banks and bankers report aggregate capital of $5,936,212, surplus and undivided profits $2,226,918, and deposits $18,593,185.

As in a number of States and Territories no provisions have been made for securing reports from, or for the examination of, banks organized under their authority, it is necessary in order to learn of the condition of associations located therein to secure such information directly from each through personal correspondence. Returns so received embrace statements from 407 incorporated institutions and 1,102 private banks and bankers. Of the former 297 are State banks, reporting an aggregate capital of $14,777,893, surplus and undivided profits, $3,209,175, and $21,951,125 deposits; 49 loan and trust companies with capital of $28,710,728, surplus and profits $10,966,530, and deposits $46,954,185; 61 savings banks, of which 49 report capital amounting to $3,947,837. The aggregate surplus and undivided profits of the 61 savings-banks is $11,137,839, and the deposits $89,078,695. The 1,102 private banks and bankers report an aggregate capital of $34,905,806, surplus and undivided profits $12,191,932, and deposits $81,128,482.

A comparison of these returns with those of 1889, shows an increase in the gross number of banks reporting of about 12 per cent. and nearly 8½ per cent. in aggregate resources. During the year ended June 30, 1890, it is known that at least 382 banks have been organized with capital of about $20,000,000.

Of banking institutions other than national the greatest interest attaches to the operations of savings associations the aggregate resources of which are nearly 60 per cent. of the entire assets of all State, savings, loan and trust companies, and private banks and bankers reports from which have been received this year. Of the 921 savings-banks and commercial banks with saving departments 637 are purely mutual, and all but 11 of the latter are located in the New England States, and in New York, New Jersey, Pennsylvania, Delaware, Maryland, and the District of Columbia. The aggregate deposits of the mutual savings institutions amount to $1,336,001,150 and the average rate of interest paid to depositors appears to be about 3.8 per cent.; the fact that the rate is not given in three States from which reports have been received makes it impossible to show the actual average rate, but the one above mentioned is doubtless approximately correct.

The 284 stock savings-banks report an aggregate capital of $26,401,035, commercial deposits $25,179,450, and savings deposits of $188,843,356. Information relative to interest paid to savings depositors is lacking in the returns from such institutions in two States, but an estimate based on practically complete returns from the others indicate that the rate is about 4.17 per cent. The location of all but 11 of these institutions being in the Middle, Southern, and Western States where money commands a higher rate of interest than in the Eastern, accounts for the fact that the rate of interest allowed to savings depositors in stock associations slightly exceeds that paid by the mutual associations.

In the Appendix, tables will be found showing by States and Territories the condition of these banks as obtained from official sources and returns from banks direct, classified as unofficial; aggregate resources and liabilities of each class and from both sources; comparative statements of condition of State banks, 1872 to 1890; loan and trust companies, 1885–'86 to 1889–'90; savings banks, 1885–'86 to 1889–'90; and deposits in savings-banks, number of depositors, and average amount due each, by States, in 1888–'89 and 1889–'90.

The following tables present summaries of this information:

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

	State banks.	Loan and trust companies.	Savings-banks.	Private banks.	Total.
	1,804 banks.	100 banks.	860 banks.	242 banks.	3,006 banks.
RESOURCES.					
Loans on real estate	$32,838,758	$31,351,476	$610,464,520	$1,849,592	$676,504,346
Loans on collateral security other than real estate	70,869,925	172,383,510	50,700,625	5,391,196	299,345,256
Other loans and discounts	446,363,971	52,589,920	177,622,233	10,360,926	686,937,050
Overdrafts	4,743,190	61,887	271,218	351,736	5,428,031
United States bonds	1,301,482	24,655,203	143,396,118	83,800	169,436,603
State, county and municipal bonds	2,022,847	2,642,116	286,102,555	.....	290,767,518
Railroad bonds and stocks	658,182	10,328,832	92,350,563	.....	103,337,577
Bank stocks	75,686	720,792	43,343,637	.....	44,140,115
Other bonds and stocks	34,456,878	38,546,602	106,967,753	940,880	180,912,113
Due from other banks and bankers	80,785,807	28,140,809	62,475,580	3,382,492	174,784,688
Real estate, furniture and fixtures	25,513,894	11,186,267	27,244,213	1,984,946	65,929,320
Current expenses and taxes paid	2,244,025	271,530	495,765	47,948	3,059,268
Cash and cash items	117,399,465	15,585,253	23,530,889	3,439,533	159,955,140
Other resources	7,635,948	6,383,390	11,111,292	333,265	25,463,895
Total	826,910,058	394,847,587	1,636,076,961	28,166,314	2,886,000,920
LIABILITIES.					
Capital stock	173,959,414	41,965,519	22,453,198	5,936,212	244,314,343
Surplus fund	50,157,659	29,133,671	124,969,897	2,180,984	206,442,211
Other undivided profits	20,393,787	6,727,802	20,429,913	45,934	47,597,436
Debenture bonds outstanding	.....	8,056,419	.....	.....	8,056,419
State bank-notes outstanding	120,148	.....	.....	.....	120,148
Dividends unpaid	722,786	12,051	107,914	.....	842,751
Individual deposits	531,103,459	289,502,307	22,512,127	18,593,185	861,711,078
Savings deposits	.....	.....	1,438,433,134	.....	1,438,433,134
State, county, and municipal deposits	38,168	.....	.....	.....	38,168
Deposits of State, county, etc., disbursing officers	679,143	.....	.....	.....	679,143
Due to other banks and bankers	35,692,870	2,571,829	1,916,068	656,190	40,836,957
Other liabilities	14,042,624	16,877,989	5,254,710	753,809	36,929,132
Total	826,910,058	394,847,587	1,636,076,961	28,166,314	2,886,000,920

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

	State banks.	Loan and trust companies.	Savings-banks.	Private banks.	Total.
	297 banks.	49 banks.	61 banks.	1,102 banks.	1,509 banks.
RESOURCES.					
Loans on real estate	$1,427,801	$25,318,358	$23,764,897	$8,828,982	$59,340,038
Loans on collateral security other than real estate	6,936,992	37,233,787	19,527,181	15,972,623	79,670,583
Other loans and discounts	23,033,774	9,005,489	4,469,341	62,561,876	99,070,480
Overdrafts	320,073	29,475	32,098	2,085,369	2,467,015
United States bonds	12,275	266,000	5,136,710	1,559,760	6,974,745
State, county, and municipal bonds	424,183	351,249	17,817,005	936,491	19,528,928
Railroad bonds and stocks	17,262	15,773,578	18,055,115	536,068	34,382,023
Bank stocks	407,301	509,850	392,125	866,787	2,176,063
Other stocks and bonds	573,128	1,913,274	4,607,424	3,010,720	10,104,546
Due from other banks and bankers	5,224,255	5,166,219	2,650,897	18,343,974	31,385,345
Real estate, furniture, and fixtures	1,675,803	5,659,213	2,967,059	7,827,155	18,129,230
Current expenses and taxes paid	358,582	297,394	258,198	912,452	1,826,626
Cash and cash items	3,365,957	4,275,884	6,617,089	11,040,017	25,298,947
Other resources	124,687	3,153,979	244,901	1,372,234	4,895,801
Total	43,902,073	108,953,749	106,540,040	135,854,508	395,250,370
LIABILITIES.					
Capital stock	14,777,893	28,710,728	3,947,837	34,905,806	82,342,264
Surplus fund	1,779,418	5,461,080	8,792,986	7,560,199	23,593,683
Other undivided profits	1,429,757	5,505,450	2,344,853	4,631,733	13,911,793
Debenture bonds outstanding	.....	11,508,796	.....	.....	11,508,796
State bank-notes outstanding	.....	.....	.....	.....	.....
Dividends unpaid	59,033	191,409	15,384	.....	265,826
Individual deposits	21,951,125	46,954,185	2,667,323	81,128,482	152,701,115
Savings deposits	.....	.....	86,411,372	.....	86,411,372
State, county and municipal deposits	686,562	72,490	.....	902,481	1,661,533
Deposits of State, county, etc., disbursing officers	101,782	.....	.....	586,210	687,992
Due to other banks and bankers	1,323,501	291,419	80,093	3,156,609	4,851,622
Other liabilities	1,793,002	10,258,192	2,280,192	2,982,988	17,314,374
Total	43,902,073	108,953,749	106,540,040	135,854,508	395,250,370

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

	Official.	Unofficial.	Total.
	3,006 banks.	1,509 banks.	4,515 banks.
RESOURCES.			
Loans on real estate	$676, 504, 346	$59, 340, 038	$735, 844, 384
Loans on collateral security other than real estate	299, 345, 256	79, 670, 583	379, 015, 839
Other loans and discounts	686, 937, 050	99, 070, 480	786, 007, 530
Overdrafts	5, 428, 031	2, 467, 015	7, 895, 046
United States bonds	169, 436, 603	6, 974, 745	176, 411, 348
State, county, and municipal bonds	290, 767, 518	19, 528, 928	310, 296, 446
Railroad bonds and stocks	103, 337, 577	34, 382, 023	137, 719, 600
Bank stocks	44, 140, 115	2, 176, 063	46, 316, 178
Other stocks and bonds	180, 912, 113	10, 104, 546	191, 016, 659
Due from other banks and bankers	174, 784, 688	31, 385, 345	206, 170, 033
Real estate, furniture and fixtures	65, 929, 320	18, 129, 230	84, 058, 550
Current expenses and taxes paid	3, 059, 268	1, 826, 626	4, 885, 894
Cash and cash items	159, 955, 140	25, 298, 947	185, 254, 087
Other resources	25, 463, 895	4, 895, 801	30, 359, 696
Total	2, 886, 000, 920	395, 250, 370	3, 281, 251, 290
LIABILITIES.			
Capital stock	244, 314, 343	82, 342, 264	326, 656, 607
Surplus fund	206, 442, 211	23, 593, 683	230, 035, 894
Other undivided profits	47, 597, 436	13, 911, 793	61, 509, 229
Debenture bonds outstanding	8, 056, 419	11, 508, 796	19, 565, 215
State bank-notes outstanding	120, 148	.....	120, 148
Dividends unpaid	842, 751	265, 826	1, 108, 577
Individual deposits	861, 711, 078	152, 701, 115	1, 014, 412, 193
Savings deposits	1, 438, 433, 134	86, 411, 372	1, 524, 844, 506
State, county, and municipal deposits	38, 168	1, 661, 533	1, 699, 701
Deposits of State, county, etc., disbursing officers	679, 143	687, 992	1, 367, 135
Due to other banks and bankers	40, 836, 957	4, 851, 622	45, 688, 579
Other liabilities	36, 929, 132	17, 314, 374	54, 243, 506
Total	2, 886, 000, 920	395, 250, 370	3, 281, 251, 290

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS (MUTUAL AND STOCK) AND PRIVATE BANKS, 1889–'90.

Classes.	No. banks.	Capital.	Surplus and undivided profits.	Deposits.
Official.				
State banks	1, 804	$173, 959, 414	$70, 551, 446	$531, 103, 459
Loan and trust companies	100	41, 965, 519	35, 861, 473	289, 502, 307
Savings banks (mutual)	625	.....	136, 257, 949	1, 268, 309, 742
Savings banks (stock)	235	22, 453, 198	9, 141, 861	192, 635, 519
Private banks	242	5, 936, 212	2, 226, 918	18, 593, 185
Total	3, 006	244, 314, 343	254, 039, 647	2, 300, 144, 212
Unofficial.				
State banks	297	14, 777, 893	3, 209, 175	21, 951, 125
Loan and trust companies	49	28, 710, 728	10, 966, 530	46, 954, 185
Savings banks (mutual)	12	.....	9, 137, 441	67, 691, 408
Savings banks (stock)	49	3, 947, 837	2, 000, 398	21, 387, 287
Private banks	1, 102	34, 905, 806	12, 191, 932	81, 128, 482
Total	1, 509	82, 342, 264	37, 505, 476	239, 112, 487
Official and unofficial.				
State banks	2, 101	188, 737, 307	73, 760, 621	553, 054, 584
Loan and trust companies	149	70, 676, 247	46, 828, 003	336, 456, 492
Savings banks (mutual)	637	.....	145, 395, 390	1, 336, 001, 150
Savings banks (stock)	284	26, 401, 035	11, 142, 259	214, 022, 806
Private banks	1, 344	40, 842, 018	14, 418, 850	99, 721, 667
Total	4, 515	326, 656, 607	291, 545, 123	2, 539, 256, 699

A table in the Appendix, page 206, shows, by States and Territories, the population of each on June 1, 1890, and the aggregate capital, surplus, undivided profits, and individual deposits of national and State banks, loan and trust companies, and savings and private banks in the United States, at date of reports of the various classes nearest thereto, the average of these per capita, and the per capita average of such resources in each class of banks, from which it appears that the population of the United States was 62,480,540, and the total banking funds, $5,613,747,167, an average of $89.85. The per capita averages of such resources in each class of banks are: National banks, $39.31; State banks, $13.05; loan and trust companies, $7.27; savings-banks, $27.74; and private banks, $2.48.

The distribution of the circulating medium of the country, as shown by the cash holdings of the national, State, private banks, and savings institutions, on or about the close of the fiscal year ended June 30, 1890, is exhibited in the table following. The total cash on hand in the 4,515 institutions reporting officially and unofficially is $185,254,087, of which $25,821,919 is gold, $1,919,822 silver coin, $39,685,670 legal tenders, national-bank notes, and coin certificates, $15,573,102 specie, and $102,253,574 representing cash, not classified.

STATEMENT SHOWING THE AMOUNT OF GOLD, SILVER, ETC., HELD BY NATIONAL BANKS ON JULY 18, 1890, AND BY OTHER BANKING INSTITUTIONS ON OR ABOUT THE SAME DATE.

Classification.	National Banks.	Other (4,515) banking institutions.	Total.
Gold coin	$73,989,092	$25,821,919	$99,811,011
Gold Treasury certificates	72,968,100	.....	72,968,100
Gold (clearing-house) certificates	4,463,000	.....	4,463,000
Silver dollars	6,793,752	1,919,822	13,238,376
Silver, fractional	4,524,802		
Silver, Treasury certificates	15,865,318	.....	15,865,318
National bank notes	21,184,428	*39,685,670	153,350,567
Legal-tender notes	92,480,469		
Fractional currency	793,646	.....	793,646
Specie, not classified	.....	15,573,102	15,573,102
Cash, not classified	.....	102,253,574	102,253,574
Total	293,062,607	185,254,087	478,316,694

* And coin certificates.

CONCLUSION.

In concluding this report the Comptroller desires to emphasize the fact that the national banking system has arrived at a point in its history when continued neglect on the part of Congress is as potent for evil as unfriendly action. Certain burdens resting upon it must be removed without unnecessary delay if immediate stagnation and ultimate decay are to be prevented. It should receive such wise and just treatment as will result in a healthful growth, or else provision should immediately be made for the inauguration of some new system, more completely adapted, if possible, to the wants of the people. Banks are indispensable to the successful conduct of the various business enterprises which form a prominent feature in modern civilization. These agencies must keep pace with the progress made in manufactures, in commerce and in all forms of industrial activities, or serious embarrassments will surely follow.

The national system must occupy the field or give place to another. The onerous exactions from which it now suffers have been plainly stated, and the remedies now suggested are few and simple. They are, however, in the opinion of the Comptroller, absolutely essential to its continued existence. The indisposition of Congress to consider pending measures providing for increased issues of national-bank notes is considered equivalent to a declaration that Government notes in some form are to supply henceforth the increasing demand for paper circulation.

Those interested in the banks organized under national authority have, as a rule, refrained from offering opposition to this plan of procedure.

The Comptroller deems it his duty, however, to express the opinion that the steady retirement of national-bank notes is gradually destroying that elastic quality which is necessarily one of the characteristics of a perfect circulation. Its volume should automatically expand and contract so as to adjust itself to the varying requirements of business. This can best be accomplished by the redemption of paper money during periods of diminished business activity and a corresponding re-issue when the movement of crops and other causes make an expansion necessary. Such an adjustment was facilitated by the use of national-bank notes, for the reason that they did not possess the legal-tender quality, nor were they available for lawful money reserves by the banks. Hence, when a decreased volume of business caused currency to accumulate in the reserve cities, national-bank notes, being unavailable for reserve, were presented to the Treasurer of the United States for redemption. Their temporary retirement during a period of diminished use was followed by re-issue, and a healthy expansion resulted when an increased circulation was demanded.

The coin and paper money issued by the Government is distinctively non-elastic.

This arises from the fact that the legal-tender quality attaches to most of the various issues, and all are available for the lawful-money reserve required to be held by national banks.

For these reasons every incentive to redemption and temporary retirement during those periods of temporary redundancy which periodically occur in each year, is wanting, and the corresponding expansion, when needed, is for similar reasons rendered impracticable. The embarrassments attending these conditions is illustrated by the state of the money market during the closing months of the period covered by this report.

During recent years relief has been afforded through the operations of the Treasury Department in the purchase at opportune dates of unmatured bonds with its surplus revenues. It is evident, however, that relief from this source can not be safely relied upon in the future, for diminished revenues or increased expenditures, either of which may unexpectedly occur, would render such extraordinary disbursements impossible. Attention is called to the non-elastic character of the currency as at present constituted, in order that some consideration may be given to measures calculated to remove the evil which is evidently being aggravated by the withdrawal of national-bank notes. For reasons given elsewhere in this report a discussion by the Comptroller of the various measures now pending in Congress, looking to the adoption of some new plan for note-issues by national banks, is deemed inopportune.

It is pertinent, however, to invoke the favorable consideration by Con-

gress of the measure discussed at some length elsewhere in this report and now upon the Calendar in both Houses.

The Comptroller desires to make grateful acknowledgment of the conspicuous fidelity, faithfulness, and efficiency which has characterized the services of those with whom he has been associated in conducting the affairs of this Bureau. The unremitting labor incident to the preparation of the statistical information herewith submitted, although unusually severe, has been most cheerfully performed at much personal sacrifice.

EDWARD S. LACEY,
Comptroller of the Currency.

The SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1890.

Name.	Grade.	Salary.
Edward S. Lacey	Comptroller	$5,000
Robert M. Nixon	Deputy comptroller	2,800
Hopkins J. Hanford	Chief clerk	2,500
George M. Coffin	Chief of division	2,200
Watson W. Eldridge	do	2,200
Edwin Z. Perkins	do	2,200
George W. Robertson	Superintendent	2,200
William McC. Hardt	Teller	2,000
Theodore O. Ebaugh	Book-keeper	2,000
Charles J. Stoddard	Assistant book-keeper	2,000
Charles E. Brayton	Clerk, class four	1,800
Edward A. Demaray	do	1,800
Willis J. Fowler	do	1,800
John A. Hebrew	do	1,800
George T. May	do	1,800
Edmund E. Schreiner	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 three	1,600
William E. Colladay	do	1,600
Sarah F. Fitzgerald	do	1,600
Edward S. May	do	1,600
Washington K. McCoy	do	1,600
Isaac C. Miller	do	1,600
Joseph K. Miller	do	1,600
Charles A. Stewart	do	1,600
William D. Swan*	do	1,600
Ephraim S. Wilcox	do	1,600
George H. Wood	do	1,600
Willard E. Buell	Clerk, class two	1,400
Francis J. Byrne	do	1,400
Eliza R. Hyde	do	1,400
R. Le Roy Livingston	do	1,400
Mary L. McCormick	do	1,400
Morris M. Ogden	do	1,400
Carrie L. Pennock	do	1,400
Margaretta L. Simpson	do	1,400
Arthur M. Wheeler	do	1,400
Frederick Widdows	do	1,400
Eliza M. Barker	Clerk, class one	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
Edward W. Creecy	do	1,200
Eliza A. Saunders	do	1,200
Ebenezer Southall	do	1,200
Theresa E. Tilley	do	1,200
Anna M. Whiteside	do	1,200
Louisa Campbell	Clerk, class E	1,000
George B. Chamberlin	do	1,000
Virginia H. Clarke	do	1,000
Sarah G. Clemens	do	1,000
Mary L. Conrad	do	1,000
Alice M. Kennedy	do	1,000
Emma Lafayette	do	1,000
Loren H. Milliken	do	1,000
Franklin L. Mitchell	do	1,000
Marie Richardson	do	1,000
Warren E. Sullivan	do	1,000
Henry F. Loveaire	Engineer	1,000
Thomas H. Austin	Clerk, class D	900
Geraldine Clifford	do	900
Bessie P. Cowell	do	900
William S. Davenport	do	900
Mary E. Ewer	do	900
Margaret E. Gooding	do	900

*Additional as bond clerk, $200.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1890—Continued.

Name.	Grade.	Salary.
Mary B. Harvell	Clerk, class D	$900
Lucretia W. Knowlton	do	900
George R. Marble	do	900
Margaret F. Ogden	do	900
Mary E. Oliver	do	900
William W. Poultney	do	900
Anna E. Rhodes	do	900
Francis M. Richardson	do	900
Elizabeth S. Sturges	do	900
Sarah A. W. Tiffey	do	900
Julia C. Townsend	do	900
Clara L. Willard	do	900
William Griffiths	Messenger	840
Silas Holmes	Assistant messenger	720
Frank B. Reynolds	do	720
John F. Robertson	do	720
Langston W. Allen	Watchman	720
John Earle	do	720
Samuel M. Freeman	Fireman	720
Richard S. Camper	Laborer	660
Daniel H. Mason	do	660

EXPENSES OF THE OFFICE OF THE COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDED JUNE 30, 1890.

For special dies, plates, printing, etc	$42,097.56
For salaries	101,324.01
For salaries, re-imbursable by national banks	16,223.23

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

A DIGEST OF NATIONAL-BANK CASES.

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

XIV. **Crimes.**

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

I. CONSTITUTIONAL LAW

1. POWERS OF CONGRESS:

(*a*) Congress has the constitutional power to incorporate banks. (*McCulloch* v. *Maryland*, 4 *Wheat.*, 316; *Osborn* v. *Bank of the United States*, 9 *Wheat.*, 738.)

(*b*) Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. (*The Chesapeake Bank* v. *The First National Bank of Baltimore*, 40 *Md.*, 269.)

(*c*) Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. (*Ibid.*)

(*d*) The tax imposed on State or national banks paying out the notes of individuals or State banks used for circulation is constitutional. (*Veazie Bank* v. *Fenno*, 8 *Wall.*, 533.)

(*e*) So is the tax imposed on them for paying out the circulating notes of municipal corporations. (*Merchants' National Bank of Little Rock* v. *United States*, 101 *U. S.*, 1.)

(*f*) Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." (*Veazie Bank* v. *Fenno, and Merchants' National Bank of Little Rock* v. *United States, supra.*)

(*g*) Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. (*Veazie Bank* v. *Fenno, supra.*)

(*h*) Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. (*National Bank of Jefferson* v. *Fare et al., U. S. C. C.* (*E. D. Texas*), 25 *Fed. Rep.*, 209.)

2. POWERS OF THE STATES:

(*a*) National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. (*Farmers and Mechanics' Bank* v. *Dearing*, 91 *U. S.*, 29.)

(*b*) No authority from the State is necessary to enable a State bank to convert itself into a national banking association. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

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

(*d*) It is competent for a State by penal enactments to protect its citizens in their dealings with national banking associations located within the State. (*State* v. *Fuller*, 34 *Conn.*, 280; see also *Taxation and Jurisdiction.*)

II. POWERS AND LIABILITIES.

1. IMPLIED POWERS:

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

2. AS TO COLLATERAL SECURITIES:

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

2. As to collateral securities—Continued.

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

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

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

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

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

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

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

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

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

3. Special deposits:

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

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

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

4. Government securities:

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

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

5. Certified check:

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

6. Purchasing check:

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

7. STOCK:

(*a*) A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. (*First National Bank of Charlotte* v. *National Exchange Bank of Baltimore*, 92 *U. S.*, 122.)

(*b*) And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. (*Ibid.*)

(*c*) A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. (*First National Bank of North Bennington* v. *Town of Bennington. U. S. C. C.* (*Dist. Vt.*), *Browne's N. B. Cas.*, 437; see also *Lyons* v. *Lyons National Bank*, 19 *Blatch.*, 279.)

8. DEPOSITS TO SECURE PERFORMANCE OF CONTRACT:

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

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

9. LOANS IN EXCESS OF ONE-TENTH CAPITAL:

(*a*) Sec. 5200, Revised Statutes, which provides that the total liabilities to any association of any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. (*Gold Mining Company* v. *Rocky Mountain National Bank*, 96 *U.S.*, 640; *O'Hare* v. *Second National Bank of Titusville*, 77 *Penn. St.*, 96; *Shoemaker* v. *The National Mechanics' Bank*, 2 *Abb. U. S.*, 416; *Stewart* v. *National Union Bank of Maryland*, 2 *Abb. U. S.*, 424.)

(*b*) A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. (*O'Hare* v. *Second National Bank of Titusville*, *supra.*)

(*c*) And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent. of the capital of the association. (*Elder* v. *First National Bank of Ottawa*, 12 *Kans.*, 238.)

(*d*) Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterward converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating section 5200, Revised Statutes. (*Allen* v. *The First National Bank of Xenia*, 23 *Ohio St.*, 97.)

10. REAL ESTATE:

(*a*) Where a national banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable. And the title of the association to such real estate is good until assailed in a direct proceeding by the Government. (*Reynolds* v. *Crawfordsville Bank*, 112 *U. S.*, 405; see also *National Bank* v. *Matthews*, 98 *U. S.*, 621; *National Bank* v. *Whitney*, 103 *U. S.*, 99; *Swope* v. *Leffingwell*, 105 *U. S.*, 3; *Fortier* v. *New Orleans Bank*, 112 *U. S.*, 439.)

(*b*) The amount of real estate which a national banking association may purchase to secure a pre-existing debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. (*Upton* v. *National Bank of South Reading*, 120 *Mass.*, 153.)

(*c*) Where the purpose is to secure a debt previously contracted, a national banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. (*Libby* v. *Union National Bank*, 99 *Ill.*, 622.)

(*d*) Where a national banking association sells real estate it may take a mortgage thereon to secure the payment of the purchase-money. (*New Orleans National Bank* v. *Raymond*, 29 *La. Ann.*, 355.)

11. CERTIFICATES OF DEPOSIT:

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

12. LIEN ON DIVIDENDS:

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

13. CONTRACTS AND OBLIGATIONS OF OLD CORPORATION:

(*a*) Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. (*City National Bank* v. *Phelps*, 97 *N. Y.*, 44.)

(*b*) And it is liable, after the conversion, for all the obligations of the old institution. (*Coffee* v. *The National Bank of Missouri*, 46 *Mo.*, 140; *Kelsey* v. *The National Bank of Crawford*, 69 *Penn. St.*, 426.)

(*c*) A national banking association organized as the successor of a State bank may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. (*Bank* v. *McIntire*, 40 *Ohio St.*, 528.)

(*d*) And such association will be liable to the depositors of the former bank. (*Eans* v. *Exchange Bank*, 79 *Mo.*, 182.)

14. PLACE OF BUSINESS:

(*a*) The provisions requiring "the usual business" of the association to be transacted "at an office or banking-house in the place specified in its organization certificate" must be construed reasonably; and a part of the legitimate business of the association which can not be transacted at the banking-house may be done elsewhere. (*Merchants' Bank* v. *State Bank*, 10 *Wall.*, 604.)

(*b*) Although the general business of a national banking association is to be transacted at its place of business, yet, if the association is fully advised of the facts, and does not object, and there is no fraud, its officers, when acting within the general scope of their authority, may bind it by acts done at another place. (*Burton* v. *Burley*, 9 *Biss.*, 253.)

(*c*) Under Revised Statutes, section 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking-house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. (*Armstrong* v. *National Bank of Springfield*, 38 *Fed. Rep.*, 883.)

(*d*) Whatever the terms of such an arrangement, being made before the date of the drawee bank's certificate of authorization, it is invalid under Revised Statutes, section 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." (*Ibid.*)

15. CIRCULATING NOTES:

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

16. BUSINESS OF LIQUIDATING ASSOCIATION:

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

III. ULTRA VIRES.

1 DEALING IN STOCKS:

(*a*) A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. (*First National Bank of Allentown* v. *Hoch*, 89 *Penn. St.*, 324; *Weckler* v. *The First National Bank of Hagerstown*, 42 *Md.*, 581.)

(*b*) A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. (*First National Bank* v. *National Exchange Bank*, 92 *U. S.*, 122.)

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

2. PURCHASING NEGOTIABLE PAPER:

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

3. LENDING CREDIT:

(*a*) A national banking association can not lend its credit. (*Johnston* v. *Charlottesville National Bank*, 3 *Hughes*, 657; *Seligman* v. *Charlottesville National Bank*, 3 *Hughes*, 647.)

(*b*) A national banking association can not guaranty the paper of a customer *for his accommodation*. (*Seligman* v. *Charlottesville National Bank, supra.*)

(*c*) The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. (*Johnston* v. *Charlottesville National Bank, supra.*)

4. MORTGAGES ON REAL ESTATE:

(*a*) National banking associations are by implication prohibited from taking mortgages on real estate as security for contemporaneous loans. (*National Bank* v. *Matthews*, 98 *U. S.*, 621; *Fowler* v. *Scully*, 72 *Penn. St.*, 456; *Kansas Valley National Bank* v. *Rowell*, 2 *Dill.*, 371; *Commonwealth Bank* v. *Clark*, 4 *Mo.*, 59; *Crocker* v. *Whitney*, 71 *N. Y.*, 161; *Fridley* v. *Bowen*, 87 *Ill.*, 151.)

(*b*) But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. (*National Bank* v. *Matthews, supra; National Bank* v. *Whitney*, 103 *U. S.*, 99; *Swope* v. *Leffingwell*, 105 *U. S.*, 3; *Reynolds* v. *National Bank*, 112 *U. S.*, 405; *Fortier* v. *National Bank*, 112 *U. S.*, 439.)

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

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

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

IV. STOCK.

1. PURCHASING ITS OWN STOCK:

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

2. LIEN ON STOCK:

(*a*) A national banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. (*Bullard* v. *National Bank*, 18 *Wall.*, 589; *Bank* v. *Lanier*, 11 *Wall.*, 369; *Conklin* v. *The Second National Bank*, 45 *N. Y.*, 655.)

(*b*) A national banking association can not take a pledge of its stock to secure a deposit made by it with another bank. Such a transaction amounts to a lending upon the security of its own shares. (*Bank* v. *Lanier, supra.*)

(*c*) Though a bank is prohibited from lending money upon the security of its own shares, yet, if the shares have been sold and the proceeds applied to the payment of the debt, the courts will not aid the shareholder to recover the value of the shares. He can dispute the validity of the transaction only while the contract is executory, and the security still subsists in the possession of the bank. (*National Bank of Xenia* v. *Stewart*, 107 *U. S.*, 676.)

3. MAY BE ATTACHED:

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

4. CAPITAL SET FREE BELONGS TO SHAREHOLDERS:

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

5. CONTRACT TO GIVE SHARES FOR BUSINESS:

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

6. TRANSFER OF STOCK:

(*a*) The transfer of shares in national banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. (*Johnson* v. *Laflin*, 103 *U. S.*, 800.)

(*b*) The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. (*Ibid.*)

(*c*) A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares, at any time, to any person capable in law of purchasing and holding the same, and of assuming the transferrer's liabilities in respect thereto; and this right is not, in such cases, subject to the control of the directors or other stockholders. (*Johnson* v. *Laflin*, 5 *Dill.*, 65.)

(*d*) Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. (*Johnson* v. *Laflin, supra.*)

(*e*) When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase-money, the sale is complete and the title passes. (*Ibid.*)

(*f*) Where a cashier, who is intrusted by the directors with the duty of transferring the stock of the association, refuses, for insufficient reasons, to transfer shares, and the association subsequently becomes insolvent, the owner of the shares may maintain an action against the receiver for the injury sustained. (*Case* v. *Citizens' Bank*, 100 *U. S.*, 446.)

(*g*) Where a shareholder who has sold his stock has delivered to the bank the certificates of stock and a power of attorney with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterward become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. (*Whitney* v. *Butler*, 118 *U. S.*, 655.)

(*h*) But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. (*Richmond* v. *Irons*, 121 *U. S.*, 27.)

(*i*) Where a shareholder of a national bank makes a bona fide sale of his stock, and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Revised Statutes, section 5151, to pay the bank's debts. (*Hayes* v. *Shoemaker*, 39 *Fed. Rep.*, 319.)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK:

(*a*) Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription and payment are upon the implied condition that the increase shall be in the exact amount so fixed; and if such amount is changed, the subscriber may avoid the subscription and recover the amount paid in. (*Eaton* v. *Pacific Bank*, 144 *Mass.*, 260.)

(*b*) And the certificate of the Comptroller of the Currency that the amount of the increase in another sum has been paid in, which amount includes what was paid by the dissenting subscriber, will not be conclusive upon such subscriber. (*Ibid.*)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK—Continued.

(*c*) But if such subscriber has assented to or ratified the change he will be held a shareholder. (*Delano* v. *Butler*, 118 *U. S.*, 634.)

(*d*) National banks have no authority to increase their capital stock except as provided by Revised Statutes, sec. 5142, and act of Congress May 1, 1886; and where an increase is attempted to be made without obtaining the consent of two-thirds of the stock, the payment in full of the amount of such increase, and the certificate and approval of the Comptroller of the Currency, as required by those statutes, the proceedings are invalid, and preliminary subscriptions to such increase can not be enforced. (*Armstrong* v. *Stanage et al.*, 37 *Fed. Rep.*, 508.)

(*e*) A subscriber who has made payments on his subscription to the proposed increase believing that the statutory requirements would be complied with is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. (*Ibid.*)

(*f*) When the previous proceedings looking to an increase in the capital stock of a national bank have been regular and all that are requisite, and a stockholder subscribes to his proportionate part of the increase and pays his subscription, the law does not attach to the subscription a condition that it is to be void if the whole increase authorized be not subscribed; although there may be cases in which equity would interfere to protect him in case of a material deficiency. (*Aspinwall* v. *Butler*, 133 *U. S.*, 595.)

(*g*) The Comptroller of the Currency has power by law to assent to an increase in the capital stock of a national bank less than that originally voted by the directors but equal to the amount actually subscribed and paid for by the shareholders under that vote. (*Ibid.*)

8. SPECIFIC PERFORMANCE OF CONTRACT TO SELL:

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

V. SHAREHOLDERS.

1 ESTOPPED TO DENY INCORPORATION:

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

2. INDIVIDUAL LIABILITY:

(*a*) The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. (*Kennedy* v. *Gibson*, 8 *Wall.*, 498; *National Bank* v. *Case*, 99 *U. S.*, 628; *Casey* v. *Galli*, 94 *U. S.*, 673.)

(*b*) The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. (*United States* v. *Knox*, 102 *U. S.*, 422.)

(*c*) A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. (*Bowdell* v. *Farmers and Merchants' National Bank of Baltimore*, *U. S. C. C.* (*D. Md.*, 1877), *Browne's N. B. Cas.*, 147.)

(*d*) The individual liability of a shareholder adheres to his estate after his death until his place as a member of the association is taken by some new shareholder. (*Davis* v. *Weed*, *U. S. D. C.* (*Dist. Conn.*), *reported* 44 *Conn.*, 569.)

(*e*) The receiver has a valid claim against the estate generally of a deceased shareholder who died prior to the insolvency of the bank, but whose stock has not been transferred. (*Richmond* v. *Irons*, 121 U. S., 27; *Davis* v. *Weed*, *supra.*)

(*f*) And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. (*Davis* v. *Weed*, *supra.*)

(*g*) Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. (*Ibid.* But see *Witters* v. *Sowles.*)

2. INDIVIDUAL LIABILITY—Continued.

(*h*) One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. (*National Bank* v. *Case*, 99 *U. S.*, 628; *Moore* v. *Jones*, 3 *Woods*, 53; *Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, supra*; *Hale* v. *Walker*, 31 *Iowa*, 344; *Wheelock* v. *Kost, supra.*)

(*i*) But where a pledgee, for the express purpose of avoiding a personal liability, and before the association becomes insolvent or is in danger of insolvency, transfers the stock to an irresponsible person, he, the pledgee, will not be liable to contribute as a shareholder. (*Anderson* v. *Warehouse Company*, 111 *U. S.*, 479.)

(*j*) And where stock has been transferred as collateral security for a loan, *with the understanding that in case of default in the payment of the loan the shares shall be sold*, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. (*Magruder* v. *Colston*, 44 *Md.*, 349.)

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

(*k*) If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. (*Davis* v. *Essex Baptist Society, U. S. D. C.* (*Dist. Conn.*), *reported* 44 *Conn.*, 582.)

(*l*) A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. (*National Bank* v. *Case, supra; Bowden* v. *Santos*, 1 *Hughes*, 158.)

(*m*) And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares, without consideration, to a person unable to respond to the assessment, the transfer may be set aside and the individual liability of the transferrer enforced. (*Bowden* v. *Johnson*, 107 *U. S.*, 251.)

(*n*) The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. (*Davis* v. *Stevens*, 17 *Blatch.*, 259.)

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

(*o*) Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. (*Delano* v. *Butler*, 118 *U. S.*, 634.)

(*p*) The individual liability of the shareholders of an insolvent association may be enforced for the purpose of paying all of its liabilities, and not merely for the purpose of paying its "debts," technically so called. (*Stanton* v. *Wilkeson*, 8 *Ben.*, 357.)

(*q*) The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements *after the association is put into liquidation* and receive from the president payment of their claims in paper of the association, or the individual notes of the president himself, 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.)

(*r*) The individual liability of the stockholders is enforcible 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.)

(*s*) Where a married woman is by the State law capable of holding stock in a national bank in her own right, she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. (*Witters* v. *Sowles*, 35 *Fed. Rep.*, 640; *S. C.*, 32 *Fed. Rep.*, 767.)

2. INDIVIDUAL LIABILITY—Continued.

(*t*) 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.)

(*u*) 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.)

(*v*) In such case the mere return of the dividends paid upon the stock to the person by whom the transfer was made will not be a sufficient repudiation thereof. (*Ibid.*)

3. WHEN LIABILITY DISQUALIFIES FROM VOTING:

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

4. RIGHT TO INSPECT BOOKS:

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

VI. OFFICERS.

1. TENURE OF OFFICE:

(*a*) The officers of a national banking association can hold their positions only by the tenure specified in section 5136, Revised Statutes, viz, the pleasure of the board of directors. (*Harrington* v. *First National Bank of Chittenango, S. C. N. Y.*, 1873; *Thomp. N. B. Cas.*, 761; see also *Taylor* v. *Hutton*, 43 *Barb.*, 195.)

(*b*) Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists, though the association has adopted no by-laws. (*Taylor* v. *Hutton, supra.*)

2. BONDS OF OFFICERS:

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

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

3. DIRECTORS MUST ACT AS A BOARD:

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

4. BORROWING MONEY OF ASSOCIATION:

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

5. LIABILITY FOR VIOLATIONS OF LAW:

(*a*) All directors who participate in and assent to a loan in excess of one-tenth of the capital of the bank, in violation of section 5200, Revised Statutes, will be liable to the bank for all damages sustained by it in consequence of such loan. (*Witters* v. *Sowles*, 31 *Fed. Rep.*, 1.)

(*b*) If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. (*Second National Bank of Oswego* v. *Burt, XIV New York Weekly Digest*, 290. Reversed in Court of Appeals on ground that transaction was discount of bill of exchange drawn against actually existing values, 93 *N. Y.*, 233.)

(*c*) The directors of a national bank will not be held liable for loss occasioned to the bank through the frauds of a co-director in which they had no part, and which were perpetrated without their connivance or knowledge. It is not sufficient to charge them with liability that the frauds might have been prevented by the exercise on their part of a proper degree of supervision over the affairs of the bank. (*Movius* v. *Lee, U. S. C. C.* (*N. D. N. Y.*), 30 *Fed. Rep.*, 298.)

(*d*) Directors of a national bank are "officers" within the meaning of Revised Statutes, United States, section 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. (*United States* v. *Means et al.*, 42 *Fed. Rep.*, 599.)

(*e*) The personal liability of directors of a national bank for violation of Revised Statutes, United States, section 5204, by declaring dividends in excess of net profits, and of section 5200, for loaning to separate persons, firms, or corporations amounts exceeding one-tenth of the capital stock, can not be enforced in an action at law. (*Welles* v. *Grares*, 41 *Fed. Rep.*, 459.)

(*f*) Under Revised Statutes, United States, section 5239, providing that if the directors of a national bank shall violate any of the provisions of the title relating to the organization and management of banks, the franchises of the bank shall be forfeited, such violation, however, to be determined by a proper court of the United States in a suit therefor by the Comptroller, and that in cases of such violation every director participating therein shall be personally liable for all damages which the bank, its shareholders, or any other person shall have sustained in consequence thereof, the Comptroller can not authorize the receiver to bring suit, under section 5234, to enforce such personal liability, until it has been adjudged by a proper court that such acts have been done as authorize a forfeiture of the charter. (*Ibid.*)

6. DIRECTORS OF CONVERTED BANKS:

(*a*) When a State bank is converted into a national banking association all of the directors at the time will continue to be the directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. (*Lockwood* v. *The American National Bank*, 9 *R. I.*, 308.)

(*b*) And *semble*, that the directors of a bank at the time of its conversion into a national banking association are not required to take the oath of directors. (*Ibid.*)

(*c*) But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. (*Ibid.*)

7. RETIREMENT OF DIRECTORS:

(*a*) The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. (*Movius* v. *Lee*, 30 *Fed. Rep.*, 298.)

(*b*) The president being the head of the board, a resignation to him is a resignation to the board. (*Ibid.*)

(*c*) A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. (*Ibid.*)

VII. INTEREST.

1. WHAT INTEREST ASSOCIATIONS MAY TAKE:

(*a*) The provision in section 30 of the act of 1864 "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and, therefore, a national banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. (*Tiffany* v. *National Bank of the State of Missouri*, 18 *Wall.*, 409.)

(*b*) But it is not to be inferred from Tiffany *v.* National Bank of Missouri that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. (*National Bank* v. *Johnson*, 104 *U. S.*, 271.)

(*c*) The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national banking association to do so. (*Duncan* v. *First National Bank of Mount Pleasant, U. S. D. C.* (*W. D. Penn.*, 1878), 11 *Bank Mag.*, 787; *Gruber* v. *First National Bank*, 87 *Penn. St.*, 468.)

(*d*) Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent. interest on such loans. (*In re Wild*, 11 *Blatch.*, 243.)

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

2. ON CLAIMS AGAINST INSOLVENT AND LIQUIDATING ASSOCIATIONS.

(*a*) A depositor in a national banking association which has become insolvent is entitled to interest on his deposit. (*National Bank of Commonwealth* v. *Mechanics' National Bank*, 94 *U. S.*, 437.)

(*b*) He is entitled to interest from the date of the suspension of payments; and no demand upon the association is necessary. (*Chemical National Bank* v. *Bailey*, 12 *Blatch.*, 480.)

(*c*) Claims, when proved to the satisfaction of the Comptroller, are upon the same footing as if put in judgment, and therefore bear interest; and the fact that, under certain circumstances, there might be thus a compounding of interest will not defeat the right to interest. (*National Bank of Commonwealth* v. *Mechanics' National Bank, supra.*)

(*d*) But where a creditor has obtained judgment against an insolvent national banking association for the full amount of his claim and interest, he is not entitled to interest upon the face of the judgment, but only upon the amount of the claim at the time of the failure. (*White* v. *Knox*, 111 *U. S.*, 784.)

(*e*) The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. (*Chemical National Bank* v. *Bailey, supra.*)

(*f*) The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

(*g*) In the case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. (*Richmond* v. *Irons*, 121 *U. S.*, 27.)

3. USURY:

(*a*) The usury laws of the States do not apply to national banking associations. (*Farmers and Mechanics' Bank* v. *Dearing*, 91, *U. S.*, 29; *Central National Bank* v. *Pratt*, 115 *Mass.*, 539; *First National Bank* v. *Gorlinghouse*, 22 *Ohio St.*, 492; *Davis* v. *Randall*, 115 *Mass.*, 547; *Hintermister* v. *First National Bank*, 64 *N. Y.*, 212.)

(*b*) And the remedies provided by the State for the taking of usury can not be resorted to. (*Farmers and Mechanics' Bank* v. *Dearing, supra; Wiley* v. *Starbuck*, 44 *Ind.*, 298.)

(*c*) The taking of illegal interest by a national banking association does not render the contract void. (*Farmers and Mechanics' Bank* v. *Dearing, supra.*)

(*d*) It does not invalidate an indorsement or a guaranty of the notes upon which the usurious interest was paid. (*Oates* v. *First National Bank of Montgomery*, 100 *U. S.*, 239; *Lazear* v. *National Union Bank of Baltimore*, 52 *Md.*, 78.)

3. USURY—Continued.

(*e*) But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. (*Lucas* v. *Government National Bank*, 78 *Penn. St.*, 228.)

(*f*) The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. (*Shunk* v. *The First National Bank of Galion*, 22 *Ohio St.*, 508.)

(*g*) The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. (*Johnson* v. *National Bank of Gloversville*, 74 *N. Y.*, 329; affirmed in *National Bank* v. *Johnson*, 104 *U. S.*, 271.)

(*h*) By charging more than legal interest on overdrafts, a national banking association loses the right to recover any interest at all. (*Third National Bank of Philadelphia* v. *Miller*, 90 *Penn. St.*, 241.)

(*i*) The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. (*Smith* v. *The Exchange Bank of Pittsburgh*, 26 *Ohio St.*, 141.)

(*j*) Usurious interest which has been paid to a national banking association can not be applied by way of payment or set-off in any action by the association to recover the amount of the loan. (*Barnet* v. *Muncie National Bank*, 98 *U. S.*, 855.)

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

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

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

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

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

VIII. INSOLVENT ASSOCIATIONS.

1. NOT SUBJECT TO BANKRUPT ACT:

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

2. WHAT CONSTITUTES INSOLVENCY:

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

3. ASSETS A TRUST FUND:

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

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

4. UNITED STATES HAS NO PRIORITY:

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

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

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

5. CLAIMS FOR TORTS:

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

6. PREFERENCES:

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

(*b*) Revised Statutes, United States, section 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. (*Armstrong* v. *Chemical National Bank*, 41 *Fed. Rep.*, 234.)

(*c*) A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose, or for the payment of a particular loan. (*Ibid.*)

(*d*) Revised Statutes, United States, section 5242, which invalidates all transfers of the notes, bonds, or bills of exchange of a national bank, after the commission of an act of insolvency, with the view to the preferences of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterward paid the same, from applying the proceeds of collections made by it, on paper in its hands belonging to the insolvent bank, to the payment of the draft, since its lien on such collections runs from the date of the acceptance. (*In re Armstrong*, 41 *Fed. Rep.*, 381.)

(*e*) The insolvency need be in the contemplation of the bank only. It need not be known to the person to whom the transfer is made. (*Case* v. *Citizens' Bank of Louisiana*, *supra*.)

(*f*) After the directors of an insolvent association have voted to close its doors, any transfer of assets whereby a creditor secures a preference must be presumed to be made with an intent to prefer. (*National Security Bank* v. *Price*, 22 *Fed. Rep.*, 697.)

(*g*) Where the officers of an association which is in danger of insolvency, *for the purpose and in the expectation of preventing a failure*, make a pledge of securities to a depositor to induce him not to withdraw his deposit, such a pledge is not a preference within the meaning of section 5242, Revised Statutes, and will not be set aside when the association afterward is declared insolvent. (*Roberts* v. *Hill*, 23 *Fed. Rep.*, 311.)

(*h*) Where an insolvent association receives a deposit a short time before closing its doors, its officers knowing of the insolvency at the time, the receipt of such deposit is a fraud upon the depositor, and no title passes to the association; and, therefore, the depositor may reclaim the whole amount of the deposit; and as he claims under his original title, and not under a transfer from the association, such reclamation does not amount to a preference. (*Cragie et al.* v. *Hadley*, 99 *N. Y.*, 131.)

(*i*) But a creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent, and were given at a time when the bank was hopelessly insolvent, and its officers were contemplating flight. (*Citizens' National Bank* v. *Dowd*, 35 *Fed. Rep.*, 340.)

6. PREFERENCES—Continued.

(*j*) Where the proceeds of an item indorsed "for collection and return" were mingled with other moneys of the bank, if it was a breach of trust it was a conversion, and plaintiff became a simple contract creditor, with no preference at law. (*Philadelphia National Bank* v. *Dowd*, 38 *Fed. Rep.*, 172.)

(*k*) Where by agreement and custom a national bank received drafts from its correspondent indorsed "for collection for the," and credited them to it as cash, with the understanding that any unpaid draft should be charged back, and where the collecting bank failed before collection, the proceeds of the drafts coming into the hands of a receiver, the correspondent bank has the rights of a general creditor only. (*First National Bank* v. *Armstrong*, 39 *Fed. Rep.*, 231.)

(*l*) 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.)

(*m*) 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.)

(*n*) 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.)

7. BASIS FOR ESTIMATION OF DIVIDENDS:

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

8. SET-OFF:

(*a*) A person liable upon a note to an insolvent national bank may set off against his indebtedness the amount of his deposits with the bank. (*Platt* v. *Bentley*, *Thomp. N. B. Cas.*, 758.)

(*b*) But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. (*The Venango National Bank* v. *Taylor*, 56 *Penn. St.*, 14.)

(*c*) Funds received on the discounting of a note and deposited with the discounting bank, subject to the check of the depositor and which had been drawn upon by him, but were intended by him to meet the note when due, can not be pleaded as a set-off in an action on the note brought by the receiver of the discounting bank who received the note before maturity. (*Armstrong* v. *Scott*, 36 *Fed. Rep.*, 63.)

(*d*) The commercial paper of a national bank becomes overdue and dishonored after the commission of an act of insolvency and appointment of a receiver, and is subject to all equities between the bank and the original party to whom it was payable. (*U. S. D. C.* (*N. D. Ill.*), *May*, 1890.)

(*e*) A set-off under Illinois statute in favor of the maker of a note or bill is available if the paper is assigned after due, whether arising out of the same transaction or otherwise. (*Ibid.*)

9. CLAIM FOR BREACH OF CONTRACT OF LEASE:

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

IX. RECEIVER.

1. OFFICER OF THE UNITED STATES:

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

2. WHOM HE REPRESENTS:

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

3. HOW FAR SUBJECT TO COMPTROLLER'S ORDERS:

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

(*b*) The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505.)

4. POWER OF COURTS TO APPOINT:

(*a*) The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter; and therefore a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it may pursue such a course with regard to insolvent corporations generally. (*Irons* v. *Manufacturers' National Bank*, 6 *Biss.*, 301; *Wright* v. *Merchants' National Bank*, 1 *Flippin*, 561.)

(*b*) Where a bank has gone into voluntary liquidation, and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. (*Irons* v. *Manufacturers' National Bank, supra.*)

(*c*) Where a national bank is insolvent, and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents, to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. (*Elwood* v. *First National Bank*, 21 *Kans.*, 673.)

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

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

6. RECEIVER'S DECISION NOT FINAL:

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

7. SALE BY:

(*a*) The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. (*Ellis* v. *Little*, 27 *Kans.*, 707.)

(*b*) Nor can he sell upon terms in conflict with the order. (*Ibid.*)

(*c*) And under an order permitting him to sell the property of the bank he can not exchange, trade, or barter it for other property. (*Ibid.*)

(*d*) A sale made by a receiver under order of a court is to all intents and purposes a judicial sale. (*In re Third National Bank*, 9 *Biss.*, 535.)

8. CONTRACTS OF:

(*a*) As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound as a matter of law to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. (*Ellis* v. *Little*, 27 *Kans.*, 707.)

(*b*) The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law, and the order of a court of competent jurisdiction obtained upon the terms of said law. (*Ibid.*)

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

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

X. TAXATION.

1. WHAT MAY BE TAXED:

(*a*) A State can not tax the capital stock of a national bank, as such. The tax must be assessed upon the shares of the different stockholders. (*Collins* v. *Chicago*, 4 *Biss.*, 472.)

(*b*) Under Revised Statutes, United States, section 5219, which declares that nothing in the national banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank itself is invalid. (*National Bank of Virginia* v. *City of Richmond et al.*, 42 *Fed. Rep.*, 877.)

(*c*) The 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.)

(*d*) New shares issued by a national banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. (*Charleston* v. *People's National Bank*, 5 *S. C.*, 103.)

(*e*) 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.)

(*f*) 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.)

(*g*) But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. (*North Ward National Bank* v. *City of Newark*, *supra.*)

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

(*h*) The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. (*Strafford National Bank* v. *Dover*, 59 *N. H.*, 316.)

(*i*) 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.)

(*j*) Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi, providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets" in lieu of all other taxes. (*Vicksburg Bank* v. *Worrell*, 7 *So. Rep.*, 219.)

(*k*) The States can not tax the circulating notes of national banking associations. (*Horne* v. *Greene*, 52 *Miss.*, 452; Contra, *Board of Commissioners* v. *Elston*, 32 *Ind.*, 27; see also *Ruffin* v. *Board of Commissioners*, 69 *N. C.*, 498; *Lily* v. *The Commissioners*, 69 *N. C.*, 300.)

2. RATE:

(*a*) Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national banking associations; for as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. (*Van Allen* v. *The Assessors*, 3 *Wall.*, 573; *Bradley* v. *The People*, 4 *Wall.*, 459.)

(*b*) But though the tax upon the State banks is not *eo nomine* a tax on shares, *yet if it is equivalent to such a tax*, the shares in the national banking associations located in that State may be taxed. (*Frazer* v. *Seibern*, 16 *Ohio St.*, 614; *Van Slyke* v. *State*, 23 *Wis.*, 656; *Boynoll* v. *State*, 25 *Wis.*, 112.)

2. RATE—Continued.

(*c*) Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be to the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. (*City National Bank* v. *Paducah, U. S. C. C.* (*Sixth Circuit*, 1877), 5 *Cent. L. J.*, 347.)

(*d*) Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. (*Lionberger* v. *Rouse*, 9 *Wall.*, 468.)

(*e*) Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid, if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. (*Ibid.*)

(*f*) Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. (*Pelton* v. *Commercial National Bank*, 101 *U. S.*, 143.)

3. VALUATION:

(*a*) In estimating the value of the shares for the purpose of taxation reference may be had to all the property and values of the bank. (*Saint Louis National Bank* v. *Papin, U. S. C. C.* (*Eighth Circuit*), 3 *Cent. L. J.*, 669.)

(*b*) If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. (*Ibid.*)

(*c*) The shares may be valued for taxation at an amount exceeding their face value, if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. (*Hepburn* v. *School Directors*, 23 *Wall.*, 480.)

(*d*) Under the statute of New York, shares in national banking associations should be taxed at their real or market value. (*People* v. *The Commissioners of Taxes and Assessments*, 94 *U. S.*, 415.)

(*e*) Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. (*Pelton* v. *National Bank*, 101 *U. S.*, 143.)

(*f*) And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. (*Ibid.*)

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

4. EXEMPTIONS:

(*a*) The intention of Congress was that the rate of taxation of the shares should be the same as, or not greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation.* (*People* v. *The Commissioners*, 4 *Wall.*, 244.)

(*b*) Therefore, it is not a ground of objection to the validity of a tax on shares that, while deductions for United States bonds are made from the personal estates of individuals and the capital of State corporations, no deductions are made on account of the capital of national banking associations invested in such bonds. (*Ibid.*)

(*c*) The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national banking associations void. (*City of Richmond* v. *Scott*, 48 *Ind.*, 568.)

(*d*) And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations the capital of which consists of property required to be listed for taxation as such. (*McIver* v. *Robinson*, 53 *Ala.*, 456.)

4. EXEMPTIONS—Continued.

(*e*) Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. (*Hepburn* v. *School Directors*, 23 *Wall.*, 480.)

(*f*) But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and therefore, if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. (*Boyer* v. *Boyer*, 113 *U. S.*, 690.)

(*g*) A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value of moneyed capital otherwise invested, is void. (*People ex rel. Williams* v. *Weaver*, 100 *U. S.*, 539, reversing *S. C.*, 67 *N. Y.*, 516, and overruling *People* v. *Dolan*, 36 *N. Y.*, 59.)

(*h*) In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. (*Wasson* v. *Bank* (*Ind.*), 8 *N. E. Rep.*, 97.)

(*i*) Revised Statutes, section 5219, providing that shares of national-bank stock may be taxed as part of the personality of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "moneyed capital" owned by citizens of the State, and that the shares of non-residents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions, and require equality of taxation. (*First National Bank of Richmond* v. *City of Richmond et al.*, 39 *Fed. Rep.*, 309.)

(*j*) The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks, was to render it impossible for the State, in levying such a tax, *to create and foster an unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character;* and the language of the law is to be read in the light of this policy. And, therefore, the exemption of shares of stock in corporations, *the business of which does not come into competition with that of the national bank* (*e. g.*, railroad companies, mining companies, manufacturing companies, and insurance companies), does not invalidate a tax upon national-bank shares. Capital thus employed is not "moneyed capital" within the meaning of the act of Congress. (*Mercantile Bank* v. *New York*, 121 *U. S.*, 138.)

(*k*) Bonds issued by a State, or under its authority by its public municipal bodies, although they undoubtedly represent moneyed capital, yet as from their nature they are not ordinarily the subject of taxation, are not within the reason of the rule established by Congress for the taxation of national-bank shares, and the fact that the State exempts them from taxation does not deprive it of the right to tax shares of stock of national banks in the State. (*Ibid.*)

(*l*) Although deposits in saving-banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings-banks come into any possible competition with national banks. (*Ibid.*)

(*m*) Under act Louisiana, 1883, section 27, relating to taxation of national-bank shares, making no deduction for that part of the bank's property entering into their value which consists of non-taxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Revised Statutes of the United States, section 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens, and it is immaterial that the same discrimination is made against other corporations. (*Whitney National Bank* v. *Parker*, 41 *Fed. Rep.*, 402.)

5. COLLECTION OF TAX FROM THE ASSOCIATION:

(*a*) A State tax upon shares is valid, though the tax is collected from the bank. (*National Bank* v. *Commonwealth*, 9 *Wall.*, 353.)

(*b*) And the State may require the banks to pay a tax rightfully laid upon the shares. (*Ibid.*)

(*c*) And where the tax on shares is payable by the association, the collection of the tax may be enforced by distraint of its property. (*First National Bank* v. *Douglas County*, 3 *Dill.*, 330.)

(*d*) But where the tax laws of the State make the bank the *mere agent* for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession, or has failed to retain them. (*Hershire* v. *The First National Bank*, 35 *Iowa*, 272.)

(*e*) Act Louisiana, 1888, section 27, providing that shares in banks shall be assessed to the shareholders, but requiring the bank to pay taxes so assessed, and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress, providing that a State may determine the manner of taxing the shares of national banks located in the State. (*Whitney National Bank* v. *Parker*, 41 *Fed. Rep.*, 402.)

6. LICENSE TAX:

(*a*) National banking associations can not be subjected to a license or privilege tax. (*Mayor* v. *First National Bank of Macon*, 59 *Ga.*, 648; *City of Carthage* v. *First National Bank of Carthage*, 71 *Mo.*, 508; *National Bank of Chattanooga* v. *Mayor*, 8 *Heiskell*, 814.)

(*b*) A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. (*Stetson* v. *City of Bangor*, 56 *Me.*, 274.)

7. POWERS OF TAXING-OFFICERS:

(*a*) Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. (*Stetson* v. *City of Bangor*, 56 *Me.*, 274.)

(*b*) The officers of a national banking association can not be compelled to exhibit to the taxing-officers of a State the books of the association showing the deposits of its customers. (*First National Bank of Youngstown* v. *Hughes*, *U. S. C. C.* (*N. D. Ohio*, 1878), *Browne's N. B. Cas.*, 176.)

(*c*) The only remedy for the making of a false return to the auditor by the cashier of a bank, of the resources and liabilities of the bank for the purposes of taxation, is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement, and any officer of the bank may be fined not exceeding $100 for failing to make the statement, or for willfully making a false one. (*Miller* v. *First National Bank*, 21 *N. E. Rep.*, 860.)

(*d*) A national banking association is not exempt from examination by internal-revenue officers when it has in its possession any articles subject to an internal-revenue tax. Such an examination is not the exercise of a visitorial power, and, therefore, is not prohibited by the provision of section 5241, Revised Statutes, that the national banks shall not be subject to any visitorial powers except those authorized by the national-bank act or vested in the courts of justice. (*United States* v. *Rhawn*, *U. S. D. C.* (*E. D. Penn.*), *Thomp. N. B. Cas.*, 358.)

(*e*) Where by the tax laws of a State a perpetual lien for taxes attaches to property only by virtue of a levy thereon, and such levy is not made prior to the insolvency of the bank, the taxing-officers of the State will be restrained, at the instance of the receiver, from levying upon the property of an insolvent national bank, and selling it, for the purpose of collecting a tax. (*Woodward* v. *Ellsworth*, 4 *Colo.*, 580.)

(*f*) A State may require the cashiers of national banking associations located within its territory to transmit lists of the shareholders to the taxing-officers of the various towns in which the shareholders reside. (*Waite* v. *Dowley*, 94 *U. S.*, 527.)

8. ENFORCEMENT OF TAXES:

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

9. LOCATION OF ASSOCIATION FOR TAXING PURPOSES:

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

XI. JURISDICTION.

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

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

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

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

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

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

(*a*) National banking associations may sue in the Federal courts. The word "by" was omitted from section 57 of the act of 1864 by mistake. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505.)

(*b*) A national banking association may sue and be sued in the circuit court for the district in which the association is located, irrespective of the amount in controversy and the citizenship of the parties. (*County of Wilson* v. *National Bank*, 103 *U. S.*, 770; *Mitchell* v. *Walker, U. S. C. C.* (*W. D. Penn.*, 1879), *Browne's N. B. Cas.*, 180; *Commercial Bank of Cleveland* v. *Simmons, U. S. C. C.* (*W. D. Ohio*), 10 *Alb. L. J.*, 155.)

(*c*) But where the amount in controversy does not exceed five hundred dollars, the association can not sue in a Federal court outside of the district in which it is established. (*St. Louis National Bank* v. *Brinkman, U. S. C. C.* (*D. Kans.*), 1 *Fed. Rep.*, 45.)

(*d*) A national banking association located in one State may bring an action in the circuit court of the United States sitting within another State against a citizen of that State. (*Manufacturers' National Bank* v. *Baack*, 8 *Blatch.*, 147.)

(*e*) When a national bank is sued in a Federal court the suit must be brought in the district in which the bank is located. And service upon an officer of the bank in another district will not give the court of that district jurisdiction of the cause. (*Maine* v. *Second National Bank of Chicago*, 8 *Biss.*, 26.)

(*f*) A United States district court has jurisdiction of a suit in equity by or against a national banking association located within the district. (*First National Bank of Pittsburgh* v. *Pittsburgh and Castle Shannon Railroad Company*, 1 *Fed. Rep.*, 190.)

(*g*) A circuit court has no jurisdiction of a suit by a private person to compel the Comptroller of the Currency and the Treasurer of the United States to disclose what disposition has been made of the United States bonds deposited with the Treasurer by a national banking association, and for a decree directing those officers as to their duty regarding such bonds. (*Van Antwerp* v. *Hulburd*, 7 *Blatch.*, 425; *Van Antwerp* v. *Hulburd*, 8 *Blatch.*, 282.)

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

(*h*) Section 380, Revised Statutes, which provides that "all suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts under the direction and supervision of the Solicitor of the Treasury," does not enlarge the jurisdiction of the circuit court, and can not be held to confer jurisdiction in such suits or proceedings upon a court not having, independently of this section, authority to entertain them. (*Van Antwerp* v. *Hulburd*, 7 *Blatch.*, 426 *supra.*)

(*i*) National banking associations, being corporations organized under the laws of the United States, are entitled as such to remove into the circuit court of the United States suits brought against them in the State courts. (*Cruikshank* v. *Fourth National Bank*, 21 *Blatch.*, 322; see also *Removal Cases*, 115 *U. S.*, 1.)

(*j*) A United States district court has jurisdiction to authorize a receiver to compromise a debt. (*Matter of Platt*, 1 *Ben.*, 534.)

(*k*) An action at common law to recover a debt due to the bank may be instituted by a receiver in a United States district court, he being an officer of the United States within the meaning of section 563, Revised Statutes. (*Platt* v. *Beach*, 2 *Ben.*, 303; *Stanton* v. *Wilkeson*, 8 *Ben.*, 357.)

(*l*) The power of a national banking association to take a mortgage upon real estate is a question which the party raising it should be permitted to litigate in a Federal court; and he should not be sent into the State courts to try this question on the distribution of surplus moneys in a foreclosure suit, or in a suit brought by the party holding the alleged invalid mortgage. (*In re Duryea, U. S. D. C.* (*S. D. N. Y.*), 17 *National Bankruptcy Register*, 495.)

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

(*a*) The tenth subdivision of section 629, Revised Statutes, which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to section 4 of the act of July 12, 1882. (*National Bank of Jefferson* v. *Fare et al., U. S. C. C.* (*E. D. Tex.*), 25 *Fed. Rep.*, 200.)

(*b*) The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. (*National Bank of Jefferson* v. *Fare et al., supra.*)

(*c*) But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. (*Hendee* v. *Connecticut and P. R. R. Co.*, 26 *Fed. Rep.*, 677.)

(*d*) Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for as such suit rests upon the requirements of the United States laws, and by-laws made pursuant thereto, it is a case arising under the laws of the United States. (*Witters* v. *Foster, U. S. C. C.* (*D. Vt.*), 28 *Fed. Rep.*, 737.)

(*e*) In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under section 5209 or section 5239 of the Revised Statutes, the circuit court has no jurisdiction. (*Whittemore* v. *Armstrong National Bank*, 134 *U. S.*, 527.)

(*f*) The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. (*First National Bank* v. *Forest*, 40 *Fed. Rep.*, 705.)

(*g*) An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Revised Statutes of the United States, section 5242, avoiding preferences to creditors of such an insolvent bank. (*Tehan* v. *First National Bank et al.*, 39 *Fed. Rep.*, 577.) On motion to remand to State court.

(*h*) A receiver of an insolvent national bank is an officer of the United States within the meaning of section 563, Revised Statutes of the United States, which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." (*U. S. D. C.* (*E. D. Mo.*), *Feb.* 24, 1890.)

3. JURISDICTION OF STATE COURTS:

(*a*) State courts have jurisdiction of suits by and against national banking associations. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383; see also *Ordway* v. *Central National Bank*, 47 *Md.*, 217, and *Clafflin* v. *Houseman*, 93 *U. S.*, 130.)

(*b*) Where a national banking association is sued in a State court the suit must be brought in the city or county in which the bank is located. (*Cadle* v. *Tracey*, 11 *Blatch.*, 101; *Crocker* v. *Maine National Bank*, 101 *Mass.*, 240.)

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

(*c*) A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. (*Ordway* v. *The Central National Bank*, 47 *Md.*, 217; *Hade* v. *McVay*, 31 *Ohio St.*, 231; *Bletz* v. *Columbia National Bank*, 87 *Penn. St.*, 87.)

(*d*) The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. (*Brinckerhoff* v. *Bostwick*, 88 *N. Y.*, 52.)

(*e*) A State court has no power to make an order directing the receiver of a national bank, who has been appointed by the Comptroller of the Currency, to pay a judgment obtained against the bank before the receiver was appointed. (*Ocean National Bank* v. *Carll*, 7 *Hun*, 237.)

(*f*) State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. (*Commonwealth* v. *Felton*, 101 *Mass.*, 204; *Commonwealth, ex rel. Torrey* v. *Ketner*, 92 *Penn. St.*, 372.)

(*g*) The defense of usury may be set up in action brought in a State court. (*National Bank of Winterset* v. *Eyre*, 52 *Iowa*, 114.)

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

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

5. CITIZENSHIP:

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

XII. SUITS.

1. BY AND AGAINST ASSOCIATIONS:

(*a*) Suit may be brought against a national banking association though it is in the hands of a receiver. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383; *Security National Bank* v. *National Bank of the Commonwealth*, 2 *Hun*, 287; *Green* v. *The Wallkill National Bank*, 7 *Hun*, 63.)

(*b*) Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. (*Cummings* v. *National Bank*, 101 *U. S.*, 153; *Pelton* v. *Commercial National Bank*, 101 *U. S.*, 143; *Boyer* v. *Boyer*, 113 *U. S.*, 143.)

(*c*) A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. (*Thomas* v. *Farmers' Bank of Maryland*, 46 *Md.*, 43.)

(*d*) A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. (*National Park Bank* v. *Gunst*, 1 *Abb. N. C.*, 292.)

1. BY AND AGAINST ASSOCIATIONS—Continued.

(*e*) As a national banking association can acquire no title to *negotiable* paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. (*First National Band of Rochester* v. *Pierson*, 24 *Minn.*, 140.)

(*f*) But in a State where the holder may sue without respect to the ownership an association may bring suit upon paper so acquired. (*National Pemberton Bank* v. *Porter*, 125 *Mass.*, 333; *Atlas National Bank* v. *Savery*, 127 *Mass.*, 75.)

(*g*) Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. (*Case* v. *Small*, 2 *Woods*, 78.)

(*h*) An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. (*Ulster County Savings Institution* v. *Fourth National Bank*, 8 *N. Y.*, 162.)

2. BY SHAREHOLDERS:

(*a*) A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. (*Conway* v. *Halsey*, 15 *Vroom*, 462.)

(*b*) But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. (*Nelson* v. *Burrows*, 9 *Abb. N. C.*, 280.)

(*c*) And when the receiver is a director, and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. (*Brinckerhoff* v. *Bostwick*, 88 *N. Y.*, 52.)

3. BY RECEIVERS:

(*a*) A receiver may sue either in his own name or the name of the bank. (*National Bank* v. *Kennedy*, 17 *Wall.*, 19.)

(*b*) Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney under the direction of the Solicitor of the Treasury. (*Bank of Bethel* v. *Pahquioque Bank*, 14 *Wall.*, 383.)

(*c*) But section 380, Revised Statutes, is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. (*Ibid.*)

(*d*) Receivers may sue in the courts of the United States by virtue of the act without reference to the locality of their personal citizenship.

(*e*) The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust, or of a person authorized by statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. (*Stanton* v. *Wilkeson*, 8 *Ben.*, 357.)

(*f*) Under section 1001 of the Revised Statutes, no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations, or the receivers thereof. (*Pacific National Bank* v. *Mixter*, 114 *U. S.*, 463.)

4. BY CREDITORS OF INSOLVENT ASSOCIATION:

The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against the stockholders or debtors of the bank. (*Kennedy* v. *Gibson*, 8 *Wall.*, 498.)

5. FOR USURY:

(*a*) The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. (*Hintermister* v. *First National Bank*, 64 *N. Y.*, 212.)

5. FOR USURY—Continued.

(*b*) Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. (*Wright* v. *First National Bank of Greensburgh, U. S. C. C.* (*Dist. Ind.*, 1878); *Crocker* v. *First National Bank of Chetopa, U. S. C. C.* (*Eight Circuit*, 1876); 3 *Am. L. T. N. S.*, 350.)

(*c*) The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. (*Lazear* v. *National Union Bank of Maryland*, 52 *Md.*, 78.)

(*d*) Under Revised Statutes, United States, 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from "the time the usurious transaction occurred" the limitation begins to run from the time when such interest is paid. (*National Bank* v. *Carpenter, N. J.*, 19 *A.*, 181.)

6. TO ENFORCE LIABILITY OF SHAREHOLDERS:

(*a*) When the full personal liability of shareholders is to be enforced the action must be at law. (*Kennedy* v. *Gibson*, 8 *Wall.*, 505; *Casey* v. *Galli*, 94 *U. S.*, 673.)

(*b*) And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. (*Bailey* v. *Sawyer*, 4 *Dill.*, 463.)

(*c*) But the suit may be in equity. (*Kennedy* v. *Gibson, supra.*)

7. EXECUTION:

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

8. ATTACHMENTS:

(*a*) When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. (*First National Bank of Selma* v. *Colby*, 21 *Wall.*, 609; *Harvey* v. *Allen*, 16 *Blatch.*, 29.)

(*b*) No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property of an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency; but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in section 5242, Revised Statutes, is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. (*Pacific National Bank* v. *Mixter*, 124 *U. S.*, 721.)

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

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

9. ABATEMENT:

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

10. ESTOPPEL:

(*a*) A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. (*Casey* v. *Galli*, 94 *U. S.*, 673.)

10. ESTOPPEL—Continued.

(*b*) Where one sued by a national bank is accustomed to deal with it as such, and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. (*National Bank of Fairhaven* v. *The Phœnix Warehousing Company*, 6 *Hun*, 71.)

11. SUITS AGAINST LIQUIDATING ASSOCIATIONS:

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

12. TRANSITORY AND LOCAL SUITS:

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

13. SURVIVAL OF SUITS:

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

XIII. EVIDENCE.

1. CERTIFICATE OF COMPTROLLER:

(*a*) The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of *nul tiel corporation;* and such certificate, together with proof that the association has been acting as a national banking association for a long time is amply sufficient evidence to establish, at least prima facie, the existence of the corporation. (*Mix* v. *The National Bank of Bloomington*, 91 *Ill.*, 20; see also *Merchants' National Bank of Bangor* v. *Glendon*, 120 *Mass.*, 97.)

(*b*) The certificate of the Comptroller that the association has complied with all the provisions of law touching the organization of associations removes any objection which might otherwise have been made to the evidence upon which he acted. (*Casey* v. *Galli*, 94 *U. S.*, 673; *Thatcher* v. *West River National Bank*, 10 *Mich.*, 196.)

(*c*) And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. (*Casey* v. *Galli, supra.*)

(*d*) A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. (*Bowden* v. *Johnson*, 107 *U. S.*, 251.)

2. EVIDENCE OF INSOLVENCY:

(*a*) It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence;* but he is left to be satisfied as best he can be, under the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. (*Platt* v. *Beebe*, 57 *N. Y.*, 330.)

(*b*) A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. (*Wheelock* v. *Kost*, 77 *Ill.*, 296.)

3. NECESSITY FOR ASSESSMENT BY COMPTROLLER:

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

XIV. CRIMES.

1. UNDER UNITED STATES LAWS:

(*a*) The willful misapplication of the moneys and funds of a national banking association, made an offense by section 5209, Revised Statutes, must be for the use or benefit of the party charged or of some person or company other than the association. (*United States* v. *Britton*, 107 *U. S.*, 655.)

1. UNDER UNITED STATES LAWS—Continued.

(*b*) The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. (*United States* v. *Fish*, 24 *Fed. Rep.*, 585.)

(*c*) It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. (*Ibid.*)

(*d*) A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. (*Ibid.*)

(*e*) It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. (*United States* v. *Taintor*, 11 *Blatch.*, 374.)

(*f*) Where the president, charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of section 5209, Revised Statutes. (*In the matter of Van Campen*, 2 *Ben.*, 419.)

(*g*) If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. (*Ibid.*)

(*h*) As the national banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. (*Commonwealth* v. *Felton*, 101 *Mass.*, 204.)

(*i*) An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. (*United States* v. *Warner*, *U. S. C. C.* (*S. D N. Y.*), *Feb.* 13, 1886, 26 *Fed. Rep.*, 616.)

(*j*) Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. (*United States* v. *Britton*, 108 *U. S.*, 193.)

(*k*) It is not a willful misapplication of the moneys of the association within the meaning of section 5209, Revised Statutes, for a president who is insolvent to procure the discounting by the association of his note not well secured. (*Ibid.*)

(*l*) To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within section 5209, Revised Statutes, it is not necessary that the person charged with the offense should have been previously in the actual possession of such moneys, funds, and credits under or by virtue of any trust, duty, or employment committed to him. Nor is it necessary to the commission of this offense that the officer making the willful misapplication should derive any personal benefit therefrom. When the funds or assets of the bank are unlawfully taken from its possession, and afterward willfully misapplied by converting them to the use of any person other than the bank, with intent to injure and defraud, the offense as described in the statute is committed. (*United States* v. *Harper*, 33 *Fed. Rep.*, 471.)

(*m*) This criminal act may be done directly and personally, or it may be done indirectly through the agency of another. If the officer charged with it has such control, direction, and power of management by virtue of his relation to the bank as to direct an application of its funds in such manner and under such circumstances as to constitute the offense of willful misapplication, and actually makes such direction, or causes such misapplication to be made, he is equally as guilty as if it was done by his own hands. (*Ibid.*)

(*n*) Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. (*United States* v. *Harper*, *supra.*)

(*o*) It may be made personally or by direction.

(*p*) The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account, constitute a "false entry" within the meaning of section 5209, Revised Statutes, by which it is declared to be a misdemeanor to make "any false entry in any book, report, or statement of the association with intent to injure or defraud," etc. (*United States* v. *Crecelius*, 34 *Fed. Rep.*, 30.)

1. UNDER UNITED STATES LAWS—Continued.

(*q*) Where false entries are made by a clerk at the direction of the president, the latter is a principal. (*In the matter of Van Campen, supra; United States* v. *Fish, supra.*)

(*r*) Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by section 5211, Revised Statutes; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. (*United States* v. *Curtis*, 107 *U. S.*, 671.)

(*s*) To constitute the offense of willful abstraction by an officer, defined by the statute, it is necessary that the money or funds of the association should be withdrawn by the officer or by his direction; that such taking or withdrawing should be without the knowledge or consent of the bank, or of its board of directors; that the money or funds so taken or withdrawn should be converted to the officer's own use, or for the benefit and advantage of some person other than the association, and that this should be done with intent to injure and defraud the association. (*United States* v. *Harper, supra.*)

2. UNDER STATE LAWS:

(*a*) An officer of a national banking association can not be punished under State laws for embezzling the funds of the association. (*Commonwealth ex rel. Torrey* v. *Ketner*, 92 *Penn. St.*, 372; *Commonwealth* v. *Felton*, 101 *Mass.*, 204.)

(*b*) But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. (*Commonwealth* v. *Barry*, 116 *Mass.*, 1.)

(*c*) And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. (*Luberg* v. *Commonwealth*, 94 *Penn. St.*, 85.)

(*d*) The officers of a national banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with, and in the custody of, the association. (*Commonwealth* v. *Tenney*, 97 *Mass.*, 50; *State* v. *Fuller*, 34 *Conn.*, 280.)

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

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

NUMBER OF BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1890.

States and Territories.	Banks.					Circulation.		
	Organized.	In liquidation.	In operation.	Capital stock paid.	U. S. bonds on deposit.	Issued.	Redeemed.	Outstanding.*
Maine	89	11	78	$11,010,000	$4,043,000	$37,384,930	$32,143,346	$5,241,584
New Hampshire	56	5	51	6,230,000	2,963,250	24,434,645	20,906,065	3,528,580
Vermont	66	15	51	7,350,000	2,843,000	32,549,440	29,594,501	2,954,939
Massachusetts	275	16	259	96,967,500	17,453,150	308,113,065	280,663,991	27,449,074
Rhode Island	64	5	59	20,184,050	3,501,250	64,581,315	59,289,073	5,292,242
Connecticut	98	14	84	23,774,370	5,165,500	86,117,760	78,234,437	7,883,323
Eastern States	648	66	582	165,515,920	35,969,150	553,181,155	500,831,413	52,349,742
New York	439	120	319	85,118,630	19,331,950	284,185,485	257,788,796	26,396,689
New Jersey	108	13	95	14,308,390	4,220,000	52,549,950	46,878,681	5,671,269
Pennsylvania	408	54	354	70,518,430	15,294,800	195,475,465	174,210,776	21,264,689
Delaware	18	.....	18	2,133,985	765,000	7,344,635	6,212,555	1,132,080
Maryland	62	3	59	15,652,780	2,108,500	38,255,970	34,608,375	3,647,595
Dist. Columbia	17	5	12	2,627,000	850,000	5,471,170	4,727,256	743,914
Middle States	1,052	195	857	190,359,215	42,570,250	583,282,675	524,426,439	58,856,236
Virginia	46	14	32	4,241,300	1,111,250	12,345,230	11,031,192	1,314,038
West Virginia	29	8	21	2,176,000	607,500	7,656,270	6,764,461	891,809
North Carolina	26	5	21	2,661,000	769,750	6,732,470	5,909,631	822,839
South Carolina	18	2	16	1,798,000	437,250	5,561,935	5,106,841	455,094
Georgia	37	6	31	3,943,500	930,500	8,479,950	7,377,124	1,102,826
Florida	17	2	15	1,150,000	342,500	611,730	322,547	289,183
Alabama	35	5	30	4,314,000	1,229,500	5,672,130	4,397,163	1,274,967
Mississippi	14	2	12	1,140,000	341,250	655,230	373,233	281,997
Louisiana	23	4	19	4,330,000	1,027,500	10,951,660	9,309,111	1,642,549
Texas	205	11	194	21,922,875	4,631,050	9,131,670	4,993,437	4,138,233
Arkansas	12	3	9	1,530,310	297,500	1,510,490	1,160,499	349,991
Kentucky	99	23	76	14,904,400	3,269,250	34,908,615	30,694,367	4,214,248
Tennessee	70	18	52	9,902,850	1,407,750	11,582,830	10,090,404	1,492,426
Southern States	631	103	528	74,014,235	16,402,550	115,800,210	97,530,010	18,270,200
Missouri	112	32	80	23,295,000	2,275,300	18,108,275	15,652,458	2,455,817
Ohio	321	89	232	42,880,850	9,411,350	102,205,940	89,817,331	12,388,609
Indiana	161	61	100	12,652,000	4,161,050	52,766,505	47,360,581	5,405,924
Illinois	264	70	194	31,581,450	5,859,500	52,657,105	46,646,978	6,010,127
Michigan	163	54	109	15,664,600	3,113,500	29,087,580	25,648,977	3,438,603
Wisconsin	103	34	69	6,715,000	1,676,750	13,476,080	11,608,442	1,867,638
Iowa	196	55	141	11,870,000	3,077,250	23,199,960	19,967,912	3,232,048
Minnesota	83	24	59	14,695,000	1,762,300	12,703,340	10,846,790	1,861,550
North Dakota	36	7	29	1,961,980	521,500	1,289,390	823,437	465,953
South Dakota	46	6	40	2,625,000	668,500	1,536,390	917,337	619,053
Kansas	200	42	158	14,209,100	3,300,750	9,413,480	6,208,683	3,204,797
Nebraska	151	15	136	12,763,700	2,638,750	7,523,590	5,080,635	2,442,955
Western States	1,836	489	1,347	190,913,680	38,466,500	323,972,635	280,579,561	43,393,074
Nevada	3	1	2	282,000	70,500	262,380	212,403	49,977
Oregon	39	1	38	3,934,600	697,300	1,983,940	1,261,596	722,344
Colorado	58	10	48	8,270,850	1,339,000	5,333,730	4,025,339	1,308,391
Idaho	8	1	7	400,000	100,300	506,100	395,208	110,892
Montana	31	5	26	3,485,000	745,600	2,193,290	1,507,532	685,758
Wyoming	11	.....	11	1,285,000	292,500	673,060	443,915	229,145
Washington	58	4	54	5,520,220	1,290,500	2,157,220	894,130	1,263,090
California	44	7	37	8,475,000	1,381,250	4,237,100	2,807,695	1,429,405
Utah	14	3	11	2,380,000	437,500	1,761,000	1,314,646	446,354
New Mexico	11	1	10	1,000,000	290,000	1,542,520	1,303,292	239,228
Arizona	6	3	3	200,000	50,500	117,760	75,630	42,130
Oklahoma	3	.....	3	200,000	50,000	44,990	.....	44,990
Indian Territory	2	.....	2	120,000	37,500	34,750	.....	34,750
Pacific States and Territories	288	36	252	35,552,670	6,782,450	20,847,840	14,241,386	6,606,454
Add for mutilated notes	.....	.....	.....	.....	.....	.....	.....	145,210
Total currency banks	.....	.....	.....	.....	.....	1,597,084,515	1,417,608,809	179,475,706
Add gold banks	.....	.....	.....	.....	.....	3,465,240	3,330,513	134,727
United States	4,455	†889	†3,566	656,355,720	140,190,900	1,600,549,755	1,420,939,322	179,755,643

* Including $54,796,907, for which lawful money has been deposited with the Treasurer of the United States to retire an equal amount of circulation which has not been presented for redemption.

† One bank restored to solvency and resumed business, making total going banks 3,567.

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1870, TO NOVEMBER 1, 1890, THE AMOUNT OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, THE AMOUNT OF CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY TO REDEEM CIRCULATION, AND THE TOTAL AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, INCLUDING NOTES OF NATIONAL GOLD BANKS.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1870.					
January	$434, 380, 711	$342, 490, 550	$299, 904, 029	$991, 488	$300, 895, 517
February	434, 155, 711	342, 330, 350	299, 932, 757	1, 142, 321	301, 075, 078
March	434, 455, 711	342, 393, 350	299, 838, 948	1, 068, 012	300, 906, 960
April	435, 010, 711	342, 311, 650	299, 804, 018	1, 113, 012	300, 917, 030
May	436, 066, 711	342, 251, 350	299, 784, 654	1, 071, 633	300, 856, 287
June	436, 020, 711	342, 297, 750	299, 758, 054	1, 071, 633	300, 829, 687
July	436, 280, 011	342, 278, 550	299, 766, 984	1, 071, 633	300, 838, 617
August	437, 100, 011	341, 909, 050	299, 834, 717	1, 197, 555	301, 032, 272
September	438, 495, 011	342, 647, 300	300, 230, 322	1, 504, 720	301, 735, 042
October	437, 383, 311	342, 833, 850	301, 000, 792	2, 737, 980	303, 738, 772
November	439, 446, 311	344, 745, 550	302, 607, 942	3, 082, 520	305, 690, 462
December	442, 340, 411	345, 266, 550	304, 668, 572	3, 206, 848	307, 875, 420
1871.					
January	444 590, 411	346, 297, 700	306, 307, 672	3, 309, 548	309, 617, 220
February	448, 774, 311	349, 726, 300	308, 488, 372	3, 009, 548	311, 497, 920
March	451, 487, 811	352, 835, 000	310, 665, 932	3, 096, 048	313, 761, 980
April	452, 565, 811	354, 259, 350	314, 003, 492	3, 096, 048	317, 099, 540
May	453, 715, 801	355, 987, 500	315, 654, 761	2, 943, 427	318, 598, 188
June	457, 463, 651	358, 362, 750	317, 563, 171	3, 277, 109	320, 840, 280
July	458, 448, 651	359, 885, 550	318, 261, 241	2, 727, 109	320, 988, 350
August	461, 107, 651	361, 922, 550	320, 248, 271	2, 727, 109	322, 975, 380
September	463, 617, 976	363, 971, 000	322, 484, 071	2, 749, 709	325, 233, 780
October	465, 603, 976	366, 094, 350	323, 762, 276	2, 455, 209	326, 217, 485
November	466, 578, 976	367, 114, 450	325, 330, 656	2, 521, 209	327, 851, 865
December	468, 173, 976	368, 680, 300	326, 760, 426	2, 838, 734	329, 599, 160
1872.					
January	469, 408, 976	370, 240, 500	328, 465, 431	2, 976, 154	331, 441, 585
February	470, 457, 651	371, 558, 900	330, 253, 559	3, 934, 020	334, 187, 579
March	471, 822, 651	373, 764, 450	332, 094, 399	4, 205, 720	336, 300, 119
April	472, 656, 351	374, 637, 450	333, 556, 529	4, 199, 113	337, 755, 642
May	475, 458, 651	376, 732, 950	334, 521, 855	3, 566, 059	338, 087, 914
June	477, 012, 051	378, 341, 200	335, 644, 365	3, 288, 259	338, 932, 624
July	479, 852, 051	380, 440, 700	337, 664, 795	3, 239, 159	340, 903, 954
August	482, 906, 851	382, 552, 200	339, 094, 675	3, 174, 359	342, 269, 034
September	484, 223, 351	381, 918, 200	340, 649, 960	2, 970, 694	343, 620, 654
October	486, 106, 851	383, 977, 200	342, 227, 690	3, 100, 564	345, 328, 254
November	487, 136, 851	384, 968, 900	343, 112, 772	2, 508, 986	345, 621, 758
December	487, 699, 551	385, 951, 400	344, 097, 112	2, 404, 876	346, 501, 988
1873.					
January	487, 781, 551	386, 355, 300	344, 582, 812	2, 484, 086	347, 066, 898
February	489, 380, 851	386, 640, 800	345, 358, 892	2, 892, 141	348, 251, 033
March	490, 486, 151	387, 415, 100	345, 507, 312	2, 651, 951	348, 159, 263
April	492, 898, 951	388, 218, 350	346, 164, 392	2, 579, 189	348, 743, 581
May	494, 428, 951	388, 983, 800	346, 834, 666	2, 641, 964	349, 476, 630
June	496, 480, 951	389, 775, 000	347, 185, 711	2, 300, 703	349, 486, 414
July	496, 496, 501	390, 410, 550	347, 267, 061	1, 917, 603	349, 184, 664
August	497, 921, 501	390, 855, 250	347, 862, 361	2, 104, 498	349, 966, 859
September	498, 801, 501	391, 618, 450	348, 715, 421	2, 104, 498	350, 819, 919
October	499, 111, 501	392, 616, 000	350, 173, 226	2, 350, 896	352, 524, 122
November	499, 232, 701	392, 852, 100	350, 412, 046	2, 009, 096	352, 421, 142
December	499, 533, 401	393, 215, 900	350, 692, 966	1, 928, 796	352, 621, 762
1874.					
January	493, 003, 401	393, 000, 900	348, 624, 953	2, 223, 283	350, 848, 236
February	498, 032, 201	392, 644, 300	348, 255, 299	2, 776, 278	351, 031, 577
March	498, 150, 901	392, 506, 950	348, 203, 489	3, 081, 323	351, 284, 812
April	497, 505, 901	392, 809, 200	348, 505, 184	3, 120, 623	351, 625, 807
May	497, 020, 901	392, 937, 100	348, 323, 390	3, 360, 932	351, 684, 322
June	497, 657, 401	392, 863, 000	348, 290, 340	3, 560, 162	351, 850, 502
July	498, 777, 401	391, 171, 200	347, 182, 820	4, 798, 212	351, 981, 032
August	500, 347, 401	388, 566, 100	344, 851, 526	7, 867, 254	352, 718, 780
September	500, 706, 401	385, 889, 100	342, 310, 386	11, 057, 679	353, 368, 065
October	502, 181, 401	385, 649, 150	342, 270, 676	11, 707, 870	353, 978, 546
November	502, 931, 401	385, 421, 750	342, 367, 844	11, 709, 402	354, 077, 246
December	503, 301, 401	385, 378, 250	342, 685, 175	12, 021, 071	354, 706, 246

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1875.					
January	$503, 347, 901	$385, 128, 250	$342, 333, 837	$11, 794, 413	$354, 128, 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, 008
August	510, 706, 283	374, 894, 362	333, 468, 611	19, 440, 077	353, 118, 688
September	510, 903, 171	373, 956, 762	333, 324, 225	18, 535, 727	351, 859, 952
October	511, 084, 471	371, 489, 262	331, 239, 470	19, 300, 112	350, 539, 582
November	511, 613, 765	367, 549, 412	327, 578, 260	20, 638, 642	348, 216, 902
December	510, 686, 765	365, 836, 912	326, 725, 728	21, 095 102	347, 820, 830
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, 068, 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, 036
April	494, 783, 571	340, 537, 600	303, 523, 225	16, 146, 363	319, 669, 588
May	493, 821, 771	340, 732, 100	304, 407, 450	15, 386, 137	319, 793, 587
June	493, 126, 271	340, 415, 100	304, 766, 940	14, 329, 272	319, 096, 212
July	487, 868, 771	338, 713, 600	303, 108, 350	13, 940, 522	317, 048, 872
August	487, 221, 771	337, 761, 600	302, 239, 212	14, 426, 746	316, 665, 958
September	486, 605, 271	357, 684, 650	302, 440, 152	14, 246, 546	316, 686, 698
October	486, 449, 271	338, 002, 450	302, 885, 797	14, 438, 272	317, 324, 069
November	486, 677, 771	343, 048, 900	305, 094, 140	13, 113, 091	318, 207, 231
December	486, 742, 771	345, 130, 550	308, 642, 795	11, 988, 924	320, 631, 719
1878.					
January	485, 557, 771	346, 187, 550	309, 890, 415	11, 782, 090	321, 672, 505
February	484, 836, 371	346, 302, 050	310, 240, 005	11, 839, 305	322, 079, 310
March	482, 952, 071	346, 522, 550	310, 301, 472	11, 688, 519	321, 989, 991
April	482, 144, 671	346, 336, 250	310, 008, 832	12, 184, 682	322, 193, 514
May	481, 019, 671	347, 711, 850	310, 826, 422	12, 315, 257	323, 141, 679
June	480, 660, 571	349, 166, 450	312, 435, 462	11, 552, 623	323, 988, 085
July	479, 627, 996	349, 546, 400	313, 020, 832	11, 493, 452	324, 514, 284
August	477, 675, 996	348, 880, 900	312, 995, 592	10, 910, 967	323, 906, 559
September	477, 698, 296	349, 049, 450	313, 154, 792	10, 294, 370	323, 449, 162
October	476, 335, 396	349, 560, 650	313, 159, 592	9, 988, 127	323, 147, 719
November	473, 865, 396	349, 408, 900	312, 830, 797	9, 629, 918	322, 460, 715
December	473, 859, 396	349, 795, 000	313, 355, 839	9, 935, 217	323, 291, 056
1879.					
January	471, 609, 396	349, 068, 000	313, 218, 189	10, 573, 485	323, 791, 674
February	469, 995, 856	348, 939, 200	312, 725, 809	11, 673, 960	324, 399, 769
March	467, 778, 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, 206	352, 250, 550	315, 628, 352	13, 516, 558	329, 144, 910
June	463, 223, 515	353, 422, 300	316, 335, 949	13, 203, 462	329, 539, 411
July	462, 843, 515	354, 254, 600	317, 315, 679	12, 376, 018	329, 691, 697
August	462, 822, 515	353, 201, 800	316, 412, 560	13, 545, 677	329, 958, 237
September	462, 567, 515	355, 638, 950	317, 534, 289	13, 258, 698	330, 792, 987
October	463, 117, 515	359, 030, 500	320, 868, 979	13, 403, 261	334, 272, 240
November	462, 392, 515	363, 802, 400	324, 054, 279	13, 127, 139	337, 181, 418
December	461, 842, 515	365, 194, 900	326, 684, 059	13, 381, 719	340, 065, 778
1880.					
January	461, 557, 515	367, 021, 000	328, 773, 639	13, 613, 697	342, 387, 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, 050	325, 425, 390	18, 959, 687	344, 385, 077
May	464, 507, 585	363, 003, 650	325, 519, 740	19, 410, 910	344, 930, 650
June	464, 915, 185	362, 715, 050	325, 301, 700	19, 882, 033	345, 183, 733

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1880.					
July	$465, 205, 185	$361, 652, 050	$324, 242, 730	$20, 262, 697	$344, 505, 427
August	465, 915, 185	361, 152, 050	323, 886, 720	20, 266, 967	344, 153, 687
September	466, 267, 285	361, 113, 450	323, 903, 330	20, 153, 448	344, 056, 778
October	466, 245, 085	359, 935, 450	323, 056, 530	20, 848, 363	343, 904, 893
November	466, 590, 085	359, 748, 950	322, 798, 130	21, 035, 977	343, 834, 107
December	467, 639, 085	359, 808, 550	322, 206, 550	21, 500, 091	343, 706, 641
1881.					
January	467, 039, 085	359, 823, 550	322, 832, 101	21, 523, 102	344, 355, 203
February	466, 981, 785	359, 811, 050	322, 654, 721	21, 895, 977	344, 550, 698
March	466, 640, 185	345, 739, 050	305, 587, 202	38, 447, 716	344, 034, 918
April	466, 890, 185	351, 480, 000	309, 034, 317	38, 538, 105	347, 572, 422
May	467, 542, 685	354, 683, 000	316, 226, 247	36, 374, 320	352, 600, 567
June	468, 557, 685	358, 829, 900	318, 497, 814	35, 653, 904	354, 151, 718
July	469, 382, 685	360, 488, 400	321, 148, 399	33, 894, 276	355, 042, 675
August	470, 322, 685	362, 684, 000	323, 478, 586	33, 846, 027	357, 324, 613
September	471, 282, 935	364, 285, 500	325, 324, 746	32, 675, 940	358, 000, 686
October	472, 565, 935	365, 751, 500	326, 513, 546	32, 237, 394	358, 750, 940
November	466, 307, 335	369, 608, 500	329, 180, 122	31, 164, 128	360, 344, 250
December	467, 907, 335	371, 336, 100	331, 729, 532	30, 438, 878	362, 168, 410
1882.					
January	470, 018, 135	371, 692, 100	332, 398, 922	30, 023, 066	362, 421, 988
February	472, 303, 135	371, 270, 200	331, 682, 622	30, 913, 792	362, 596, 414
March	473, 866, 240	370, 602, 700	331, 230, 311	30, 713, 969	361, 944, 280
April	475, 411, 240	369, 900, 700	331, 242, 702	30, 383, 935	361, 626, 637
May	478, 013, 940	366, 359, 650	327, 729, 622	33, 340, 677	361, 070, 299
June	482, 954, 940	364, 079, 350	323, 919, 522	35, 955, 812	359, 875, 334
July	486, 511, 335	361, 212, 700	320, 312, 832	38, 429, 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, 567, 450	321, 626, 353	40, 540, 877	362, 167, 230
March	498, 262, 135	358, 163, 800	320, 235, 601	41, 084, 788	361, 320, 389
April	498, 017, 135	357, 201, 400	319, 849, 816	39, 945, 249	359, 795, 065
May	500, 269, 135	357, 339, 750	319, 899, 521	39, 368, 605	359, 268, 126
June	505, 379, 135	356, 588, 600	319, 013, 856	39, 150, 326	358, 164, 182
July	507, 208, 135	356, 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
1884.					
January	518, 031, 135	347, 538, 200	310, 953, 321	39, 529, 507	350, 482, 828
February	517, 380, 635	343, 475, 550	307, 828, 001	41, 671, 892	349, 499, 893
March	519, 104, 635	341, 533, 050	306, 100, 465	40, 532, 837	346, 633, 302
April	521, 573, 635	339, 116, 150	303, 699, 075	41, 015, 561	344, 714, 636
May	523, 348, 635	337, 618, 650	302, 533, 855	40, 571, 613	343, 105, 468
June	525, 992, 165	336, 257, 150	301, 238, 845	39, 768, 855	341, 007, 700
July	528, 784, 165	334, 147, 850	299, 369, 370	40, 130, 513	339, 499, 883
August	530, 784, 165	332, 588, 600	297, 983, 165	39, 913, 971	337, 897, 136
September	532, 274, 165	331, 371, 100	297, 136, 455	39, 495, 690	336, 632, 145
October	532, 749, 165	329, 186, 000	295, 375, 959	40, 453, 269	335, 829, 228
November	532, 554, 165	325, 316, 300	291, 849, 650	41, 710, 163	333, 559, 813
December	531, 875, 165	320, 244, 700	287, 277, 980	44, 235, 274	331, 513, 254
1885.					
January	529, 910, 165	318, 655, 050	285, 496, 055	43, 662, 568	329, 158, 623
February	530, 380, 165	317, 282, 600	284, 127, 895	42, 784, 663	326, 912, 558
March	530, 590, 165	315, 854, 500	282, 772, 315	41, 888, 596	324, 660, 911
April	531, 151, 165	315, 386, 850	282, 336, 725	39, 881, 941	322, 218, 666
May	531, 241, 165	315, 127, 450	282, 434, 075	38, 468, 630	320, 902, 705
June	530, 830, 865	313, 428, 700	280, 831, 610	38, 032, 217	318, 863, 827
July	531, 540, 465	312, 145, 200	279, 528, 175	39, 541, 757	319, 069, 932
August	532, 328, 465	310, 225, 150	277, 826, 775	39, 503, 567	317, 330, 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

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

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1886.					
January	$534, 378, 265	$306, 008, 750	$274, 466, 748	$42, 976, 706	$317, 443, 454
February	535, 398, 265	302, 257, 000	271, 065, 593	46, 951, 839	318, 017, 432
March	537, 896, 965	296, 780, 400	266, 047, 488	52, 049, 017	318, 096, 505
April	538, 652, 065	289, 729, 650	259, 405, 300	56, 826, 227	316, 231, 527
May	540, 414, 565	285, 447, 950	255, 322, 541	58, 555, 047	313, 877, 588
June	543, 669, 565	279, 537, 400	250, 257, 632	61, 580, 662	311, 838, 294
July	545, 206, 565	275, 974, 800	247, 087, 961	61, 922, 499	309. 010, 460
August	549, 542, 565	273, 549, 800	244, 675, 012	62, 151, 745	306, 826, 757
September	550, 252, 565	270, 524, 150	242, 168, 247	62, 505, 757	304, 674, 004
October	553, 002, 565	261, 848, 900	234, 682, 736	68, 828, 505	303, 511, 241
November	552, 775, 165	245, 444, 050	219, 710, 656	81, 819, 233	301, 529, 889
December	553, 855, 165	234, 991, 800	210, 525, 601	88, 781, 909	299, 307, 510
1887.					
January	555, 865, 165	229, 438, 350	205, 316, 106	91, 455, 875	296, 771, 981
February	557, 684, 165	223, 926, 650	200, 268, 346	92, 806, 395	293, 074, 741
March	559, 986, 665	213, 639, 150	191, 004, 726	98, 039, 485	289, 044, 211
April	561, 321, 665	206, 938, 000	185, 009, 551	102, 114, 704	287, 124, 255
May	564, 346, 665	202, 446, 550	181, 026, 016	103, 979, 299	285, 005, 315
June	571, 583, 665	200, 939, 100	179, 309, 020	103, 051, 871	282, 360, 891
July	574, 703, 665	191, 966, 700	171, 629, 341	107, 588, 447	279, 217, 788
August	578, 826, 215	189, 445, 800	169, 303, 430	107, 150, 847	276, 454, 277
September	581, 046, 215	190, 096, 950	169, 951, 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, 136	272, 041, 203
December	584, 203, 715	187, 147, 000	167, 863, 819	102, 019, 176	269, 882, 995
1888.					
January	584, 726, 915	184, 444, 950	165, 205, 724	103, 193, 154	268, 398, 878
February	586, 505, 915	182, 764, 950	163, 833, 205	102, 024, 952	265, 858, 157
March	588, 785, 915	182, 161, 700	163, 235, 505	99, 492, 361	262, 727, 866
April	589, 637, 915	181, 863, 700	162, 743, 135	97, 427, 882	260, 171. 017
May	591, 437, 915	182, 033, 450	162, 891, 912	95, 692, 133	258, 584, 045
June	592, 467, 915	180, 005, 150	161, 134, 338	94, 675, 310	255, 809, 648
July	592, 852, 915	178, 312, 650	159, 642, 657	92, 719, 664	252, 362, 321
August	594, 631, 915	177, 438, 800	158, 874, 203	90, 758, 447	249, 632, 650
September	595, 313, 915	176, 508, 850	158, 133, 712	88, 294, 850	246, 428, 562
October	596, 041, 015	173, 280, 250	155, 365, 068	88, 236, 639	243, 601, 707
November	596, 796, 015	170, 003, 350	152, 366, 328	87, 018, 909	239, 385, 237
December	597, 457, 315	166, 796, 550	149, 487, 373	86, 955, 794	236, 443, 167
1889.					
January	598, 239, 065	163, 480, 900	146, 372, 588	87, 287, 439	233, 660, 027
February	599, 709, 365	160, 463, 950	143, 580, 313	85, 688, 716	229, 269, 029
March	600, 684, 365	157, 485, 700	140, 874, 515	83, 520, 212	224, 394, 727
April	602, 404, 365	154, 590, 150	138, 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, 963
August	612, 535, 365	147, 758, 450	131, 890, 777	76, 273, 662	208, 164, 439
September	614, 925, 365	148, 150, 700	132, 101, 128	73, 701, 013	205, 802, 141
October	617, 844, 365	147, 037, 200	131, 225, 172	72, 437, 560	203, 662, 732
November	620, 174, 365	145, 668, 150	130, 207, 285	71, 816, 130	202, 023, 415
December	621, 959, 365	144, 709, 250	129, 388, 116	70, 258, 081	199, 646, 197
1890.					
January	623, 791, 365	142, 849, 900	127, 742, 440	69, 487, 965	197, 230, 405
February	630, 003, 865	142, 266, 750	126, 747, 030	67, 895, 259	194, 642, 289
March	632, 757, 865	143, 197, 000	127, 410, 251	64, 857, 292	192, 267, 543
April	637, 372, 865	143, 900, 750	128, 046, 801	62, 480, 331	190. 527, 132
May	638, 932, 865	144, 216, 150	128, 920, 916	60, 665, 663	189, 586, 579
June	644, 587, 865	144, 658, 650	128, 976, 536	58, 573, 322	187, 549, 848
July	646, 937, 865	145, 228, 300	129, 767, 150	56, 203, 625	185, 970, 775
August	651, 367, 865	145, 434, 750	129, 854, 561	54, 537, 072	184, 391, 633
September	652, 852, 865	143, 102, 350	127, 825, 431	55, 455, 037	183, 280, 468
October	655, 002, 865	140, 428, 600	125, 430, 316	56, 440, 709	181, 871, 025
November	659, 782, 865	140, 190, 900	124, 958, 736	54, 796, 907	179, 755, 643

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED OCTOBER 2, 1890.

	Dec. 11, 1889.	Feb. 28, 1890.	May 17, 1890.	July 18, 1890.	Oct. 2, 1890.
	3,326 banks.	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.
RESOURCES.					
Loans and discounts	$1,797,358,787.93	$1,833,948,156.26	$1,892,248,656.84	$1,921,357,854.13	$1,970,022,687.37
Overdrafts	14,328,103.64	11,030,276.80	11,918,694.16	12,151,478.76	16,035,632.76
U. S. bonds to secure circulation	143,434,700.00	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00
U. S. bonds to secure deposits	41,681,000.00	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00
U. S. bonds on hand	3,740,350.00	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00
Other stocks, bonds, etc	111,344,480.32	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02
Due from approved reserve agents	164,889,765.16	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49
Due from other national banks	118,206,354.91	114,379,065.00	113,600,039.35	112,207,068.35	118,289,612.46
Due from State banks and bankers	28,143,681.33	28,800,812.21	28,345,930.67	27,311,955.07	28,485,223.32
Banking-house, furniture and fixtures	59,669,549.72	61,399,646.34	62,948,406.36	64,179,581.08	65,155,698.29
Other real estate and mortgages owned	11,024,641.65	11,167,078.57	11,263,543.63	11,478,305.74	11,679,617.73
Current expenses and taxes paid	11,902,368.22	9,038,138.73	9,916,955.10	4,257,598.27	9,099,402.20
Premiums paid	15,847,602.85	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10
Checks and other cash items	15,134,700.19	15,187,240.17	15,443,751.65	13,875,200.34	17,201,819.17
Exchanges for clearing-house	103,719,453.43	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06
Bills of other banks	20,388,807.00	21,318,480.00	19,813,670.00	21,184,428.00	18,492,392.00
Fractional currency, nickels, and cents	720,462.37	807,162.37	746,199.91	793,646.45	766,846.68
*Specie, viz:					
Gold coin	71,910,467.55	72,286,956.95	72,601,180.24	73,989,092.34	74,664,828.34
Gold Treasury certificates	64,902,260.00	77,467,560.00	74,776,720.00	72,968,100.00	93,335,605.00
Gold clearing-house certificates	12,506,000.00	4,958,000.00	5,708,000.00	4,463,000.00	3,469,000.00
Silver coin—dollars	6,459,483.00	7,294,424.00	6,098,007.00	6,793,752.00	6,489,534.00
Silver Treasury certificates	11,222,004.00	14,761,061.00	15,002,127.00	15,865,318.00	13,629,284.00
Silver coin—fractional	4,089,243.55	4,778,135,85	3,979,460.19	4,524,801.22	4,320,607.50
Legal-tender notes	84,490,894.00	86,551,602.00	88,088,992.00	92,480,469.00	80,604,731.00
U. S. certificates of deposit for legal tender notes	9,045,000.00	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00
Five per cent. redemption fund with Treasurer	6,276,659.40	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88
Due from Treasurer, other than redemption fund	1,239,867.01	855,119.70	867,223.14	1,001,631.02	816,923.48
Aggregate	2,933,676,687.23	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85
*Total specie	171,089,458.10	181,546,137.80	178,165,494.43	178,604,063.56	195,908,858.84
LIABILITIES.					
Capital stock paid in	617,840,164.67	626,598,200.00	635,055,276.09	642,073,676.00	650,447,235.00
Surplus fund	198,508,794.14	204,433,604.19	207,136,196.13	212,614,661.01	213,563,895.78
Other undivided profits	97,050,091,86	85,753,976.34	94,049,477.44	79,854,737.58	97,006,635.74
National-bank circulation outstanding	126,039,541.30	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50
State-bank circulation outstanding	81,006.50	81,003.50	77,352.50	77,335.50	77,333.50
Dividends unpaid	1,289,651.13	1,612,499.50	1,766,523.94	2,844,708.73	2,876,836.34
Individual deposits	1,436,402,685.65	1,479,986,027.48	1,480,474,472.32	1,521,745,665.23	1,564,845,174.67
U. S. deposits	39,224,588.51	28,194,911.44	27,047,519.80	27,025,610.38	25,118,559.39
Deposits of U. S. disbursing officers	4,672,950.14	4,277,638.17	3,672,054.34	3,552,392.28	4,229,511.42
Due to other national banks	267,159,449.09	297,098,933.41	281,994,358.12	288,296,836.21	285,081,259.25
Due to State banks and bankers	123,713,409.48	137,067,285.29	132,465,337.41	135,305,641.11	141,350,726.21
Notes and bills rediscounted	15,723,378.11	10,371,343.29	13,419,992.95	15,027,632.53	23,660,329.51
Bills payable	5,970,976.65	3,997,265.67	7,265,719.29	7,028,049.14	10,301,913.54
Aggregate	2,933,676,687.23	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS FOR FOURTEEN YEARS.

	Oct. 3, 1864.	Oct. 2, 1865.	Oct. 1, 1866.	Oct. 7, 1867.	Oct. 5, 1868.	Oct. 9, 1869.	Oct. 8, 1870.
	508 banks.	1,513 banks.	1,644 banks.	1,642 banks.	1,643 banks.	1,617 banks.	1,648 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	93.2	487.2	603.3	609.7	657.7	682.9	715.9
Bonds for circulation	108.1	427.7	331.8	338.6	340.5	339.5	340.9
Other United States bonds			95.0	80.3	74.1	44.6	37.7
Stock, bonds, etc			15.9	21.5	20.7	22.2	23.6
Due from banks	34.0	107.3	122.9	103.6	110.1	100.8	109.4
Real estate	2.2	14.7	17.1	20.6	22.7	25.2	27.5
Specie	44.8	18.1	9.2	12.8	13.1	23.0	18.5
Legal-tender notes		190.0	202.8	157.4	156.1	129.6	122.7
National-bank notes	4.7	16.2	17.4	11.8	11.8	10.8	12.5
Clearing-house exchanges	.....	72.3	103.7	134.6	143.2	108.8	79.1
United States certificates of deposit	.....	.....	.....	.....	.....	.....	.....
Due from United States Treasurer	.....	.....	.....	.....	.....	.....	.....
Other resources	10.1	26.3	7.9	8.6	9.6	9.8	22.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7
LIABILITIES.							
Capital stock	86.8	393.2	415.5	420.1	420.6	426.4	430.4
Surplus fund	2.0	38.7	53.3	66.7	78.0	86.2	94.1
Undivided profits	6.0	32.4	32.6	33.8	36.1	40.7	38.6
Circulation outstanding	45.2	171.3	290.0	297.9	298.7	296.0	293.9
Due to depositors	122.2	549.1	598.0	568.2	603.1	523.0	512.8
Due to banks	34.9	174.2	137.5	112.8	123.1	118.9	130.0
Other liabilities	.....	.9	.1	.....	.....	6.0	10.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7

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

STATEMENT OF NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1890.

Denominations.	Issued.	Redeemed.	Outstanding.
Fives	$364,140	$340,595	$23,545
Tens	746,470	712,310	34,160
Twenties	722,580	684,360	38,220
Fifties	404,850	391,950	12,900
One hundreds	809,700	787,400	22,300
Five hundreds	342,500	339,000	3,500
One thousands	75,000	75,000	.....
Total	3,465,240	3,330,615	134,625
Unredeemed fractions	.....	—102	+102
Total	3,465,240	3,330,513	134,727

STATEMENT OF NATIONAL-BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1890, WITH THE TOTAL AMOUNT REDEEMED AND OUTSTANDING.

Denominations.	Issued during the year.	Total issued previous years.	Total issues to Oct. 31, 1890.	Total redemptions to Oct. 31, 1890.	Circulation outstanding Oct. 31, 1890.
Ones	.....	$23,169,677	$23,169,677	$22,800,061.00	$369,616.00
Twos	.....	15,495,038	15,495,038	15,311,146.00	183,892.00
Fives	$12,129,220	532,659,620	544,788,840	494,306,190.00	50,482,650.00
Tens	9,878,010	451,361,990	461,240,000	403,621,260.00	57,618,740.00
Twenties	6,519,340	281,804,220	288,323,560	244,251,900.00	44,071,660.00
Fifties	1,470,850	95,997,250	97,468,100	87,709,800.00	9,758,300.00
One hundreds	2,889,300	144,384,000	147,273,300	130,537,200.00	16,736,100.00
Five hundreds	.....	11,947,000	11,947,000	11,764,000.00	183,000.00
One thousands	.....	7,379,000	7,379,000	7,333,000.00	46,000.00
Total	32,886,720	1,564,197,795	1,597,084,515	1,417,634,557.00	179,449,958.00
Unpresented fractions of notes, to be deducted from notes redeemed and added to amount of currency outstanding			.....	25,748.25	25,748.25
Total			1,597,084,515	1,417,608,808.75	179,475,706.25

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

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.
1864...	Issued			$26,924,100	$19,708,260	$6,536,920	$2,491,300	$2,903,400	$250,000		$58,813,980
	Redeemed										
	Outstanding			26,924,100	19,708,260	6,536,920	2,491,300	2,903,400	250,000		58,813,980
1865...	Issued	$2,020,167	$1,346,778	84,796,000	53,493,210	28,209,500	10,349,700	15,033,600	5,446,500	$4,404,000	205,099,455
	Redeemed			104,820	195,800	26,580	46,550	89,500		1,000	464,250
	Outstanding	2,020,167	1,346,778	84,691,180	53,297,410	28,182,920	10,303,150	14,944,100	5,446,500	4,403,000	204,635,205
1866...	Issued	7,699,182	5,156,012	111,115,620	75,807,000	42,278,700	16,473,700	24,657,500	6,669,500	4,728,000	294,585,214
	Redeemed	7,680	11,700	153,175	225,390	42,060	76,050	172,700	302,500	507,000	1,498,255
	Outstanding	7,691,502	5,144,312	110,962,445	75,581,610	42,236,640	16,397,650	24,484,800	6,367,000	4,221,000	293,086,959
1867...	Issued	8,396,179	5,622,722	113,535,300	77,899,270	43,615,720	17,469,850	26,243,600	6,691,500	4,728,000	304,202,141
	Redeemed	58,606	42,356	753,855	510,620	198,080	432,300	877,000	671,500	1,563,000	5,107,317
	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
	Redeemed	272,997	156,016	2,515,095	1,300,500	759,760	880,950	1,598,000	909,000	1,858,000	10,250,318
	Outstanding	8,674,801	5,834,452	113,223,045	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	300,116,958
1869...	Issued	9,663,584	6,468,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726
	Redeemed	973,427	497,538	5,146,030	2,847,390	1,496,400	1,502,050	2,708,100	1,347,000	2,501,000	19,018,935
	Outstanding	8,690,157	5,970,854	113,528,710	78,260,430	43,993,640	16,703,300	24,818,200	5,491,500	2,268,000	299,724,791
1870...	Issued	10,843,693	7,256,558	124,376,620	85,118,950	48,208,980	19,180,600	28,667,200	6,980,000	4,779,000	335,411,601
	Redeemed	2,752,688	1,437,318	9,035,250	5,060,560	2,701,960	2,501,050	4,587,500	2,096,000	3,380,000	33,552,326
	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
	Redeemed	5,471,799	3,114,890	17,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	4,028,000	59,597,104
	Outstanding	7,202,068	5,367,545	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
	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
	Redeemed	9,891,606	6,241,446	45,709,815	25,730,700	13,061,420	8,448,800	14,405,700	4,829,000	4,530,000	132,848,487
	Outstanding	5,634,583	4,148,776	128,762,465	99,873,290	59,102,960	19,538,300	27,255,300	3,404,000	628,000	348,347,674
1874...	Issued	16,550,259	11,078,226	196,215,680	133,370,760	79,242,180	33,348,500	49,250,200	8,657,000	5,250,000	532,962,805
	Redeemed	11,143,606	7,110,038	65,208,025	39,127,070	19,832,160	11,577,800	19,657,200	5,838,000	4,683,000	184,176,899
	Outstanding	5,406,653	3,968,188	131,007,655	94,243,690	59,410,020	21,770,700	29,593,000	2,819,000	567,000	348,785,906

1875...	Issued	18, 048, 176	12, 079, 504	235, 275, 920	174, 105, 070	105, 921, 280	44, 209, 250	64, 585, 800	9, 223, 000	5, 540, 000	668, 998, 000
	Redeemed	14, 092, 126	9, 233, 246	124, 633, 860	76, 085, 320	40, 489, 280	19, 051, 850	29, 942, 800	7, 236, 500	5, 047, 000	325, 811, 982
	Outstanding	3, 956, 050	2, 846, 258	110, 642, 060	98, 019, 750	65, 432, 000	25, 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
	Redeemed	15, 556, 708	10, 249, 092	161, 910, 280	103, 692, 140	57, 444, 920	25, 789, 200	39, 578, 500	8, 108, 500	5, 272, 000	427, 601, 340
	Outstanding	3, 294, 556	2, 365, 804	97, 007, 360	96, 394, 380	64, 284, 920	23, 492, 550	31, 513, 500	1, 237, 000	277, 000	319, 867, 070
1877...	Issued	20, 618, 024	13, 793, 936	284, 084, 240	222, 660, 640	135, 525, 060	53, 990, 050	76, 733, 700	9, 906, 000	5, 678, 000	823, 079, 650
	Redeemed	16, 815, 568	11, 111, 052	190, 579, 340	124, 347, 790	70, 470, 560	31, 733, 950	47, 931, 700	8, 807, 500	5, 411, 000	507, 208, 460
	Outstanding	3, 802, 456	2, 682, 884	93, 504, 900	98, 312, 850	65, 054, 500	22, 256, 100	28, 802, 000	1, 188, 500	267, 000	315, 871, 190
1878...	Issued	22, 480, 415	15, 035, 530	305, 956, 440	241, 572, 930	146, 883, 340	57, 379, 900	81, 292, 300	10, 690, 000	6, 214, 000	886, 904, 855
	Redeemed	18, 194, 196	12, 053, 384	213, 417, 165	138, 591, 490	79, 063, 560	36, 411, 100	54, 185, 900	9, 447, 500	5, 900, 000	567, 264, 295
	Outstanding	4, 286, 219	2, 982, 146	92, 539, 275	102, 981, 440	67, 819, 780	20, 968, 800	27, 106, 400	642, 500	314, 000	319, 640, 569
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, 181, 215
	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
	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
	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
	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
	Redeemed	22, 593, 909	15, 141, 806	325, 712, 835	227, 123, 550	128, 492, 760	54, 535, 150	78, 912, 500	10, 683, 500	7, 092, 000	870, 288, 010
	Outstanding	575, 768	353, 232	91, 523, 205	118, 317, 310	83, 084, 160	23, 266, 300	32, 561, 700	883, 000	195, 000	350, 759, 675
1884...	Issued	23, 169, 677	15, 495, 038	440, 505, 940	371, 821, 020	228, 841, 820	83, 051, 500	119, 977, 000	11, 853, 000	7, 379, 000	1, 302, 093, 995
	Redeemed	22, 671, 936	15, 206, 570	355, 196, 785	260, 501, 070	149, 635, 240	60, 828, 650	87, 454, 300	10, 990, 500	7, 156, 000	969, 641, 051
	Outstanding	497, 741	288, 468	85, 309, 155	111, 319, 950	79, 206, 580	22, 222, 850	32, 522, 700	862, 500	223, 000	332, 452, 944
1885...	Issued	23, 169, 677	15, 495, 038	466, 042, 000	398, 040, 010	246, 363, 460	87, 927, 650	128, 770, 600	11, 947, 000	7, 379, 000	1, 385, 134, 435
	Redeemed	22, 731, 963	15, 257, 754	384, 085, 330	293, 828, 720	171, 275, 940	67, 288, 100	97, 192, 200	11, 363, 500	7, 238, 000	1, 070, 261, 507
	Outstanding	437, 714	237, 284	81, 956, 670	104, 211, 290	75, 087, 520	20, 639, 550	31, 578, 400	583, 500	141, 000	314, 872, 928
1886...	Issued	23, 169, 677	15, 495, 038	488, 336, 800	416, 959, 700	258, 912, 360	90, 759, 700	134, 202, 100	11, 947, 000	7, 379, 000	1, 447, 161, 375
	Redeemed	22, 757, 987	15, 279, 612	405, 546, 320	317, 672, 780	187, 957, 120	72, 565, 050	105, 533, 000	11, 569, 000	7, 290, 000	1, 146, 170, 869
	Outstanding	411, 690	215, 426	82, 790, 480	99, 286, 920	70, 955, 240	18, 194, 650	28, 669, 100	378, 000	89, 000	300, 990, 506
1887...	Issued	23, 169, 677	15, 495, 038	502, 277, 620	427, 627, 990	266, 022, 900	92, 481, 650	137, 516, 600	11, 947, 000	7, 379, 000	1, 483, 917, 475
	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 OF NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ETC.—Continued.

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.
1888 ..	Issued	$23, 169, 677	$15, 495, 038	$520, 506, 800	$442, 223, 330	$275, 754, 140	$94, 893, 350	$142, 217, 600	$11, 947, 000	$7, 379, 000	$1, 533, 585, 935
	Redeemed	22, 783, 281	15, 298, 872	453, 086, 540	364, 436, 600	218, 806, 920	81, 230, 400	119, 872, 000	11, 706, 500	7, 320, 000	1, 294, 541, 113
	Outstanding	386, 396	196, 166	67, 420, 260	77, 786, 730	56, 947, 220	13, 662, 950	22, 345, 600	240, 500	59, 000	239, 044, 822
1889...	Issued	23, 169, 677	15, 495, 038	532, 659, 620	451, 361, 990	281, 804, 220	95, 997, 250	144, 384, 000	11, 947, 000	7, 379, 000	1, 564, 197, 795
	Redeemed	22, 794, 643	15, 306, 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, 507, 084, 515
	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

[NOTE.—First issue December 21, 1863, and first redemption April 5, 1865.]

States and Territories.	Banks existing October 31, 1889.				Banks organized during year ended October 31, 1890.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	77	$10,960,000	$4,580,950	$4,146,396	2	$100,000	$25,000	$22,500
New Hampshire	51	6,330,000	3,185,750	2,970,547	.....	.....	.....	.....
Vermont	49	7,466,000	2,744,900	2,177,014	3	175,000	45,000	40,000
Massachusetts	257	97,067,500	20,672,400	18,014,948	3	350,000	162,500	146,250
Rhode Island	60	20,284,050	3,861,400	3,468,395	.....	.....	.....	.....
Connecticut	84	23,924,370	5,955,800	5,075,867	.....	.....	.....	.....
Division No. 1	578	166,031,920	41,101,200	35,853,167	8	625,000	232,500	209,250
New York	317	85,233,010	21,943,300	19,637,843	8	1,000,000	225,000	202,500
New Jersey	91	14,033,350	5,116,500	4,242,582	5	300,000	65,000	58,500
Pennsylvania	328	68,723,910	15,653,000	14,518,638	27	2,375,000	585,000	526,500
Division No. 2	736	167,990,270	42,712,800	38,399,063	40	3,675,000	875,000	787,500
Delaware	18	2,133,985	1,291,500	1,079,925	.....	.....	.....	.....
Maryland	52	14,814,960	2,037,250	1,673,850	7	850,000	165,000	148,500
Dist. of Columbia	9	2,027,000	700,000	538,368	3	600,000	150,000	135,000
Virginia	30	4,146,300	1,120,100	964,251	2	100,000	25,000	22,500
West Virginia	20	2,116,000	677,650	669,052	1	125,000	31,250	28,125
Division No. 3	129	25,238,245	5,826,500	4,925,446	13	1,675,000	371,250	334,125
North Carolina	19	2,526,000	736,250	715,435	2	150,000	37,500	33,750
South Carolina	16	1,799,200	452,250	375,585	.....	.....	.....	.....
Georgia	29	3,776,000	845,500	827,520	2	150,000	37,500	33,750
Florida	14	997,920	305,000	249,868	1	100,000	25,000	22,500
Alabama	26	4,011,080	932,500	872,787	5	350,000	87,500	78,750
Mississippi	12	1,140,000	341,250	300,025	.....	.....	.....	.....
Louisiana	15	3,685,000	1,190,000	1,160,721	4	650,000	87,500	78,750
Texas	134	15,229,850	3,291,050	2,938,508	63	6,400,000	1,225,000	1,091,250
Arkansas	8	1,200,000	322,500	267,354	1	50,000	12,500	11,250
Kentucky	74	14,794,400	3,029,250	2,951,036	7	660,000	175,000	157,500
Tennessee	46	8,140,000	1,469,500	1,215,835	7	1,350,000	137,500	123,750
Division No. 4	393	57,299,450	12,915,050	11,874,674	92	9,860,000	1,825,000	1,631,250
Ohio	222	41,533,000	9,748,550	8,704,389	13	1,920,000	305,000	274,500
Indiana	98	12,194,500	4,488,050	4,070,840	3	450,000	87,500	78,750
Illinois	188	30,799,000	5,670,500	5,035,130	10	725,000	181,250	163,125
Michigan	113	15,700,900	3,094,750	3,041,300	5	435,000	112,500	101,250
Wisconsin	62	5,985,000	1,644,250	1,448,219	8	525,000	132,500	119,250
Division No. 5	683	106,212,400	24,646,100	22,299,878	39	4,055,000	818,750	736,875
Iowa	134	10,690,000	2,765,000	2,681,483	9	1,750,000	212,500	191,250
Minnesota	58	14,393,700	1,687,300	1,605,551	2	300,000	62,500	56,250
Missouri	61	17,065,000	1,755,500	1,628,318	20	6,900,000	537,500	483,750
Kansas	163	13,411,380	3,263,000	2,889,180	5	1,300,000	125,000	112,500
Nebraska	120	11,110,000	2,356,000	2,014,443	19	1,825,000	368,750	331,875
Division No. 6	536	66,670,080	11,826,800	10,818,975	55	12,075,000	1,306,250	1,175,625
Colorado	41	4,765,000	1,125,500	1,012,965	8	2,750,000	212,500	191,250
Nevada	2	282,000	70,500	63,440	.....	.....	.....	.....
California	37	8,375,000	1,390,750	1,186,725	.....	.....	.....	.....
Oregon	31	2,590,000	569,800	548,700	7	485,000	121,250	109,125
Arizona	1	100,000	25,000	22,500	2	100,000	25,500	22,950
Division No. 7	112	16,112,000	3,181,550	2,834,330	17	3,335,000	359,250	323,325
Indian Territory	.....	.....	.....	.....	2	150,000	37,500	33,750
Oklahoma	.....	.....	.....	.....	3	200,000	50,000	45,000
North Dakota	62	4,125,00,	1,073,500	959,147	3	400,000	75,000	67,500
South Dakota					5	275,000	68,750	61,875
Idaho	8	500,000	130,300	106,016	.....	.....	.....	.....
Montana	20	2,740,000	505,600	457,485	6	1,050,000	187,500	168,750
New Mexico	9	975,000	277,500	251,393	1	50,000	12,500	11,250
Utah	8	1,400,000	287,500	258,750	3	950,000	150,000	135,000
Washington	36	3,705,000	935,000	841,495	18	1,550,000	350,500	315,450
Wyoning	9	1,175,000	248,750	229,875	2	125,000	31,250	28,125
Division No. 8	152	14,620,000	3,458,150	3,104,161	43	4,750,000	963,000	866,700
United States	3,319	620,174,365	145,668,150	130,109,694	307	40,050,000	6,751,000	6,064,650

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1889, 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					2	$100,000	$25,000	$22,500
New Hampshire	1		$50,000	$45,000	1		50,000	45,000
Vermont	9		1,173,000	1,055,700	12	175,000	1,218,000	1,096,200
Massachusetts					3	350,000	162,500	146,250
Rhode Island								
Connecticut	2		75,000	67,500	2		75,000	67,500
Division No. 1	12		1,298,000	1,168,200	20	625,000	1,530,500	1,377,450
New York	15	$105,000	1,035,500	931,950	23	1,105,000	1,260,500	1,134,450
New Jersey	3	50,000	15,000	13,500	8	350,000	80,000	72,000
Pennsylvania	4	100,000	75,500	67,950	31	2,475,000	660,500	594,450
Division No. 2	22	255,000	1,126,000	1,013,400	62	3,930,000	2,001,000	1,800,900
Delaware								
Maryland	4	10,000	85,000	76,500	11	860,000	250,000	225,000
Dist. of Columbia					3	600,000	150,000	135,000
Virginia	1		45,000	40,500	3	100,000	70,000	63,000
West Virginia	3	145,000	11,250	10,125	4	270,000	42,500	38,250
Division No. 3	8	155,000	141,250	127,125	21	1,830,000	512,500	461,250
North Carolina	1	100,000			3	250,000	37,500	33,750
South Carolina								
Georgia	1	55,000	22,500	20,250	3	205,000	60,000	54,000
Florida	1	50,000	12,500	11,250	2	150,000	37,500	33,750
Alabama	3	60,000	185,000	166,500	8	410,000	272,500	245,250
Mississippi								
Louisiana					4	650,000	87,500	78,750
Texas	17	1,430,000	221,250	199,125	80	7,830,000	1,446,250	1,290,375
Arkansas	2	300,000	12,500	11,250	3	350,000	25,000	22,500
Kentucky	2	100,000	25,000	22,500	9	760,000	200,000	180,000
Tennessee	5	515,000	41,250	37,125	12	1,865,000	178,750	160,875
Division No. 4	32	2,610,000	520,000	468,000	124	12,470,000	2,345,000	2,099,250
Ohio	7	225,000	109,150	98,235	20	2,145,000	414,150	372,735
Indiana	3	117,500	76,000	68,400	6	567,500	163,500	147,150
Illinois	9	285,000	171,250	154,125	19	1,010,000	352,500	317,250
Michigan	2	100,000	12,500	11,250	7	535,000	125,000	112,500
Wisconsin	6	400,000	127,500	114,750	14	925,000	260,000	234,000
Division No. 5	27	1,127,500	496,400	446,760	66	5,182,500	1,315,150	1,183,635
Iowa	2	50,000	500	450	11	1,800,000	213,000	191,700
Minnesota					2	300,000	62,500	56,250
Missouri	4	75,000	45,550	40,995	24	6,975,000	583,050	524,745
Kansas	6	475,000	93,750	84,375	11	1,775,000	218,750	196,875
Nebraska	6	100,000	67,300	60,570	25	1,925,000	436,050	392,445
Division No. 6	18	700,000	207,100	186,390	73	12,775,000	1,513,350	1,362,015
Colorado	7	950,000	37,500	33,750	15	3,700,000	250,000	225,000
Nevada								
California	3	200,000	25,000	22,500	3	200,000	25,000	22,500
Oregon	1	900,000	25,000	22,500	8	1,385,000	146,250	131,625
Arizona					2	100,000	25,500	22,950
Division No. 7	11	2,050,000	87,500	78,750	28	5,385,000	446,750	402,075
Indian Territory					2	150,000	37,500	33,750
Oklahoma					3	200,000	50,000	45,000
North Dakota	2	50,000	14,250	12,825	5	450,000	89,250	80,325
South Dakota	1		250	225	6	275,000	69,000	62,100
Idaho								
Montana	3		70,000	63,000	9	1,050,000	257,500	231,750
New Mexico					1	50,000	12,500	11,250
Utah	1	50,000			4	1,000,000	150,000	135,000
Washington	2	500,000	50,000	45,000	20	2,050,000	400,500	360,450
Wyoming	1	50,000	12,500	11,250	3	175,000	43,750	39,375
Division No. 8	10	650,000	147,000	132,300	53	5,400,000	1,110,000	999,000
United States	140	7,547,500	4,033,250	3,620,925	447	47,597,500	10,774,250	9,685,575

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, 1889.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	1	$50,000	$12,500	$11,250	9		$505,500	$454,950
New Hampshire					7	$100,000	422,500	380,250
Vermont	1	50,000	12,500	11,250	8	231,000	157,000	141,300
Massachusetts					36	350,000	3,262,000	2,935,800
Rhode Island	1	100,000	25,000	22,500	4		335,150	301,635
Connecticut					14	150,000	865,300	778,770
Division No. 1	3	200,000	50,000	45,000	78	831,000	5,547,450	4,992,705
New York	6	405,000	120,000	108,000	42	650,000	3,529,500	3,176,550
New Jersey	1	50,000	12,500	11,250	14		811,000	729,900
Pennsylvania	1	100,000	25,000	22,500	28	230,000	1,150,350	1,035,315
Division No. 2	8	555,000	157,500	141,750	84	880,000	5,490,850	4,941,765
Delaware					6		526,500	473,850
Maryland					4		178,750	160,875
Dist. of Columbia								
Virginia					3		80,000	72,000
West Virginia					2		125,000	112,500
Division No. 3					15		910,250	819,225
North Carolina					1		4,000	3,600
South Carolina								
Georgia					1		75,000	67,500
Florida								
Alabama	1	100,000	25,000	22,500	1		50,000	45,000
Mississippi								
Louisiana					1		250,000	225,000
Texas					3	250,000	12,500	11,250
Arkansas	3	400,000	87,500	78,750	1		50,000	45,000
Kentucky	5	860,000	202,500	182,250				
Tennessee	1	50,000	12,500	11,250	2		105,000	94,500
Division No. 4	10	1,410,000	327,500	294,750	10	250,000	546,500	491,850
Ohio	3	450,000	87,500	78,750	17	20,000	746,050	671,445
Indiana	1	300,000	50,000	45,000	7		392,500	353,250
Illinois	4	450,000	130,000	117,000	6	53,000	83,500	75,150
Michigan	9	670,000	190,000	171,000	4		101,750	91,575
Wisconsin	2	150,000	75,000	67,500	2		182,500	164,250
Division No. 5	19	2,020,000	532,500	479,250	36	73,000	1,506,300	1,355,670
Iowa	2	100,000	25,000	22,500	4		75,250	67,725
Minnesota	1	500,000	50,000	45,000	1	75,000	12,500	11,250
Missouri	1	200,000	50,000	45,000	1		5,500	4,950
Kansas	9	500,000	137,500	123,750	4	265,000	16,500	14,850
Nebraska	3	150,000	37,500	33,750	1		12,500	11,250
Division No. 6	16	1,450,000	300,000	270,000	11	340,000	122,250	110,025
Colorado	1	50,000	12,500	11,250	2		87,500	78,750
Nevada								
California					1	100,000	25,000	22,500
Oregon								
Arizona								
Division No. 7	1	50,000	12,500	11,250	3	100,000	112,500	101,250
Indian Territory	1	65,000	16,250	14,625				
Oklahoma, North Dakota, South Dakota	1	50,000	12,500	11,250	2	50,000	17,500	15,750
Idaho								
Montana								
New Mexico								
Utah								
Washington								
Wyoming					1	50,000		
Division No. 8	2	115,000	28,750	25,875	3	100,000	17,500	15,750
United States	59	5,800,000	1,408,750	1,267,875	240	2,574,000	14,253,600	12,828,240

States and Territories.	Increase and decrease during year ended October 31, 1890.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	$100,000	$25,000	$22,500	$50,000	$518,600	$466,200
New Hampshire		50,000	45,000	100,000	422,500	380,250
Vermont	175,000	1,218,000	1,096,200	281,000	169,500	152,550
Massachusetts	350,000	162,500	146,250	350,000	3,262,000	2,935,800
Rhode Island				100,000	360,150	324,135
Connecticut		75,000	67,500	150,000	865,300	778,770
Division No. 1	625,000	1,530,500	1,377,450	1,031,000	5,597,450	5,037,705
New York	1,105,000	1,260,500	1,134,450	1,055,000	3,649,500	3,284,550
New Jersey	350,000	80,000	72,000	50,000	823,500	741,150
Pennsylvania	2,475,000	660,500	594,450	330,000	1,175,350	1,057,815
Division No. 2	3,930,000	2,001,000	1,800,900	1,435,000	5,648,350	5,083,515
Delaware					526,500	473,850
Maryland	860,000	250,000	225,000		178,750	160,875
District of Columbia	600,000	150,000	135,000			
Virginia	100,000	70,000	63,000		80,000	72,000
West Virginia	270,000	42,500	38,250		125,000	112,500
Division No. 3	1,830,000	512,500	461,250		910,250	819,225
North Carolina	250,000	37,500	33,750		4,000	3,600
South Carolina						
Georgia	205,000	60,000	54,000		75,000	67,500
Florida	150,000	37,500	33,750			
Alabama	410,000	272,500	245,250	100,000	75,000	67,500
Mississippi						
Louisiana	650,000	87,500	78,750		250,000	225,000
Texas	7,830,000	1,446,250	1,290,375	250,000	12,500	11,250
Arkansas	350,000	25,000	22,500	400,000	137,500	123,750
Kentucky	760,000	200,000	180,000	860,000	202,500	182,250
Tennessee	1,865,000	178,750	160,875	50,000	117,500	105,750
Division No. 4	12,470,000	2,345,000	2,099,250	1,660,000	874,000	786,600
Ohio	2,145,000	414,150	372,735	470,000	833,550	750,195
Indiana	567,500	163,500	147,150	300,000	442,500	398,250
Illinois	1,010,000	352,500	317,250	503,000	213,500	192,150
Michigan	535,000	125,000	112,500	670,000	291,750	262,575
Wisconsin	925,000	260,000	234,000	150,000	257,500	231,750
Division No. 5	5,182,500	1,315,150	1,183,635	2,093,000	2,038,800	1,834,920
Iowa	1,800,000	213,000	191,700	100,000	100,250	90,225
Minnesota	300,000	62,500	56,250	575,000	62,500	56,250
Missouri	6,975,000	583,050	524,745	200,000	55,500	49,950
Kansas	1,775,000	218,750	196,875	765,000	154,000	138,600
Nebraska	1,925,000	436,050	392,445	150,000	50,000	45,000
Division No. 6	12,775,000	1,513,350	1,362,015	1,790,000	422,250	380,025
Colorado	3,700,000	250,000	225,000	50,000	100,000	90,000
Nevada						
California	200,000	25,000	22,500	100,000	25,000	22,500
Oregon	1,385,000	146,250	131,625			
Arizona	100,000	25,500	22,950			
Division No. 7	5,385,000	446,750	402,075	150,000	125,000	112,500
Indian Territory	150,000	37,500	33,750			
Oklahoma	200,000	50,000	45,000			
North Dakota	450,000	89,250	80,325	65,000	16,250	14,625
South Dakota	275,000	69,000	62,100			
Idaho				100,000	30,000	27,000
Montana	1,050,000	257,500	231,750			
New Mexico	50,000	12,500	11,250			
Utah	1,000,000	150,000	135,000			
Washington	2,050,000	400,500	360,450			
Wyoming	175,000	43,750	39,375	50,000		
Division No. 8	5,400,000	1,110,000	999,000	215,000	46,250	41,625
United States	47,597,500	10,774,250	9,685,575	8,374,000	15,662,350	14,096,115

States and Territories.	Net increase and decrease, capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	$50,000				$493,000	$443,700
New Hampshire				$100,000	372,500	335,250
Vermont		$1,048,500	$943,650	106,000		
Massachusetts					3,099,500	2,789,550
Rhode Island				100,000	360,150	324,135
Connecticut				150,000	790,300	711,270
Division No. 1				406,000	4,066,950	3,660,255
New York	50,000				2,389,000	2,150,100
New Jersey	300,000				743,500	669,150
Pennsylvania	2,145,000				514,850	463,365
Division No. 2	2,495,000				3,647,350	3,282,615
Delaware					526,500	473,850
Maryland	860,000	71,250	64,125			
District of Columbia	600,000	150,000	135,000			
Virginia	100,000				10,000	9,000
West Virginia	270,000				82,500	73,250
Division No. 3	1,830,000				397,750	357,975
North Carolina	250,000	33,500	30,150			
South Carolina						
Georgia	205,000				15,000	13,500
Florida	150,000	37,500	33,750			
Alabama	310,000	197,500	177,750			
Mississippi						
Louisiana	650,000				162,500	146,250
Texas	7,580,000	1,433,750	1,279,125			
Arkansas				50,000	112,500	101,250
Kentucky				100,000	2,500	2,250
Tennessee	1,815,000	61,250	55,125			
Division No. 4	10,810,000	1,471,000	1,312,650			
Ohio	1,675,000				419,400	377,460
Indiana	267,500				279,000	251,100
Illinois	507,000	139,000	125,100			
Michigan				135,000	166,750	150,075
Wisconsin	775,000	2,500	2,250			
Division No. 5	3,089,500				723,650	651,285
Iowa	1,700,000	112,750	101,475			
Minnesota				275,000		
Missouri	6,775,000	527,550	474,795			
Kansas	1,010,000	64,750	58,275			
Nebraska	1,775,000	386,050	347,445			
Division No. 6	10,985,000	1,091,100	981,990			
Colorado	3,650,000	150,000	135,000			
Nevada						
California	100,000					
Oregon	1,385,000	146,250	131,625			
Arizona	100,000	25,500	22,950			
Division No. 7	5,235,000	321,750	289,575			
Indian Territory	150,000	37,500	33,750			
Oklahoma	200,000	50,000	45,000			
North Dakota	385,000	73,000	65,700			
South Dakota	275,000	69,000	62,100			
Idaho				100,000	30,000	27,000
Montana	1,050,000	257,500	231,750			
New Mexico	50,000	12,500	11,250			
Utah	1,000,000	150,000	135,000			
Washington	2,050,000	400,500	360,450			
Wyoming	125,000	43,750	39,375			
Division No. 8	5,185,000	1,063,750	957,375			
United States	39,223,500				4,888,100	4,410,540

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, 1890, AND THE AMOUNT REMAINING ON DEPOSIT AT THE LATTER DATE.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasurer at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of June 20, 1874.	To retire circulation under act of July 12, 1882.	Total deposits.	
Maine	$3,443,339	$822,248	$4,292,780	$2,576,297	$7,691,325	$1,529,644
New Hampshire	2,183,440	465,983	2,239,600	1,467,900	4,173,483	894,392
Vermont	3,816,505	1,059,277	4,968,653	1,916,642	7,944,572	888,079
Massachusetts	38,631,375	1,907,105	53,724,607	24,642,498	80,274,210	11,412,258
Rhode Island	5,152,955	280,268	8,874,026	5,989,221	15,143,515	2,104,478
Connecticut	8,336,030	1,070,361	13,613,257	6,422,927	21,106,545	3,491,216
New York	45,355,425	9,347,857	56,623,750	15,517,441	81,489,048	8,869,980
New Jersey	6,209,855	1,411,288	8,960,799	3,073,726	13,445,813	2,099,993
Pennsylvania	29,207,900	4,528,015	35,780,993	15,866,169	56,175,177	7,605,882
Delaware	914,810	.....	974,500	458,645	1,433,145	523,475
Maryland	3,579,135	184,800	6,348,665	3,665,625	10,199,090	1,512,799
District of Columbia	745,150	455,664	899,740	76,310	1,431,714	73,125
Virginia	1,900,320	1,176,419	2,377,275	699,630	4,253,324	358,319
West Virginia	679,124	950,310	922,740	551,015	2,424,065	320,033
North Carolina	1,529,060	352,980	2,108,210	84,800	2,545,990	107,684
South Carolina	312,480	33,750	1,899,475	110,480	2,043,705	80,661
Georgia	1,190,710	330,925	1,678,855	547,910	2,557,690	279,341
Florida	327,000	19,210	7,790	.....	27,000	3,145
Alabama	1,168,070	215,298	1,076,320	113,972	1,405,590	149,745
Mississippi	345,350	.....	38,450	.....	38,450	247
Louisiana	2,703,160	666,413	3,671,900	802,250	5,140,563	602,632
Texas	4,738,600	249,267	1,088,058	90,805	1,428,130	147,710
Arkansas	635,200	67,130	403,120	81,700	551,950	97,541
Kentucky	7,285,870	1,674,854	8,623,818	1,301,993	11,600,665	1,226,543
Tennessee	2,177,815	973,151	2,207,427	408,937	3,589,515	435,273
Missouri	4,332,850	1,377,405	6,159,341	604,259	8,141,005	520,203
Ohio	18,187,836	7,755,256	19,751,254	5,040,514	32,547,024	4,131,359
Indiana	7,846,590	5,253,893	11,818,608	1,255,924	18,328,425	1,461,867
Illinois	7,923,195	3,848,248	11,889,501	1,546,506	17,284,255	858,405
Michigan	5,063,820	3,062,246	5,596,005	399,284	9,057,535	626,904
Wisconsin	3,044,430	1,290,135	2,657,389	642,395	4,589,919	417,595
Iowa	4,767,639	1,869,713	4,783,738	646,965	7,300,416	513,876
Minnesota	2,442,315	1,004,754	2,581,081	407,420	3,993,255	203,444
Kansas	3,540,055	1,109,000	913,480	63,201	2,085,681	223,995
Nebraska	3,080,775	254,290	1,140,415	221,980	1,616,685	132,348
Nevada	76,950	.....	13,500	.....	13,500	1,008
Oregon	680,500	10,720	180,860	82,450	274,030	55,774
Colorado	1,793,620	347,475	577,720	263,810	1,189,005	160,101
Idaho	129,780	11,250	89,998	14,762	116,010	31,002
Montana	917,850	189,940	329,210	29,470	548,620	44,944
Wyoming	219,095	.....	15,750	.....	15,750	.....
North Dakota	765,440	107,640	195,570	.....	303,210	21,113
South Dakota	719,095	71,820	100,330	.....	172,150	19,241
Washington	1,543,480	51,250	374,600	.....	425,850	16,313
California	2,748,850	192,490	1,284,250	.....	1,476,740	310,870
Utah	634,400	161,191	527,550	.....	688,741	87,069
New Mexico	281,250	15,500	285,200	.....	300,700	7,715
Arizona	86,840	50,590	2,500	.....	53,090	2,840
Oklahoma	44,990	.....	.....	.....	.....	.....
Indian Territory	33,750	.....	.....	.....	.....	.....
Lawful money deposited prior to June 20, 1884, and remaining at that date	.....	.....	.....	.....	3,813,675	.....
Total	*243,474,073	56,277,379	294,672,658	97,685,833	452,449,545	†54,662,181

* This includes circulation issued under act of July 12, 1882.
† Exclusive of $134,727 on deposit to retire circulation of national gold bonds.

STATEMENT SHOWING THE AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT WITH THE TREASURER, 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, 1890, WITH THE CHANGES DURING THE PRECEDING YEAR AND PRECEDING MONTH.

NATIONAL-BANK NOTES.	October 31, 1889.	September 30, 1890.
Total circulation.		
Total amount outstanding at the dates named	$201, 866, 763	$181, 735, 058
Additional circulation issued during the intervals:		
To new banks	5, 598, 055	433, 070
To banks increasing circulation	3, 599, 700	98, 410
Aggregate	211, 064, 518	182, 266, 538
Surrendered and destroyed during the intervals	31, 443, 602	2, 645, 622
Total amount outstanding October 31, 1890*	179, 620, 916	179, 620, 916
Decrease in total circulation since October 31, 1889	22, 245, 847	.....
Decrease in total circulation since September 30, 1890	.....	2, 114, 142
Circulation based on United States bonds.		
Amount outstanding at the dates named	130, 207, 285	125, 430, 316
Additional issued during the intervals as above	9, 197, 755	531, 480
Aggregate	139, 405, 040	125, 961, 796
Retired during the intervals:		
By insolvent banks	262, 340	.....
By liquidating banks	936, 805	217, 470
By reducing banks	13, 247, 159	785, 590
Total retired during the intervals	14, 446, 304	1, 003, 060
Outstanding against bonds October 31, 1890	124, 958, 736	124, 958, 736
Decrease in circulation since October 31, 1889	5, 248, 549	.....
Decrease in circulation since September 30, 1890	.....	471, 580

Circulation secured by lawful money.*	October 31, 1889.	October 31, 1890.
Amount of outstanding circulation represented by lawful money on deposit with the Treasurer United States to redeem notes:		
Of insolvent national banks	$847, 983	$794, 596
Of liquidating national banks	6, 062, 110	5, 649, 363
Of national banks reducing circulation under section 4 of the act of June 20, 1874	30, 647, 282	22, 742, 084
Of national banks retiring circulation under section 6 of the act of July 12, 1882	34, 102, 103	25, 476, 137
Total lawful money on deposit	71, 659, 478	54, 662, 180
Lawful money deposited in October, 1890	.....	993, 720
National-bank notes redeemed in October, 1890	.....	2, 636, 282
Decrease in aggregate deposit since October 31, 1889	16, 997, 298	.....
Decrease in aggregate deposit since September 30, 1890	.....	1, 642, 562

United States registered bonds on deposit.	To secure circulating notes.	To secure public deposits.
Pacific Railroad bonds, 6 per cents	$6, 672, 000	$1, 970, 000
Funded loan of 1891, 4½ per cents	28, 116, 700	3, 880, 000
Funded loan of 1907, 4 per cents	105, 402, 200	22, 383, 500
Total on deposit October 31, 1890	140, 190, 900	28, 233, 500

* Circulation of national gold banks not included in the above, $134,727.

STATEMENT OF MONTHLY INCREASE OR DECREASE OF NATIONAL-BANK CIRCULATION FOR THE YEAR ENDED OCTOBER 31, 1890, PRECEDED BY QUARTERLY INCREASE OR DECREASE SINCE JANUARY 14, 1875.

	National-bank circulation.		Increase.	Decrease.
	Issued.	Retired.		
From Jan. 14 to Jan. 31, 1875	$537,580	$255,600	$281,980	
For quarter ended—				
Apr. 30, 1875	4,439,220	3,336,804	1,072,416	
July 31, 1875	4,124,165	5,423,930		$1,299,765
Oct. 31, 1875	1,915,710	5,553,971		3,638,261
Jan. 31, 1876	2,504,600	3,852,731		1,348,131
Apr. 30, 1876	877,580	5,425,539		4,547,959
July 31, 1876	1,107,110	9,663,984		8,556,874
Oct. 31, 1876	2,604,390	8,564,727		5,960,337
Jan. 31, 1877	3,188,630	4,759,015		1,570,385
Apr. 30, 1877	4,363,010	5,005,596		642,586
July 31, 1877	3,000,230	4,984,399		1,984,169
Oct. 31, 1877	5,754,160	3,516,321	2,237,839	
Jan. 31, 1878	6,725,585	2,701,885	4,023,700	
Apr. 30, 1878	3,036,760	1,906,720	1,130,039	
July 31, 1878	4,252,980	3,455,080	797,900	
Oct. 31, 1878	2,276,360	2,924,430		648,070
Jan. 31, 1879	3,097,060	747,327	2,349,733	
Apr. 30, 1879	7,039,300	1,822,988	5,216,312	
July 31, 1879	3,674,830	2,715,524	959,306	
Oct. 31, 1879	9,122,300	1,754,558	7,367,742	
Jan. 31, 1880	7,289,805	674,129	6,615,676	
Apr. 30, 1880	3,163,820	1,555,766	1,608,054	
July 31, 1880	1,748,660	2,427,398		678,738
Oct. 31, 1880	1,199,930	1,535,760		335,830
Jan. 31, 1881	2,234,780	1,361,534	873,246	
Apr. 30, 1881	12,690,890	4,426,596	8,264,294	
July 31, 1881	9,569,410	4,734,578	4,834,832	
Oct. 31, 1881	6,484,550	3,182,551	3,301,999	
Jan. 31, 1882	5,625,200	3,354,153	2,271,047	
Apr. 30, 1882	2,991,400	4,414,865		1,423,465
July 31, 1882	4,054,740	5,741,456		1,686,716
Oct. 31, 1882	9,792,910	5,611,497	4,181,413	
Jan. 31, 1883	4,588,850	4,927,020		338,170
Apr. 30, 1883	3,638,650	6,510,245		2,871,595
July 31, 1883	3,527,100	6,868,245		3,341,145
Oct. 31, 1883	2,755,600	6,369,273		3,613,673
Jan. 31, 1884	2,748,270	5,172,714		2,424,444
Apr. 30, 1884	2,052,294	8,430,804		6,378,510
July 31, 1884	2,778,960	7,883,997		5,105,037
Oct. 31, 1884	2,792,170	6,833,874		4,041,704
Jan. 31, 1885	1,265,520	7,842,055		6,576,535
Apr. 30, 1885	2,125,260	8,135,112		6,009,852
July 31, 1885	2,130,110	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	939,445	11,031,498		10,101,053
Apr. 30, 1889	1,179,165	11,789,161		10,609,996
July 31, 1889	1,376,200	11,791,639		10,415,439
Oct. 31, 1889	1,783,920	7,894,453		6,110,533
Total	229,541,818	364,144,435	59,560,061	194,162,678
November, 1889	507,435	2,884,454		2,377,019
December, 1889	379,255	2,850,226		2,470,971
January, 1890	542,205	3,130,321		2,588,116
February, 1890	951,840	3,306,046		2,354,206
March, 1890	1,164,000	2,906,411		1,742,411
April, 1890	1,353,505	2,283,848		930,343
May, 1890	794,120	2,699,021		1,904,901
June, 1890	921,115	2,500,198		1,579,083
July, 1890	766,755	2,345,897		1,579,142
August, 1890	660,160	1,771,325		1,111,165
September, 1890	625,885	2,035,328		1,409,443
October, 1890	531,480	2,637,522		2,106,042
Total	238,739,573	395,495,032	59,560,061	216,315,520
Surrendered to this office and retired from January 14, 1875, to October 31, 1890		15,971,498		15,971,498
Grand total	238,739,573	411,466,530	59,560,061	232,287,018

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH THEIR CAPITAL, BONDS ACTUALLY HELD ON OCTOBER 2, 1890, MINIMUM AMOUNT OF BONDS REQUIRED BY LAW, AND THE EXCESS OF BONDS ON OCTOBER 2, 1890, AND SEPTEMBER 30, 1889.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held October 2, 1890.	Minimum required.	October 2, 1890.	September 30, 1889.
Maine	78	$11,010,000	$4,093,000	$2,077,500	$2,015,500	$2,453,500
New Hampshire	51	6,230,000	2,963,250	1,532,500	1,430,750	1,749,435
Vermont	51	7,345,000	2,843,000	1,523,750	1,319,250	1,426,000
Massachusetts	204	45,167,500	14,109,150	8,144,375	5,964,775	8,753,275
Boston	56	51,800,000	3,741,500	2,800,000	941,500	1,135,000
Rhode Island	59	20,184,050	3,501,250	2,414,250	1,087,000	1,422,150
Connecticut	84	23,774,370	5,165,500	3,418,325	1,747,175	3,724,975
Division No. 1	583	165,510,920	36,416,650	21,910,700	14,505,950	19,664,335
New York	261	32,879,560	13,845,950	7,301,290	6,544,660	8,610,785
New York City	47	49,100,000	4,410,000	2,337,500	2,072,500	2,827,500
Albany	6	1,545,050	300,000	300,000	.....	298,000
Brooklyn	5	1,352,000	742,000	250,000	493,000	.....
New Jersey	94	14,258,350	4,206,500	2,874,588	1,331,912	2,149,663
Pennsylvania	278	35,638,670	11,199,300	7,734,667	3,464,633	4,837,655
Philadelphia	45	23,808,000	2,587,500	2,237,500	350,000	350,000
Pittsburgh	26	10,860,000	1,565,500	1,275,000	290,500	340,500
Division No. 2	762	169,441,630	38,857,750	24,310,545	14,547,205	19,414,103
Delaware	18	2,133,985	765,000	455,200	309,800	836,298
Maryland	40	3,340,490	1,138,500	822,198	316,302	437,265
Baltimore	19	12,313,260	970,000	950,000	20,000	.....
District of Columbia	1	252,000	250,000	50,000	200,000	200,000
Washington	11	2,375,000	600,000	525,000	75,000	74,411
Virginia	32	4,236,300	1,111,250	870,250	241,000	279,900
West Virginia	21	2,176,000	607,500	542,500	65,000	202,500
Division No. 3	142	26,827,035	5,442,250	4,215,148	1,227,102	2,030,374
North Carolina	21	2,656,000	769,750	626,500	143,250	192,250
South Carolina	16	1,798,000	437,250	437,000	250	250
Georgia	30	3,906,000	918,000	797,750	120,250	195,500
Florida	15	1,150,000	342,500	287,500	55,000	55,000
Alabama	30	4,294,000	1,227,000	854,750	372,250	192,950
Mississippi	12	1,140,000	341,250	285,000	56,250	56,250
Louisiana	9	700,000	177,500	175,000	2,500	.....
New Orleans	10	3,625,000	900,000	500,000	400,000	600,000
Texas	189	22,227,260	4,511,550	4,376,727	134,823	122,362
Arkansas	9	1,530,310	297,500	282,578	14,922	60,000
Kentucky	66	10,202,900	2,659,250	2,219,475	439,775	511,025
Louisville	10	4,651,500	550,000	500,000	50,000	50,000
Tennessee	51	9,773,240	1,382,750	1,369,700	13,050	120,250
Division No. 4	468	67,654,210	14,514,300	12,711,980	1,802,320	2,155,837
Ohio	210	25,655,940	7,808,850	5,679,235	2,129,615	2,832,000
Cincinnati	13	8,900,000	840,000	650,000	190,000	240,000
Cleveland	10	7,402,350	675,000	500,000	175,000	155,000
Indiana	100	12,652,000	4,266,050	2,818,000	1,448,050	1,688,925
Illinois	173	15,121,810	4,734,000	3,724,202	1,009,798	914,500
Chicago	19	16,100,000	1,100,000	950,000	150,000	150,000
Michigan	102	11,114,600	2,713,500	2,428,500	285,000	355,500
Detroit	8	4,400,000	400,000	400,000	.....	.....
Wisconsin	65	5,765,000	1,481,750	1,403,750	78,000	105,500
Milwaukee	3	850,000	170,000	150,000	20,000	150,000
Division No. 5	703	107,961,700	24,189,150	18,703,687	5,485,463	6,591,425
Iowa	139	11,320,000	3,014,750	2,705,000	309,750	466,250
Minnesota	48	4,945,000	1,099,806	992,500	107,300	151,970
St. Paul	6	5,200,000	350,000	300,000	50,000	
Minneapolis	6	4,500,000	300,000	300,000	.....	
Missouri	57	4,165,000	1,126,500	1,041,250	85,250	57,898
St. Louis	8	9,700,000	400,000	400,000	.....	.....
Kansas City	10	7,300,000	500,000	500,000	.....	.....
St. Joseph	4	1,995,670	200,000	175,000	25,000	25,000
Kansas	159	13,909,000	3,259,250	3,152,250	107,000	98,975
Nebraska	126	8,555,000	2,176,200	2,113,750	62,450	37,000
Omaha	9	4,000,000	425,000	425,000	.....	.....
Division No. 6	572	75,589,670	12,851,500	12,104,750	746,750	837,093

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

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held October 2, 1890.	Minimum required.	October 2, 1890.	September 30, 1889.
Colorado	46	$7,365,000	$1,301,500	$1,203,750	$97,750	$210,250
Nevada	2	282,000	70,500	70,500	.....	.....
California	35	5,975,000	1,268,750	1,181,250	87,500	118,750
San Francisco	2	2,500,000	100,000	100,000	.....	.....
Oregon	37	2,975,000	676,050	656,125	19,925	9,800
Arizona	2	150,000	37,500	37,500	.....	.....
Division No. 7	124	19,247,000	3,454,300	3,249,125	205,175	338,800
North Dakota	29	1,998,350	509,000	493,750	15,250	42,250
South Dakota	39	2,545,000	655,750	636,250	19,500	
Idaho	7	400,000	105,300	100,000	5,300	7,800
Montana	25	3,315,000	693,100	628,750	64,350	31,850
New Mexico	9	975,000	277,500	250,000	27,500	27,500
Utah	10	2,060,000	387,500	365,000	22,500	12,500
Washington	51	5,326,720	1,235,000	1,206,680	28,320	15,550
Wyoming	11	1,285,000	292,500	283,750	8,750	5,000
Oklahoma	3	200,000	50,000	50,000	.....	.....
Indian Territory	2	110,000	37,500	27,500	10,000	.....
Division No. 8	186	18,215,070	4,243,150	4,041,680	201,470	142,450
United States	3,540	650,447,235	139,969,050	101,247,615	38,721,435	51,174,417

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH WITH CAPITAL OF $150,000 AND UNDER, FOR THE YEARS 1889 AND 1890, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and reserve cities.	September 30, 1889.		October 2, 1890.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	62	$5,260,000	63	$5,310,000	1	$50,000		
New Hampshire	43	4,525,260	43	4,530,000		4,740		
Vermont	36	3,566,000	39	3,695,000	3	129,000		
Massachusetts	92	10,437,500	95	10,777,500	3	340,000		
Boston								
Rhode Island	25	2,757,000	24	2,657,000			1	$100,000
Connecticut	34	3,723,300	34	3,673,300				50,000
Division No. 1	292	30,269,060	298	30,642,800	7	523,740	1	150,000
New York	212	19,164,660	210	19,005,160			2	159,500
New York City	1	150,000	1	150,000				
Albany								
Brooklyn								
New Jersey	59	5,163,350	64	5,498,350	5	335,000		
Pennsylvania	200	17,992,580	219	19,138,670	19	1,146,090		
Philadelphia	1	150,000	1	150,000				
Pittsburgh	1	100,000	1	100,000				
Division No. 2	474	42,720,590	496	44,042,180	24	1,481,090	2	159,500
Delaware	14	1,020,800	14	1,020,800				
Maryland	32	2,399,580	37	2,688,790	5	289,210		
Baltimore								
District of Columbia								
Washington	1	100,000	1	100,000				
Virginia	22	1,765,400	24	1,881,000	2	115,600		
West Virginia	18	1,550,000	18	1,570,000		20,000		
Division No. 3	87	6,835,780	94	7,260,590	7	424,810		
North Carolina	14	1,276,000	15	1,306,000	1	30,000		
South Carolina	13	1,148,000	13	1,148,000				
Georgia	24	2,002,200	24	1,991,000				11,200
Florida	13	950,000	15	1,150,000	2	200,000		
Alabama	16	1,278,200	21	1,619,000	5	340,800		
Mississippi	12	1,130,000	12	1,140,000		10,000		
Louisiana	5	360,000	8	500,000	3	140,000		
New Orleans								
Texas	110	8,790,750	164	12,506,910	54	3,716,160		
Arkansas	5	450,000	6	530,310	1	80,310		
Kentucky	41	4,242,900	43	4,277,900	2	35,000		
Louisville								
Tennessee	34	2,655,000	37	2,678,800	3	23,800		
Division No. 4	287	24,283,650	358	28,847,920	71	4,576,070		11,200
Ohio	157	13,550,000	168	14,316,940	11	766,940		
Cincinnati								
Cleveland								
Indiana	77	6,904,500	79	7,072,000	2	167,500		
Illinois	157	12,224,000	160	12,296,810	3	72,810		
Chicago								
Michigan	91	7,249,000	89	7,114,000			2	135,000
Detroit								
Wisconsin	54	4,075,000	59	4,415,000	5	340,000		
Milwaukee								
Division No. 5	536	44,002,500	555	45,214,750	21	1,347,250	2	135,000
Iowa	127	8,985,000	132	9,420,000	5	435,000		
Minnesota	40	2,741,320	42	2,770,000	2	28,680		
St. Paul								
Minneapolis								
Missouri	39	2,609,410	55	3,765,000	16	1,155,590		
St. Louis								
Kansas City								
St. Joseph	1	100,000	1	100,000				
Kansas	151	10,282,100	147	10,209,000			4	73,100
Nebraska	107	6,585,000	122	7,655,000	15	1,070,000		
Omaha	1	100,000	1	100,000				
Division No. 6	466	31,402,830	500	34,019,000	38	2,689,270	4	73,100

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

States, Territories, and reserve cities.	September 30, 1889.		October 2, 1890.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado	31	$2,065,000	33	$2,215,000	2	$150,000		
Nevada	1	82,000	1	82,000				
California	22	2,050,000	22	2,125,000		75,000		
San Francisco								
Oregon	28	1,640,000	34	2,025,000	6	385,000		
Arizona	1	100,000	2	150,000	1	50,000		
Division No. 7	83	5,937,000	92	6,597,000	9	660,000		
North Dakota	60	3,730,000	28	1,775,000	6	390,000		
South Dakota			38	2,345,000				
Idaho	8	490,000	7	400,000			1	$90,000
Montana	17	1,295,000	21	1,715,000	4	420,000		
New Mexico	8	800,000	8	800,000				
Utah	5	500,000	6	660,000	1	160,000		
Washington	31	2,637,800	44	3,426,720	13	788,920		
Wyoming	7	575,000	9	735,000	2	160,000		
Oklahoma			3	200,000	3	200,000		
Indian Territory			2	110,000	2	110,000		
Division No. 8	136	10,927,800	166	12,166,720	31	2,228,920	1	90,000
United States	2,361	195,478,610	2,559	208,790,960	208	13,931,150	10	618,800

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING $150,000, FOR THE YEARS 1889 AND 1890, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and reserve cities.	September 30, 1889.		October 2, 1890.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	15	$5,551,550	15	$5,700,000		$148,450		
New Hampshire	8	1,800,000	8	1,700,000				$100,000
Vermont	13	3,900,000	12	3,650,000			1	250,000
Massachusetts	109	34,630,000	109	34,390,000				240,000
Boston	55	51,800,000	56	51,800,000	1			
Rhode Island	35	17,527,050	35	17,527,050				
Connecticut	50	20,201,070	50	20,101,070				100,000
Division No. 1	285	135,409,670	285	134,868,120	1	148,450	1	690,000
New York	55	15,366,400	51	13,874,400			*4	1,492,000
New York City	44	48,700,000	46	48,950,000	2	250,000		
Albany	6	1,550,000	6	1,545,050				4,950
Brooklyn			5	1,352,000	5	1,352,000		
New Jersey	30	8,660,000	30	8,760,000		100,000		
Pennsylvania	59	16,350,020	59	16,500,000		149,980		
Philadelphia	43	23,358,000	44	23,658,000	1	300,000		
Pittsburgh	23	10,330,000	25	10,760,000	2	430,000		
Division No. 2	260	124,314,420	266	125,399,450	10	2,581,980	4	1,496,950
Delaware	4	1,113,185	4	1,113,185				
Maryland	3	651,700	3	651,700				
Baltimore	17	11,713,260	19	12,313,260	2	600,000		
District of Columbia	1	252,000	1	252,000				
Washington	7	1,597,350	10	2,275,000	3	677,650		
Virginia	8	2,355,300	8	2,355,300				
West Virginia	2	356,000	3	606,000	1	250,000		
Division No. 3	42	18,038,795	48	19,566,445	6	1,527,650		
North Carolina	5	1,150,000	6	1,350,000	1	200,000		
South Carolina	3	650,000	3	650,000				
Georgia	5	1,750,000	6	1,915,000	1	165,000		
Florida								
Alabama	9	2,675,000	9	2,675,000				
Mississippi								
Louisiana	1	200,000	1	200,000				
New Orleans	9	3,125,000	10	3,625,000	1	500,000		
Texas	17	5,535,000	25	9,720,350	8	4,185,350		
Arkansas	3	750,000	3	1,000,000		250,000		
Kentucky	23	5,925,000	23	5,925,000				
Louisville	9	4,151,500	10	4,651,500	1	500,000		
Tennessee	11	5,375,000	14	7,094,440	3	1,719,440		
Division No. 4	95	31,286,500	110	38,806,290	15	7,519,790		
Ohio	42	11,099,000	42	11,339,000		240,000		
Cincinnati	13	8,900,000	13	8,900,000				
Cleveland	9	6,750,000	10	7,402,350	1	652,350		
Indiana	20	5,380,000	21	5,580,000	1	200,000		
Illinois	11	2,375,000	13	2,825,000	2	450,000		
Chicago	20	16,300,000	19	16,100,000			1	200,000
Michigan	13	4,000,000	13	4,000,000				
Detroit	8	4,400,000	8	4,400,000				
Wisconsin	4	850,000	6	1,350,000	2	500,000		
Milwaukee	3	850,000	3	850,000				
Division No. 5	143	60,904,000	148	62,746,950	6	2,042,350	1	200,000
Iowa	6	1,600,000	7	1,900,000	1	300,000		
Minnesota	17	11,625,000	6	2,175,000			*11	9,450,000
St. Paul			6	5,200,000	6	5,200,000		
Minneapolis			6	4,500,000	6	4,500,000		
Missouri	2	400,000	2	400,000				
St. Louis	5	5,000,000	8	9,700,000	3	4,700,000		
Kansas City	10	6,800,000	10	7,300,000		500,000		
St. Joseph	2	900,000	3	1,895,670	1	995,670		
Kansas	10	2,900,000	12	3,700,000	2	800,000		
Nebraska	4	900,000	4	900,000				
Omaha	7	3,400,000	8	3,900,000	1	500,000		
Division No. 6	63	33,525,000	72	41,570,670	20	17,495,670	11	9,450,000

*Decrease in New York and Minnesota is caused by the approval of Brooklyn, St. Paul, and Minneapolis as reserve cities.

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

States, Territories, and reserve cities.	September 30, 1889.		October 2, 1890.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado	8	$2,225,000	13	$5,150,000	5	$2,925,000	.....	.....
Nevada	1	200,000	1	200,000	.....	.....	.....	.....
California	13	3,700,000	13	3,850,000	.....	150,000	.....	.....
San Francisco	2	2,500,000	2	2,500,000	.....	.....	.....	.....
Oregon	3	950,000	3	950,000	.....	.....	.....	.....
Arizona	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 7	27	9,575,000	32	12,650,000	5	3,075,000	.....	.....
North Dakota	1	200,000	1	223,350	.....	23,350	.....	.....
South Dakota	.....	.....	1	200,000	1	200,000	.....	.....
Idaho	.....	.....	.....	.....	.....	.....	.....	.....
Montana	3	1,350,000	4	1,600,000	1	250,000	.....	.....
New Mexico	1	175,000	1	175,000	.....	.....	.....	.....
Utah	3	850,000	4	1,400,000	1	550,000	.....	.....
Washington	4	876,500	7	1,900,000	3	1,023,500	.....	.....
Wyoming	2	600,000	2	550,000	.....	.....	.....	$50,000
Oklahoma	.....	.....	.....	.....	.....	.....	.....	.....
Indian Territory	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 8	14	4,051,500	20	6,048,350	6	2,046,850	.....	50.000
United States	929	417,105,485	981	441,656,275	69	36,437,740	17	11,886,950

CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON OCTOBER 2, 1890.

Cities, States, and Territories.	No. of banks.	On paper with single name, unsecured.	On paper with one or more indorsers, otherwise unsecured.	On demand, with U. S. bonds, other bonds, stocks, or collaterals, as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York City	47	$29,044,062.63	$122,226,904.34	$102,372,931.71	$43,466,651.99	$297,110,550.67
Chicago	19	16,714,672.60	27,897,562.17	17,125,218.79	16,506,703.99	78,244,157.55
St. Louis	8	2,172,068.31	16,274,788.60	4,346,311.53	6,681,993.50	29,475,101.94
Boston	56	22,928,749.40	70,200,931.60	27,497,052.70	25,160,235.10	145,786,968.20
Albany	6	564,657.88	4,455,643.81	3,366,691.88	456,266.78	8,843,260.35
Brooklyn	5	396,268.99	4,051,269.35	3,378,550.13	998,612.41	8,824,700.88
Philadelphia	45	20,102,013.41	41,208,571.18	17,376,137.51	15,626,081.94	94,312,804.04
Pittsburgh	26	1,612,950.56	26,447,382.17	4,964,419.95	6,423,677.90	39,448,430.58
Baltimore	19	7,295,303.31	14,695,149.78	4,762,886.71	5,180,543.92	31,933,877.72
Washington	11	53,155.16	4,695,060.20	2,127,503.86	556,351.66	7,432,070.88
New Orleans	10	982,520.02	7,345,719.91	2,775,848.52	3,578,881.60	14,683,000.95
Louisville	10	352,678.31	6,575,409.95	1,236,305.15	3,824,404.60	12,088,798.01
Cincinnati	13	6,321,269.47	14,956,963.07	3,237,497.53	3,846,529.05	28,362,199.12
Cleveland	10	1,781,193.70	14,548,042.54	3,410,728.70	2,120,718.93	21,860,683.87
Detroit	8	1,557,643.17	10,934,304.48	2,068,424.26	1,413,839.08	15,974,210.99
Milwaukee	3	610,262.06	3,093,234.50	724,089.35	585,163.51	5,012,749.42
St. Paul	6	6,629,505.46	6,143,099.47	859,475.74	1,488,780.01	15,420,860.68
Minneapolis	6	4,218,806.32	5,674,393.58	240,349.55	1,297,886.55	11,431,436.00
Kansas City	10	4,172,362.43	8,770,203.97	1,604,720.63	6,301,949.11	20,849,235.24
St. Joseph	4	1,629,929.52	2,429,157.14	641,498.33	1,075,713.63	5,776,298.62
Omaha	9	3,118,345.88	6,340,329.14	722,750.00	2,890,481.38	13,071,906.40
San Francisco	2	1,196,342.70	1,062,391.03	3,256,051.44	45,000.00	5,559,785.17
Total of cities	333	133,454,731.20	420,326,450.48	208,195,437.97	149,526,466.64	911,503,086.38
Maine	78	1,225,804.92	18,331,409.14	1,139,514.88	2,248,235.71	22,944,964.65
New Hampshire	51	926,412.48	7,472,385.79	1,060,922.00	1,426,050.61	11,485,770.88
Vermont	51	1,337,439.39	10,334,316.86	735,099.89	1,517,233.92	13,924,090.06
Massachusetts	204	20,831,852.28	64,696,138.36	8,759,828.49	13,119,855.57	107,407,674.70
Rhode Island	59	9,183,589.81	20,645,060.38	1,366,800.57	5,448,764.43	36,644,215.19
Connecticut	84	8,299,577.85	28,762,414.94	4,968,706.82	5,904,579.20	47,935,278.81
New York	261	10,645,375.25	77,636,327.96	5,589,778.81	7,338,168.32	101,209,650.34
New Jersey	94	4,625,972.09	33,686,798.02	7,977,556.98	4,133,397.31	50,423,724.40
Pennsylvania	278	10,209,318.69	79,475,373.76	2,101,634.63	10,085,033.11	101,871,360.19
Delaware	18	177,625.65	4,814,703.50	319,175.44	496,051.93	5,807,556.52
Maryland	40	556,797.71	7,611,149.37	331,089.92	883,470.08	9,382,507.08
District of Columbia	1	.....	390,119.15	56,727.92	211,592.40	658,439.47
Virginia	32	762,920.98	11,437,691.62	1,339,762.79	2,187,264.18	15,727,639.57
West Virginia	21	229,131.88	4,996,035.32	67,410.50	300,766.54	5,593,374.24
North Carolina	21	607,608.69	4,497,485.74	233,794.30	1,186,422.77	6,525,311.50
South Carolina	16	166,244.35	4,042,958.22	495,787.50	1,790,110.93	6,495,101.00
Georgia	30	1,170,763.59	5,013,743.15	1,548,648.43	2,584,774.48	10,317,929.65
Florida	15	766,855.57	2,165,949.32	113,447.78	513,142.27	3,559,394.94
Alabama	30	1,653,544.10	4,311,839.05	900,850.14	2,680,410.99	9,546,644.8
Mississippi	12	433,242.54	1,676,716.93	287,300.93	750,992.36	3,148,252.76
Louisiana	9	359,210.10	1,075,579.12	79,493.64	324,549.21	1,838,832.07
Texas	189	10,462,698.68	22,675,650.53	1,499,948.37	9,757,907.68	44,396,205.26
Arkansas	9	359,428.57	2,085,674.81	341,614.23	1,162,856.43	3,949,574.04
Kentucky	66	1,523,745.40	15,723,358.58	707,661.86	2,619,865.45	20,574,631.29
Tennessee	51	4,791,929.45	13,773,296.49	3,119,422.10	3,577,273.67	25,261,921.71
Ohio	210	6,664,765.60	48,373,717.14	3,027,982.49	6,857,923.08	64,924,388.31
Indiana	100	3,972,059.54	24,685,010.69	1,505,706.45	3,235,057.47	33,397,834.15
Illinois	173	9,193,240.31	26,803,488.29	2,289,998.27	5,520,990.64	43,807,717.51
Michigan	102	6,181,149.97	22,722,842.86	792,126.47	2,948,318.14	32,644,437.44
Wisconsin	65	2,701,004.76	14,106,095.65	634,079.41	2,382,696.44	19,823,876.26
Iowa	139	7,615,343.29	17,629,553.39	809,662.89	5,284,377.85	31,338,937.42
Minnesota	48	3,242,948.78	7,824,639.28	578,175.75	2,422,137.35	14,067,901.16
Missouri	57	1,057,756.38	5,623,995.27	225,981.76	1,424,239.86	8,331,973.27
Kansas	159	4,159,900.65	12,347,138.12	588,697.42	8,023,083.14	25,118,819.33
Nebraska	126	3,075,597.63	11,463,771.39	514,981.22	4,913,510.60	19,967,860.84
Colorado	46	7,287,923.26	12,727,739.30	1,263,740.95	3,509,397.97	24,788,801.48
Nevada	2	220,285.21	181,082.18	146,098.08	57,840.95	605,306.42
California	35	2,917,548.74	5,660,957.26	2,713,838.85	3,157,745.02	14,450,089.87
Oregon	37	4,394,161.77	3,904,521.68	556,134.65	1,728,411.77	10,583,229.87
Arizona	2	69,231.25	100,889.15	.....	25,418.21	195,538.61
North Dakota	29	538,150.88	727,869.54	101,747.40	2,742,736.08	4,110,503.90
South Dakota	39	928,849.21	1,538,457.47	84,102.11	2,286,049.98	4,837,458.77
Idaho	7	230,249.27	559,423.33	60,907.04	199,021.69	1,049,601.33
Montana	25	4,080,192.85	7,833,388.79	101,531.78	1,125,157.66	13,140,271.08
New Mexico	9	742,103.29	1,021,324.91	49,929.11	346,460.92	2,159,818.23
Utah	10	925,505.01	2,093,934.08	488,893.34	1,210,059.24	4,718,391.67
Washington	51	2,235,802.08	8,909,714.97	1,248,727.99	2,251,285.08	14,645,530.12
Wyoming	11	887,889.52	1,281,101.46	13,191.42	789,324.66	2,971,507.06
Oklahoma	3	7,369.53	101,831.88	.....	22,759.65	131,961.06
Indian Territory	2	29,137.07	45,736.46	.....	2,927.70	77,801.23
Total of country banks	3,207	164,665,255.87	685,600,400.65	63,538,243.77	144,715,700.70	1,058,519,600.99
United States	3,540	298,119,987.16	1,105,926,851.13	271,733,681.74	294,242,167.34	1,970,022,687.37

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

	Cities, States, and Territories.	No. of banks.	Deposits.	Reserve required 25 per cent.	Reserve held.	Ratio of reserve.
						Per ct.
1	New York City	47	332, 591, 871	83, 147, 968	92, 507, 239	27. 81
2	Chicago	19	82, 885, 984	20, 721, 496	24, 846, 762	29. 98
3	St. Louis	8	26, 180, 724	6, 545, 181	5, 589, 016	21. 35
	Total central reserve cities	74	441, 658, 579	110, 414, 645	122. 943, 017	27. 86
1	Boston	56	118, 051, 612	29, 512, 903	32, 879, 816	27. 85
2	Albany	6	10, 542, 292	2, 635, 573	3, 661, 724	34. 73
3	Brooklyn	5	10, 893, 683	2, 723, 421	3, 404, 307	31. 25
4	Philadelphia	45	91, 616, 878	22, 904, 219	26, 242, 356	28. 64
5	Pittsburgh	26	35, 296, 671	8, 824, 168	9, 690, 348	27. 45
6	Baltimore	19	23, 875, 139	5, 968, 785	6, 550, 622	27. 44
7	Washington	11	9, 583, 961	2, 395, 990	3, 261, 395	34. 03
8	New Orleans	10	14, 243, 004	3, 560, 751	2, 983, 456	20. 95
9	Louisville	10	8, 152, 574	2, 038, 143	2, 001, 788	24. 55
10	Cincinnati	13	28, 485, 772	7, 121, 443	7, 884, 201	27. 68
11	Cleveland	10	15, 504, 459	3, 876, 115	4, 197, 825	27. 08
12	Detroit	8	15, 898, 772	3, 974, 693	4, 286, 791	26. 96
13	Milwaukee	3	6, 713, 070	1, 678, 268	2, 345, 941	34. 95
14	St. Paul	6	12, 997, 668	3, 249, 417	3, 418, 751	26. 30
15	Minneapolis	6	9, 281, 117	2, 320, 279	2, 861, 402	30. 83
16	Kansas City	10	20, 569, 408	5, 142, 352	5, 700, 980	27. 72
17	St. Joseph	4	5, 354, 680	1, 338, 670	1, 280, 636	23. 92
18	Omaha	9	16, 161, 660	4, 040, 415	5, 542, 644	34. 30
19	San Francisco	2	4, 531, 107	1, 132, 777	1, 582, 301	34. 92
	Total all other reserve cities	259	457, 753, 527	114, 438, 382	129, 777, 284	28. 35
	Total all reserve cities	333	899, 412, 106	224, 853, 027	252, 720, 301	28. 10
				15 per cent.		
1	Maine	78	13, 309, 195	1, 996, 379	3, 809, 450	28. 62
2	New Hampshire	51	8, 698, 232	1, 304, 735	2, 675, 354	30. 76
3	Vermont	51	7, 921, 734	1, 188, 260	2, 190, 395	27. 65
4	Massachusetts	204	69, 841, 604	10, 476, 240	16, 660, 833	23. 86
5	Rhode Island	59	18, 308, 672	2, 746, 301	4, 351, 004	23. 76
6	Connecticut	84	30, 536, 859	4, 580, 529	7, 822, 764	25. 62
7	New York	261	87, 094, 038	13, 064, 106	20, 454, 529	23. 49
8	New Jersey	94	48, 727, 996	7, 309, 199	11, 501, 731	36. 60
9	Pennsylvania	278	92, 884, 706	13, 932, 706	24, 317, 288	26. 18
10	Delaware	18	4, 512, 233	676, 835	1, 284, 693	28. 47
11	Maryland	40	8, 612, 487	1, 291, 873	1, 979, 919	22. 99
12	District of Columbia	1	953, 552	143, 033	419, 220	43. 96
13	Virginia	32	14. 855, 678	2, 228, 352	3, 384, 167	22. 78
14	West Virginia	21	5, 246, 872	787, 031	1, 597, 177	30. 44
15	North Carolina	21	4, 741, 341	711, 201	984, 063	20. 75
16	South Carolina	16	4, 053, 292	607, 994	982, 018	24. 23
17	Georgia	30	6, 315, 612	947, 342	1, 740, 878	27. 56
18	Florida	15	3, 382, 584	507, 388	547, 678	16. 19
19	Alabama	30	7, 088, 035	1, 063, 205	1, 735, 640	24. 49
20	Mississippi	12	1, 786, 500	267, 975	464, 147	25. 98
21	Louisiana	9	1, 306, 009	195, 901	294, 544	22. 55
22	Texas	189	30, 173, 990	4, 526, 098	8, 128, 461	26. 94
23	Arkansas	9	2, 411, 601	361, 740	513, 353	21. 29
24	Kentucky	66	13, 732, 469	2, 059, 870	3, 222, 038	23. 46
25	Tennessee	51	16, 411, 518	2, 461, 728	3, 491, 708	21. 28
26	Ohio	210	52, 439, 555	7, 865, 933	13, 646, 701	26. 02
27	Indiana	100	30, 612, 839	4. 591, 926	10, 120, 871	33. 06
28	Illinois	173	43, 184, 991	6, 477, 749	13, 115, 910	30. 37
29	Michigan	102	26, 959, 155	4, 043, 873	6, 567, 633	24. 36
30	Wisconsin	65	18, 834, 249	2, 825, 137	5, 112, 161	27. 14
31	Iowa	139	28, 884, 156	4, 332, 623	8, 646, 944	29. 94
32	Minnesota	48	11, 877, 592	1, 781, 639	2, 946, 336	24. 81
33	Missouri	57	7, 528, 497	1, 129, 275	2, 409, 490	32. 00
34	Kansas	159	20, 651, 297	3, 097, 694	7, 042, 304	34. 10
35	Nebraska	126	15, 395, 373	2, 309, 306	4, 000, 532	25. 99
36	Colorado	46	27, 097, 903	4, 064, 685	8, 560, 627	31. 59
37	Nevada	2	360, 429	54, 064	61. 257	17. 00
38	California	35	14, 679, 235	2, 201, 885	4, 093, 036	27. 88
39	Oregon	37	11, 016, 291	1, 652, 444	2, 687, 878	24. 40
40	Arizona	2	290, 010	43, 502	78, 445	27. 05
41	North Dakota	29	3, 731, 081	559, 662	1, 064, 772	28. 54
42	South Dakota	39	4, 291, 373	643, 706	1, 045, 972	24. 37
43	Idaho	7	1, 454, 313	218, 147	303, 298	20. 86
44	Montana	25	12, 902, 674	1, 935, 401	2, 908, 145	22. 54
45	New Mexico	9	2, 413, 911	362, 087	636, 337	26. 36
46	Utah	10	4, 535, 665	680, 350	1, 395, 983	30. 78
47	Washington	51	14, 321, 833	2, 148, 275	3, 571, 663	24. 94
48	Wyoming	11	2, 657, 294	398, 594	836, 151	31. 47
49	Oklahoma	3	163, 110	24, 467	101, 321	62. 11
50	Indian Territory	2	59, 580	8, 937	16, 352	27. 45
	Total country banks	3, 207	859, 249, 215	128, 887, 382	225, 523. 671	26. 25
	Total United States	3, 540	1, 758, 661, 321	353, 740, 409	478, 243, 972	27. 19

REPORTS OF CONDITION AT THE CLOSE OF BUSINESS ON OCTOBER 2, 1890.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
82,960,768	92,320,039	78,459,940	12,115,699	1,745,000	.....	187,200	1
20,671,996	24,797,262	17,006,659	7,050,603	740,000	.....	49,500	2
6,527,181	5,571,016	3,060,432	2,135,584	375,000	.....	18,000	3
110,159,945	122,688,317	98,527,031	21,301,286	2,860,000	.....	254,700	
14,672,268	14,987,939	11,358,611	3,444,328	185,000	17,723,509	168,368	1
1,311,036	1,334,621	966,921	297,700	70,000	2,313,603	13,500	2
1,345,016	1,472,290	944,035	528,255	.....	1,898,627	33,390	3
11,394,251	15,274,268	9,553,730	4,430,538	1,290,000	10,852,371	115,717	4
4,377,568	5,547,745	3,218,762	2,328,983	.....	4,073,571	69,032	5
2,962,567	4,248,933	3,224,586	949,347	105,000	2,258,039	43,650	6
1,186,745	2,370,753	1,588,078	702,675	80,000	868,142	22,500	7
1,760,125	2,042,995	971,514	1,071,481	.....	899,961	40,500	8
1,006,697	959,146	322,360	636,786	.....	1,017,892	24,750	9
3,541,821	4,119,498	1,020,279	1,989,219	1,110,000	3,726,903	37,800	10
1,924,395	2,157,064	1,026,474	1,115,590	15,000	2,013,436	27,325	11
1,978,347	1,754,133	1,075,889	678,244	.....	2,514,658	18,000	12
835,309	1,210,942	879,659	331,283	.....	1,127,349	7,650	13
1,616,833	1,720,592	1,306,386	414,206	.....	1,682,409	15,750	14
1,153,389	1,194,058	851,444	342,614	.....	1,653,844	13,500	15
2,559,926	2,873,361	1,367,211	1,506,150	.....	2,805,119	22,500	16
664,835	601,771	297,357	304,414	.....	669,865	9,000	17
2,010,645	3,025,516	1,998,224	1,027,292	.....	2,498,003	19,125	18
564,139	1,175,892	1,159,612	16,280	.....	401,909	4,500	19
56,865,912	68,071,517	43,131,132	22,085,385	2,855,000	60,999,210	706,557	
167,025,857	190,759,834	141,658,163	43,386,671	5,715,000	60,999,210	961,257	
727,170	1,093,970	799,856	294,114	.....	2,537,025	178,455	1
468,556	638,141	433,793	204,348	.....	1,904,367	133,346	2
428,494	654,878	424,635	230,243	.....	1,418,492	117,025	3
3,941,490	5,463,691	3,552,646	1,701,045	210,000	10,574,627	622,515	4
1,035,800	1,409,866	817,633	592,233	.....	2,784,337	156,801	5
1,742,940	2,922,376	2,178,132	744,244	.....	4,677,210	223,178	6
4,980,808	7,183,498	4,510,676	2,502,822	170,000	12,658,946	612,085	7
2,850,504	4,549,711	2,208,314	2,331,397	10,000	6,769,081	182,939	8
5,376,702	9,133,917	5,617,917	3,506,000	10,000	14,692,419	490,952	9
257,884	487,412	305,609	171,803	10,000	765,156	32,125	10
497,826	924,830	572,329	352,501	.....	1,007,782	47,307	11
52,713	282,393	240,488	41,905	.....	125,577	11,250	12
872,085	1,541,126	656,782	884,344	.....	1,794,901	48,140	13
304,440	689,393	339,069	350,324	.....	881,853	25,931	14
271,105	505,957	243,798	262,159	.....	444,667	33,439	15
235,327	742,639	320,273	422,366	.....	219,703	19,676	16
363,302	1,198,936	776,148	422,788	.....	502,854	39,088	17
196,790	310,498	124,088	186,410	.....	221,767	15,413	18
403,621	931,575	495,129	436,446	.....	749,912	54,153	19
101,500	334,122	127,252	206,870	.....	115,800	14,225	20
75,165	198,735	116,000	82,735	.....	87,821	7,988	21
1,733,890	4,528,546	1,725,375	2,803,171	.....	3,408,543	191,372	22
139,566	275,070	131,789	143,281	.....	225,458	12,825	23
778,102	1,353,909	714,660	609,249	.....	1,753,513	114,616	24
969,062	2,020,766	889,704	1,131,062	.....	1,409,369	61,573	25
3,010,607	6,492,080	3,105,257	3,366,823	20,000	6,815,207	339,414	26
1,761,695	4,804,799	2,580,613	2,224,186	.....	5,128,385	187,687	27
2,508,120	4,693,724	2,559,343	2,124,381	10,000	8,211,739	207,447	28
1,569,589	2,381,408	1,487,304	894,104	.....	4,066,326	119,899	29
1,103,882	1,777,627	1,120,287	657,340	.....	3,269,102	65,432	30
1,679,184	3,098,050	1,661,430	1,436,620	.....	5,414,232	134,662	31
695,039	1,101,222	765,803	335,419	.....	3,801,073	44,041	32
433,137	813,907	390,812	423,095	.....	1,549,151	46,432	33
1,181,818	2,554,198	1,279,839	1,274,359	.....	4,344,958	143,148	34
884,751	1,469,842	851,892	617,950	.....	2,433,262	97,428	35
1,602,447	3,491,315	2,127,139	1,364,176	.....	5,010,745	58,567	36
20,356	51,343	49,617	1,726	.....	6,742	3,172	37
859,396	2,245,352	2,066,637	178,715	.....	1,794,291	53,393	38
649,234	1,400,153	1,359,565	40,588	.....	1,258,366	29,359	39
16,726	66,060	53,544	12,516	.....	10,698	1,687	40
214,717	411,268	257,164	154,104	.....	630,610	22,894	41
245,678	520,988	253,474	267,514	.....	495,475	29,509	42
85,363	184,399	107,573	76,826	.....	114,161	4,738	43
763,034	1,455,292	850,766	604,526	.....	1,425,038	27,815	44
139,839	322,588	232,505	90,083	.....	301,261	12,488	45
265,164	839,246	645,635	193,611	.....	539,299	17,438	46
837,890	2,004,044	1,826,523	177,521	.....	1,514,070	53,549	47
154,172	298,597	239,880	58,717	.....	524,392	13,162	48
9,112	40,492	17,847	22,645	.....	59,142	1,687	49
3,225	14,806	8,151	6,655	.....	671	875	50
49,490,017	91,908,755	54,230,695	37,218,060	440,000	128,452,576	5,162,340	
216,515,874	282,668,589	195,908,858	80,604,731	6,155,000	189,451,786	6,123,597	

TABLE, BY STATES AND RESERVE CITIES, OF THE RATIOS TO CAPITAL, AND TO FROM MARCH 1, 1886,

	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, 1886.	Sept. 1, 1886.	Mar. 1, 1887.	Sept. 1, 1887.	Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1886.	Sept. 1, 1886.	Mar. 1, 1887.	Sept. 1, 1887.
		P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
1	Maine	4.3	4.1	3.5	3.8	3.8	3.8	3.9	3.9	3.9	3.9	3.5	3.2	2.9	3.1
2	New Hampshire	3.6	3.8	3.7	3.7	3.8	3.9	3.9	3.9	3.9	4.3	3.0	3.1	3.0	3.0
3	Vermont	3.5	3.4	3.4	3.5	3.7	3.4	3.7	3.5	3.6	3.6	2.9	2.9	2.9	2.9
4	Massachusetts	3.4	3.3	3.4	3.4	3.5	3.3	3.5	3.3	4.0	3.1	2.6	2.5	2.6	2.6
5	Boston	2.5	2.6	2.7	2.7	2.8	2.0	2.9	2.8	2.6	2.8	2.1	2.1	2.2	2.1
6	Rhode Island	3.1	3.1	3.2	3.2	3.2	3.2	3.2	3.2	3.0	2.6	2.6	2.5	2.6	2.7
7	Connecticut	3.6	3.7	3.6	3.7	3.4	3.4	3.5	3.5	3.5	3.5	2.8	2.8	2.8	2.9
8	New York	3.8	3.7	3.8	4.2	4.0	4.1	3.9	3.9	4.1	4.7	3.0	2.9	3.0	3.3
9	New York City	4.3	5.5	4.5	4.6	4.3	4.6	4.3	4.2	4.7	4.7	2.8	3.2	2.8	2.8
10	Albany	4.3	4.9	6.6	3.8	5.4	5.0	5.0	5.7	4.4	4.0	2.5	2.4	3.8	2.2
11	New Jersey	4.4	4.4	4.5	4.7	4.5	4.4	4.4	4.6	4.4	4.9	3.3	3.3	3.4	3.4
12	Pennsylvania	3.7	3.7	5.0	3.7	3.8	3.9	3.9	4.0	3.8	3.7	2.8	2.7	3.8	2.8
13	Philadelphia	4.5	4.4	4.1	4.0	3.7	3.6	3.6	3.6	3.6	3.5	2.9	2.8	2.7	2.7
14	Pittsburgh	3.6	3.6	3.6	3.8	3.8	3.8	3.6	3.7	3.7	3.7	2.6	2.6	2.6	2.7
15	Delaware	4.4	4.3	4.4	4.3	4.7	4.7	4.7	5.1	5.0	4.9	3.3	3.2	3.2	3.1
16	Maryland	4.6	4.3	4.3	4.7	4.0	4.2	4.0	4.2	3.9	3.8	3.5	3.2	3.2	3.5
17	Baltimore	3.7	3.7	3.6	3.7	3.5	3.7	3.7	3.8	3.6	3.8	2.9	2.9	2.8	2.8
18	District of Columbia	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.2	3.2	3.2	3.2
19	Washington	3.4	3.2	3.7	3.1	3.2	3.2	3.3	4.6	3.0	2.4	2.6	2.5	2.9	2.4
20	Virginia	4.9	3.2	3.7	3.7	3.8	3.8	4.4	3.8	3.8	3.8	3.7	2.4	2.7	2.7
21	West Virginia	3.9	3.7	3.9	3.5	4.1	3.2	4.0	3.9	4.0	5.0	3.1	2.9	3.1	2.8
22	North Carolina	4.3	3.8	3.9	3.0	3.8	3.1	3.8	3.4	3.7	3.7	3.4	2.5	3.2	2.5
23	South Carolina	4.0	7.3	4.3	3.8	8.3	4.5	4.5	4.5	4.5	4.5	2.8	5.0	3.0	2.6
24	Georgia	3.8	3.3	3.7	5.7	3.8	3.7	3.1	4.3	4.9	3.5	2.9	2.5	2.8	4.3
25	Florida	1.5	1.4	4.6	4.9	3.9	3.9	3.2	4.5	3.8	3.1	1.4	1.3	4.2	4.4
26	Alabama	3.9	4.8	4.3	3.8	3.3	3.4	4.0	3.8	3.9	4.0	3.3	3.4	3.6	3.2
27	Mississippi	7.3	3.3	5.6	2.8	4.1	3.6	4.4	6.5	6.2	4.2	6.6	3.0	4.9	2.4
28	Louisiana	4.0	4.0	4.0	3.0	1.6	2.0	2.0	2.0	3.0	4.2	3.6	3.6	3.6	2.8
29	New Orleans	3.7	3.5	5.5	3.5	4.3	3.7	4.6	3.8	4.7	4.1	2.6	2.6	4.1	2.6
30	Texas	5.9	4.4	7.0	4.6	5.7	5.1	5.0	4.3	5.9	3.9	4.5	3.3	5.4	3.6
31	Arkansas	4.9	3.9	5.4	14.6	4.8	3.9	5.9	7.1	6.2	13.9	3.9	3.1	4.2	13.0
32	Kentucky	3.7	3.8	3.8	4.0	3.6	4.0	3.7	3.8	3.9	3.5	3.0	3.1	3.1	3.2
33	Louisville	3.6	3.6	3.8	3.7	3.7	3.7	3.7	3.7	3.5	3.2	2.9	2.8	3.0	3.0
34	Tennessee	5.1	8.1	4.7	3.6	4.1	3.7	3.7	3.4	3.9	3.1	4.2	6.9	3.9	3.0
35	Ohio	3.7	3.7	3.8	4.1	3.9	3.7	3.7	3.9	4.1	3.8	3.1	3.1	3.1	3.3
36	Cincinnati	3.5	2.8	3.2	3.2	3.3	3.4	3.6	3.4	3.6	3.7	3.1	2.4	2.7	2.7
37	Cleveland	3.2	3.1	2.9	2.6	2.6	2.7	2.9	2.9	3.2	5.7	2.8	2.7	2.6	2.3
38	Indiana	4.3	4.4	4.9	4.2	3.9	4.1	5.7	4.2	4.2	4.5	3.4	3.4	3.8	3.2
39	Illinois	5.0	5.2	4.9	4.9	4.8	5.2	5.0	4.9	5.1	5.3	3.8	3.9	3.7	3.7
40	Chicago	4.6	3.8	4.0	3.5	4.1	3.7	4.4	3.9	10.9	4.9	3.7	3.1	3.2	2.8
41	Michigan	4.7	4.2	5.1	4.6	5.6	4.4	4.3	4.4	4.9	4.1	3.9	3.5	4.3	3.8
42	Detroit	4.7	3.7	4.2	3.6	3.8	3.9	4.0	3.9	3.9	3.7	4.2	3.3	3.8	3.2
43	Wisconsin	6.1	4.6	4.9	5.8	4.9	5.8	5.3	4.8	6.1	8.5	4.8	3.6	3.9	4.5
44	Milwaukee	8.0	6.4	4.0	6.5	6.5	20.3	4.9	4.9	4.9	4.9	5.2	4.2	2.5	4.0
45	Iowa	4.6	4.9	5.4	5.0	5.6	4.5	5.1	4.9	5.5	5.7	3.7	4.0	4.3	4.0
46	Minnesota	4.3	4.2	4.3	4.6	4.2	4.1	3.6	3.2	3.6	3.4	3.7	3.6	3.6	3.9
47	Missouri	4.8	3.9	3.7	4.7	4.8	4.2	4.7	5.2	4.5	4.1	4.0	3.2	3.2	3.8
48	St. Louis	3.8	3.8	3.5	3.7	3.0	18.9	2.5	3.5	3.2	3.1	2.9	2.9	2.6	2.7
49	Kansas City	.....	.....	.....	4.1	3.9	4.2	4.0	4.2	3.8	4.0	.....	.....	.....	3.6
50	St. Joseph	.....	.....	.....	3.3	3.3	3.3	3.3	8.5	3.6	2.8	.....	.....	.....	2.5
51	Kansas	5.2	4.9	5.8	5.3	5.8	4.7	4.2	4.4	3.6	3.2	4.5	4.2	5.0	4.5
52	Nebraska	5.8	5.2	5.4	6.4	5.6	5.5	5.2	5.2	4.8	4.3	5.0	4.3	4.5	5.5
53	Omaha	.....	.....	.....	3.1	3.1	3.4	3.2	3.9	3.7	3.3	.....	.....	.....	2.5
54	Colorado	7.7	7.2	7.9	8.2	10.2	9.3	5.8	5.9	12.0	11.7	5.3	5.3	5.8	6.0
55	Nevada	10.0	8.0	5.3	4.0	4.0	4.8	4.4	6.0	6.0	6.0	7.5	6.1	4.4	3.2
56	California	8.9	4.9	4.7	5.6	4.1	7.5	4.7	4.4	4.4	4.6	7.1	3.9	3.8	4.6
57	San Francisco	4.0	3.5	2.0	1.9	1.9	1.9	3.8	4.0	5.6	4.0	3.4	3.0	1.8	1.8
58	Oregon	4.6	3.8	5.0	3.3	17.4	4.0	3.7	3.9	3.5	4.7	4.2	3.5	4.7	3.0
59	Arizona	.....	.....	.....	.....	6.0	6.0	6.0	6.0	6.0	6.0	.....	.....	.....	.....
60	Dakota	4.9	3.1	3.7	4.1	4.0	4.0	5.6	3.2	.....	.....	4.0	2.6	3.2	3.5
61	North Dakota	.....	.....	.....	.....	.....	.....	.....	.....	6.2	3.4	.....	.....	.....	.....
62	South Dakota	.....	.....	.....	.....	.....	.....	.....	.....	5.6	2.8	.....	.....	.....	.....
63	Idaho	10.0	.....	4.3	.....	4.9	7.7	4.9	1.1	1.3	1.0	9.2	.....	40.0	.....
64	Montana	2.9	2.2	4.1	1.5	4.2	3.3	2.1	0.9	7.7	4.0	2.5	1.9	3.4	1.2
65	New Mexico	8.1	4.8	7.1	4.9	3.8	4.3	3.8	6.7	6.0	6.3	6.5	3.9	5.9	4.1
66	Utah	4.1	4.1	4.7	5.3	5.4	5.1	7.3	4.3	5.8	4.2	3.1	3.0	3.4	3.7
67	Washington	4.3	7.1	3.3	4.5	4.2	5.2	4.5	7.9	5.0	3.3	3.8	6.2	2.9	3.7
68	Wyoming	7.5	3.3	6.5	3.2	2.5	1.1	1.7	2.3	2.3	2.4	6.3	2.8	5.4	2.6
	Average	4.0	3.9	4.0	3.9	4.0	4.0	3.9	3.9	4.3	3.9	3.1	3.0	3.1	3.0

NOTE.—Figures printed in bold-face type in columns

CAPITAL AND SURPLUS, OF THE EARNINGS AND DIVIDENDS OF NATIONAL BANKS TO SEPTEMBER 1, 1890.

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—										
Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1886.	Sept. 1, 1886.	Mar. 1, 1887.	Sept. 1, 1887.	Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	
P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct	P. ct.	P. ct.	P. ct.	P. ct.	P. ct	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	
3.1	3.1	3.1	3.1	3.1	3.1	4.1	3.4	1.8	3.9	4.0	3.6	4.4	3.9	4.0	3.7	1
3.1	3.1	3.1	3.1	3.1	3.4	3.8	3.7	4.0	4.2	3.7	4.0	4.0	3.2	3.6	3 9	2
3.0	2.8	3.1	2.8	2.9	2.9	3.6	3.3	3.7	3.5	4.1	3.7	4.0	3.7	3.4	3.6	3
2.7	2.5	2.7	2.5	3.0	2.3	2.5	3.0	2.9	3.8	2.8	3.0	3.4	3.4	2.6	3.2	4
2.3	2.3	2.3	2.2	2.1	2.2	2.5	3.0	2.8	3.3	3.0	3.3	3.9	3.4	1.7	2.7	5
2.7	2.7	2 6	2.6	2.4	2.1	2.6	3.4	3.4	3.5	3.4	3.4	3.5	2.5	3.0	0.9	6
2.7	2 7	2.7	2.7	2.7	2.7	3.2	3.6	3.3	2 9	2.0	2.9	3.3	3.2	3.6	3.8	7
3.1	3.1	3.0	3.0	3.0	3.5	4.1	3.9	4.4	4.2	4.1	4.1	4.7	4.3	4.4	4.5	8
2.6	2.8	2.6	2.8	2.7	2.7	4.4	4.6	5.9	5.6	4.6	5.2	4.9	4.9	5.5	5.3	9
3.2	2.9	2.9	3.1	2.4	2.1	1.6	2.4	5.4	4.4	2.8	2.6	3.4	5.4	2.3	0.6	10
3.3	3.2	3.2	3.2	3.1	3.4	4.0	4.9	5.1	5.0	5.2	4.9	5.0	5.6	6.1	5.5	11
2.8	2.8	2.8	2.9	2.7	2.6	3.6	3.5	4 6	3.7	4.0	3.8	4.6	4.1	4.5	3.9	12
2.5	2.4	2.4	2.4	2.4	2 3	3.4	3.6	3.9	3.7	3.7	3.2	3.5	3.8	3.5	3.5	13
2.6	2.6	2.4	2.4	2.4	2.4	3.5	3.7	4.2	4.6	5.0	4.1	3.8	3.9	4.2	4.1	14
3.4	3.4	3.4	3.6	3.5	3.4	4.4	3.9	4.5	4.6	4.3	4.6	4.9	4.7	4.2	4.9	15
3.0	3.1	3.0	3.0	2.9	2.8	4.0	3 6	4.1	3.9	3.8	5.5	4.3	4.8	4.3	3.9	16
2.7	2.8	2.8	2.9	2.7	2.8	3.4	3.0	4.0	2.8	3.0	3.7	4.1	3.0	3.6	3.2	17
3.2	3.2	3.2	3.2	3.2	2.9	4.0	3.9	3.8	3.7	3.6	3.4	4.2	4.1	4.5	4.3	18
2 4	2.4	2.4	3.2	2.1	1.7	3.1	4.5	5.1	4.8	4.8	4 8	4.8	5.8	6.2	5.5	19
2.7	2.7	3.1	2.7	2.7	2.7	3.6	3.2	4.1	4.1	4.3	3.6	4.8	4.7	4.6	5.8	20
3.3	2.6	3.2	3.1	3.1	4.9	3.7	3.4	3.2	3.3	2.9	3.6	4.3	4.5	4.4	5.0	21
3.1	2.5	3.0	2.7	2.9	3.0	3.6	2.9	4.2	3.6	4.0	5.1	4.2	5.1	4.0	3.4	22
5.7	3.1	3.1	3.1	3.1	3.0	4.3	3.6	4.1	5.3	7.1	5.5	4.8	7.1	4.4	7.2	23
2.9	2.8	2.4	3.3	3.8	2.7	2 4	5.7	3.5	5.5	4.3	5.5	3.7	3.7	4.6	4.5	24
3.4	3.4	2.8	3.9	3.3	2.7	5.2	4.4	6.1	7.7	6.6	6.6	4.6	5.7	6.2	5.5	25
2.7	2.8	3.3	3.0	3.2	3.2	6.8	4.7	7.0	11.4	4.8	4.1	4.3	6.1	6 3	5.4	26
3.4	2.9	3.5	5.1	4.6	3.2	7.0	8.8	6.1	9.0	6.1	8.6	5.9	8.8	6.0	6.9	27
1.4	1.7	1.7	1.6	3.2	3.3	5.0	3.8	4.3	8.0	7.2	7.0	4.6	5.1	6 8	9.4	28
2.9	2.5	3.1	2.6	3.0	2.7	3.0	2.1	4.4	4.8	3.8	1.4	5.3	6.2	5.6	4.1	29
4.6	4.1	4.0	3.5	4.8	3.2	6.2	6.7	5.7	4.5	5.7	5.3	5.7	6.1	6.3	5.8	30
4.1	3.3	4.8	5.9	5.0	11.1	4.9	6.5	6.4	7 9	7.3	8.4	7.4	7.9	6.4	16.5	31
2.9	3.3	3.0	3.1	3.1	2.8	5.6	4.1	3.7	3.6	3.8	3.8	4.1	4.0	4.4	4.7	32
2.9	2.9	2.9	2.9	2.8	2.6	3.6	4.7	3.0	3.2	3.3	2.5	4.1	3.7	5.4	2.9	33
3.4	3.0	3.1	2.8	3.2	2.5	5.6	5.8	5.7	6.4	6.2	5.1	5.1	3.7	4.8	5.1	34
3.1	3.0	3.0	3.1	3.2	3.0	3.5	3.5	3.7	4.2	3.9	4.2	4.3	4.1	4.0	3.9	35
2.8	2.8	3.0	2.8	2.9	3.0	3.6	3.5	4.1	6.5	2.4	3.6	4.2	4.0	4.7	5.5	36
2.3	2.4	2.5	2.5	2.7	4.8	3.7	3.2	3.9	3.7	3.4	4.4	3.8	3.8	3.7	4.1	37
3.0	3.2	4.4	3.2	3.2	3.4	5.9	3.8	4.3	4.2	4.5	3.6	4.6	4.4	5.0	4.4	38
3.6	3.9	3.8	3.7	3.9	3.9	5.0	4 7	5.3	4.5	5.0	4.4	5.8	5.3	5.4	4.9	39
3.1	2.7	3.3	2.8	7.7	2.9	5.9	5.1	6.4	7.0	6.8	5.6	5.5	5.3	6.1	6.3	40
4.6	3.6	3.5	3.5	4.0	3.2	4.6	5.2	5.5	5.3	5.8	4.9	4.5	4.7	4.9	4.9	41
3.4	3.5	3.6	3.4	3.4	3.2	8.6	4.8	5.0	4.7	4.9	4.7	5.0	4.7	4.3	3.5	42
3.8	5.4	4.1	3.7	4.7	6.7	5.6	5.0	5.7	6.6	6.3	7.3	5.5	6.0	5.8	6.5	43
4.0	12.9	3.4	3.4	3.2	3.2	7.4	6.6	5.2	5.7	3.6	8.6	10.0	4.7	6.2	5.2	44
4.5	3.6	4.0	3.9	4.3	4.4	4.7	4.3	5.1	5.2	4.7	4.9	4.8	5.1	5.1	4.8	45
3.5	3.4	3.1	2.7	3.1	2.9	4.9	4.3	6.8	4.3	5.5	3.9	4.6	3.3	5.4	3.5	46
3.9	3.4	3.8	4.3	3.7	3.5	5.0	4.8	5.8	5.1	4.9	4.3	4.9	4.2	4.6	4.4	47
2.1	15.8	2.0	2.7	2.7	2.8	3.5	4.7	3.6	5.0	2.4	4.5	4.9	4.8	2.8	7.6	48
3.6	3.8	3.6	3.7	3.4	3.6	.....	.....	.....	8.4	5.2	5.2	5.6	4.9	4.8	4.4	49
2.4	2.4	2.4	15.3	3.3	2.6	.....	.....	.....	3.8	3.9	0.6	7.7	8.5	5.8	5.5	50
5.0	4.0	3.6	3.8	3.1	2.7	7.6	7.7	9.0	6.7	7.1	6.0	5.1	3.7	3.8	3.2	51
4.9	4.6	4.4	4.4	4.0	3.6	6.8	3.1	7.2	7.2	6.7	6.5	7.0	6.1	5.9	4.9	52
2.5	2.7	2.5	3.4	3.2	3.0	.....	.....	.....	3.5	3.7	3.0	5.4	4.9	4.8	3.8	53
7.6	6.7	4.2	4.3	9.5	8.0	6.7	6.3	9.1	8.4	19.3	9.8	9.8	10.0	9.1	9.0	54
2.9	3.5	3.5	4.4	4.4	4.4	8.0	9.2	5.8	6.7	10.0	13.0	6.1	6.1	5.3	6.3	55
3.3	6.2	3.9	3.1	3.6	3.7	6.5	6.3	7.0	7.3	9.7	9.4	6.6	6.2	5.3	4.9	56
1.8	1.7	3.3	3.4	4.3	3.1	3.5	3.1	2.7	3.2	4.9	5.0	5.6	6.8	4.4	5.2	57
15.3	3.5	3.1	3.3	2.9	3.4	11.5	7.1	9.5	11.8	10.4	11.5	8.5	7.9	7.5	8.4	58
5.7	5.5	5.2	5.0	4.8	4.6	.....	.....	.....	.....	13.1	9.5	12.5	8.6	10.2	7.2	59
3.3	3.3	4.5	2.6	.....	.....	5.1	4.8	6.1	3.2	6.1	5.0	6.7	4.1	.....	.....	60
.....	.....	.....	.....	5.0	2.8	.....	.....	.....	.....	.....	.....	.....	.....	7.1	2.7	61
.....	.....	.....	.....	4.5	2.2	.....	.....	.....	.....	.....	.....	.....	.....	5.0	3.5	62
4.2	6.2	4.1	1.0	1.0	0.8	7.0	5.8	6.1	3.4	7.8	5.9	8.0	6.5	6.0	4.3	63
3.4	2.6	1.7	0.7	6.4	3.3	6.4	4.8	9.4	8.0	8.2	7.6	8.3	4.7	11.9	9 5	64
3.2	3.6	3.1	5.5	4.9	5.0	7.2	5.5	5.0	3.7	3.4	5.0	5.8	5.9	6.0	5.2	65
3.7	3.4	4.7	3.1	4.1	3.0	5.7	8.8	6.1	5.1	5.3	7.9	12.3	8.5	8.7	6.3	66
3.5	4.3	3.2	5.7	3.8	2.6	6.1	7.1	7.2	8.2	12.9	10.6	10.9	10.3	9.5	8.1	67
1.7	0.9	1.4	1.9	1.9	2.0	7.6	6.2	5.7	6.0	2.0	3.6	1.8	1.4	2.5	3.4	68
3.0	3.0	3.0	2.9	3.2	2.9	4.0	4.0	4.5	4.5	4.3	4.3	4.5	4.3	4.3	4.3	

r 1886 and 1890 signify percentage of loss.

LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON THREE DATES IN THE YEARS 1885, 1886, 1887, 1888, 1889, and 1890.

STATES AND TERRITORIES EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
May 6, 1885	2,432	540.3	81.1	171.0	31.6	40.7	30.2	90.0	10.1
July 1, 1885	2,442	552.2	82.8	170.3	30.8	40.1	28.1	92.1	10.0
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	41.5	29.9	95.9	10.2
Mar. 1, 1886	2,518	596.1	89.4	181.6	30.4	45.1	27.7	98.9	9.8
June 3, 1886	2,552	611.7	91.8	181.6	29.7	49.1	29.7	93.5	9.3
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
May 13, 1887	2,676	682.8	102.4	198.9	29.1	51.1	32.9	107.8	6.8
Aug. 1, 1887	2,724	683.0	102.4	189.5	27.7	48.9	31.3	102.6	6.6
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
Apr. 30, 1888	2,809	707.5	106.1	193.9	27.4	51.0	33.8	102.8	6.4
June 30, 1888	2,829	711.8	106.8	199.2	28.0	49.1	31.5	112.2	6.3
Oct. 4, 1888	2,847	739.3	110.9	209.8	28.4	50.2	34.5	118.9	6.2
May 13, 1889	2,914	769.8	115.5	223.9	29.1	53.5	36.9	127.8	5.6
July 12, 1889	2,944	789.1	118.4	229.3	29.1	53.3	37.2	133.3	5.6
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
May 17, 1890	3,125	845.3	126.8	223.2	26.4	52.9	37.3	127.6	5.4
July 18, 1890	3,151	835.4	124.3	222.2	26.6	52.7	37.1	127.0	5.3
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2

NEW YORK CITY.

May 6, 1885	44	297.7	74.4	123.5	41.5	96.5	26.4	.....	0.6
July 1, 1885	45	312.7	78.2	132.8	42.5	96.5	37.5	.....	0.6
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Mar. 1, 1886	45	323.6	80.9	101.2	31.3	77.2	23.5	.....	0.5
June 3, 1886	45	296.8	74.2	89.9	30.3	57.9	31.5	.....	0.4
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
May 13, 1887	46	299.7	74.9	82.8	27.6	63.6	18.8	.....	0.4
Aug. 1, 1887	46	294.0	73.5	82.6	28.1	65.0	17.2	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
Apr. 30, 1888	46	316.7	79.2	94.8	29.9	69.4	25.0	.....	0.4
June 30, 1888	46	338.4	84.6	102.7	30.3	73.4	28.8	.....	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	.....	0.3
May 13, 1889	45	361.0	90.2	103.7	28.7	71.5	32.0	.....	0.2
July 12, 1889	45	359.2	89.8	97.3	27.1	61.8	35.3	.....	0.2
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	.....	0.2
May 17, 1890	46	322.3	80.6	85.0	26.4	65.2	19.6	.....	0.2
July 18, 1890	47	326.8	81.7	88.4	27.0	64.2	24.0	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	.....	0.2

CHICAGO.

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

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

ST. LOUIS.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held. Amount.	Reserve held. Ratio to deposits.	Classification of reserve. Specie.	Other lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
May 13, 1887	5	9.1	2.2	3.3	36.4	1.5	1.8	.....	0.03
Aug. 1, 1887	5	10.8	2.7	3.4	31.9	1.6	1.8	.....	0.03
Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	0.03
Apr. 30, 1888	4	8.7	2.2	3.5	40.1	1.6	1.8	.....	0.03
June 30, 1888	4	8.9	2.2	3.7	42.0	1.8	1.9	.....	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.1	1.0	1.1	.....	0.02
May 13, 1889	4	7.5	1.9	3.5	46.8	1.9	1.7	.....	0.01
July 12, 1889	5	11.3	2.8	4.6	40.1	2.2	2.3	.....	0.01
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	.....	0.01
May 17, 1890	8	26.0	6.5	6.5	25.0	3.3	3.1	.....	0.02
July 18, 1890	8	27.2	6.8	6.6	24.4	3.3	3.3	.....	0.02
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	.....	0.02
OTHER RESERVE CITIES. *									
May 6, 1885	202	346.5	86.6	124.0	35.8	40.2	39.9	40.9	3.0
July 1, 1885	202	356.5	89.1	123.4	34.6	41.0	38.8	40.7	2.9
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	41.9	35.0	42.4	2.9
Mar. 1, 1886	205	378.0	94.5	124.0	32.8	49.3	28.2	43.9	2.7
June 3, 1886	212	387.2	96.8	122.8	31.7	50.5	30.2	39.6	2.5
Oct. 7, 1886	217	381.5	95.4	113.9	29.9	44.5	26.0	41.3	2.2
May 13, 1887	210	345.1	86.3	106.1	30.7	38.0	26.4	40.2	1.4
Aug. 1, 1887	221	335.5	83.9	98.4	29.3	34.8	24.2	37.7	1.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Apr. 30, 1888	221	355.4	88.8	105.9	29.8	36.7	24.5	43.7	1.0
June 30, 1888	224	372.5	93.1	113.4	30.4	42.9	23.6	45.9	1.0
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.4	51.5	0.9
May 13, 1889	224	415.3	103.8	132.8	32.0	43.7	28.9	59.6	0.7
July 12, 1889	226	437.8	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
SUMMARY.									
May 6, 1885	2,678	1,184.5	242.1	418.5	35.3	177.4	96.5	130.9	13.7
July 1, 1885	2,689	1,221.4	250.1	426.5	34.9	177.6	102.6	132.8	13.5
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	174.9	88.6	138.3	13.6
Mar. 1, 1886	2,768	1,297.6	264.8	406.8	31.3	171.6	79.4	142.8	12.9
June 3, 1886	2,809	1,295.7	262.8	394.2	30.4	157.5	91.6	133.0	12.2
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	28.9	156.4	68.7	140.8	11.4
May 13, 1887	2,955	1,404.7	282.9	411.9	29.3	167.3	87.6	148.1	8.8
Aug. 1, 1887	3,014	1,389.7	279.1	396.0	28.5	165.1	82.3	140.3	8.3
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Apr. 30, 1888	3,098	1,459.6	294.1	419.3	28.7	172.1	92.9	146.5	7.9
June 30, 1888	3,120	1,503.5	304.7	441.5	29.4	181.3	94.3	158.1	7.8
Oct. 4, 1888	3,140	1,543.6	312.0	446.2	28.9	178.1	90.0	170.5	7.6
May 13, 1889	3,206	1,627.9	330.0	490.3	30.1	185.2	111.2	187.4	6.6
July 12, 1889	3,239	1,665.0	337.3	487.3	29.3	175.9	112.3	192.5	6.5
Sept. 30, 1889	3,290	1,655.5	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

* Includes Chicago and St. Louis up to 1887.

STATE OF THE LAWFUL-MONEY RESERVE OF THE NATIONAL BANKS AS

STATES AND

	Dates.	No. of banks.	Net deposits.	Reserve required.
1	Sept. 30, 1884	2,417	$535,807,406	$80,371,110
2	Dec. 20, 1884	2,417	520,283,576	78,042,536
3	Mar. 10, 1885	2,425	537,613,418	80,642,012
4	May 6, 1885	2,432	540,281,214	81,042,182
5	July 1, 1885	2,442	552,196,593	82,829,489
6	Oct. 1, 1885	2,467	570,838,327	85,625,749
7	Dec. 24, 1885	2,485	580,879,155	87,131,873
8	Mar. 1, 1886	2,518	596,051,483	89,407,722
9	June 3, 1886	2,552	611,733,799	91,760,669
10	Aug. 27, 1886	2,589	623,886,736	93,583,010
11	Oct. 7, 1886	2,590	637,564,136	95,634,620
12	Dec. 28, 1886	2,612	651,697,492	97,754,624
13	Mar. 4, 1887	2,644	675,355,824	101,303,374
14	May 13, 1887	2,676	682,845,855	102,426,878
15	Aug. 1, 1887	2,724	682,963,777	102,444,566
16	Oct. 5, 1887	2,756	690,622,007	103,593,301
17	Dec. 7, 1887	2,778	684,059,721	102,608,958
18	Feb. 14, 1888	2,787	707,423,152	106,113,472
19	Apr. 30, 1888	2,809	707,530,013	106,129,502
20	June 20, 1888	2,827	711,849,213	106,777,382
21	Oct. 4, 1888	2,847	739,325,350	110,898,802
22	Dec. 12, 1888	2,858	730,883,243	109,632,486
23	Feb. 26, 1889	2,878	757,591,413	113,638,712
24	May 13, 1889	2,914	769,817,794	115,472,669
25	July 12, 1889	2,944	789,081,203	118,362,180
26	Sept. 30, 1889	2,992	807,628,795	121,144,318
27	Dec. 11, 1889	3,026	807,532,815	121,129,922
28	Feb. 28, 1890	3,076	833,504,222	125,025,633
29	May 17, 1890	3,125	845,329,596	126,799,439
30	July 18, 1890	3,151	835,341,554	124,301,233
31	Oct. 2, 1890	3,207	859,249,215	128,887,382

RESERVE

1	Sept. 30, 1884	247	562,888,105	140,722,026
2	Dec. 20, 1884	247	588,299,710	147,074,927
3	Mar. 10, 1885	246	626,616,971	156,654,242
4	May 6, 1885	246	644,259,607	161,064,902
5	July 1, 1885	247	669,199,214	167,299,805
6	Oct. 1, 1885	247	677,333,060	169,333,265
7	Dec. 24, 1885	247	666,672,097	166,668,024
8	Mar. 1, 1886	250	701,576,125	175,394,031
9	June 3, 1886	257	683,992,858	170,998,214
10	Aug. 27, 1886	260	656,759,355	164,189,838
11	Oct. 7, 1886	262	664,245,121	166,061,280
12	Dec. 28, 1886	263	671,648,508	167,912,127
13	Mar. 4, 1887	265	712,504,3.0	178,126,082
14	May 13, 1887	279	721,869,242	180,467,310
15	Aug. 1, 1887	290	706,708,847	176,677,212
16	Oct. 5, 1887	293	697,767,889	174,441,972
17	Dec. 7, 1887	292	695,790,194	173,947,548
18	Feb. 14, 1888	290	747,718,913	186,929,728
19	Apr. 30, 1888	289	752,040,152	188,010,038
20	June 30, 1888	293	791,629,383	197,907,346
21	Oct. 4, 1888	293	804,241,438	201,060,359
22	Dec. 12, 1888	292	774,053,284	193,513,321
23	Feb. 26, 1889	291	840,117,539	210,029,385
24	May 13, 1889	292	858,084,652	214,521,163
25	July 12, 1889	295	875,916,968	218,979,242
26	Sept. 30, 1889	298	847,868,586	211,967,147
27	Dec. 11, 1889	300	801,625,021	200,406,255
28	Feb. 28, 1890	307	844,646,301	211,161,575
29	May 17, 1890	313	858,292,596	214,573,149
30	July 18, 1890	333	900,058,542	225,014,635
31	Oct. 2, 1890	333	899,412,106	224,853,027

SHOWN BY THE REPORTS FROM SEPTEMBER 30, 1884, TO OCTOBER 2, 1890.

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.	
	Per cent.						
$156, 304, 733	29. 2	$35, 238, 175	$30, 392, 840	$500, 000	$79, 652, 119	$10, 521, 599	1
161, 864, 287	31. 1	34, 587, 231	29, 943, 391	565, 000	86, 489, 195	10, 279, 470	2
175, 030, 558	32. 6	38, 852, 692	30, 134, 197	665, 000	95, 289, 830	10, 088, 839	3
171, 011, 833	31. 6	40, 736, 669	29, 508, 036	635, 000	89, 991, 054	10, 141, 074	4
176, 245, 483	30. 8	40, 065, 640	27, 473, 329	635, 000	92, 068, 593	10, 002, 921	5
177, 470, 804	31. 1	41, 467, 335	29, 375, 936	500, 000	95, 954, 541	10, 172, 992	6
181, 357, 249	31. 2	42, 195, 802	28, 898, 910	530, 000	99, 687, 965	10, 014, 572	7
181, 591, 775	30. 4	45, 138, 994	27, 257, 991	475, 000	98, 901, 439	9, 818, 351	8
181, 552, 648	29. 6	49, 082, 209	29, 256, 191	465, 000	93, 459, 713	9, 289, 535	9
188, 847, 786	30. 2	47, 370, 313	28, 214, 619	460, 000	103, 642, 532	9, 160, 322	10
186, 191, 889	29. 2	47, 824, 967	29, 672, 277	460, 000	99, 493, 068	8, 741, 577	11
192, 278, 974	29. 5	50, 326, 819	31, 879, 137	500, 000	101, 746, 037	7, 826, 981	12
203, 307, 527	30. 1	50, 884, 172	30, 643, 368	555, 000	113, 943, 928	7, 281, 059	13
198, 863, 737	29. 1	51, 143, 531	32, 418, 634	545, 000	107, 857, 035	6, 897, 537	14
189, 537, 562	27. 7	48, 955, 455	30, 878, 291	470, 000	102, 597, 807	6, 636, 009	15
190, 919, 164	27. 6	50, 821, 078	32, 129, 936	475, 000	100, 879, 879	6, 613, 271	16
185, 803, 160	27. 2	51, 696, 357	31, 997, 316	520, 000	95, 002, 425	6, 587, 062	17
201, 787, 492	28. 5	51, 835, 866	32, 264, 784	510, 000	110, 693, 685	6, 483, 157	18
193, 936, 932	27. 4	50, 988, 350	33, 260, 054	515, 000	102, 759, 410	6, 414, 118	19
199, 159, 391	28. 0	49, 123, 698	31, 021, 956	505, 000	112, 183, 937	6, 324, 800	20
209, 844, 956	28. 4	50, 188, 336	33, 789, 747	680, 000	118, 950, 556	6, 236, 317	21
200, 111, 504	27. 4	50, 661, 056	33, 326, 867	530, 000	109, 573, 502	6, 020, 079	22
224, 480, 351	29. 6	52, 214, 875	34, 734, 244	855, 000	130, 841, 596	5, 834, 636	23
223, 875, 655	29. 1	53, 549, 166	36, 235, 912	705, 000	127, 753, 288	5, 632, 289	24
229, 353, 725	29. 1	53, 312, 874	36, 7[illegible]8, 352	485, 000	133, 246, 766	5, 550, 733	25
224, 634, 194	27. 8	50, 467, 987	35, 712, 394	510, 000	132, 423, 322	5, 520, 491	26
212, 516, 298	26. 3	52, 496, 023	37, 383, 775	510, 000	116, 716, 620	5, 403, 880	27
233, 749, 310	28. 0	55, 084, 885	38, 450, 332	505, 000	134, 379, 587	5, 329, 506	28
223, 205, 878	26. 4	52, 896, 449	36, 823, 184	475, 000	127, 639, 363	5, 371, 882	29
222, 203, 056	26. 6	52, 752, 311	36, 674, 235	440, 000	127, 015, 635	5, 320, 875	30
225, 523, 671	26. 2	54, 250, 695	37, 218, 060	440, 000	128, 452, 576	5, 162, 340	31

CITIES.

189, 850, 706	33. 7	93, 371, 299	46, 651, 819	13, 700, 000	32, 340, 900	3, 786, 688	1
208, 349, 105	35. 4	105, 159, 848	46, 426, 164	18, 475, 000	34, 672, 781	3, 615, 312	2
235, 974, 313	37. 7	128, 263, 181	40, 883, 125	22, 095, 000	41, 172, 443	3, 560, 564	3
247, 455, 612	38. 4	136, 678, 750	47, 828, 963	18, 500, 000	40, 912, 049	3, 535, 850	4
256, 223, 121	38. 3	137, 546, 852	52, 228, 023	22, 285, 000	40, 661, 809	3, 501, 437	5
237, 894, 989	35. 1	133, 405, 237	40, 362, 183	18, 300, 000	42, 402, 609	3, 424, 960	6
215, 991, 777	32. 4	123, 158, 550	38, 686, 556	11, 235, 000	39, 551, 479	3, 360, 192	7
225, 227, 964	32. 1	126, 476, 925	39, 756, 895	11, 955, 000	43, 904, 247	3, 134, 897	8
212, 639, 672	31. 0	108, 377, 660	50, 400, 597	11, 385, 000	39, 567, 423	2, 908, 991	9
187, 891, 591	28. 6	101, 630, 179	35, 825, 132	7, 655, 000	40, 072, 689	2, 708, 591	10
190, 985, 722	28. 7	108, 562, 730	33, 140, 045	5, 395, 000	41, 271, 509	2, 616, 438	11
200, 813, 518	29. 9	116, 656, 737	35, 860, 691	5, 695, 000	40, 371, 942	2, 229, 148	12
214, 686, 473	30. 1	120, 794, 734	35, 584, 790	7, 090, 000	49, 217, 253	1, 999, 696	13
212, 950, 477	29. 5	116, 170, 136	47, 176, 454	7, 480, 000	40, 210, 839	1, 913, 048	14
206, 466, 135	29. 2	116, 148, 755	43, 599, 051	7, 340, 000	37, 672, 349	1, 705, 980	15
203, 291, 575	29. 1	114, 264, 376	41, 621, 319	5, 715, 000	39, 993, 709	1, 697, 171	16
196, 092, 726	28. 2	107, 544, 286	43, 364, 659	5, 645, 000	37, 957, 340	1, 581, 441	17
227, 815, 221	30. 5	121, 994, 748	50, 052, 886	9, 610, 000	44, 647, 555	1, 510, 032	18
225, 407, 142	30. 0	121, 085, 661	50, 314, 156	8, 815, 000	43, 718, 493	1, 473, 832	19
242, 342, 965	30. 6	132, 168, 579	50, 973, 687	11, 810, 000	45, 949, 662	1, 441, 337	20
236, 321, 317	29. 4	127, 799, 480	47, 309, 714	8, 385, 000	51, 508, 038	1, 319, 085	21
228, 126, 466	29. 5	122, 073, 222	49, 228, 193	8, 690, 000	47, 013, 696	1, 121, 355	22
259, 776, 653	30. 9	130, 069, 926	53, 890, 616	12, 930, 000	61, 860, 599	1, 025, 512	23
266, 431, 684	31. 1	131, 627, 286	61, 602, 473	12, 650, 000	59, 619, 008	932, 917	24
257, 944, 870	29. 5	122, 590, 995	60, 698, 480	14, 405, 000	59, 343, 308	907, 087	25
234, 930, 688	27. 7	113, 858, 462	51, 039, 699	12, 435, 000	56, 712, 959	884, 568	26
223, 275, 478	27. 8	118, 593, 435	47, 101, 119	8, 535, 000	48, 173, 145	872, 779	27
237, 434, 449	28. 1	126, 461, 252	48, 101, 270	8, 325, 000	53, 684, 545	862, 382	28
240, 691, 424	28. 0	125, 269, 045	51, 265, 808	7, 660, 000	55, 566, 943	929, 628	29
250, 833, 366	27. 9	125, 851, 752	55, 806, 133	9, 385, 000	58, 806, 133	984, 247	30
252, 720, 301	28. 1	141, 668, 163	43, 386, 671	5, 715, 000	60, 999, 210	961, 257	31

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1889,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine	76	$10,660,000	$2,6-8,672.09	$13,348,672.09	$797,694.98
2	New Hampshire	51	6,330,000	1,549,741.29	7,879,741.29	511,559.67
3	Vermont	49	7,466,000	1,754,392.57	9,220,392.57	533,920.76
4	Massachusetts	201	45,067,500	14,621,370.42	59,688,870.42	3,770,208.14
5	Boston	55	51,800,000	13,692,321.70	65,492,321.70	3,602,385.40
6	Rhode Island	60	20,284,050	4,731,369.52	25,015,419.52	1,206,767.87
7	Connecticut	84	24,024,430	7,119,313.46	31,143,743.46	2,078,354.26
	Division No. 1	576	165,631,980	46,157,181.05	211,789,161.05	12,500,891.68
8	New York	265	34,436,060	11,550,305.42	45,986,365.42	3,974,479.58
9	New York City	45	48,850,000	34,121,638.60	82,971,638.60	9,278,288.37
10	Albany	6	1,550,000	1,330,500.00	2,880,500.00	308,709.58
11	New Jersey	90	13,993,350	5,840,937.92	19,834,287.92	2,033,540.55
12	Pennsylvania	258	34,302,390	13,938,128.33	48,240,518.33	3,562,495.56
13	Philadelphia	44	23,608,000	11,978,803.08	35,586,803.08	2,477,792.00
14	Pittsburgh	24	10,500,000	5,380,001.67	15,880,001.67	1,139,840.77
	Division No. 2	732	167,239,800	84,140,315.02	251,380,115.02	22,775,146.41
15	Delaware	18	2,133,985	892,466.00	3,026,451.00	242,600.57
16	Maryland	35	3,101,700	1,103,124.09	4,204,824.00	387,441.94
17	Baltimore	17	11,713,260	4,067,500.00	15,780,760.00	904,779.24
18	District of Columbia	1	252,000	60,000.00	312,000.00	27,150.17
19	Washington	8	1,757,980	747,000.00	2,504,980.00	263,827.61
20	Virginia	30	4,146,300	1,729,800.00	5,876,100.00	554,796.39
21	West Virginia	20	1,906,000	496,962.10	2,402,962.10	202,097.94
	Division No. 3	129	25,011,225	9,096,852.19	34,108,077.19	2,582,693.86
22	North Carolina	19	2,426,000	627,604.30	3,053,604.30	229,506.25
23	South Carolina	16	1,798,000	846,500.00	2,644,500.00	256,373.69
24	Georgia	29	3,776,000	1,124,360.35	4,900,360.35	463,747.13
25	Florida	13	950,000	141,175.00	1,091,175.00	154,376.03
26	Alabama	25	3,954,100	968,427.35	4,922,527.35	503,373.72
27	Mississippi	12	1,090,000	376,500.00	1,466,500.00	151,515.06
28	Louisiana	6	560,000	134,926.68	694,926.68	76,360.14
29	New Orleans	9	3,125,000	1,653,625.00	4,778,625.00	588,993.69
30	Texas	130	15,361,420	3,389,929.03	18,751,349.03	2,085,133.06
31	Arkansas	8	1,200,000	277,000.00	1,477,000.00	169,281.82
32	Kentucky	65	10,222,900	2,495,890.21	12,718,790.21	869,050.46
33	Louisville	10	4,453,640	1,061,800.00	5,515,440.00	447,371.95
34	Tennessee	44	7,980,000	1,816,569.88	9,796,569.88	877,092.23
	Division No. 4	386	56,897,060	14,914,307.80	71,811,367.80	6,872,175.23
35	Ohio	198	24,494,000	6,330,045.62	30,824,045.62	2,457,240.03
36	Cincinnati	13	8,900,000	2,119,500.00	11,019,500.00	1,038,843.63
37	Cleveland	9	6,750,000	1,130,000.00	7,880,000.00	556,103.75
38	Indiana	99	12,514,500	3,885,340.00	16,399,840.00	1,489,026.44
39	Illinois	167	14,584,000	5,018,042.51	19,602,042.51	1,806,420.23
40	Chicago	20	16,300,000	6,700,000.00	23,000,000.00	2,835,280.91
41	Michigan	105	11,264,600	2,701,791.47	13,966,391.47	1,232,857.61
42	Detroit	8	4,400,000	575,000.00	4,975,000.00	556,760.90
43	Wisconsin	60	5,125,350	1,515,064.02	6,640,414.02	721,101.70
44	Milwaukee	3	850,000	475,000.00	1,325,000.00	162,026.56
	Division No. 5	682	105,182,450	30,449,783.62	135,632,233.62	12,855,661.76

OF NATIONAL BANKS IN THE UNITED STATES

TO MARCH 1, 1890.

Charged off.				Ratios.			
Losses and premiums.	Expenses and taxes.	Net earnings.	Dividends.	Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
$60,692.09	$201,368.88	$535,634.01	$418,475.00	4.01	3.13	3.93	1
86,652.01	140,003.48	284,904.18	245,150.00	3.62	3.11	3.87	2
40,350.95	183,388.35	310,181.46	266,930.00	3.36	2.89	3.58	3
789,965.61	1,421,380.13	1,558,862.40	1,788,996.76	2.61	3.00	3.97	4
1,002,842.73	1,510,868.23	1,088,674.44	1,366,145.00	1.66	2.09	2.64	5
272,393.91	235,209.87	699,164.09	602,352.95	2.99	2.41	2.97	6
511,527.27	437,417.16	1,129,409.83	832,927.00	3.63	2.67	3.47	7
2,764,424.57	4,129,636.10	5,606,830.41	5,520,976.71	2.65	2.61	3.33	
392,932.56	1,533,415.28	2,048,131.74	1,403,101.43	4.45	3.05	4.07	8
1,746,688.01	3,796,124.42	3,735,475.94	2,282,015.81	4.50	2.75	4.67	9
84,370.56	156,655.37	67,683.65	68,500.00	2.35	2.38	4.42	10
266,424.47	556,719.03	1,210,397.05	614,734.00	6.10	3.10	4.39	11
376,083.69	1,011,289.01	2,175,122.86	1,315,969.43	4.51	2.73	3.84	12
274,986.60	940,776.55	1,262,028.85	842,950.00	3.55	2.37	3.57	13
107,396.62	366,782.51	665,661.64	385,000.00	4.19	2.42	3.67	14
3,248,882.51	8,361,762.17	11,164,501.73	6,912,270.67	4.44	2.75	4.13	
53,669.44	60,220.17	128,710.96	107,131.12	4.25	3.54	5.02	15
48,220.29	159,363.34	179,858.31	121,879.90	4.28	2.90	3.93	16
66,290.82	271,320.87	567,167.55	425,808.30	3.59	2.70	3.64	17
4,333.26	8,755.79	14,061.12	10,080.00	4.51	3.23	4.00	18
16,153.99	93,185.20	154,488.42	52,000.00	6.17	2.08	2.96	19
77,388.54	206,416.65	270,991.20	158,022.00	4.61	2.69	3.81	20
17,360.74	79,436.92	105,300.28	75,530.00	4.38	3.14	3.96	21
283,417.08	878,698.94	1,420,577.84	950,451.32	4.16	2.79	3.80	
18,728.43	87,215.60	123,562.22	89,750.00	4.05	2.94	3.70	22
35,025.51	103,858.62	117,489.56	81,120.00	4.44	3.07	4.51	23
43,158.32	194,760.58	225,828.23	185,760.00	4.61	3.79	4.92	24
6,972.74	79,332.77	68,070.52	36,250.00	6.24	3.32	3.82	25
38,489.41	153,683.13	311,201.18	155,904.00	6.32	3.17	3.94	26
6,510.12	56,841.72	88,163.22	67,500.00	6.01	4.60	6.19	27
1,968.44	26,854.98	47,536.72	22,000.00	6.84	3.17	3.93	28
84,239.07	237,202.00	267,552.62	145,750.00	5.60	3.05	4.66	29
210,192.78	695,565.25	1,179,375.03	901,566.64	6.29	4.85	5.87	30
22,607.17	52,593.08	94,081.57	74,500.00	6.37	5.04	6.21	31
41,948.18	267,053.91	560,048.37	397,665.00	4.40	3.13	3.89	32
21,465.45	129,099.29	296,807.21	156,060.00	5.38	2.83	3.50	33
69,063.77	334,260.19	473,768.27	314,250.00	4.84	3.21	3.94	34
600,369.39	2,418,321.12	3,853,484.72	2,628,075.64	5.37	3.66	4.62	
357,078.40	876,441.12	1,223,720.51	996,536.76	3.97	3.23	4.07	35
163,783.00	358,244.71	516,815.92	320,000.00	4.69	3.90	3.60	36
14,720.75	250,638.77	290,744.23	215,000.00	3.69	2.73	3.19	37
156,942.63	512,766.45	819,317.36	531,880.00	5.00	3.24	4.25	38
148,614.36	593,658.49	1,063,847.38	752,361.00	5.42	3.88	5.15	39
414,090.43	1,009,378.59	1,411,811.89	1,778,000.00	6.14	7.73	10.90	40
97,724.60	453,609.68	681,523.33	556,646.02	4.88	3.99	4.94	41
40,231.49	303,142.14	213,387.27	171,000.00	4.29	3.44	3.89	42
59,785.25	278,733.68	382,582.77	312,005.88	5.76	4.70	6.09	43
12,905.75	66,902.79	82,218.02	42,000.00	6.21	3.17	4.94	44
1,466,176.66	4,703,516.42	6,685,968.68	5,675,429.66	4.94	4.18	5.39	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1889,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
45	Iowa	133	$10, 610, 000	$2, 975, 710. 26	$13, 585, 710. 26	$1, 298, 633. 30
46	Minnesota	58	14, 420, 000	2, 690, 022. 39	17, 110, 022. 39	1, 579, 752. 90
47	Missouri	42	3, 160, 000	635, 034. 91	3, 795, 034. 91	342, 506. 55
48	St. Louis	5	5, 200, 000	850, 000. 00	6, 050, 000. 00	493, 601. 96
49	Kansas City	10	6, 800, 000	912, 000. 00	7, 712, 000. 00	753, 021. 21
50	St. Joseph	3	1, 000, 000	104, 500. 00	1, 104, 500. 00	154, 526. 90
51	Kansas	159	13, 073, 830	1, 928, 115. 77	15, 001, 945. 77	1, 466, 733. 92
52	Nebraska	110	7, 496, 800	1, 386, 395. 51	8, 883, 195. 51	1, 043. 486. 52
53	Omaha	8	3, 500, 000	485, 000. 00	3, 985, 000. 00	555, 730. 30
	Division No. 6	528	65, 260, 630	11, 966, 778. 34	77, 227, 408. 84	7, 687, 993. 56
54	Colorado	41	4, 865, 000	1, 257, 944. 18	6, 122, 944. 18	1, 106, 288. 01
55	Nevada	2	282, 000	103, 000. 00	385, 000. 00	43, 360. 83
56	California	35	5, 825, 400	1, 285, 039. 29	7, 110, 439. 29	835, 162. 81
57	San Francisco	2	2, 500, 000	725, 000. 00	3, 225, 000. 00	219, 112. 42
58	Oregon	31	2, 590, 000	604, 878. 69	3, 194, 878. 69	455, 830. 16
	Division No. 7	111	16, 062, 400	3, 975, 862. 16	20, 038, 262. 16	2, 659, 754. 23
59	Arizona	1	100, 000	25, 000. 00	125, 000. 00	18, 659. 66
60	North Dakota	26	1, 615, 000	412, 702. 97	2, 027, 702. 97	248, 708. 11
61	South Dakota	35	2, 335, 000	554, 900. 00	2, 889, 900. 00	311, 598. 04
62	Idaho	8	450, 000	138, 150. 00	588, 150. 00	98, 903. 57
63	Montana	20	2, 715, 000	562, 000. 00	3, 277, 000. 00	663, 217. 06
64	New Mexico	9	975, 000	232, 600. 00	1, 207, 600. 00	142, 349. 56
65	Utah	8	1, 400, 000	597, 500. 00	1, 997, 500. 00	241, 367. 25
66	Washington	34	3, 355, 000	1, 070, 000. 00	4, 425, 000. 00	647, 335. 38
67	Wyoming	9	1, 175, 000	252, 500. 00	1, 427, 500. 00	136, 460. 24
	Division No. 8	150	14, 120, 000	3, 845, 352. 97	17, 965, 352. 97	2, 508, 599. 47
	United States	3, 294	615, 405, 515	204, 546, 433. 65	819, 951, 978. 65	70, 442, 915. 60

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1890.

Charged off.				Ratios.			
Losses and premiums.	Expenses and taxes.	Net earnings.	Dividends.	Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
$108,604.55	$498,615.24	$691,413.51	$582.406.00	5.09	4.29	5.49	45
190,488.94	456,817.68	932,446.28	525,850.00	5.45	3.07	3,65	46
27.684.62	138,199.42	176,622.51	142,235.50	4.65	3.75	4.50	47
70,060.27	253,288.79	170,252.90	166,000.00	2.81	2.74	3.19	48
51,985.42	333.582.07	367,453.72	259,000.00	4.76	3.36	3.81	49
54,808.00	35,653.82	64,065.08	36,000.00	5.80	3.26	3.60	50
210,982.74	685,104.21	570,646.94	469,629.68	3.80	3.13	3.59	51
74,033.07	445,553.50	523,899.95	357,062.08	5.90	4.02	4.76	52
31,280.33	333,211.17	191,238.80	129,000.00	4.80	3.24	3.69	53
819,927.94	3,180,025.90	3,688,039.72	2,667,183.26	4.78	3,45	4.09	
166,062.10	384,384.77	555.841.14	581,828.62	9.08	9.50	11.96	54
5,848.30	17,216.58	20,295.95	16,920.00	5.27	4.39	6.00	55
184,189.25	272,772.72	378,200.84	257,750.00	5.32	3.62	4.42	56
22,892.41	52,822.55	143,397.46	140,000.00	4.45	4.34	5.60	57
21,664.72	130,727.73	303,437.71	91,850.00	9.50	2.90	3.54	58
400,656.78	857,924.35	1,401,173.10	1,088,348.62	6.99	5.43	6.78	
775.00	5,159.16	12,725.50	6,000.00	10.18	4.80	6.00	59
20,929.70	83,809.85	143,968.56	101,000.00	7.10	4.98	6.25	60
27,066.47	141,250.19	143,281.38	150,130.00	4.96	4.50	5.57	61
26,060.60	37,679.35	35.163.62	6,000.00	5.98	1.02	1.33	62
44,733.18	227,734.89	390,749.59	208,900.00	11.92	6.37	7.69	63
12,578.22	57,708.22	72,063.12	58,750.00	5.97	4.87	6.03	64
2,132.36	66,283.45	172,951.45	81,560.00	8.66	4.08	5.82	65
17,131.95	209,283.13	420,920.30	168,000.00	9.50	3,80	5,01	66
24,074.68	76,245.81	36,139.75	26,750.00	2.53	1.87	2.28	67
175,482.15	905,154.05	1,427,963.27	807,030.00	7.95	4.49	5.72	
9,759,337.08	25,435,039.05	35,248,539.47	26,249,765.88	4.30	3.20	4.27	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1890,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine	79	$11,060,000	$2,733,507.09	$13,793,507.09	$802,690.80
2	New Hampshire	51	6,330,000	1,570,975.61	7,900,975.61	505,561.01
3	Vermont	49	7,285,000	1,774,314.41	9,059,314.41	535,683.48
4	Massachusetts	203	44,867,500	14,790,755.03	59,658,255.03	4,142,631.73
5	Boston	56	51,800,000	13,725,460.90	65,525,460.90	4,182,989.09
6	Rhode Island	60	20,284,050	4,569,832.76	24,853,882.76	1,189,930.26
7	Connecticut	84	23,874,370	7,323,752.74	31,198,122.74	1,927,041.02
	Division No. 1	582	165,500,920	46,488,598.54	211,989,518.54	13,286,527.39
8	New York	265	34,161,060	11,620,266.86	45,781,326.86	4,102,162.09
9	New York City	46	48,800,000	35,823,886.38	84,623,886.38	9,894,375.29
10	Albany	6	1,550,000	1,332,500.00	2,882,500.00	347,560.86
11	New Jersey	92	14,148,650	6,062,879.57	20,211,529.57	1,942,699.09
12	Pennsylvania	268	34,827,500	14,494,514.69	49,322,014.69	3,837,802.34
13	Philadelphia	45	23,788,000	12,428,303.08	36,216,303.08	2,575,459.06
14	Pittsburgh	25	10,700,000	5,676,392.32	16,376,392.32	1,241,694.76
	Division No. 2	747	167,975,210	87,438,742.90	255,413,952.90	23,941,753.49
15	Delaware	18	2,133,985	925,716.00	3,059,701.00	222,350.05
16	Maryland	38	3,251,700	1,157,862.09	4,409,562.09	343,304.91
17	Baltimore	19	12,313,260	4,119,600.00	16,432,860.00	961,941.09
18	District of Columbia	1	252,000	100,000.00	352,000.00	29,454.27
19	Washington	11	2,335,000	867,000.00	3,202,000.00	327,499.85
20	Virginia	32	4,219,940	1,846,434.51	6,066,374.51	628,959.54
21	West Virginia	26	1,931,000	500,307.53	2,431,307.53	195,156.25
	Division No. 3	139	26,436,885	9,516,920.13	35,953,805.13	2,708,665.96
22	North Carolina	19	2,526,000	650,663.28	3,176,663.28	258,961.92
23	South Carolina	16	1,798,000	880,250.00	2,678,250.00	361,729.94
24	Georgia	29	3,831,000	1,164,306.21	4,995,306.21	476,979.59
25	Florida	14	1,050,000	170,650.00	1,220,650.00	181,827.87
26	Alabama	27	4,119,000	1,010,381.80	5,129,381.80	511,600.13
27	Mississippi	12	1,140,000	354,500.00	1,494,500.00	187,448.30
28	Louisiana	8	660,000	165,500.00	825,500.00	114,626.17
29	New Orleans	9	3,125,000	1,736,000.00	4,861,000.00	694,285.45
30	Texas	156	18,669,530	3,727,589.36	22,397,119.36	2,264,514.42
31	Arkansas	8	1,200,000	298,500.00	1,498,500.00	332,678.57
32	Kentucky	67	10,420,135	2,552,474.66	12,972,609.66	952,385.13
33	Louisville	10	4,651,500	1,078,800.00	5,730,300.00	375,224.81
34	Tennessee	48	9,150,000	1,945,138.69	11,095,138.69	987,520.86
	Division No. 4	423	62,340,165	15,734,754.00	78,074,919.00	7,699,783.16
35	Ohio	203	24,859,000	6,553,449.94	31,412,449.94	2,526,792.57
36	Cincinnati	13	8,900,000	2,239,000.00	11,139,000.00	1,075,785.65
37	Cleveland	9	6,750,000	1,260,000.00	8,010,000.00	599,177.70
38	Indiana	100	12,752,000	3,927,220.44	16,679,220.44	1,499,643.16
39	Illinois	169	14,701,000	5,115,026.35	19,816,026.35	1,905,315.74
40	Chicago	19	16,100,000	6,891,500.00	22,991,500.00	2,691,719.25
41	Michigan	104	11,314,600	2,815,775.58	14,130,375.58	1,225,868.77
42	Detroit	8	4,400,000	588,000.00	4,988,000.00	512,748.94
43	Wisconsin	60	5,302,500	1,424,014.02	6,726,514.02	750,036.00
44	Milwaukee	3	850,000	475,000.00	1,325,000.00	162,780.88
	Division No. 5	688	105,929,100	31,288,986.33	137,218,086.33	12,949,868.66

OF NATIONAL BANKS IN THE UNITED STATES

TO SEPTEMBER 1, 1890.

Charged off.				Ratios.			
Losses and premiums.	Expenses and taxes.	Net earnings.	Dividends.	Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
$99, 090. 55	$194, 838. 19	$508, 762. 06	$428, 600. 00	3. 69	3. 11	3. 88	1
62, 633. 65	131, 890. 40	311, 036. 96	272, 400. 00	3. 94	3. 45	4. 30	2
55, 306. 73	152, 095. 15	328, 281. 60	259, 500. 00	3. 62	2. 86	3. 56	3
1, 100, 235. 65	1, 102, 752. 51	1, 939, 643. 57	1, 381, 550. 00	3. 25	2. 32	3. 08	4
911, 590. 70	1, 531, 415. 48	1, 739, 982. 91	1. 433, 500. 00	2. 66	2. 19	2. 77	5
733, 146. 35	228, 177. 09	228, 606. 82	525, 236. 00	. 92	2. 12	2. 59	6
313, 629. 01	430, 368. 22	1, 183, 043. 79	843, 802. 00	3. 79	2. 70	3. 53	7
3, 275, 632. 64	3, 771, 537. 04	6, 239, 357. 71	5, 144, 588. 00	2. 94	2. 43	3. 11	
554, 615. 64	1, 497, 544. 99	2, 050, 001. 46	1, 591, 427. 93	4. 48	3. 48	4. 66	8
1, 848, 566. 30	3, 555, 459. 91	4, 490, 349. 08	2, 291, 685. 00	5. 31	2. 71	4. 70	9
229, 205. 73	135, 938. 64	17, 583. 51	61, 940. 00	. 61	2. 15	4. 00	10
285, 545. 84	544, 262. 69	1, 112, 890. 56	696, 917. 62	5. 51	3. 45	4. 93	11
693, 215. 70	1, 237, 031. 14	1, 907, 555. 50	1, 307, 236. 10	3. 87	2. 65	3. 75	12
317, 612. 90	982, 163. 76	1, 275, 682. 40	845, 350. 00	3. 52	2. 33	3. 55	13
118, 137. 29	445, 743. 44	677, 814. 03	394. 500. 00	4. 14	2. 41	3. 69	14
4, 046, 899. 40	8, 398, 144. 57	11, 496, 709. 52	7, 189, 056, 65	4. 50	2. 81	4. 28	
17, 030. 33	56, 503. 31	148, 816. 41	104, 311. 82	4. 86	3. 41	4. 89	15
39, 364. 72	133, 085. 04	170, 855. 15	122, 251. 50	3. 87	2. 77	3. 76	16
78, 103. 14	355, 575. 16	528, 262. 79	464, 851. 33	3. 21	2. 83	3. 78	17
5, 187. 50	9, 216. 73	15, 050. 04	10, 080. 00	4. 28	2. 86	4. 00	18
34, 315. 84	118, 247. 53	174, 936. 48	55, 750. 00	5. 46	1. 74	2. 39	19
52, 190. 90	224, 516. 75	352, 251. 89	162, 022. 00	5. 81	2. 67	3. 84	20
12, 615. 36	56, 640. 47	122, 900. 42	119, 130. 00	5. 05	4. 90	6. 17	21
238, 807. 79	956, 784. 99	1, 513, 073. 18	1, 038, 396. 65	4. 21	2. 89	3. 93	
71, 155. 72	78, 206. 48	109, 599. 72	94, 000. 00	3. 45	2. 96	3. 72	22
42, 843. 87	125, 288. 71	193, 597. 36	81, 120. 00	7. 23	3. 03	4. 51	23
78, 738. 13	174, 354. 88	223, 886. 58	134, 460. 00	4. 48	2. 69	3. 51	24
25, 650. 79	89, 152. 28	67, 024. 80	33, 000. 00	5. 49	2. 70	3. 14	25
46, 848. 49	187, 034. 97	277, 716. 67	163, 860. 00	5. 41	3. 19	3. 98	26
27, 054. 04	57, 018. 42	103, 375. 84	48, 000. 00	6. 92	3. 21	4. 21	27
4, 690. 42	32, 228. 63	77, 707. 72	27, 600. 00	9. 41	3. 34	4. 18	28
163, 452. 10	214, 153. 16	316, 680. 19	129, 750. 00	6. 51	2. 67	4. 15	29
188, 004. 91	774, 770. 98	1, 301, 738. 53	728, 993. 00	5. 81	3. 25	3. 90	30
21, 807. 45	63, 642. 69	247, 228. 43	167, 000. 00	16. 50	11. 14	13. 92	31
78, 734. 40	267, 390. 34	606, 260. 39	369, 115. 00	4. 67	2. 85	3. 54	32
92, 892. 81	117, 726. 27	164, 605. 73	149, 060. 00	2. 87	2. 60	3. 20	33
48, 069. 18	373, 359. 87	566, 091. 81	288, 100. 00	5. 10	2. 51	3. 15	34
889, 942. 31	2, 554, 327. 08	4, 255, 513. 77	2, 414, 058. 00	5. 45	3. 09	3. 89	
375, 312. 36	932, 651. 87	1, 218, 828. 34	940, 283. 09	3. 88	2. 99	3. 78	35
114, 511. 23	352, 145. 24	609, 129. 18	330, 000. 00	5. 47	2. 96	3. 71	36
38, 557. 69	235, 277. 99	325, 342. 02	385, 000. 00	4. 06	4. 81	5. 70	37
214, 484. 37	550, 722. 28	734, 436. 51	569, 771. 67	4. 40	3. 42	4. 47	38
212, 650. 25	729, 345. 43	963, 320. 06	775, 710. 00	4. 86	3. 91	5. 28	39
264, 746. 50	974, 890. 11	1, 452, 082. 84	658, 000. 00	6. 31	2. 91	4. 89	40
99, 696. 14	435, 239. 18	690, 933. 45	459, 130. 00	4. 89	3. 25	4. 06	41
48, 675. 80	287, 162. 16	176, 910. 98	161, 000. 00	3. 55	3. 23	3. 66	42
53, 794. 55	261, 414. 48	434, 826. 97	452, 225. 00	6. 46	6. 72	8. 52	43
21, 748. 91	71, 899. 67	69, 132. 30	42, 000. 00	5. 22	3. 17	4. 94	44
1, 444, 177. 60	4, 830, 748. 41	6, 674, 942. 65	4, 773, 119. 76	4. 86	3. 48	4. 51	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1890,

	States, reserve cities, and Territories.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
45	Iowa	137	$10,870,000	$3,024,275.02	$13,894,275.02	$1,305,123.86
46	Minnesota	59	14,725,000	2,830,525.84	17,555,525.84	1,473,358.86
47	Missouri	50	3,660,000	649,614.25	4,309,614.25	396,819.91
48	St. Louis	8	9,650,000	1,204,000.00	10,854,000.00	1,181,484.21
49	Kansas City	10	7,750,000	986,000.00	8,736,000.00	815,212.09
50	St. Joseph	4	2,000,000	159,000.00	2,159,000.00	226,661.84
51	Kansas	158	13,174,100	2,006,484.90	15,180,584.90	1,453,809.53
52	Nebraska	120	8,172,866	1,458,010.79	9,630,876.79	1,064,469.00
53	Omaha	9	4,000,000	498,000.00	4,498,000.00	563,882.79
	Division No. 6	555	74,001,966	12,815,910.80	86,817,876.80	8,480,825.09
54	Colorado	42	5,265,000	1,550,010.30	6,815,010.30	1,204,168.32
55	Nevada	2	282,000	103,000.00	385,000.00	36,873.61
56	California	35	5,925,000	1,430,513.84	7,355,513.84	736,863.59
57	San Francisco	2	2,500,000	750,000.00	3,250,000.00	225,141.54
58	Oregon	34	2,815,000	659,079.85	3,474,079.85	463,116.40
	Division No. 7	115	16,787,000	4,492,603.99	21,279,603.99	2,666,163.46
59	Arizona	1	100,000	30,000.00	130,000.00	15,242.93
60	North Dakota	27	1,925,000	413,728.50	2,338,728.50	187,789.37
61	South Dakota	37	2,352,500	596,629.00	2,949,129.00	294,717.21
62	Idaho	8	450,000	138,500.00	588,500.00	67,242.59
63	Montana	21	2,815,000	555,700.00	3,370,700.00	593,758.65
64	New Mexico	9	975,000	232,800.00	1,207,800.00	136,400.42
65	Utah	9	1,700,000	645,000.00	2,345,000.00	242,089.68
66	Washington	42	4,310,000	1,221,565.16	5,531,565.16	767,621.91
67	Wyoming	9	1,175,000	258,700.00	1,433,700.00	132,687.71
	Division No. 8	163	15,802,500	4,092,622.66	19,895,122.66	2,437,550.47
	United States	3,412	634,773,746	211,869,139.35	846,642,885.35	74,171,137.68

OF NATIONAL BANKS IN THE UNITED STATES

TO SEPTEMBER 1, 1890.

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.	
$135,674.11	$503,705.71	$665,744.04	$615,576.00	4.79	4.43	5.66	45
225,163.56	628,429.92	619,765.38	507,900.00	3.53	2.89	3.45	46
53,432.48	155,381.11	188,006.32	151,493.08	4.37	3.52	4.14	47
53,013.68	301,987.26	826,483.27	301,000.00	7.61	2.77	3.12	48
68,439.58	361,984.26	384,788.25	311,000.00	4.40	3.56	4.01	49
43,203.75	64,471.82	118,989.27	56,000.00	5.51	2.59	2.8[illegible]	50
365,629.27	604,913.06	488,267.20	417,907.63	3.18	2.75	3.17	51
85,524.82	507,718.69	471,225.49	351,717.07	4.89	3.65	4.31	52
67,577.22	325,695.88	170,609.69	134,000.00	3.79	2.97	3.35	53
1,097,658.47	3,454,287.71	3,928,878.91	2,846,593.78	4.53	3.28	3.85	
118,135.92	467,532.15	618,500.25	422,676.43	9.00	8.03	11.75	54
1,165.06	11,553.40	24,155.15	16,920.00	6.27	4.39	6.00	55
120,111.71	255,199.18	361,552.70	274,250.00	4.92	3.73	4.63	56
3,552.96	52,421.49	169,167.09	100,000.00	5.21	3.08	4.00	57
25,084.16	144,833.79	293,198.45	130,576.53	8.44	3.45	4.66	58
268,049.81	931,540.01	1,466,573.64	944,422.96	6.89	4.44	5.63	
582.57	5,339.39	9,320.97	6,000.00	7.17	4.62	6.00	59
22,038.07	102,913.37	62,837.93	66,250.00	2.69	2.83	3.44	60
35,719.44	154,622.56	104,375.21	65,239.65	3.54	2.21	2.77	61
15,880.18	26,027.36	25,335.05	4,500.00	4.35	0.76	1.00	62
86,810.29	186,118.09	320,830.27	112,900.00	9.52	3.35	4.01	63
23,055.15	50,936.39	62,408.88	60,250.00	5.17	4.99	6.28	64
22,646.75	72,181.17	147,261.76	71,500.00	6.28	3.05	4.21	65
43,427.93	273,963.08	450,230.90	143,742.00	8.14	2.60	3.34	66
22,066.12	61,247.89	49,373.70	28,500.00	3.44	1.99	2.43	67
272,226.50	933,349.30	1,231,974.67	558,881.65	6.19	2.81	3.54	
11,533,394.52	25,830,719.11	36,807,024.05	24,909,117.45	4.35	2.94	3.92	

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, AND OCTOBER 2, 1890.

OCTOBER 4, 1888.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine	$608,811.76	$8,400	.....	$36,088	$28,894.91	$35,303	$717,497.67
New Hampshire	272,931.70	7,780	.....	71,483	28,661.80	16,432	397,288.50
Vermont	324,242.49	7,600	.....	40,823	28,023.36	5,045	405,733.85
Massachusetts	2,075,139.18	239,520	.....	315,188	200,543.74	140,162	2,970,552.92
Boston	3,995,172.09	6,619,800	.....	108,687	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	251,439.41	191,152	5,016,656.83
Philadelphia	2,264,915.00	172,450	$8,890,000	346,946	169,237.19	548,152	12,391,700.19
Pittsburgh	2,130,858.70	823,100	.....	154,299	38,003.53	94,708	3,240,969.23
Division No. 2	20,266,716.19	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	531,923.66
Florida	39,353.00	3,580	.....	46,468	16,552.39	1,385	107,338.39
Alabama	306,792.00	19,520	.....	52,607	13,180.36	45,293	437,392.36
Mississippi	64,869.50	4,000	.....	32,122	8,503.65	40,185	149,680.15
Louisiana	12,480.00	4,500	.....	26,565	16,668.05	76,736	136,949.05
New Orleans	123,442.00	127,920	.....	114,592	61,523.85	505,643	933,120.85
Texas	481,531.20	139,590	.....	416,152	49,749.95	218,363	1,305,386.15
Arkansas	33,175.00	14,270	.....	25,523	7,572.10	40,210	120,750.10
Kentucky	389,062.36	41,390	.....	67,570	15,984.33	36,895	550,901.69
Louisville	290,748.00	1,500	.....	43,630	5,022.75	1,400	342,300.75
Tennessee	392,423.00	117,100	.....	215,062	39,858.85	72,270	836,713.85
Division No. 4	2,547,730.69	529,290	.....	1,346,531	295,181.46	1,163,571	5,882,304.15
Ohio	2,422,423.80	146,640	.....	292,133	116,657.86	45,973	3,023,827.66
Cincinnati	369,997.50	271,000	.....	60,552	11,671.75	156,500	869,721.25
Cleveland	729,789.50	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	45,064.67	20,575	1,385,425.60
Detroit	972,174.50	5,960	.....	45,385	53,500.36	12,535	1,089,554.86
Wisconsin	785,011.87	12,300	.....	93,807	46,524.54	11,371	949,014.41
Milwaukee	455,377.00	100,000	.....	20,233	9,040.00	8,534	593,184.00
Division No. 5	20,347,939.72	3,484,160	.....	1,355,276	719,726.00	836,147	26,743,248.72
Iowa	1,240,734.58	75,680	.....	176,286	74,774.07	58,790	1,626,264.65
Minnesota	1,794,471.24	5,880	.....	265,136	91,569.40	12,160	2,169,216.64
Missouri	220,667.00	9,000	.....	34,539	8,621.51	8,587	281,414.51
St. Louis	487,219.00	355,000	.....	20,000	7,878.00	92,400	962,497.00
Kansas City	1,054,752.50	251,200	.....	72,817	38,738.97	87,120	1,504,628.47
St. Joseph	89,740.00	50,260	.....	4,378	3,668.70	26,327	174,373.70
Kansas	967,519.80	24,260	.....	134,328	48,451.10	63,947	1,238,505.90
Nebraska	595,725.45	15,960	.....	69,250	22,980.85	32,582	736,498.30
Omaha	881,497.10	32,950	.....	67,536	28,685.12	11,540	1,022,208.22
Division No. 6	7,332,326.67	820,190	.....	844,270	325,367.72	393,453	9,715,607.39

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

OCTOBER 4, 1888—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin. Dollars.	Silver coin. Fractional.	Silver Treasury certificates.	Total.
Colorado	$1,334,134.65	$6,490	.....	$74,457	$28,756.56	$11,698	$1,455,536.21
Nevada	46,727.50	60	.....	5,629	2,845.09	285	55,546.59
California	2,286,137.90	122,180	.....	113,289	42,964.08	52,220	2,616,790.98
San Francisco	928,622.50	3,650	$180,000	14,643	15,255.32	.....	1,142,170.82
Oregon	875,572.50	12,190	.....	18,034	13,979.80	20,843	940,619.30
Arizona	14,010.00	.....	.....	500	1,437.10	.....	15,947.10
Division No. 7	5,485,205.05	144,570	180,000	226,552	105,237.95	85,046	6,226,601.00
Dakota	371,845.10	17,240	.....	50,879	21,154.90	9,496	470,615.00
Idaho	101,784.50	1,630	.....	6,762	1,217.35	6,117	117,510.85
Montana	736,950.00	40,600	.....	48,589	11,744.00	32,224	870,407.00
New Mexico	108,269.50	1,000	.....	8,557	4,522.35	2,100	124,448.85
Utah	323,808.30	55,500	.....	6,213	5,597.45	5,009	396,127.75
Washington	679,997.70	10,700	.....	42,344	7,804.29	8,895	749,740.99
Wyoming	198,992.60	660	.....	4,927	4,804.40	792	210,176.00
Division No. 8	2,521,647.70	127,330	.....	168,271	56,844.74	64,933	2,939,026.44
United States	70,222,905.95	81,088,790	9,070,000	7,051,931	3,255,891.69	7,298,298	177,987,816.64

SEPTEMBER 30, 1889.

Maine	$611,151.51	$4,830	.....	$39,928	$36,167.51	$40,036	$732,113.02
New Hampshire	276,224.05	5,300	.....	56,872	37,729.89	25,014	401,139.94
Vermont	317,710.80	10,210	.....	25,589	39,073.69	12,650	405,233.49
Massachusetts	2,201,966.47	294,200	.....	252,370	247,212.02	250,783	3,246,531.49
Boston	4,457,576.00	5,369,820	.....	87,897	86,117.54	703,018	10,704,428.54
Rhode Island	421,327.25	89,500	.....	41,795	71,292.71	76,139	700,113.96
Connecticut	1,305,898.51	262,820	.....	91,519	112,373.23	158,487	1,931,097.74
Division No. 1	9,591,854.59	6,036,740	.....	595,970	629,966.59	1,266,127	18,120,658.18
New York	3,232,797.64	1,036,370	.....	253,903	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	21,482	824,036.70
New Jersey	1,071,654.42	189,270	.....	104,237	172,035.35	296,980	1,834,176.77
Pennsylvania	3,670,770.53	350,740	.....	464,605	267,083.43	389,397	5,142,595.96
Philadelphia	1,573,046.00	467,430	$7,000,000	217,425	182,861.02	757,031	10,197,793.02
Pittsburgh	1,743,812.00	974,000	.....	119,502	52,607.95	179,576	3,069,497.95
Division No. 2	18,717,977.79	52,393,070	7,000,000	1,397,531	1,203,983.47	4,596,788	85,309,350.26
Delaware	138,871.00	11,890	.....	42,155	22,915.64	71,120	286,951.64
Maryland	301,597.97	50,670	.....	41,350	41,876.02	77,104	512,597.99
Baltimore	1,024,545.50	1,343,040	225,000	54,394	42,230.88	287,840	2,977,050.38
District of Columbia	98,840.50	90,000	.....	3,783	1,481.25	9,891	203,995.75
Washington	108,076.00	601,020	.....	11,247	19,582.00	201,611	941,536.00
Virginia	311,021.50	8,730	.....	79,684	35,629.83	84,927	519,992.33
West Virginia	216,166.68	13,800	.....	13,778	11,744.25	15,856	271,344.93
Division No. 3	2,199,119.15	2,119,150	225,000	246,391	175,459.87	748,349	5,713,469.02
North Carolina	155,029.76	570	.....	62,814	40,393.09	4,441	263,277.85
South Carolina	95,171.00	.....	.....	57,593	24,570.90	38,096	215,430.90
Georgia	215,454.38	21,920	.....	93,578	40,800.81	117,964	489,717.19
Florida	46,536.90	1,860	.....	48,190	10,762.70	1,463	108,812.60
Alabama	163,601.50	13,170	.....	108,060	28,635.55	88,315	401,782.05
Mississippi	33,641.50	1,800	.....	33,651	14,649.15	40,763	124,504.65
Louisiana	15,267.50	8,040	.....	14,092	8,988.35	52,074	98,461.85
New Orleans	68,241.00	58,900	.....	46,232	38,379.15	415,410	627,162.15
Texas	472,210.55	71,290	.....	234,301	59,236.95	281,188	1,118,226.50
Arkansas	34,144.50	12,200	.....	38,889	6,745.65	43,681	135,660.15
Kentucky	444,211.50	41,370	.....	51,507	27,370.71	36,814	601,273.21
Louisville	330,711.50	63,500	.....	23,766	8,654.90	45,285	471,917.40
Tennessee	454,167.50	118,060	.....	122,823	38,110.87	88,574	821,735.37
Division No. 4	2,528,389.09	412,680	.....	935,526	347,298.78	1,254,068	5,477,961.87

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 Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Ohio	$2,425,974.67	$109,300	.....	$254,526	$151,936.95	$76,972	$3,018,709.62
Cincinnati	317,739.00	312,000	.....	50,708	17,977.40	292,400	990,824.40
Cleveland	631,680.00	240,000	.....	31,729	6,834.97	25,000	935,243.97
Indiana	1,680,614.69	256,750	.....	151,382	99,572.80	84,679	2,272,998.49
Illinois	1,837,607.81	190,390	.....	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	73,292.97	34,005	1,347,124.66
Detroit	995,425.50	57,370	.....	50,497	54,999.05	61,423	1,219,714.55
Wisconsin	806,332.15	11,880	.....	60,886	49,836.25	22,825	951,759.40
Milwaukee	602,185.00	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	1,245,663.75
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	57,859	708,957.47
Omaha	950,567.32	15,600	.....	86,172	32,387.98	22,946	1,107,673.30
Division No. 6	7,747,417.66	735,200	.....	784,358	409,943.02	591,643	10,268,561.68
Colorado	1,738,927.52	28,790	.....	76,934	43,207.80	27,495	1,915,354.32
Nevada	38,590.00	50	.....	804	3,713.65	140	43,297.65
California	2,118,974.50	24,550	$110,000	141,314	52,423.33	21,291	2,468,552.83
San Francisco	824,265.00	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	129,359.71	69,506	6,512,364.23
Dakota	348,812.10	16,560	.....	26,778	20,238.46	22,808	435,196.56
Idaho	109,630.00	7,000	.....	9,220	3,663.48	6,689	136,202.48
Montana	614,095.00	42,050	.....	47,285	24,684.20	14,905	743,019.20
New Mexico	147,122.50	.....	.....	13,062	5,790.55	725	166,700.05
Utah	457,235.53	76,990	.....	19,003	8,217.65	8,353	569,799.18
Washington	1,248,730.00	17,190	.....	51,079	22,159.50	12,903	1,352,061.50
Wyoming	194,983.50	200	.....	7,030	6,462.40	2,915	211,590.90
Division No. 8	3,120,608.63	159,990	.....	173,457	91,216.24	69,298	3,614,569.87
United States	71,601,529.94	66,010,950	7,375,000	5,543,006	3,728,900.90	10,067,062	164,326,448.84

OCTOBER 2, 1890.

Maine	$602,874.89	$41,820	.....	$48,059	$39,218.33	$67,884	$799,856.22
New Hampshire	268,771.25	4,150	.....	56,098	49,127.21	55,647	433,793.46
Vermont	316,702.85	12,120	.....	30,081	37,316.78	28,414	424,634.63
Massachusetts	2,306,246.38	330,130	.....	293,386	252,934.59	369,949	3,552,645.97
Boston	3,651,524.50	6,538,790	.....	80,266	92,004.01	996,026	11,358,610.51
Rhode Island	403,009.36	156,540	.....	36,931	80,276.60	140,846	817,632.96
Connecticut	1,384,923.24	288,270	.....	104,210	117,233.67	283,495	2,178,131.91
Division No. 1	8,934,082.47	7,371,820	.....	649,031	668,111.19	1,942,261	19,565,305.66
New York	3,060,378.34	630,170	.....	287,419	276,835.54	255,873	4,510,675.88
New York City	8,631,003.00	65,551,590	.....	267,232	328,370.03	3,681,745	78,459,940.03
Albany	415,144.50	511,000	.....	15,435	8,554.75	16,792	966,921.25
Brooklyn	132,848.00	584,200	.....	13,333	32,783.20	180,871	944,035.20
New Jersey	1,167,601.91	256,520	.....	155,844	183,705.67	444,643	2,208,314.58
Pennsylvania	3,929,012.10	402,830	.....	491,700	314,143.18	480,232	5,617,917.28
Philadelphia	1,731,829.50	3,150,210	$3,150,000	316,751	281,162.31	923,777	9,553,729.81
Pittsburgh	1,738,876.50	906,380	.....	187,768	70,891.15	314,846	3,218,761.65
Division No. 2	20,806,693.85	71,992,900	3,150,000	1,735,477	1,496,445.83	6,298,779	105,480,295.68

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

OCTOBER 2, 1890—Continued.

States, etc.	Gold coin.	Gold 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	.....	271,348	227,506.61	1,039,895	6,926,941.34
North Carolina	184,338.30	560	.....	27,627	23,101.20	8,172	243,798.50
South Carolina	223,350.35	2,080	.....	57,233	24,123.73	13,486	320,273.08
Georgia	422,448.69	73,660	.....	123,653	32,397.10	123,989	776,147.79
Florida	29,654.65	.....	.....	71,554	18,243.98	4,635	124,087.63
Alabama	289,812.00	20,820	.....	95,971	23,156.55	65,369	495,128.55
Mississippi	39,719.00	2,700	.....	34,836	19,943.15	30,054	127,252.15
Louisiana	7,530.00	15,740	.....	25,520	13,295.45	53,915	116,000.45
New Orleans	154,462.50	301,500	.....	56,915	34,445.98	424,191	971,514.48
Texas	737,805.15	194,410	.....	352,724	84,456.12	355,980	1,725,375.27
Arkansas	30,010.00	15,830	.....	31,451	17,976.99	36,519	131,786.99
Kentucky	548,288.80	44,400	.....	76,660	33,482.20	41,829	744,660.00
Louisville	218,568.00	34,600	.....	26,548	10,348.05	32,296	322,360.05
Tennessee	422,654.50	109,880	.....	201,882	55,865.52	99,422	889,704.02
Division No. 4	3,308,641.94	816,180	.....	1,182,574	390,836.02	1,289,857	6,988,088.96
Ohio	2,420,812.37	103,810	.....	304,698	150,806.22	125,131	3,105,257.59
Cincinnati	275,719.60	475,000	.....	69,236	27,373.89	172,950	1,020,279.49
Cleveland	786,965.50	177,000	.....	25,466	15,010.25	22,032	1,026,473.75
Indiana	1,932,387.58	145,490	.....	214,933	111,890.35	175,912	2,580,612.93
Illinois	1,807,274.55	237,250	.....	222,857	143,473.63	148,488	2,559,343.18
Chicago	10,849,786.50	5,215,400	.....	197,478	216,478.72	527,516	17,006,659.22
Michigan	1,158,699.04	59,250	.....	117,510	85,285.85	66,559	1,487,303.89
Detroit	822,327.50	116,580	.....	40,353	46,908.05	49,720	1,075,888.55
Wisconsin	896,186.70	39,840	.....	71,724	60,399.08	52,137	1,120,286.78
Milwaukee	617,000.00	225,000	.....	21,948	7,820.00	7,891	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	107,573.65
Montana	668,908.05	60,320	.....	56,132	34,918.99	30,487	850,766.04
New Mexico	214,217.50	.....	.....	12,265	6,022.60	.....	232,505.10
Utah	444,215.50	119,000	.....	20,288	13,392.31	48,739	645,634.81
Washington	1,626,303.80	56,790	.....	80,906	30,841.54	31,682	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	93,835,600	3,469,000	6,489,534	4,320,607.50	13,629,284	195,908,858.84

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ARRANGED BY GEOGRAPHICAL DIVISIONS, FOR SEMI-ANNUAL PERIODS FROM SEPTEMBER 1, 1881, TO SEPTEMBER 1, 1890.

Geographical divisions.	No. of banks.	Capital.	Surplus.	Dividends.	Net earnings.	Ratios. Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
						Pr. ct.	Pr. ct.	Pr. ct.
Sept., 1881, to March, 1882:								
New England States	553	$162, 650, 870	$40, 703, 776	$5, 952, 275	$7, 123, 339	3.7	2.9	3.5
Middle States	666	171, 488, 315	57, 470, 278	7, 367, 409	10, 210, 373	4.3	3.2	4.5
Southern States	188	31, 672, 700	6, 928, 882	1, 333, 715	1, 981, 226	4.2	3.5	5.1
Western States	730	94, 542, 600	26, 188, 953	5, 261, 976	7, 768, 661	5.6	4.3	6.4
Total	2, 137	460, 354, 485	131, 291, 889	19, 915, 375	27, 083, 599	4.3	3.4	4.6
March, 1882, to Sept., 1882:								
New England States	555	165, 515, 870	41, 033, 296	5, 729, 842	6, 732, 530	3.5	2.8	3.3
Middle States	678	173, 270, 315	58, 491, 696	7, 194, 528	9, 704, 251	4.1	3.1	4.2
Southern States	194	32, 212, 700	7, 503, 078	1, 289, 362	2, 062, 960	4.0	3.2	5.2
Western States	770	102, 948, 830	26, 542, 862	6, 662, 821	7, 737, 893	6.5	5.1	6.0
Total	2, 197	473, 947, 715	133, 570, 931	20, 896, 553	26, 237, 635	4.4	3.4	4.3
Sept., 1882, to March, 1883:								
New England States	557	165, 653, 070	41, 341, 246	5, 819, 093	6, 200, 443	3.5	2.8	3.0
Middle States	687	174, 375, 472	62, 118, 694	7, 542, 146	9, 900, 021	4.3	3.2	4.2
Southern States	207	33, 963, 000	8, 228, 309	1, 405, 019	2, 198, 993	4.1	3.3	5.2
Western States	816	109, 099, 800	25, 881, 856	5, 518, 844	8, 133, 477	5.1	4.1	6.0
Total	2, 267	483, 091, 342	137, 570, 105	20, 285, 102	26, 432, 934	4.2	3.3	4.2
March, 1883, to Sept, 1883:								
New England States	562	166, 793, 070	41, 727, 679	5, 861, 182	6, 651, 595	3.5	2.8	3.2
Middle States	698	173, 915, 465	63, 453, 454	7, 556, 795	9, 960, 635	4.3	3.2	4.2
Southern States	224	35, 685, 300	9, 084, 011	1, 415, 529	2, 433, 336	4.0	3.2	5.4
Western States	875	118, 246, 305	26, 967, 043	5, 560, 070	8, 528, 648	4.7	3.8	5.9
Total	2, 359	494, 640, 140	141, 232, 187	20, 393, 576	27, 574, 214	4.1	3.2	4.3
Sept., 1883, to March, 1884:								
New England States	565	167, 478, 070	41, 863, 161	5, 726, 356	6, 095, 915	3.4	2.7	2.9
Middle States	715	175, 317, 315	64, 841, 178	7, 639, 670	9, 529, 978	4.4	3.2	4.0
Southern States	248	38, 214, 310	9, 854, 923	1, 700, 113	2, 950, 096	4.4	3.5	6.1
Western States	963	126, 959, 605	29, 041, 587	6, 016, 667	9, 418, 775	4.7	3.9	6.0
Total	2, 491	507, 969, 300	145, 600, 849	21, 082, 806	27, 994, 764	4.1	3.2	4.3
March, 1884, to Sept., 1884:								
New England States	568	167, 600, 370	41, 905, 905	5, 551, 603	5, 738, 456	3.3	2.6	2.7
Middle States	723	175, 767, 355	64, 580, 406	7, 089, 673	8, 198, 912	4.0	2.9	3.4
Southern States	264	40, 638, 300	10, 726, 209	1, 691, 520	2, 747, 018	4.2	3.3	5.3
Western States	1, 027	134, 599, 700	30, 508, 955	5, 838, 871	7, 683, 633	4.3	3.5	4.7
Total	2, 582	518, 605, 725	147, 721, 475	20, 171, 667	24, 368, 019	3.9	3.0	3.7
Sept., 1884, to March, 1885:								
New England States	567	167, 400. 370	41, 413, 826	5, 661, 537	4, 388, 812	3.4	2.7	2.1
Middle States	732	173, 212, 145	64, 741, 009	7, 156, 680	7, 474, 752	4.1	3.0	3.1
Southern States	278	42, 648, 400	11, 527, 942	1, 790, 726	2, 426, 858	4.2	3.3	4.5
Western States	1, 073	139, 638, 800	31, 088, 344	5, 828, 707	7, 310, 780	4.2	3.4	4.3
Total	2, 650	522, 899, 715	148, 771, 121	20, 437, 650	21, 601, 202	3.9	3.0	3.2
March, 1885 to Sept., 1885:								
New England States	562	165, 668, 370	40, 786, 007	5, 391, 401	4, 725, 395	3.3	2.6	2.3
Middle States	731	172, 907, 352	64, 247, 888	6, 953, 332	7, 297, 159	4.0	2.9	3.1
Southern States	287	43, 500, 300	11, 505, 477	1, 655, 261	2, 282, 782	3.8	3.0	4.2
Western States	1, 085	142, 523, 580	30, 364, 123	6, 218, 477	7, 718, 959	4.5	3.6	4.5
Total	2, 665	524, 599, 602	146, 903, 495	20, 218, 471	22, 024, 295	3.9	3.0	3.3
Sept., 1885, to March, 1886:								
New England States	559	165, 203, 920	41, 128, 387	5, 375, 226	5, 925, 381	3.2	2.6	2.8
Middle States	738	172, 435, 295	67, 583, 309	7, 044, 535	9, 484, 324	4.0	2.9	3.9
Southern States	294	44, 437, 400	12, 053, 524	1, 969, 190	2, 705, 274	4.4	3.4	4.7
Western States	1, 117	148, 879, 580	32, 767, 699	6, 946, 485	9, 412, 687	4.6	3.8	5.2
Total	2, 708	530, 956, 195	153, 532, 919	21, 335, 436	27, 527, 666	4.0	3.1	4.0

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

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios. Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
						Pr. ct.	*Pr. ct.*	*Pr. ct.*
March, 1886, to Sept., 1886:								
New England States	563	$165, 352, 320	$41, 581, 845	$5, 338, 635	$6, 736, 479	3.2	2.5	3.2
Middle States	744	173, 628, 875	70, 044, 187	7, 328, 798	9, 789, 135	4.2	3.0	4.0
Southern States	303	45, 444, 000	11, 967, 321	1, 994, 537	2, 553, 055	4.3	3.4	4.0
Western States	1, 174	153, 138, 453	33, 470, 425	6, 485, 172	8, 834, 050	4.2	3.5	4.7
Total	2, 784	537, 563, 648	157, 064, 778	21, 147, 142	27, 912, 719	3.9	3.0	4.0
Sept., 1886, to March, 1887:								
New England States	563	165, 252, 370	41, 897, 072	5, 318, 480	6, 176, 707	3.2	2.6	3.0
Middle States	754	175, 873, 735	73, 445, 033	7, 574, 627	12, 072, 419	4.3	3.0	4.8
Southern States	313	46, 213, 240	12, 463, 050	2, 143, 870	2, 646, 393	4.6	3.6	4.5
Western States	1, 225	161, 016, 425	35, 926, 745	7, 111, 610	10, 803, 275	4.4	3.6	5.5
Total	2, 285	548, 355, 770	163, 731, 900	22, 148, 587	31, 698, 794	4.0	3.1	4.5
March, 1887, to Sept., 1887:								
New England States	566	164, 837, 370	43, 118, 790	5, 355, 787	7, 224, 781	3.2	2.6	3.5
Middle States	764	176, 635, 656	76, 574, 179	7, 357, 400	11, 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, 305	10, 953, 427	4.3	3.5	5.4
Total	2, 942	558, 544, 541	171, 254, 553	22, 003, 820	32, 808, 074	3.9	3.0	4.5
Sept., 1887, to March, 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, 679, 527	7, 346, 515	11, 201, 708	4.0	2.8	4.2
Southern States	358	53, 124, 400	14, 258, 403	2, 298, 039	3, 257, 542	4.3	3.4	4.8
Western States	1, 339	176, 224, 033	40, 999, 447	8, 017, 876	11, 954, 449	4.5	3.7	5.5
Total	3, 044	577, 136, 748	179, 397, 147	23, 088, 607	32, 601, 294	4.0	3.0	4.3
March, 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 March, 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, 399	4.0	2.7	4.5
Southern States	382	56, 974, 485	15, 715, 136	2, 357, 718	3, 497, 410	4.1	3.2	4.8
Western States	1, 404	187, 144, 200	45, 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
March, 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, 318, 379	4.0	3.1	5.1
Western States	1, 424	191, 247, 990	47, 328, 336	8, 016, 259	11, 708, 674	4.2	3.4	4.9
Total	3, 194	599, 451, 185	197, 128, 884	23, 325, 587	34, 508, 375	3.9	2.9	4.3
Sept., 1889, to March, 1890:								
New England States	576	165, 631, 980	46, 157, 181	5, 520, 977	5, 606, 830	3.3	2.6	2.6
Middle States	811	186, 198, 725	91, 010, 405	7, 629, 170	12, 208, 788	4.1	2.8	4.4
Southern States	436	62, 949, 360	17, 141, 070	2, 861, 628	4, 229, 776	4.5	3.6	5.3
Western States	1, 471	200, 625, 480	50, 237, 778	10, 237, 991	12, 203, 145	5.1	4.1	5.2
Total	3, 294	615, 405, 545	204, 546, 434	26, 249, 766	35, 248, 539	4.3	3.2	4.3
March, 1890, to Sept., 1890:								
New England States	582	165, 500, 920	46, 488, 598	5, 144, 588	6, 239, 358	3.1	2.4	2.9
Middle States	834	188, 261, 155	94, 608, 921	7, 946, 301	12, 534, 630	4.2	2.8	4.4
Southern States	475	68, 491, 105	18, 081, 496	2, 695, 210	4, 730, 666	3.9	3.1	5.5
Western States	1, 521	212, 520, 566	52, 690, 124	9, 123, 018	13, 302, 370	4.3	3.4	5.0
Total	3, 412	634, 773, 746	211, 869, 139	24, 909, 117	36, 807, 024	3.9	2.9	4.3
General average	2, 769	542, 504, 355	163, 784, 016	21, 907, 960	29, 461, 013	4.0	3.1	4.2

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION AT EVERY DATE ON WHICH REPORTS OF CONDITION HAVE BEEN MADE, FROM MARCH 11, 1882, TO OCTOBER 2, 1890, INCLUSIVE, TOGETHER WITH THE AMOUNT OF RESERVE REQUIRED AND THE AMOUNT HELD AT EACH OF THOSE DATES, AND THE CLASSIFICATION OF THE RESERVE HELD, SHOWING AMOUNTS AND PERCENTAGES IN EACH CASE.

[Division No. 1.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11	502	$14,962,799	$29,478,618	29.55	$7,223,511	7.24	$17,716,653	17.76	$4,538,454
May 19	503	15,068,764	31,457,478	31.31	7,495,171	7.46	19,488,807	19.40	4,473,500
July 1	504	15,505,375	29,835,966	28.86	7,585,373	7.34	17,833,751	17.25	4,416,842
Oct. 3	505	16,296,302	29,332,584	27.00	7,916,022	7.29	16,949,161	15.96	4,467,401
Dec. 30	507	16,254,969	33,151,031	30.59	8,197,588	7.56	20,509,426	18.93	4,444,017
1883.									
Mar. 13	507	15,342,235	28,288,564	27.66	7,552,020	7.38	16,299,167	15.94	4,437,377
May 1	509	15,309,783	27,968,728	27.40	7,495,846	7.34	16,040,299	15.72	4,432,583
June 22	510	15,369,906	28,844,230	28.15	7,685,718	7.50	16,722,029	16.32	4,436,483
Oct. 2	511	16,161,030	31,164,435	28.93	7,650,678	7.10	19,099,067	17.73	4,414,690
Dec. 31	512	16,426,477	34,548,821	31.55	8,144,345	7.44	21,965,101	20.06	4,439,375
1884.									
Mar. 7	514	15,959,007	32,510,901	30.56	7,875,750	7.40	20,374,517	19.15	4,260,634
Apr. 24	514	16,081,733	31,256,427	27.15	8,138,314	7.59	18,787,103	17.52	4,331,010
June 20	514	15,103,686	27,470,663	27.28	8,231,410	8.17	14,972,792	14.87	4,266,461
Sept. 30	514	15,614,040	32,199,345	30.93	8,199,770	7.88	19,833,278	19.05	4,166,297
Dec. 20	515	15,216,181	31,576,643	31.13	8,273,291	8.16	19,211,124	18.94	4,092,228
1885.									
Mar. 10	514	15,553,913	33,563,396	32.37	8,416,689	9.12	21,146,721	20.39	3,999,986
May 6	511	16,093,617	34,886,766	32.52	8,641,121	8.05	22,184,176	20.68	4,061,469
July 1	512	16,589,066	34,597,448	31.31	8,951,595	8.10	21,637,813	19.58	4,008,040
Oct. 1	506	17,218,577	34,416,314	29.98	9,549,345	8.32	20,832,605	18.15	4,034,364
Dec. 24	506	17,150,864	32,831,670	28.71	9,562,800	8.36	19,311,376	16.89	3,957,494
1886.									
Mar. 1	507	17,185,207	32,588,870	28.44	9,772,588	8.53	18,969,980	16.56	3,846,302
June 3	510	16,473,718	32,509,786	27.91	10,304,208	8.85	18,555,748	15.93	3,649,830
Aug. 27	509	17,388,516	31,345,788	27.04	10,316,259	8.90	17,449,280	15.05	3,580,249
Oct. 7	510	18,295,909	35,762,441	29.32	10,335,491	8.47	21,995,854	18.03	3,431,096
Dec. 28	511	17,815,957	33,229,398	27.98	10,888,902	9.17	19,338,260	16.28	3,002,236
1887.									
Mar. 4	511	17,464,118	34,081,099	29.27	10,261,663	8.81	21,137,117	18.15	2,682,319
May 13	513	17,918,113	33,254,311	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	17,341,009	29,625,990	25.64	10,316,792	8.92	17,045,118	14.74	2,264,080
1888.									
Feb. 14	514	18,229,528	33,096,440	27.23	9,937,633	8.18	20,928,685	17.22	2,230,122
Apr. 30	514	18,287,862	32,928,907	27.01	10,402,526	8.53	20,330,966	16.68	2,195,415
June 30	515	18,929,571	35,172,829	27.87	10,047,520	7.96	22,926,251	18.21	2,139,058
Oct. 4	515	19,889,593	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	1,734,171
Sept. 30	522	21,643,953	38,925,305	26.97	11,534,535	7.99	25,693,206	17.81	1,697,564
Dec. 11	523	20,841,025	33,648,578	24.22	11,673,180	8.40	20,382,427	14.67	1,592,971
1890.									
Feb. 28	524	20,878,978	36,300,363	26.08	11,504,237	8.26	23,270,173	16.72	1,525,953
May 17	527	21,229,739	36,242,622	25.61	11,090,798	7.84	23,622,164	16.61	1,529,660
July 18	527	22,127,475	37,817,047	25.64	12,364,578	8.38	23,909,780	16.21	1,542,688
Oct. 2	527	22,292,444	37,510,300	25.24	12,182,922	8.20	23,896,058	16.08	1,431,320

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

[Division No. 2.—New York, New Jersey, and Pennsylvania, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required. 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11..	507	$24, 513, 805	$47, 919, 202	29. 32	$14, 546, 614	8. 90	$30, 249, 865	18. 51	$3, 122, 723
May 19...	514	24, 825, 609	49, 038, 897	29. 63	15, 827, 208	9. 56	30, 100, 831	18. 19	3, 110, 858
July 1....	515	25, 243, 576	47, 501, 012	28. 23	15, 228, 446	9. 05	29, 217, 784	17. 36	3, 054, 782
Oct. 3 ..	515	25, 702, 599	47, 834, 868	27. 92	15, 881, 906	9. 27	28, 868, 395	16. 85	3, 084, 567
Dec. 30...	521	26, 500, 579	48, 071, 228	27. 21	16, 667, 008	9. 43	28, 338, 020	16. 04	3, 066, 200
1883.									
Mar. 13...	525	26, 151, 831	48, 307, 519	27. 71	15, 232, 686	8. 74	30, 026, 506	17. 22	3, 048, 327
May 1....	532	26, 557, 410	45, 564, 935	25. 74	16, 603, 462	9. 38	25, 905, 781	14, 63	3, 055, 692
June 22 ..	537	26, 409, 027	50, 817, 552	28. 86	16, 240, 341	9. 22	31, 5[illegible]8, 884	17. 91	3, 048, 327
Oct. 2 ...	545	26, 885, 132	48, 979, 043	27. 33	16, 912, 419	9. 44	29, 011, 331	16. 19	3, 055, 293
Dec. 31...	549	26, 992, 446	50. 577, 804	28. 11	17, 734, 066	9. 86	29, 840, 086	16. 58	3, 003, 652
1884.									
Mar. 7 ..	550	27, 003, 470	53, 829, 445	29. 90	16, 983, 453	9. 43	33, 924, 115	18. 84	2, 921, 877
Apr. 24...	554	27, 240, 954	53, 358, 232	29. 38	18, 854, 082	10. 38	31, 556, 160	17. 38	2, 947, 990
June 20 ..	561	25, 502, 692	45, 241, 638	26. 61	18, 801, 649	11. 06	23, 558, 015	13. 86	2. 881, 974
Sept. 30 ..	563	25, 245, 939	49, 189, 650	29. 23	18, 694, 389	11. 11	27, 634, 801	16. 42	2, 860, 460
Dec. 20...	560	24, 531, 549	50, 799, 720	31. 06	18, 036, 445	11. 03	29, 977, 889	18. 33	2, 785, 386
1885.									
Mar. 10 ..	559	25, 258, 857	55, 463, 538	32. 94	18, 925, 754	11. 24	33, 766, 999	20. 05	2, 770, 785
May 6....	559	25, 204, 559	53, 071, 039	31. 58	20, 044, 604	11. 93	30, 262, 857	18. 01	2, 763, 578
July 1 ...	561	25, 615, 062	51, 945, 847	30. 42	19, 178, 305	11. 23	30, 033, 212	17. 59	2, 734, 330
Oct. 1	557	26, 291, 732	56, 170, 958	32. 05	20, 055, 448	11. 44	33, 297, 308	19. 00	2, 818, 202
Dec. 24...	567	26, 843, 401	58, 345, 580	32. 60	18, 913, 441	10. 57	36, 653, 591	20. 48	2, 778, 548
1886.									
Mar. 1....	570	27, 453, 354	56, 026, 945	30. 61	18, 960, 011	10. 36	34, 334, 359	18. 76	2, 732, 575
June 3....	571	27, 533, 873	54, 618, 391	29. 75	20, 795, 357	11. 33	31, 241, 898	17. 02	2, 581, 136
Aug. 27 ..	572	28, 253, 322	56, 916, 208	30. 21	20, 185, 336	10. 71	34, 176, 300	18. 14	2, 554, 572
Oct. 7 ..	572	28, 830, 549	54, 836, 089	28. 53	20, 192, 341	10. 51	32, 249. 120	16. 78	2, 394, 628
Dec. 28...	575	28, 792, 675	53, 341, 795	27. 79	20, 360, 434	10. 61	30, 849, 802	16. 07	2, 131, 559
1887.									
Mar. 4....	576	29, 020, 465	54, 867, 767	28. 36	19, 405, 628	10. 03	33, 449, 631	17. 29	2, 012, 508
May 13...	580	29, 685, 015	56, 268, 209	28. 48	20, 193, 151	10. 20	34, 160, 474	17. 26	1, 914, 584
Aug. 1 ...	586	29, 837, 428	51, 361, 676	25. 82	19, 291, 157	9. 70	30, 226, 408	15. 20	2, 844, 111
Oct. 5	587	30, 064, 960	52, 990, 784	26. 44	19, 775, 576	9. 87	31, 370, 441	15. 65	1, 844, 767
Dec. 7....	591	30, 090, 137	52, 172, 378	26. 01	20, 038, 795	9. 99	30, 215, 646	15. 01	1, 817, 937
1888.									
Feb. 14...	593	31, 181, 582	57, 520. 460	27. 67	20, 111, 377	9. 67	35, 617, 574	17. 13	1, 791, 509
Apr. 30...	596	31, 422, 827	55, 782, 017	26. 63	20, 936, 380	9. 99	33, 066, 277	15. 78	1, 779, 360
June 30 ..	598	31, 184, 265	56, 274, 855	27. 07	19, 371, 217	9. 31	35, 146, 229	16. 91	1, 757, 400
Oct. 4	601	32, 659, 379	62, 056, 372	28. 50	21, 624, 500	9. 93	38, 705, 110	17. 78	1, 726, 762
Dec. 12...	603	32, 191, 080	57, 440, 943	26. 77	20, 803, 560	9. 69	34, 986, 054	16. 30	1, 651, 329
1889.									
Feb. 26...	603	32, 774, 651	63, 083, 678	28. 96	21, 144, 626	9. 68	40, 351, 399	18. 47	1, 587, 653
May 13...	607	33, 020, 608	62, 586, 794	28. 43	21, 670, 363	9. 84	39, 393, 656	17. 89	1, 522, 775
July 12...	608	33, 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. 518, 143	56, 982, 396	24. 76	20, 335, 343	8. 84	35, 226, 537	15. 31	1, 420, 516
July 18*..	626	33, 516, 164	57, 433, 692	25. 70	20, 674, 806	9. 25	35, 410, 567	15. 85	1, 348, 319
Oct. 2	633	34, 306, 011	56, 273, 548	24. 65	20, 867, 126	9. 12	34, 120, 446	14. 92	1, 285, 976

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

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

[Division No. 3.—Delaware, Maryland, Virginia, West Virginia, and the District of Columbia, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11	73	$3,326,580	$6,300,888	28.41	$2,702,126	12.18	$3,212,987	14.49	$1,385,775
May 19	74	3,229,343	5,846,228	27.16	2,867,270	13.32	2,597,775	12.07	381,183
July 1	74	3,293,618	6,330,795	28.83	2,951,218	13.44	3,000,277	13.66	379,300
Oct. 3	76	3,600,294	7,027,363	29.28	2,883,425	12.01	3,752,436	15.63	391,502
Dec. 30	77	3,559,250	6,432,974	27.11	2,943,333	12.40	3,098,400	13.06	391,241
1883.									
Mar. 13	77	3,527,516	5,733,788	24.38	2,337,863	9.94	3,008,054	12.79	387,871
May 1	77	3,528,471	5,790,224	24.61	2,713,896	11.54	2,691,467	11.44	384,861
June 22	78	3,621,398	6,406,495	26.54	2,774,761	11.49	3,243,785	13.44	387,949
Oct. 2	82	4,152,516	7,383,800	26.67	3,088,038	11.15	3,901,193	14.09	394,569
Dec. 31	82	3,998,036	6,620,987	24.82	3,018,536	11.33	3,210,691	12.05	391,760
1884.									
Mar. 7	83	3,877,353	6,822,590	26.36	2,873,867	11.12	3,582,688	13.86	366,035
Apr. 24	83	3,812,038	6,446,814	25.37	3,045,651	11.98	3,027,832	11.91	373,331
June 20	83	3,513,153	5,375,113	22.95	2,975,931	12.71	2,025,960	8.65	373,222
Sept. 30	88	3,702,825	6,837,101	27.70	3,220,417	13.05	3,246,528	13.15	370,156
Dec. 20	88	3,365,854	6,467,992	28.82	2,942,926	13.12	3,164,161	14.10	360,905
1885.									
Mar. 10	88	3,361,044	6,282,532	28.04	3,043,637	13.58	2,895,186	12.92	343,709
May 6	87	2,854,130	5,624,698	29.56	2,985,242	15.69	2,289,321	12.03	350,135
July 1	87	2,919,436	5,311,397	27.29	2,758,277	14.17	2,199,965	11.30	353,155
Oct. 1	88	3,286,346	7,338,927	33.50	3,134,687	14.31	3,850,486	17.57	353,754
Dec. 24	80	3,162,147	7,070,981	33.54	2,887,760	13.70	3,825,340	18.15	357,881
1886.									
Mar. 1	89	3,163,328	6,579,113	31.20	3,079,948	14.60	3,153,202	14.95	345,963
June 3	90	3,259,103	6,761,881	31.12	3,414,420	15.71	3,034,136	13.97	313,325
Aug. 27	91	3,490,359	7,337,721	31.53	3,313,468	14.24	3,714,380	15.96	309,873
Oct. 7	89	3,525,434	7,125,856	30.32	3,405,443	14.49	3,414,134	14.53	306,279
Dec. 28	91	3,459,845	6,826,991	29.60	3,124,102	13.54	3,414,702	14.80	288,187
1887.									
Mar. 4	91	3,541,988	6,685,225	28.31	3,061,122	12.96	3,370,568	14.27	253,535
May 13	92	3,434,211	6,233,763	27.16	3,351,755	14.64	2,640,664	11.53	241,344
Aug. 1	93	3,681,532	6,591,665	26.86	3,397,925	13.84	2,952,617	12.03	241,123
Oct. 5	94	3,789,907	6,641,421	26.29	3,402,471	13.47	3,004,141	11.89	234,809
Dec. 7	94	3,748,997	6,728,437	26.92	3,329,980	13.32	3,157,971	12.64	240,476
1888.									
Feb. 14	94	3,827,479	6,737,364	26.40	3,272,849	12.83	3,236,123	12.68	228,392
Apr. 30	94	3,789,898	6,554,763	25.94	3,340,776	13.22	2,988,503	11.83	225,484
June 30	95	3,902,911	6,688,570	25.71	3,320,174	12.76	3,150,750	12.11	217,646
Oct. 4	96	4,364,275	8,474,938	29.13	3,672,305	12.62	4,582,280	15.75	220,353
Dec. 12	96	4,159,106	7,612,357	27.45	3,502,069	12.63	3,898,858	14.06	211,430
1889.									
Feb. 26	96	4,210,619	7,830,630	27.90	3,583,377	12.77	4,043,241	14.40	204,012
May 13	98	4,129,743	7,338,116	26.65	3,852,493	13.99	3,283,684	11.93	201,939
July 12	102	4,262,053	7,356,738	25.89	3,634,247	12.79	3,528,845	12.42	193,646
Sept. 30	104	4,433,299	7,390,267	25.00	3,387,152	11.46	3,808,964	12.89	194,151
Dec. 11	105	4,285,277	7,058,474	24.71	3,483,691	12.19	3,399,343	11.90	175,440
1890.									
Feb. 28	107	4,364,478	7,384,234	25.38	3,252,139	11.18	3,956,771	13.60	175,324
May 17	108	4,559,745	7,767,257	25.55	3,652,805	12.02	3,942,458	12.97	171,994
July 18	110	3,888,424	8,567,845	26.28	3,689,922	11.32	4,701,987	14.43	175,935
Oct. 2	112	5,127,124	8,665,176	25.35	3,925,154	11.48	4,575,269	13.39	164,753

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

Division No. 4.—North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
May 11	141	$5,185,281	$10,013,832	28.97	$5,466,058	15.81	$3,758,544	10.87	$789,230
May 19	144	4,915,899	10,118,504	30.87	5,419,385	16.54	3,906,752	11.92	792,367
July 1	148	5,115,956	10,326,820	30.28	5,227,153	15.33	4,313,224	12.65	786,443
Oct. 3	154	5,266,274	9,392,645	26.75	4,771,326	13.59	3,827,425	10.90	793,894
Dec. 30	159	5,978,914	12,718,655	31.91	6,340,182	15.91	5,584,656	14.01	793,817
1883.									
Mar. 13	164	6,116,981	13,254,160	32.50	6,396,960	15.69	6,086,199	14.92	771,001
May 1	169	6,190,892	12,890,743	31.23	6,543,434	15.85	5,555,724	13.46	791,585
June 22	175	6,143,331	12,353,975	30.16	6,475,724	15.81	5,075,892	12.39	802,359
Oct. 2	191	6,267,968	10,275,182	24.59	6,589,276	15.77	3,887,690	9.30	798,216
Dec. 31	197	6,761,077	12,940,873	28.71	6,968,159	15.46	5,170,209	11.48	802,505
1884.									
Mar. 7	201	6,816,062	13,644,672	30.03	6,883,358	15.15	5,979,687	13.16	781,627
Apr. 24	204	6,874,431	12,348,517	26.95	6,803,162	14.84	4,762,025	10.39	783,330
June 20	208	6,449,163	11,364,136	26.43	6,826,409	15.88	3,782,006	8.80	755,721
Sept. 30	216	6,042,864	11,168,565	27.72	6,334,635	15.72	4,087,448	10.15	746,482
Dec. 20	220	6,491,216	14,560,732	33.67	7,007,016	16.19	6,806,367	15.73	747,349
1885.									
Mar. 10	226	6,669,784	15,098,820	33.96	7,964,807	17.91	6,385,184	14.36	748,829
May 6	229	6,483,495	13,065,477	30.23	7,563,398	17.50	4,765,739	11.03	736,340
July 1	232	6,442,590	12,404,357	28.88	7,159,393	16.67	4,532,187	10.55	712,777
Oct. 1	232	6,388,330	11,874,404	27.88	6,826,279	16.03	4,322,638	10.15	725,487
Dec. 24	235	7,142,914	15,834,011	33.25	8,001,784	16.80	7,141,940	15.00	690,287
1886.									
Mar. 1	240	7,583,952	16,308,788	32.26	8,523,863	16.86	7,114,169	14.07	670,756
June 3	245	7,493,063	15,598,452	31.23	8,108,413	16.23	6,863,196	13.74	626,843
Aug. 27	251	7,301,499	13,956,929	28.67	7,650,399	15.72	5,699,062	11.71	607,468
Oct. 7	251	7,520,093	13,597,692	27.12	7,565,181	15.09	5,474,973	10.92	557,538
Dec. 28	253	8,863,744	21,096,851	35.70	9,659,357	16.35	10,914,071	18.47	523,423
1887.									
Mar. 4	265	9,951,682	22,483,366	33.89	10,365,065	15.62	11,607,039	17.50	511,262
May 13	279	9,403,413	18,093,369	28.86	9,623,458	15.35	7,965,043	12.71	504,868
Aug. 1	290	9,227,123	15,981,046	25.98	8,924,833	14.51	6,555,611	10.66	500,602
Oct. 5	296	9,183,326	16,341,034	26.69	9,728,521	15.89	6,100,154	9.96	512,359
Dec. 7	301	9,671,142	18,963,708	29.41	10,375,365	16.10	8,072,837	12.52	515,506
1888.									
Feb. 14	305	10,241,743	21,109,205	30.92	11,248,310	16.47	9,353,121	13.70	507,774
Apr. 30	307	9,775,180	17,945,763	27.54	9,916,320	15.22	7,522,773	11.54	506,670
June 30	313	9,683,437	17,925,943	27.77	9,397,854	14.56	8,027,614	12.44	500,475
Oct. 4	318	9,543,970	16,380,467	25.74	9,557,311	15.02	6,338,284	9.96	484,872
Dec. 12	321	10,201,944	19,622,145	28.85	9,752,368	14.34	9,382,165	13.79	487,612
1889.									
Feb. 26	324	11,495,298	26,797,309	34.97	12,195,333	15.91	14,122,446	18.42	479,530
May 13	339	11,100,507	22,345,576	30.20	11,482,281	15.52	10,385,059	14.03	478,236
July 12	346	11,035,036	20,836,091	28.32	11,054,098	15.03	9,301,242	12.64	480,751
Sept. 30	364	11,566,487	20,014,741	25.96	10,771,020	13.97	8,756,707	11.36	487,014
Dec. 11	374	12,872,658	24,737,345	28.83	11,495,248	13.39	12,731,317	14.81	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

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

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

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11...	503	$19, 032, 152	$27, 890, 100	29. 78	$17, 235, 102	13. 58	$18, 689, 973	14. 73	$1, 965, 025
May 19...	512	18, 777, 697	37, 819, 405	30. 22	17, 572, 569	14. 04	18, 358, 481	14. 67	1, 888, 355
July 1....	514	18, 063, 931	37, 703, 899	29. 82	16, 982, 358	13. 43	18, 910, 821	14. 96	1, 810, 720
Oct. 3....	519	19, 272, 709	35, 969, 848	27. 99	17, 205, 670	13. 39	16, 875, 972	13. 13	1, 888, 206
Dec. 30...	523	18, 845, 485	35, 817, 290	28. 51	17, 947, 739	13. 57	16, 905, 680	13. 46	1, 863, 871
1883.									
Mar. 13...	530	19, 081, 960	36, 507, 835	27. 17	16, 401, 301	12. 89	18, 281, 364	14. 38	1, 825, 170
May 1....	536	18, 892, 570	34, 009, 157	27. 00	17, 003, 342	13. 50	15, 146, 613	12. 03	1, 859, 202
June 22...	544	18, 680, 838	32, 831, 223	25. 14	15, 616, 973	12. 54	15, 394, 648	12. 36	1, 819, 607
Oct. 2.....	554	18, 563, 099	34, 705, 552	28. 04	16, 503, 659	13. 34	16, 347, 350	13. 21	1, 854, 543
Dec. 31...	554	17, 961, 597	34, 790, 630	29. 05	16, 853, 215	14. 07	16, 142, 536	13. 48	1, 794, 879
1884.									
Mar. 7....	558	17, 808, 933	34, 832, 320	29. 34	16, 461, 984	13. 87	16, 636, 811	14. 01	1, 733, 525
Apr. 24...	560	17, 392, 601	32, 294, 594	27. 81	16, 913, 978	14. 59	13, 623, 182	11. 75	1, 757, 434
June 20...	569	16, 640, 340	30, 968, 073	29. 15	16, 186, 847	14. 59	13, 081, 876	11. 79	1, 699, 350
Sept 30..	574	15, 784, 480	31, 545, 494	29. 98	16, 127, 236	15. 33	13, 764, 179	13. 08	1, 654, 079
Dec. 20..	572	15, 040, 275	33, 478, 235	33. 39	15, 563, 364	15. 52	16, 332, 719	16. 29	1, 582, 152
1885.									
Mar. 10..	567	15, 800, 692	36, 876, 186	35. 07	16, 882, 609	16. 03	18, 475, 898	17. 54	1, 517, 679
May 6....	568	15, 954, 519	35, 963, 168	33. 81	17, 117, 106	16. 09	17, 336, 757	16. 30	1, 509, 305
July 1....	567	16, 118, 869	36, 162, 987	33. 65	15, 936, 895	14. 83	18, 738, 134	17. 45	1, 487, 958
Oct. 1....	570	16, 501, 187	37, 477, 345	34. 07	17, 019, 462	15. 47	18, 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, 048
Dec. 7....	600	20, 237, 953	39, 116, 212	28. 99	18, 425, 529	13. 66	19, 629, 800	14. 55	1, 060, 883
1888.									
Feb. 14...	603	20, 788, 469	40, 918, 158	29. 52	18, 290, 041	13. 20	21, 600, 663	15. 59	1, 027, 454
Apr. 30...	606	20, 795, 516	39, 175, 386	28. 26	18, 869, 677	13. 61	19, 298, 656	13. 92	1, 007, 053
June 30...	609	20, 756, 627	39, 806, 200	28. 77	17, 754, 453	12. 83	21, 045, 051	15. 21	1, 006, 696
Oct. 4....	611	21, 297, 373	42, 224, 352	29. 74	18, 466, 510	13. 01	22, 763, 433	16. 03	994, 409
Dec. 12...	615	21, 150, 669	42, 096, 506	29. 85	18, 089, 328	12. 83	23, 025, 148	16. 33	982, 030
1889.									
Feb. 26...	620	22, 108, 190	46, 152, 837	31. 31	18, 299, 545	12. 42	26, 888, 639	18. 24	964, 653
May 13...	622	22, 532, 982	45, 216, 707	30. 10	19, 984, 145	13. 30	24, 287, 408	16. 17	945, 154
July 12...	624	23, 197, 384	48, 488, 996	31. 35	20, 064, 249	12. 97	27, 489, 594	17. 78	935, 153
Sept. 30...	626	23, 355, 251	47, 310, 106	30. 39	19, 052, 153	12. 24	27, 327, 970	17. 55	929, 983
Dec. 11...	630	23, 037, 979	43, 421, 760	28. 27	19, 053, 439	12. 41	23, 439, 190	15. 26	929, 131
1890.									
Feb. 28...	635	23, 999, 083	47, 348, 221	29. 59	19, 385, 160	12. 12	27, 043, 136	16. 90	919, 925
May 17..	644	24, 458, 347	45, 815, 953	28. 10	19, 214, 280	11. 78	25, 672, 588	15. 74	929, 085
July 18...	650	25, 234, 240	47, 608, 327	28. 30	19, 719, 230	11. 72	26, 955, 389	16. 02	933, 708
Oct. 2....	650	25, 804, 618	48, 563, 276	28. 23	20, 149, 638	11. 72	27, 493, 759	15. 98	919, 879

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

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

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11	157	$6,541,424	$11,849,967	27.17	$5,719,125	13.11	$5,665,681	12.99	$465,161
May 19	165	6,707,034	12,348,739	27.62	5,557,107	12.43	6,323,635	14.14	467,997
July 1	171	6,945,887	12,192,356	26.33	5,865,877	12.67	5,866,168	12.68	460,311
Oct. 3	184	7,211,774	11,866,093	24.68	5,934,099	12.34	5,440,789	11.32	491,205
Dec. 30	197	7,314,811	12,985,546	26.63	6,513,480	13.35	5,975,158	12.25	496,908
1883.									
Mar. 13	207	7,692,300	13,786,065	26.88	6,048,070	11.79	7,237,137	14.11	500,858
May 1	216	8,007,308	13,928,636	26.09	6,926,476	12.98	6,496,862	12.17	505,298
June 22	227	8,669,016	16,331,528	28.26	6,739,738	11.66	9,100,816	15.75	490,974
Oct. 2	257	9,087,854	15,692,927	25.90	7,240,980	11.95	7,922,362	13.08	529,585
Dec. 31	270	9,269,439	16,068,106	26.00	7,756,806	12.55	7,788,201	12.60	523,099
1884.									
Mar. 7	287	9,365,609	16,334,768	26.16	7,297,414	11.69	8,526,486	13.66	510,868
Apr. 24	298	9,712,119	17,385,106	26.85	8,463,096	13.07	8,406,680	12.98	515,330
June 20	309	9,546,762	16,682,585	26.21	9,366,090	14.72	6,806,044	10.69	510,451
Sept. 30	329	9,158,231	16,305,178	26.70	8,130,878	13.32	7,677,976	12.58	494,324
Dec. 20	329	8,643,147	15,874,452	27.55	7,734,917	13.42	7,642,884	13.26	496,651
1885.									
Mar. 10	336	9,202,146	18,064,151	29.45	8,442,274	13.76	9,131,647	14.89	490,230
May 6	340	9,643,675	19,112,996	29.73	8,803,813	13.69	9,806,853	15.25	502,330
July 1	346	10,105,532	20,186,373	29.96	8,868,049	13.16	10,827,681	16.07	490,643
Oct. 1	359	10,526,279	19,159,727	27.30	8,896,805	12.68	9,768,829	13.32	494,093
Dec. 24	363	10,511,542	19,128,184	27.30	9,309,286	13.28	9,315,121	13.29	503,777
1886.									
Mar. 1	377	10,872,988	19,373,302	26.73	8,838,140	12.19	10,043,854	13.86	491,308
June 3	391	12,203,046	23,020,432	28.30	11,204,906	13.77	11,339,220	13.94	476,306
Aug. 27	404	12,349,300	24,464,927	29.72	10,229,545	12.43	13,747,424	16.70	487,953
Oct. 7	406	12,377,733	21,931,867	26.58	11,019,342	13.35	10,422,066	12.63	490,459
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	14,013,997	16.15	464,556
Dec. 11	516	13,209,115	23,663,534	26.87	10,728,448	12.18	12,464,371	14.15	470,715
1890.									
Feb. 28	522	14,037,495	26,557,782	28.38	10,142,221	10.84	15,945,679	17.04	470,481
May 17	531	14,672,003	28,417,458	29.05	10,129,389	10.36	17,803,225	18.20	484,844
July 18*	522	11,820,328	23,587,972	29.93	8,660,227	10.99	14,559,610	18.48	462,949
Oct. 2	529	12,650,537	25,045,606	29.70	9,037,219	10.72	15,542,676	18.43	465,711

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

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

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

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				Per ct.		Per ct.		Per ct.	
Mar. 11	30	$2,576,675	$5,408,452	31.53	$2,542,858	14.83	$2,758,864	16.08	$106,730
May 19	31	2,696,322	5,872,661	32.72	2,637,314	14.69	3,122,481	17.40	112,866
July 1	32	2,693,926	5,682,235	31.69	2,460,625	13.72	3,109,475	17.34	112,135
Oct. 3	32	2,868,124	6,241,813	32.69	2,794,278	14.63	3,330,785	17.44	116,750
Dec. 30	33	2,871,064	6,379,306	33.37	3,166,266	16.56	3,096,131	16.20	116,909
1883.									
Mar. 13	33	2,866,867	6,081,382	31.86	3,594,598	18.83	2,374,534	12.44	112,250
May 1	34	2,890,642	5,487,840	28.51	3,133,202	16.28	2,240,755	11.64	113,883
June 22	38	2,984,656	6,355,648	31.97	3,203,157	16.11	3,033,366	15.26	119,125
Oct. 2	43	3,206,008	5,839,540	27.35	3,098,370	14.51	2,619,307	12.27	121,863
Dec. 31	42	3,241,147	6,447,703	29.88	3,558,027	16.50	2,763,101	12.80	126,575
1884.									
Mar. 7	43	3,009,761	5,626,902	28.08	3,217,300	16.05	2,287,585	11.46	122,008
Apr. 24	43	3,028,531	5,791,614	28.68	3,207,082	15.88	2,462,898	12.20	121,634
June 20	45	2,748,621	5,492,659	29.97	3,664,908	20.00	1,717,837	9.37	109,914
Sept. 30	46	2,660,548	5,798,359	32.69	3,346,017	18.86	2,341,155	13.20	111,187
Dec. 20	47	2,560,777	5,524,939	32.36	3,180,260	18.63	2,239,427	13.12	105,252
1885.									
Mar. 10	47	2,663,353	5,978,551	33.67	3,450,529	19.43	2,419,586	13.63	108,436
May 6	49	2,683,438	5,699,692	31.86	3,336,534	18.65	2,256,198	12.61	106,960
July 1	50	2,721,004	5,697,478	31.41	2,966,876	16.36	2,626,141	14.48	104,461
Oct. 1	51	2,920,866	6,635,005	34.07	3,260,554	16.74	3,264,417	16.76	110,034
Dec. 24	54	3,189,906	7,038,522	33.10	3,732,709	17.55	3,192,688	15.01	113,125
1886.									
Mar. 1	57	3,329,624	7,529,982	33.92	3,947,515	17.78	3,465,653	15.61	116,814
June 3	61	3,598,749	7,672,897	31.98	4,034,927	16.82	3,527,877	14.70	110,093
Aug. 27	67	3,863,286	8,288,012	32.18	4,096,387	15.91	4,075,587	15.82	116,038
Oct. 7	68	3,971,589	7,896,910	29.83	4,104,213	15.50	3,672,731	13.87	119,966
Dec. 28	71	4,329,961	9,221,771	31.95	5,276,940	18.28	3,828,979	13.26	115,853
1887.									
Mar. 4	71	4,674,444	10,289,333	33.02	5,672,302	18.20	4,504,028	14.45	113,003
May 13	75	5,276,435	11,540,554	32.81	5,990,889	17.03	5,438,612	15.46	611,053
Aug. 1	83	5,719,220	11,799,916	30.95	6,134,729	16.09	5,548,590	14.55	116,507
Oct. 5	86	6,330,097	13,784,605	32.66	7,276,703	17.24	6,385,396	15.13	122,506
Dec. 7	86	6,291,325	12,882,230	30.71	7,540,479	17.98	5,218,778	12.44	122,973
1888.									
Feb. 14	87	6,149,731	12,446,902	30.36	7,457,014	18.19	4,861,593	11.86	128,295
Apr. 30	94	6,042,609	11,396,749	28.29	6,557,882	16.28	4,708,066	11.69	130,801
June 30	96	5,924,963	11,634,948	29.46	6,338,182	16.05	5,171,147	13.09	125,619
Oct. 4	98	6,036,317	12,503,944	31.07	6,338,048	15.75	6,034,811	15.00	131,085
Dec. 12	96	5,935,642	11,717,229	29.61	6,789,265	17.16	4,800,478	12.13	127,486
1889.									
Feb. 26	98	6,215,145	13,833,283	33.39	7,408,611	17.88	6,297,797	15.20	126,875
May 13	102	6,418,048	13,674,031	31.96	7,084,911	16.56	6,459,741	15.10	129,379
July 12	102	6,469,509	14,125,458	32.75	7,124,899	16.52	6,870,159	15.93	130,400
Sept. 30	107	6,871,682	15,136,846	33.04	6,826,811	14.90	8,181,249	17.86	128,786
Dec. 11	109	6,822,808	13,759,793	30.25	7,133,411	15.16	6,489,222	14.27	137,160
1890.									
Feb. 28	111	6,985,597	14,398,961	30.92	7,499,805	16.10	6,756,913	14.51	142,243
May 17	114	7,280,605	14,457,219	29.79	7,148,956	14.73	7,166,979	14.77	141,284
July 18	118	7,407,945	14,436,316	29.23	6,844,093	13.85	7,450,124	15.08	142,099
Oct. 2	120	7,973,078	15,402,798	28.98	7,188,163	13.52	8,070,144	15.18	144,491

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

[Division No. 8.—Arizona, Dakota, Montana, New Mexico, Utah, Washington, and Wyoming.]

Dates.	No. of banks	Amount of reserve required, 15 per cent. of net deposits.	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (6 per cent.).		With reserve agents (9 per cent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11	32	$1,144,970	$1,864,032	24.42	$1,234,034	16.17	$547,357	7.17	$82,641
May 19	38	1,340,349	2,242,753	25.10	1,346,771	15.07	803,072	8.99	92,910
July 1	38	1,379,900	2,335,024	25.38	1,285,644	13.76	970,470	10.55	98,920
Oct. 3	41	1,662,285	2,686,299	24.24	1,566,209	14.13	1,019,233	9.29	100,857
Dec. 30	48	1,815,318	3,276,376	27.07	1,893,011	15.64	1,276,446	10.55	106,919
1883.									
Mar. 13	54	1,857,414	3,171,854	25.62	1,944,893	15.71	1,118,433	9.03	108,528
May 1	55	2,072,505	3,196,343	23.13	1,946,749	14.09	1,139,293	8.25	110,301
June 22	60	2,234,510	3,787,433	25.42	1,946,924	13.07	1,726,181	11.59	114,328
Oct. 2	70	2,362,081	3,453,105	21.93	2,000,374	12.70	1,331,438	8.46	121,293
Dec. 31	74	2,280,534	3,746,766	24.64	2,450,974	16.12	1,177,548	7.75	118,244
1884.									
Mar. 7	78	2,206,520	3,406,474	23.16	2,332,136	15.85	955,815	6.50	118,523
Apr. 24	84	2,256,846	3,584,760	23.83	2,421,783	16.10	1,038,881	6.90	124,096
June 20	87	2,194,632	3,402,695	23.26	2,377,061	16.25	899,284	6.15	126,350
Sept. 30	87	2,162,177	3,263,041	22.64	2,077,673	14.41	1,066,754	7.40	118,614
Dec. 20	86	2,193,537	3,581,574	24.49	2,357,403	16.12	1,114,624	7.62	109,547
1885.									
Mar. 10	88	2,132,223	3,703,384	26.05	2,525,590	17.77	1,068,609	7.52	109,185
May 6	89	2,124,749	3,587,997	25.33	2,387,887	16.86	1,089,153	7.69	110,957
July 1	92	2,317,930	3,939,596	25.48	2,354,579	15.24	1,473,460	9.53	111,557
Oct. 1	94	2,492,432	4,420,239	26.60	2,600,691	15.65	1,704,733	10.26	114,815
Dec. 24	107	2,633,914	4,881,391	27.80	3,166,234	18.03	1,594,293	9.08	120,864
1886.									
Mar. 1	107	2,643,604	4,716,817	26.86	3,057,426	17.41	1,535,412	8.74	123,977
June 3	109	2,745,657	4,688,187	25.61	3,091,659	16.89	1,471,191	8.04	125,339
Aug. 27	113	2,615,777	5,173,789	29.67	3,135,269	17.98	1,913,185	10.97	125,325
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	4,599,390	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	9,191,020	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	14.12	3,942,902	9.85	150,569
1890.									
Feb. 28	159	6,072,253	10,551,559	26.07	5,958,841	14.72	4,440,876	10.77	151,842
May 17	166	6,366,800	10,108,136	23.81	5,760,189	13.57	4,188,093	9.87	159,854
July 18*	174	6,567,112	10,843,892	24.77	5,911,199	13.50	4,760,076	10.87	172,617
Oct. 2†	188	7,023,128	11,958,439	25.54	6,157,780	13.15	5,614,817	11.99	185,842

* Oklahoma included from July 18, 1890. † Indian Territory included from October 2, 1890.

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

[Division No. 9.—Reserve cities—Boston, Albany, Philadelphia, Pittsburgh, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Chicago, Detroit, Milwaukee, St. Louis, and San Francisco.]

Dates.	No. of banks	Amount of reserve required, 25 per cent. of net deposits	Reserve held.		Classification of reserve held.				
			Amount.	Ratio.	Lawful money (12½ per cent.).		With reserve agents (12½ percent.).		Five per cent. redemption fund.
					Amount.	Ratio.	Amount.	Ratio.	
1882.				*Per ct.*		*Per ct.*		*Per ct.*	
Mar. 11	192	$77,032,003	$93,401,093	30.31	$54,818,246	17.79	$34,852,796	11.31	$3,730,051
May 19	192	80,294,028	102,352,999	31.87	59,318,593	18.47	39,467,976	12.29	3,566,430
July 1	193	81,760,651	95,874,953	29.32	57,206,564	17.49	35,233,042	10.77	3,435,347
Oct. 3	193	79,694,569	89,143,583	27.96	52,413,086	16.44	33,213,032	10.42	3,517,465
Dec. 30	195	77,095,866	95,051,887	30.82	54,211,536	17.58	37,282,190	12.09	3,558,161
1883.									
Mar. 13	198	77,419,867	89,796,888	29.00	49,661,801	16.04	36,592,761	11.82	3,542,326
May 1	199	78,644,546	91,787,852	29.18	54,129,582	17.21	34,090,027	10.84	3,568,243
June 22	200	83,005,153	103,900,990	31.29	59,515,283	17.93	40,821,353	12.29	3,564,354
Oct. 2	200	80,961,109	100,638,235	31.08	56,425,507	17.42	40,798,990	12.60	3,413,838
Dec. 31	202	83,646,150	105,535,835	31.54	63,273,391	18.91	38,944,133	11.64	3,320,311
1884.									
Mar. 7	202	85,297,591	111,255,631	32.61	61,563,512	18.04	46,437,308	13.61	3,254,811
Apr. 24	202	84,514,593	104,165,958	30.81	62,160,250	18.39	38,827,197	11.49	3,178,511
June 20	204	75,708,561	91,103,676	30.08	59,623,045	19.69	28,403,338	9.38	3,077,293
Sept. 30	203	76,984,342	99,022,475	32.16	63,578,992	20.65	32,340,900	10.50	3,102,583
Dec. 20	203	78,739,375	103,685,153	32.92	66,011,790	20.96	34,672,781	11.01	3,000,582
1885.									
Mar. 10	202	83,462,537	118,522,306	35.50	74,383,404	22.28	41,172,443	12.33	2,966,459
May 6	202	86,628,766	123,962,577	35.77	80,109,098	23.12	40,912,049	11.81	2,941,430
July 1	202	89,118,594	123,423,045	34.62	79,828,139	22.39	40,661,809	11.41	2,933,097
Oct. 1	203	91,118,639	122,186,751	33.52	76,907,632	21.10	42,402,600	11.63	2,876,510
Dec. 24	202	91,151,185	117,043,608	32.11	74,674,927	20.48	39,551,479	10.88	2,817,202
1886.									
Mar. 1	205	94,506,304	124,034,337	32.81	77,446,733	20.49	43,904,247	11.61	2,683,357
June 3	212	96,810,237	122,784,157	31.71	80,738,933	20.85	39,567,423	10.22	2,477,801
Aug. 27	215	93,802,959	110,584,456	29.42	68,232,506	18.19	40,072,689	10.68	2,279,261
Oct. 7	217	95,363,719	113,951,757	29.88	70,489,135	18.48	41,271,509	10.82	2,191,113
Dec. 28	218	94,305,102	112,821,235	29.91	70,633,785	18.72	40,371,942	10.70	1,815,508
1887.									
Mar. 4	220	99,518,660	124,447,510	31.26	73,631,556	18.50	49,217,253	12.36	1,598,701
May 13*	210	86,270,869	106,121,301	30.75	64,496,954	18.69	40,210,839	11.65	1,413,508
Aug. 1†	221	83,889,166	98,389,974	29.32	59,504,534	17.73	37,672,349	11.23	1,213,090
Oct. 5	223	84,621,164	100,714,633	29.75	59,524,848	17.59	39,993,709	11.82	1,196,076
Dec. 7	223	84,031,602	97,132,024	28.90	58,086,213	17.28	37,957,340	11.29	1,088,471
1888.									
Feb. 14	222	88,281,912	107,045,750	30.31	61,380,008	17.38	44,647,555	12.63	1,018,187
Apr. 30	221	88,841,975	105,914,479	29.80	61,211,749	17.22	43,718,493	12.30	984,237
June 30	224	93,119,904	113,399,111	30.44	66,493,977	17.85	45,949,662	12.34	955,472
Oct. 4	224	96,217,307	116,864,734	30.36	64,447,941	16.75	51,508,038	13.38	908,755
Dec. 12	223	92,796,351	110,791,225	29.85	62,971,624	16.96	47,013,696	12.67	805,905
1889.									
Feb. 26	223	100,132,732	129,178,251	32.25	66,585,765	16.62	61,860,599	15.44	731,887
May 13	224	103,814,057	132,810,931	31.98	72,531,581	17.47	59,619,008	14.36	660,342
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	102,211,312	119,560,033	29.24	65,270,448	15.96	53,684,545	13.13	605,000
May 17	239	106,243,919	122,780,265	28.89	66,575,944	15.67	55,566,943	13.08	637,378
July 18‡	259	115,477,384	131,308,097	28.43	71,778,457	15.54	58,806,133	12.73	723,507
Oct. 2	259	114,438,382	129,777,284	28.35	68,071,517	14.87	60,999,210	13.33	706,557

* Kansas City and St. Joseph included from May 13, 1887, and Chicago and St. Louis transferred to Division No. 10.

† Omaha included from August 1, 1887.

‡ Minneapolis, St. Paul, and Brooklyn included from July 18, 1889.

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

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

Dates.	New York City.			Chicago.			St. Louis.		
	No. of banks.	Amount of reserve required, 25 per cent. of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent. of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent. of net deposits.	Ratio of reserve held.
1882.			*Per ct.*			*Per ct.*			*Per ct.*
Mar. 11	50	$63, 982, 629	25. 16						
May 19	50	66, 708, 718	26. 14						
July 1	50	69, 337, 260	25. 99						
Oct. 3	50	63, 503, 245	25. 36						
Dec. 30	48	64, 391, 245	26. 14						
1883.									
Mar. 13	48	62, 437, 901	23. 59						
May 1	48	63, 422, 340	25. 48						
June 22	48	69, 809, 640	28. 81						
Oct. 2	48	66, 735, 374	26. 53						
Dec. 31	47	69, 509, 209	27. 58						
1884.									
Mar. 7	47	75, 373, 069	28. 94						
April 24	47	70, 540, 863	26. 65						
June 20	45	57, 948, 702	29. 82						
Sept. 30	44	63, 737, 684	35. 63						
Dec. 20	44	68, 335, 552	38. 29						
1885.									
Mar. 10	44	73, 191, 705	40. 12						
May 6	44	74, 436, 136	41. 48						
July 1	45	78, 181, 211	42. 47						
Oct. 1	44	78, 214, 626	36. 98						
Dec. 24	45	75, 516, 839	32. 76						
1886.									
Mar. 1	45	80, 887, 727	31. 28						
June 3	45	74, 187, 977	30. 28						
Aug. 27	45	70, 386, 879	27, 46						
Oct. 7	45	70, 697, 561	27. 24						
Dec. 28	45	73, 607, 025	29. 89						
1887.									
Mar. 4	45	78, 607, 422	28. 70						
May 13	46	74, 921, 637	27. 64	18	$16, 993, 940	30. 41	5	$2, 280, 864	36. 40
Aug. 1	46	73, 497, 514	28. 11	18	16, 579, 934	33. 14	5	2, 710, 600	31. 89
Oct. 5	47	71, 084, 776	28. 18	18	16, 161, 735	30. 53	5	2, 574, 297	26. 44
Dec. 7	47	72, 379, 059	27. 18	18	15, 537, 512	28. 80	4	1, 999, 375	29. 79
1888.									
Feb. 14	46	80, 277, 202	30. 29	18	16, 167, 806	31. 68	4	2, 202, 808	34. 05
Apr. 30	46	79, 168, 388	29. 93	18	17, 822, 500	29. 75	4	2, 177, 175	40. 11
June 30	46	84, 608, 091	30. 34	19	17, 961, 506	31. 37	4	2, 217, 845	42. 10
Oct. 4	46	85, 539, 988	28. 16	19	17, 332, 756	30. 24	4	1, 970, 308	27. 07
Dec. 12	46	82, 639, 532	29. 12	19	16, 056, 945	30. 88	4	2, 020, 493	28. 90
1889.									
Feb. 26	45	91, 069, 618	28. 72	19	16, 813, 643	33. 60	4	2, 013, 392	42. 12
May 13	45	90, 257, 748	28. 73	19	18, 564, 211	35. 50	4	1, 885, 147	46. 75
July 12	45	89, 801, 522	27. 08	19	19, 411, 765	31. 79	5	2, 812, 114	40. 95
Sept. 30	45	84, 536, 699	25. 10	20	19, 682, 820	31. 69	5	2, 995, 249	26. 71
Dec. 11	46	79, 476, 706	26. 99	20	18, 500, 455	30. 29	5	2, 979, 311	24. 80
1890.									
Feb. 28	46	84, 259, 377	26. 17	20	19, 020, 602	30. 47	7	5, 670, 384	28. 57
May 17	46	80, 585, 344	26. 39	20	21, 248, 980	31. 01	8	6, 494, 906	25. 03
July 18	47	81, 702, 359	27. 05	19	21, 034, 078	29. 09	8	6, 800, 814	24. 42
Oct. 2	47	83, 147, 968	27. 81	19	20, 721, 496	29. 98	8	6, 545, 181	21. 35

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 1884, 1885, 1886, 1887, 1888, 1889, AND 1890.

Week ended—	Liabilities.			Reserve.			
	Circulation.	Net deposits.	Total.	Specie.	Legal tenders.	Total.	Ratio to liabilities.
							Per cent.
Sept. 6, 1884	$14,221,000	$251,527,200	$265,748,200	$64,899,900	$25,060,800	$89,960,700	33.85
Sept. 13, 1884	14,132,300	251,654,700	265,787,000	64,288,200	25,191,800	89,480,000	33.67
Sept. 20, 1884	14,081,400	254,141,200	268,222,600	65,409,500	25,268,000	90,677,500	33.81
Sept. 27, 1884	14,083,300	252,765,500	266,848,800	64,302,000	25,375,700	89,677,700	33.61
Oct. 4, 1884	13,578,400	256,696,800	270,275,200	67,470,600	25,817,300	93,287,900	34.52
Oct. 11, 1884	12,884,700	261,801,600	274,686,300	68,922,500	27,654,100	96,576,600	35.16
Oct. 18, 1884	12,752,700	261,527,700	274,280,400	67,579,400	27,875,500	95,454,900	34.80
Oct. 25, 1884	12,910,900	261,405,400	274,316,300	67,638,000	27,354,200	94,992,200	34.63
Sept. 5, 1885	9,704,700	321,859,000	331,563,700	102,921,100	28,701,900	131,623,000	39.70
Sept. 12, 1885	9,753,300	320,910,000	330,663,300	100,255,300	28,842,300	129,097,600	39.04
Sept. 19, 1885	9,735,800	319,060,800	328,796,600	97,333,200	27,662,800	124,996,000	38.01
Sept. 26, 1885	9,808,000	316,767,000	326,575,000	95,037,900	26,014,800	121,052,000	37.07
Oct. 3, 1885	9,902,900	315,002,600	324,905,500	92,351,600	24,516,600	116,868,200	35.97
Oct. 10, 1885	9,921,200	315,596,200	325,517,400	93,642,500	23,002,000	116,644,500	35.83
Oct. 17, 1885	9,954,000	317,296,700	327,250,700	91,945,300	22,221,100	114,166,400	34.89
Oct. 24, 1885	10,006,000	313,767,200	322,773,200	87,309,100	21,059,800	108,368,900	33.47
Oct. 31, 1885	9,989,800	313,399,700	323,389,500	84,954,600	21,874,900	106,829,500	33.03
Sept. 4, 1886	8,059,200	283,366,700	291,425,900	61,371,600	19,071,400	80,443,000	27.60
Sept. 11, 1886	8,058,000	282,417,800	290,475,800	63,403,700	16,929,300	80,333,000	27.66
Sept. 18, 1886	8,104,800	281,466,500	289,571,300	63,823,900	15,876,700	79,700,600	27.52
Sept. 25, 1886	8,136,100	283,170,900	291,307,000	66,714,600	15,252,200	81,966,800	28.14
Oct. 2, 1886	8,161,800	282,295,800	290,457,600	64,111,700	14,607,700	78,719,400	27.10
Oct. 9, 1886	8,110,700	281,170,758	289,281,458	65,090,900	13,069,500	78,160,400	27.02
Oct. 16, 1886	8,215,900	295,713,900	303,929,800	65,028,600	13,133,100	78,161,700	25.72
Oct. 23, 1886	8,246,400	283,693,500	291,939,900	65,688,400	12,803,800	78,472,200	26.89
Oct. 30, 1886	8,234,900	284,522,500	292,757,400	66,188,100	13,177,200	79,365,300	27.11
Sept. 3, 1887	8,112,000	281,345,100	289,457,100	59,175,700	18,786,100	77,961,800	26.93
Sept. 10, 1887	8,115,600	279,915,600	288,031,200	58,851,300	17,769,000	76,620,300	26.60
Sept. 17, 1887	8,126,000	279,288,500	287,414,500	59,052,900	16,389,600	75,442,500	26.25
Sept. 24, 1887	8,235,300	278,573,000	286,808,300	60,635,900	16,259,600	76,895,500	26.81
Oct. 1, 1887	8,202,500	281,647,300	289,849,800	64,619,200	15,767,500	80,386,700	27.73
Oct. 8, 1887	8,186,800	285,703,700	293,890,500	64,317,500	16,269,700	80,587,200	27.42
Oct. 15, 1887	8,199,100	289,861,500	298,060,600	64,663,100	16,885,400	81,548,500	27.36
Oct. 22, 1887	8,216,200	289,542,800	297,759,000	64,918,700	16,735,800	81,654,500	27.42
Oct. 29, 1887	8,115,100	289,601,900	297,717,000	66,005,800	17,542,400	83,548,200	28.06
Nov. 5, 1887	8,046,100	289,954,700	298,000,800	64,639,800	17,810,700	82,450,500	27.67
Nov. 12, 1887	8,033,700	288,289,700	296,323,400	63,791,600	18,070,800	81,862,400	27.63
Sept. 1, 1888	7,770,400	341,477,200	349,247,600	73,344,200	30,867,300	104,031,500	29.79
Sept. 8, 1888	7,850,400	336,495,600	344,346,000	69,844,500	28,797,600	98,642,100	28.65
Sept. 15, 1888	7,892,900	312,995,600	320,888,500	69,723,700	28,238,900	97,962,600	30.53
Sept. 22, 1888	7,927,700	333,959,700	341,887,400	70,054,900	26,320,600	96,375,500	28.02
Sept. 29, 1888	6,836,400	336,016,200	342,852,600	74,146,500	24,994,100	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	337,755,000	344,271,700	73,901,500	22,017,800	95,919,300	27.86
Oct. 20, 1888	6,488,700	343,953,000	350,441,700	81,457,700	21,386,800	102,844,500	29.35
Oct. 27, 1888	6,484,500	343,813,200	350,297,700	81,212,600	21,329,800	102,542,400	29.27
Nov. 3, 1888	6,363,200	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	65,635,100	31,687,500	97,322,600	27.86
Sept. 14, 1889	3,973,100	346,601,000	350,574,100	63,824,300	30,527,100	94,351,400	26.91
Sept. 21, 1889	3,931,300	342,298,800	346,230,100	60,894,900	29,468,400	90,363,300	26.10
Sept. 28, 1889	3,945,500	340,542,700	344,488,200	60,375,900	28,933,700	89,309,600	25.93
Oct. 5, 1889	3,957,100	334,991,500	338,948,600	58,407,200	27,257,900	85,665,100	25.27
Oct. 12, 1889	3,943,900	329,923,400	333,867,300	59,565,900	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	62,450,000	22,748,700	85,198,700	25.84
Nov. 9, 1889	3,991,200	320,166,700	324,157,900	61,240,500	20,416,800	81,657,300	25.19
Sept. 6, 1890	3,690,700	309,128,200	312,818,900	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	14,436,700	87,585,600	26.60
Oct. 18, 1890	3,518,800	320,667,900	324,186,700	66,552,400	14,642,500	81,194,900	25.05
Oct. 25, 1890	3,497,200	317,395,500	320,892,700	65,680,500	15,611,800	81,292,300	25.33
Nov. 1, 1890	3,500,800	314,709,700	318,210,500	66,088,800	16,334,300	82,423,100	25.90
Nov. 8, 1890	3,493,500	309,975,100	313,468,600	62,360,900	15,517,400	77,878,300	24.84

CLEARINGS AND BALANCES OF THE BANKS OF NEW YORK CITY FOR THE WEEKS ENDED AT THE DATES GIVEN.

Week ended—	Clearings.	Balances.
Sept. 5, 1885	$476, 800, 526. 79	$22, 990, 787. 52
Sept. 12, 1885	484, 537, 657. 96	23, 969, 367. 46
Sept. 19, 1885	480, 733, 380. 21	24, 410, 868. 93
Sept. 26, 1885	471, 652, 048. 41	22, 978, 989. 63
Oct. 3, 1885	572, 076, 277. 97	30, 158, 232. 32
Oct. 10, 1885	659, 560, 549. 70	28, 462, 678. 38
Oct. 17, 1885	702, 000, 829. 74	29, 632, 037. 42
Oct. 24, 1885	828, 373, 048. 53	30, 475, 583. 77
Oct. 31, 1885	695, 214, 389. 87	29, 590, 574. 77
Nov. 7, 1885	775, 416, 616. 98	30, 751, 563. 50
Nov. 14, 1885	779, 244, 286. 61	27, 323, 721. 40
Sept. 4, 1886	485, 535, 545. 80	28, 387, 297. 77
Sept. 11, 1886	520, 437, 476. 86	21, 865, 163. 40
Sept. 18, 1886	590, 366, 037. 81	28, 050, 351. 78
Sept. 25, 1886	691, 723, 056. 66	25, 603, 758. 94
Oct. 2, 1886	744, 533, 107. 30	31, 285, 172. 38
Oct. 9, 1886	830, 726, 858. 70	29, 964, 285. 79
Oct. 16, 1886	774, 127, 054. 20	30, 952, 375. 99
Oct. 23, 1886	734, 586, 056. 19	27, 767, 549. 66
Oct. 30, 1886	625, 098, 064. 48	26, 607, 923. 82
Nov. 6, 1886	735, 609, 027. 93	31, 825, 400. 11
Nov. 13, 1886	704, 572, 284. 86	28, 065, 256. 87
Sept. 3, 1887	629, 926, 782. 37	29, 322, 367. 47
Sept. 10, 1887	562, 627, 925. 28	22, 329, 268. 73
Sept. 17, 1887	628, 634, 786. 18	31, 404, 534. 44
Sept. 24, 1887	659, 048, 314. 43	30, 974, 062. 90
Oct. 1, 1887	575, 717, 723. 42	31, 069, 309. 36
Oct. 8, 1887	676, 201, 491. 67	29, 825, 323. 74
Oct. 15, 1887	718, 896, 811. 83	31, 170, 113. 34
Oct. 22, 1887	742, 551, 452. 60	33, 350, 889. 58
Oct. 29, 1887	647, 590, 728. 82	29, 809, 361. 75
Nov. 5, 1887	706, 280, 839. 34	31, 289, 781. 13
Nov. 12, 1887	602, 240, 351. 60	23, 758, 351. 99
Sept. 1, 1888	501, 823, 033. 31	26, 231, 528. 08
Sept. 8, 1888	538, 170, 073. 22	34, 047, 518. 67
Sept. 15, 1888	643, 165, 583. 40	34, 285, 911. 38
Sept. 22, 1888	762, 313, 474. 79	33, 177, 594. 55
Sept. 29, 1888	635, 316, 704. 00	34, 537, 541. 08
Oct. 6, 1888	811, 518, 650. 80	38, 746, 427. 25
Oct. 13, 1888	722, 328, 937. 35	44, 039, 134. 77
Oct. 20, 1888	667, 105, 762. 02	38, 103, 879. 02
Oct. 27, 1888	683, 132, 608. 85	35, 700, 246. 69
Nov. 3, 1888	671, 138, 259. 14	34, 892, 969. 62
Nov. 10, 1888	*539, 072, 637. 58	*26, 376, 380. 51
Sept. 7, 1889	*627, 373, 821. 30	*25, 336, 644. 45
Sept. 14, 1889	701, 255, 721. 43	30, 544, 372. 50
Sept. 21, 1889	662, 991, 757. 61	29, 963, 064. 91
Sept. 28, 1889	634, 910, 008. 09	30, 127, 935. 53
Oct. 5, 1889	832, 631, 300. 57	37, 583, 096. 94
Oct. 12, 1889	825, 030, 373. 92	39, 074, 871. 21
Oct. 19, 1889	793, 010, 506. 54	31, 739, 904. 87
Oct. 26, 1889	748, 911, 481. 81	30, 394, 783. 30
Nov. 2, 1889	792, 903, 317. 71	31, 650, 051. 09
Nov. 9, 1889	*701, 716, 737. 44	*29, 618, 059. 24
Sept. 6, 1890	*580, 421, 284. 08	*26, 929, 166. 72
Sept. 13, 1890	729, 990, 950. 28	31, 503, 583. 86
Sept. 20, 1890	828, 699, 591. 60	44, 496, 059. 90
Sept. 27, 1890	729, 218, 488. 39	34, 691, 141. 92
Oct. 4, 1890	764, 583, 110. 58	34, 139, 136. 73
Oct. 11, 1890	828, 458, 869. 22	31, 989, 265. 33
Oct. 18, 1890	812, 971, 406. 65	37, 165, 872. 16
Oct. 25, 1890	754, 368, 414. 16	32, 174, 919. 35
Nov. 1, 1890	781, 139, 867. 34	33, 585, 720. 70
Nov. 8, 1890	*771, 107, 643. 93	*32, 564, 337. 73

*Five days.

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

Week ended—	Specie.	Legal tenders.	Total.	Ratio of reserve to— Circulation and deposits.	Ratio of reserve to— Deposits.
				Per cent.	*Per cent.*
October 6, 1877	$14,665,600	$36,168,300	$50,833,900	27.0	29.5
October 13, 1877	14,726,500	35,178,900	49,905,400	26.7	29.2
October 20, 1877	14,087,400	35,101,700	49,189,100	26.5	29.0
October 27, 1877	15,209,000	34,367,800	49,576,800	26.8	29.4
October 5, 1878	14,995,800	38,304,900	53,300,700	25.7	28.4
October 12, 1878	12,184,600	37,685,100	49,869,700	24.4	27.0
October 19, 1878	13,531,400	36,576,000	50,107,400	24.7	27.3
October 26, 1878	17,384,200	35,690,500	53,074,700	25.8	28.5
October 4, 1879	18,979,600	34,368,000	53,347,600	23.3	25.8
October 11, 1879	20,901,800	32,820,300	53,722,100	23.4	25.9
October 18, 1879	24,686,500	29,305,200	53,991,700	23.5	26.1
October 25, 1879	25,636,000	26,713,900	52,349,900	23.0	25.5
October 2, 1880	59,823,700	11,129,100	70,952,800	25.4	26.4
October 9, 1880	62,521,300	10,785,000	73,306,300	25.4	27.2
October 16, 1880	62,760,600	10,939,200	73,699,800	25.5	27.1
October 23, 1880	60,888,200	10,988,200	71,876,400	24.8	26.6
October 30, 1880	61,471,600	10,925,000	72,396,600	25.0	26.7
October 1, 1881	54,954,600	12,150,400	67,105,000	23.1	24.8
October 8, 1881	53,287,900	12,153,800	65,441,700	23.1	24.9
October 15, 1881	51,008,300	12,452,700	63,461,000	23.2	25.0
October 22, 1881	54,016,200	12,496,500	66,512,700	24.6	26.6
October 29, 1881	55,961,200	12,947,900	68,909,100	25.6	27.4
October 7, 1882	47,016,000	18,384,500	65,400,500	24.0	26.3
October 14, 1882	48,281,000	18,002,700	66,283,700	24.7	26.6
October 21, 1882	49,518,200	17,023,900	66,542,100	25.0	26.8
October 28, 1882	48,374,200	17,204,700	65,578,900	24.8	26.5
October 6, 1883	51,586,700	20,122,500	71,709,200	25.5	27.0
October 13, 1883	50,894,000	21,145,800	72,039,800	25.4	26.8
October 20, 1883	47,262,900	20,719,700	67,982,600	24.5	25.9
October 27, 1883	46,372,800	20,617,600	66,990,400	24.5	25.9
October 4, 1884	67,470,600	25,817,300	93,287,900	34.5	36.3
October 11, 1884	68,922,500	27,654,100	96,576,600	35.2	36.9
October 18, 1884	67,579,400	27,875,500	95,454,900	34.8	36.5
October 25, 1884	67,638,000	27,354,200	94,992,200	34.6	36.3
October 3, 1885	92,351,600	24,516,600	116,868,200	36.0	37.1
October 10, 1885	93,642,500	23,002,000	116,644,500	35.8	37.0
October 17, 1885	91,945,300	22,221,100	114,166,400	34.9	36.0
October 24, 1885	87,309,100	21,059,800	108,368,900	33.5	34.5
October 30, 1885	84,954,600	21,874,900	106,829,500	33.0	34.1
October 2, 1886	64,111,700	14,607,700	78,719,400	27.1	27.9
October 9, 1886	65,723,800	13,209,100	78,932,900	27.0	27.7
October 16, 1886	65,228,600	13,133,100	78,361,700	26.7	27.4
October 23, 1886	65,668,400	12,803,800	78,472,200	26.9	27.7
October 30, 1886	66,195,100	13,177,200	79,372,300	27.1	27.9
October 1, 1887	64,619,200	15,767,500	80,386,700	27.7	28.5
October 8, 1887	64,317,500	16,229,700	80,587,200	27.4	28.2
October 15, 1887	64,663,100	16,885,400	81,548,500	27.3	28.1
October 22, 1887	64,918,700	16,735,500	81,654,500	27.4	28.2
October 29, 1887	66,005,800	17,542,600	82,848,400	27.8	28.6
October 6, 1888	74,411,300	23,204,300	97,615,600	27.4	27.9
October 13, 1888	73,901,500	22,017,300	95,919,300	27.8	28.4
October 20, 1888	81,457,700	21,386,800	102,844,500	29.3	29.9
October 27, 1888	81,212,600	21,329,800	102,542,400	29.3	29.8
October 5, 1889	58,407,200	27,247,900	85,655,100	25.3	25.6
October 12, 1889	59,565,900	24,873,400	84,439,300	25.3	25.6
October 19, 1889	62,537,900	23,570,300	86,198,200	25.9	26.2
October 26, 1889	62,403,200	22,715,200	85,118,400	25.8	26.2
October 4, 1890	80,839,400	15,353,900	96,193,300	28.7	29.0
October 11, 1890	73,148,900	14,436,700	87,585,600	26.6	26.9
October 18, 1890	66,552,400	14,642,500	81,194,900	25.0	25.3
October 25, 1890	65,680,500	15,611,800	81,292,300	25.3	25.6

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, WITH THE DATES OF LIQUIDATION, THE AMOUNT OF THEIR CAPITAL, CIRCULATION ISSUED AND RETIRED, AND CIRCULATION OUTSTANDING OCTOBER 31, 1890.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N. Y.*	Apr. 6, 1864				
First National Bank, Norwich, Conn.*	May 2, 1864				
Second National Bank, Ottumwa, Iowa†	do				
Second National Bank, Canton, Ohio†	Oct. 3, 1864				
First National Bank, Lansing, Mich.†	Dec. 5, 1864				
First National Bank, Columbia, Mo	Sept. 19, 1864	$100,000	$90,000	$89,875	$125
First National Bank, Carondelet, Mo	Mar. 15, 1865	30,000	25,500	25,394	106
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	99,310	690
Berkshire National Bank, Adams, Mass.‡	Dec. 8, 1865	100,000			
National Union Bank, Rochester, N. Y	Apr. 26, 1866	400,000	192,500	191,453	1,047
First National Bank, Leonardsville, N. Y	July 11, 1866	50,000	45,000	44,415	585
Farmers' National Bank, Richmond, Va	Oct. 22, 1866	100,000	85,000	83,268	1,732
Farmers' National Bank, Waukesha, Wis	Nov. 25, 1866	100,000	90,000	89,530	470
National Bank of Metropolis, Washington, D. C.	Nov. 28, 1866	200,000	180,000	176,923	3,077
First National Bank, Providence, Pa	Mar. 1, 1867	100,000	90,000	88,755	1,245
National State Bank, Dubuque, Iowa	Mar. 9, 1867	150,000	127,000	125,635	1,365
First National Bank of Newton, Newtonville, Mass	Mar. 11, 1867	150,000	130,000	128,707	1,293
First National Bank, New Ulm, Minn	Apr. 18, 1867	60,000	54,000	53,205	795
National Bank of Crawford County, Meadville, Pa	Apr. 19, 1867	300,000			
Kittanning National Bank, Kittanning, Pa.†	Apr. 29, 1867	200,000			
City National Bank, Savannah, Ga.†	May 28, 1867	100,000			
Ohio National Bank, Cincinnati, Ohio	July 3, 1867	500,000	450,000	443,890	6,110
First National Bank, Kingston, N. Y	Sept. 26, 1867	200,000	180,000	177,714	2,286
First National Bank, Bluffton, Ind	Dec. 5, 1867	50,000	45,000	44,576	424
National Exchange Bank, Richmond, Va.	do	200,000	180,000	179,295	705
First National Bank, Skaneateles, N. Y	Dec. 21, 1867	159,000	135,000	133,711	1,289
First National Bank, Jackson, Miss	Dec. 26, 1867	100,000	45,500	45,320	180
First National Bank, Downingtown, Pa	Jan. 14, 1868	100,000	90,000	88,961	1,039
First National Bank, Titusville, Pa	Jan. 15, 1868	100,000	86,750	85,775	975
Appleton National Bank, Appleton, Wis	Jan. 21, 1868	50,000	45,000	44,369	631
National Bank of Whitestown, N. Y	Feb. 14, 1868	120,000	45,500	45,238	262
First National Bank, New Brunswick, N. J	Feb. 26, 1868	100,000	90,000	88,649	1,351
First National Bank, Cuyahoga Falls, Ohio	Mar. 4, 1868	50,000	45,000	44,452	548
First National Bank, Cedarburgh, Wis	Mar. 23, 1868	100,000	90,000	89,457	543
Commercial National Bank, Cincinnati, Ohio	Apr. 28, 1868	500,000	345,950	343,565	2,385
Second National Bank, Watertown, N. Y	July 21, 1868	100,000	90,000	88,880	1,120
First National Bank, South Worcester, N. Y	Aug. 4, 1868	175,500	157,400	155,771	1,629
National Mechanics and Farmers' Bank, Albany, N. Y	do	350,000	314,950	312,960	1,990
Second National Bank, Des Moines, Iowa	Aug. 5, 1868	50,000	42,500	42,142	358
First National Bank, Steubenville, Ohio	Aug. 8, 1868	150,000	135,000	133,172	1,828
First National Bank, Plumer, Pa	Aug. 25, 1868	100,000	87,500	86,157	1,343
First National Bank, Danville, Va	Sept. 30, 1868	50,000	45,000	44,636	364
First National Bank, Dorchester, Mass	Nov. 23, 1868	150,000	132,500	130,527	1,973
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	66,980	520
Merchants and Mechanics' National Bank, Troy, N. Y	Dec. 31, 1868	300,000	184,750	183,140	1,610
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,370	630
First National Bank, Marion, Ohio	Jan. 12, 1869	125,000	109,850	108,944	906
National Insurance Bank, Detroit, Mich.	Feb. 26, 1869	200,010	85,000	84,443	557
National Bank of Lansingburgh, N. Y	Mar. 6, 1869	150,000	135,000	133,757	1,243
National Bank of North America, New York, N. Y	Apr. 15, 1869	1,000,000	333,000	330,627	2,373
First National Bank, Hallowell, Me	Apr. 19, 1869	60,000	53,350	52,906	444
First National Bank, Clyde, N. Y	Apr. 23, 1869	50,000	44,000	43,270	730
Pacific National Bank, New York, N. Y	May 10, 1869	422,700	134,990	134,062	928
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	84,866	384
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,445	555
First National Bank, Frostburgh, Md	July 30, 1869	50,000	45,000	44,732	268
First National Bank, La Salle, Ill	Aug. 30, 1869	50,000	45,000	44,515	485
National Bank of Commerce, Georgetown, D. C	Oct. 28, 1869	100,000	90,000	89,065	935
Miners' National Bank, Salt Lake City, Utah	Dec. 2, 1869	150,000	135,000	133,994	1,006

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

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Vinton, Iowa	Dec. 13, 1869	$50,000	$42,500	$42,293	$207
National Exchange Bank, Philadelphia, Pa	Jan. 8, 1870	300,000	175,750	173,652	2,098
First National Bank, Decatur, Ill	Jan. 10, 1870	100,000	85,250	84,195	1,055
National Union Bank, Owego, N. Y	Jan. 11, 1870	100,000	88,250	87,266	984
First National Bank, Berlin, Wis	Jan. 25, 1870	500,000	44,000	43,612	388
Central National Bank, Cincinnati, Ohio	Mar. 31, 1870	500,000	425,000	421,055	3,945
First National Bank, Dayton, Ohio	Apr. 9, 1870	150,000	135,000	133,790	1,210
National Bank of Chemung, Elmira, N. Y	June 10, 1870	100,000	90,000	89,478	522
Merchants' National Bank, Milwaukee, Wis	June 14, 1870	100,000	90,000	89,270	730
First National Bank, St. Louis, Mo	July 16, 1870	200,000	179,990	178,567	1,423
Chemung Canal National Bank, Elmira, N. Y	Aug. 3, 1870	100,000	90,000	89,136	864
Central National Bank, Omaha, Nebr.*	Sept. 23, 1870	100,000	.....	.....	.....
First National Bank, Clarksville, Va	Oct. 13, 1870	50,000	27,000	26,880	120
First National Bank, Burlington, Vt	Oct. 15, 1870	300,000	270,000	266,913	3,087
First National Bank, Lebanon, Ohio	Oct. 24, 1870	100,000	85,000	84,328	672
National Exchange Bank, Lansingburgh, N. Y	Dec. 27, 1870	100,000	90,000	89,384	616
Muskingum National Bank, Zanesville, Ohio	Jan. 7, 1871	100,000	90,000	89,215	785
United National Bank, Winona, Minn	Feb. 15, 1871	50,000	45,000	44,575	425
First National Bank, Des Moines, Iowa	Mar. 25, 1871	100,000	90,000	89,188	812
Saratoga County National Bank, Waterford, N. Y	Mar. 28, 1871	150,000	135,000	133,977	1,023
State National Bank, St. Joseph, Mo	Mar. 31, 1871	100,000	90,000	89,445	555
First National Bank, Fenton, Mich	May 2, 1871	100,000	49,500	49,008	492
First National Bank, Wellsburg, W. Va	June 24, 1871	100,000	90,000	89,223	777
Clarke National Bank, Rochester, N. Y	Aug. 11, 1871	200,000	180,000	178,214	1,786
Commercial National Bank, Oshkosh, Wis	Nov. 22, 1871	100,000	90,000	89,288	712
Fort Madison National Bank, Fort Madison, Iowa	Dec. 26, 1871	75,000	67,500	66,980	520
National Bank of Maysville, Ky	Jan. 6, 1872	300,000	270,000	268,555	1,445
Fourth National Bank, Syracuse, N. Y	Jan. 9, 1872	105,500	91,700	90,828	872
American National Bank, New York, N. Y	May 10, 1872	500,000	450,000	443,800	6,200
Carroll County National Bank, Sandwich, N. H	May 24, 1872	50,000	45,000	44,423	577
Second National Bank, Portland, Me	June 24, 1872	100,000	81,000	79,989	1,011
Atlantic National Bank, Brooklyn, N. Y	July 15, 1872	200,000	165,000	163,560	1,440
Merchants and Farmers' National Bank, Quincy, Ill	Aug. 8, 1872	150,000	135,000	133,625	1,375
First National Bank, Rochester, N. Y	Aug. 9, 1872	400,000	206,100	203,744	2,356
Lawrenceburgh, National Bank, Ind	Sept. 10, 1872	200,000	180,000	177,850	2,150
Jewett City National Bank, Jewett City, Conn	Oct. 4, 1872	60,000	48,750	48,232	518
First National Bank, Knoxville, Tenn	Oct. 22, 1872	100,000	80,910	80,036	874
First National Bank, Goshen, Ind	Nov. 7, 1872	115,000	103,500	102,207	1,293
Kidder National Gold Bank, Boston, Mass	Nov. 8, 1872	300,000	120,000	120,000	.....
Second National Bank, Zanesville, Ohio	Nov. 16, 1872	154,700	138,140	136,388	1,752
Orange County National Bank, Chelsea, Vt	Jan. 14, 1873	200,000	180,000	177,446	2,554
Second National Bank, Syracuse, N. Y	Feb. 18, 1873	100,000	90,000	88,805	1,195
Richmond National Bank, Richmond, Ind.*	Feb. 28, 1873	230,000	207,000	207,000	.....
First National Bank, Adams, N. Y	Mar. 7, 1873	75,000	66,900	65,970	930
Mechanics' National Bank, Syracuse, N. Y	Mar. 11, 1873	140,000	93,800	92,820	980
Farmers and Mechanics' National Bank, Rochester, N. Y	Apr. 15, 1873	100,000	83,250	82,245	1,005
Montana National Bank, Helena, Mont	....do	100,000	31,500	31,365	135
First National Bank, Havana, N. Y	June 3, 1873	50,000	45,000	44,360	640
Merchants and Farmers' National Bank, Ithaca, N. Y	June 30, 1873	50,000	45,000	44,261	739
National Bank of Cazenovia, N. Y	July 18, 1873	150,000	116,770	115,213	1,557
Merchants' National Bank, Memphis, Tenn	Aug. 30, 1873	250,000	225,000	222,233	2,767
Manufacturers' National Bank, Chicago, Ill	Sept. 25, 1873	500,000	438,750	432,935	5,815
Second National Bank, Chicago, Ill	....do	100,000	97,500	96,021	1,479

* New bank, with same title.

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Merchants' National Bank, Dubuque, Iowa	Sept. 30, 1873	$200,000	$180,000	$175,975	$4,025
Beloit National Bank, Beloit, Wis	Oct. 2, 1873	50,000	45,000	44,298	702
Union National Bank, St. Louis, Mo	Oct. 22, 1873	500,000	150,300	148,283	2,017
City National Bank, Green Bay, Wis	Nov. 29, 1873	50,000	45,000	44,220	780
First National Bank, Shelbina, Mo	Jan. 1, 1874	100,000	90,000	89,227	773
Second National Bank, Nashville, Tenn	Jan. 8, 1874	125,000	92,920	91,565	1,355
First National Bank, Oneida, N. Y	Jan. 13, 1874	125,000	110,500	108,832	1,668
Merchants' National Bank, Hastings, Minn	Feb. 7, 1874	100,000	90,000	88,389	1,611
National Bank of Tecumseh, Mich	Mar. 3, 1874	50,000	45,000	44,280	720
Gallatin National Bank, Shawneetown, Ill	Mar. 7, 1874	250,000	225,000	222,922	2,078
First National Bank, Brookville, Pa	Mar. 26, 1874	100,000	90,000	88,705	1,295
Citizens' National Bank, Sioux City, Iowa	Apr. 14, 1874	50,000	45,000	44,780	220
Citizens' National Bank, Charlottesville, Va	Apr. 27, 1874	100,000	90,000	89,039	961
Farmers' National Bank, Warren, Ill	Apr. 28, 1874	50,000	45,000	44,323	677
First National Bank, Medina, Ohio	May 6, 1874	75,000	45,000	44,677	323
Croton River National Bank, South East, N. Y	May 25, 1874	200,000	166,550	163,530	3,020
Merchants' National Bank of West Virginia, Wheeling, W. Va	July 7, 1874	500,000	450,000	444,265	5,735
Central National Bank, Baltimore, Md	July 15, 1874	200,000	180,000	178,636	1,364
Second National Bank, Leavenworth, Kans	July 22, 1874	100,000	90,000	87,791	2,209
Teutonia National Bank, New Orleans, La	Sept. 2, 1874	300,000	270,000	267,460	2,540
City National Bank, Chattanooga, Tenn	Sept. 10, 1874	170,000	148,001	146,709	1,292
First National Bank, Cairo, Ill	Oct. 10, 1874	100,000	90,000	88,521	1,479
First National Bank, Olathe, Kans	Nov. 9, 1874	50,000	45,000	44,609	391
First National Bank, Beverly, Ohio	Nov. 10, 1874	102,000	90,000	88,386	1,614
Union National Bank, La Fayette, Ind	Dec. 4, 1874	250,000	224,095	220,078	4,017
Ambler National Bank, Jacksonville, Fla.*	Dec. 7, 1874	42,500	.....	.....	.....
Mechanics' National Bank, Chicago, Ill	Dec. 30, 1874	250,000	125,900	123,560	2,340
First National Bank, Evansville, Wis	Jan. 9, 1875	55,000	45,000	44,517	483
First National Bank, Baxter Springs, Kans	Jan. 12, 1875	50,000	36,000	35,620	380
People's National Bank, Pueblo, Colo	do	50,000	27,000	26,793	207
National Bank of Commerce, Green Bay, Wis	do	100,000	90,000	89,075	925
First National Bank, Millersburgh, Ohio	do	100,000	60,400	59,966	434
First National Bank, Staunton, Va	Jan. 23, 1875	100,000	90,000	89,062	938
National City Bank, Milwaukee, Wis	Feb. 24, 1875	100,000	60,000	59,055	945
Irasburgh National Bank of Orleans, Irasburgh, Vt	Mar. 17, 1875	75,000	67,500	66,386	1,114
First National Bank, Pekin, Ill	Mar. 25, 1875	100,000	90,000	88,525	1,475
Merchants and Planters' National Bank, Augusta, Ga	Mar. 30, 1875	200,000	169,000	166,880	2,120
Monticello National Bank, Monticello, Iowa	do	100,000	45,000	44,609	391
Iowa City National Bank, Iowa City, Iowa	Apr. 14, 1875	125,000	104,800	102,968	1,832
First National Bank, Wheeling, W. Va	Apr. 22, 1875	250,000	225,000	222,107	2,893
First National Bank, Mount Clemens, Mich	May 20, 1875	50,000	27,000	26,880	120
First National Bank, Knob Noster, Mo	May 29, 1875	50,000	43,800	43,404	396
First National Bank, Brodhead, Wis	June 24, 1875	50,000	45,000	44,443	557
Auburn City National Bank, Auburn, N. Y	June 26, 1875	200,000	141,300	138,799	2,501
First National Bank, El Dorado, Kans	June 30, 1875	50,000	45,000	44,483	517
First National Bank, Junction City, Kans	July 1, 1875	50,000	45,000	44,665	335
First National Bank, Chetopa, Kans	July 19, 1875	50,000	36,000	35,644	356
First National Bank, Golden, Colo	Aug. 25, 1875	50,000	27,000	26,808	192
National Bank of Jefferson, Wis	Aug. 26, 1875	60,000	54,000	52,937	1,063
Green Lane National Bank, Green Lane, Pa	Sept. 9, 1875	100,000	90,000	89,541	459
State National Bank, Topeka, Kans	Sept. 15, 1875	60,000	30,600	30,442	158
Farmers' National Bank, Marshalltown, Iowa	Sept. 18, 1875	50,000	27,000	26,810	190
Richland National Bank, Mansfield, Ohio	Sept. 25, 1875	150,000	130,300	127,668	2,632
Planters' National Bank, Louisville, Ky	Sept. 30, 1875	350,000	315,000	308,936	6,064
First National Bank, Gallatin, Tenn	Oct. 1, 1875	75,000	45,000	44,560	440

* No circulation.

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Charlestown, W. Va.	Oct. 2, 1875	$100,000	$90,000	$89,059	$941
People's National Bank, Winchester, Ill.	Oct. 4, 1875	75,000	67,500	66,722	778
First National Bank, New Lexington, Ohio	Oct. 12, 1875	50,000	45,000	44,597	403
First National Bank, Ishpeming, Mich	Oct. 20, 1875	50,000	45,000	44,238	762
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,406	874
Merchants' National Bank, Fort Wayne, Ind	Nov. 8, 1875	100,000	46,820	46,185	635
Kansas City National Bank, Kansas City, Mo	Nov. 13, 1875	100,000	65,991	65,031	960
First National Bank, Schoolcraft, Mich	Nov. 17, 1875	50,000	45,000	44,442	558
First National Bank, Curwensville, Pa	Dec. 17, 1875	100,000	90,000	88,188	1,812
National Marine Bank, St. Paul, Minn	Dec. 28, 1875	100,000	59,710	58,205	1,505
First National Bank, Rochester, Ind	Jan. 11, 1876	50,000	45,000	43,002	1,998
First National Bank, Lodi, Ohio	do	100,000	90,000	88,270	1,730
Iron National Bank, Portsmouth, Ohio	Jan. 19, 1876	100,000	90,000	88,937	1,063
First National Bank, Ashland, Nebr	Jan. 26, 1876	50,000	45,000	44,552	448
First National Bank, Paxton, Ill	Jan. 28, 1876	50,000	45,000	44,287	713
First National Bank, Bloomfield, Iowa	Feb. 5, 1876	55,000	49,500	48,400	1,100
Marietta National Bank, Marietta, Ohio	Feb. 16, 1876	150,000	90,000	87,840	2,160
Salt Lake City National Bank, Salt Lake City, Utah	Feb. 21, 1876	100,000	45,000	44,091	909
First National Bank, La Grange, Mo	Feb. 24, 1876	50,000	45,000	44,386	614
First National Bank, Atlantic, Iowa	Mar. 7, 1876	50,000	45,000	44,440	560
First National Bank, Spencer, Ind	Mar. 11, 1876	70,000	63,000	62,430	570
National Currency Bank, New York, N. Y	Mar. 23, 1876	100,000	45,000	43,840	1,160
Caverna National Bank, Caverna, Ky	May 13, 1876	50,000	45,000	44,585	415
City National Bank, Pittsburgh, Pa	May 25, 1876	200,000	68,929	68,009	920
National State Bank, Des Moines, Iowa	June 21, 1876	100,000	50,795	49,315	1,480
First National Bank, Trenton, Mo	June 22, 1876	50,000	45,000	44,456	544
First National Bank, Bristol, Tenn	July 10, 1876	50,000	45,000	44,637	363
First National Bank, Leon, Iowa	July 11, 1876	60,000	45,000	43,940	1,060
Anderson County National Bank, Lawrenceburgh, Ky	July 29, 1876	100,000	45,000	44,660	340
First National Bank, Newport, Ind	Aug. 7, 1876	60,000	45,000	44,208	792
First National Bank, De Pere, Wis	Aug. 17, 1876	50,000	31,500	31,207	293
Second National Bank, Lawrence, Kans	Aug. 23, 1876	100,000	67,500	66,590	910
Commercial National Bank, Versailles, Ky	Aug. 26, 1876	170,000	153,000	150,645	2,355
State National Bank, Atlanta, Ga	Aug. 31, 1876	200,000	73,725	71,975	1,750
Syracuse National Bank, Syracuse, N. Y	Sept. 25, 1876	200,000	117,961	113,967	3,994
First National Bank, Northumberland, Pa	Oct. 6, 1876	100,000	62,106	60,083	2,023
First National Bank, Lancaster, Mo	Nov. 14, 1876	50,000	27,000	26,847	153
First National Bank, Council Grove, Kans	Nov. 28, 1876	50,000	26,500	26,123	377
National Bank Commerce, Chicago, Ill	Dec. 2, 1876	250,000	71,465	69,969	1,496
First National Bank, Palmyra, Mo	Dec. 12, 1876	100,000	46,140	44,786	1,354
First National Bank, Newton, Iowa	Dec. 16, 1876	50,000	45,000	43,654	1,346
National Southern Kentucky Bank, Bowling Green, Ky	Dec. 23, 1876	50,000	27,000	26,722	278
First National Bank, Monroe, Iowa	Jan. 1, 1877	60,000	35,700	35,237	463
First National Bank, New London, Conn	Jan. 9, 1877	100,000	38,300	36,416	1,884
Winona Deposit National Bank, Winona, Minn	Jan. 28, 1877	100,000	63,285	61,588	1,697
First National Bank, South Charleston, Ohio	Feb. 24, 1877	100,000	90,000	87,833	2,167
Lake Ontario National Bank, Oswego, N. Y	do	275,000	66,405	62,124	4,281
First National Bank, Sidney, Ohio	Feb. 26, 1877	52,000	46,200	45,107	1,093
Chillicothe National Bank, Ohio	Apr. 9, 1877	100,000	53,825	51,905	1,920
First National Bank, Manhattan, Kans	Apr. 13, 1877	52,000	44,200	43,536	664
National Bank, Monticello, Ky	Apr. 23, 1877	60,000	49,500	48,150	1,350
First National Bank, Rockville, Ind	Apr. 25, 1877	200,000	173,090	169,280	3,810
Georgia National Bank, Atlanta, Ga	May 31, 1877	100,000	45,000	43,558	1,442
First National Bank, Adrian, Mich	June 11, 1877	100,000	43,500	42,614	886
First National Bank, Napoleon, Ohio	June 30, 1877	50,000	45,000	44,002	998
First National Bank, Lancaster, Ohio	Aug. 1, 1877	60,000	54,000	52,229	1,771
First National Bank, Minerva, Ohio	Aug. 24, 1877	50,000	45,000	44,301	699
Kinney National Bank, Portsmouth, Ohio	Aug. 28, 1877	100,000	90,000	88,670	1,330
First National Bank, Green Bay, Wis	Oct. 19, 1877	50,000	45,000	43,747	1,253
National Exchange Bank, Wakefield, R. I	Oct. 27, 1877	70,000	34,650	33,451	1,199

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Union City, Ind	Nov. 10, 1877	$50,000	$45,000	$42,855	$2,145
First National Bank, Negaunee, Mich	Nov. 13, 1877	50,000	45,000	44,110	890
Tenth National Bank, New York, N. Y	Nov. 23, 1877	500,000	441,000	419,600	21,400
First National Bank, Paola, Kans	Dec. 1, 1877	50,000	44,350	43,424	926
National Exchange Bank, Troy, N. Y	Dec. 6, 1877	100,000	90,000	87,404	2,596
Second National Bank, La Fayette, Ind	Dec. 20, 1877	200,000	52,167	48,334	3,833
State National Bank, Minneapolis, Minn	Dec. 31, 1877	100,000	82,500	79,834	2,666
Second National Bank, St. Louis, Mo	Jan. 8, 1878	200,000	53,055	48,471	4,584
First National Bank, Sullivan, Ind	...do	50,000	45,000	44,305	695
Rockland County National Bank, Nyack, N. Y	Jan. 10, 1878	100,000	89,000	86,806	2,194
First National Bank, Wyandotte, Kans	Jan. 19, 1878	50,000	45,000	44,143	857
First National Bank, Boone, Iowa	Jan. 22, 1878	50,000	32,400	31,685	715
First National Bank, Pleasant Hill, Mo	Feb. 7, 1878	50,000	45,000	44,046	954
National Bank of Gloversville, N. Y	Feb. 28, 1878	100,000	64,750	63,456	1,294
First National Bank, Independence, Mo	Mar. 1, 1878	50,000	27,000	25,521	1,479
National State Bank, Lima, Ind	Mar. 2, 1878	100,000	33,471	32,082	1,389
First National Bank, Tell City, Ind	Mar. 4, 1878	50,000	44,500	43,880	620
First National Bank, Pomeroy, Ohio	Mar. 5, 1878	200,000	75,713	71,470	4,243
Eleventh Ward National Bank, Boston, Mass	Mar. 14, 1878	200,000	89,400	87,695	1,705
First National Bank, Prophetstown, Ill	Mar. 19, 1878	50,000	45,000	44,475	525
First National Bank, Jackson, Mich	Mar. 26, 1878	100,000	88,400	86,025	2,375
First National Bank, Eau Claire, Wis	Mar. 30, 1878	60,000	38,461	37,590	871
First National Bank, Washington, Ohio	Apr. 5, 1878	200,000	69,750	66,550	3,200
First National Bank, Middleport, Ohio	Apr. 20, 1878	80,000	31,500	31,065	435
First National Bank, Streator, Ill	Apr. 24, 1878	50,000	40,500	39,965	535
First National Bank, Muir, Mich	Apr. 25, 1878	50,000	44,200	43,522	678
Kane County National Bank, St. Charles, Ill	May 31, 1878	50,000	26,300	25,758	542
First National Bank, Carthage, Mo	June 1, 1878	50,000	44,500	43,686	814
Security National Bank, Worcester, Mass	June 5, 1878	100,000	49,000	48,000	1,000
First National Bank, Lake City, Colo	June 15, 1878	50,000	29,300	29,079	221
People's National Bank, Norfolk, Va	July 31, 1878	100,000	85,705	83,040	2,665
Topeka National Bank, Topeka, Kans	Aug. 7, 1878	100,000	89,300	86,465	2,835
First National Bank, St. Joseph, Mo	Aug. 13, 1878	100,000	67,110	64,061	3,049
First National Bank, Winchester, Ind	Aug. 24, 1878	60,000	52,700	50,663	2,037
Muscatine National Bank, Muscatine, Iowa	Sept. 2, 1878	100,000	44,200	41,716	2,484
Traders' National Bank, Chicago, Ill	Sept. 4, 1878	200,000	43,700	39,965	3,735
Union National Bank, Rahway, N. J	Sept. 10, 1878	100,000	89,200	85,990	3,210
First National Bank, Sparta, Wis	Sept. 14, 1878	50,000	45,000	43,706	1,294
Herkimer County National Bank, Little Falls, N. Y	Oct. 11, 1878	200,000	178,300	171,994	6,306
Farmers' National Bank, Bangor, Me	Nov. 22, 1878	100,000	89,100	86,402	2,698
Pacific National Bank, Council Bluffs, Iowa	Nov. 30, 1878	100,000	45,000	43,599	1,401
First National Bank, Anamosa, Iowa	Dec. 14, 1878	50,000	44,500	43,009	1,491
Smithfield National Bank, Pittsburgh, Pa	Dec. 16, 1878	200,000	78,750	75,350	3,400
First National Bank, Buchanan, Mich	Dec. 21, 1878	50,000	27,000	26,547	453
First National Bank, Prairie City, Ill	Dec. 24, 1878	50,000	27,000	25,620	1,380
Corn Exchange National Bank, Chicago, Ill	Jan. 4, 1879	500,000	59,160	53,133	6,027
Franklin National Bank, Columbus, Ohio	...do	100,000	93,070	89,313	3,757
Traders' National Bank, Bangor, Me	Jan. 14, 1879	100,000	76,400	72,820	3,580
First National Bank, Gonic, N. H	...do	60,000	45,597	43,653	1,944
First National Bank, Salem, N. C	...do	150,000	128,200	123,130	5,070
First National Bank, Granville, Ohio	...do	50,000	34,365	32,619	1,746
Commercial National Bank, Petersburgh, Va	...do	120,000	99,800	94,828	4,972
First National Gold Bank, Stockton, Cal	...do	300,000	238,600	222,851	15,749
First National Bank, Sheboygan, Wis	...do	50,000	45,000	44,109	891
First National Bank, Boscobel, Wis	Jan. 21, 1879	50,000	43,900	42,796	1,104
National Marine Bank, Oswego, N. Y	Jan. 25, 1879	120,000	44,300	41,794	2,506
Central National Bank, Hightstown, N. J	Feb. 15, 1879	100,000	32,400	31,768	632
Brookville, National Bank, Brookville, Ind	Feb. 18, 1879	100,000	89,000	85,275	3,725
Farmers' National Bank, Centreville, Iowa	Feb. 27, 1879	50,000	41,500	40,788	712
First National Bank, Clarinda, Iowa	Mar. 1, 1879	50,000	45,000	44,144	856

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Waterville National Bank, Waterville, Me	Mar. 3, 1879	$125,000	$110,300	$105,836	$4,464
First National Bank, Tremont, Pa	Mar. 4, 1879	75,000	64,600	60,978	3,622
First National Bank, Atlanta, Ill	Apr. 15, 1879	50,000	26,500	25,670	830
Union National Bank, Aurora, Ill	Apr. 22, 1879	125,000	82,000	78,595	3,405
National Bank of Menasha, Wis	Apr. 26, 1879	50,000	44,500	43,462	1,038
National Exchange Bank, Jefferson City, Mo	May 8, 1879	50,000	45,000	43,638	1,362
First National Bank, Hannibal, Mo	May 15, 1879	100,000	88,200	83,549	4,651
Merchants' National Bank, Winona, Minn	June 16, 1879	100,000	35,000	34,225	775
Farmers' National Bank, Keithsburg, Ill.	July 3, 1879	50,000	27,000	26,110	890
First National Bank, Franklin, Ky	July 5, 1879	100,000	54,000	51,950	2,050
National Bank of Salem, Salem, Ind	July 8, 1879	50,000	44,400	43,687	713
Fourth National Bank, Memphis, Tenn.	July 19, 1879	125,000	45,000	42,750	2,250
Bedford National Bank, Bedford, Ind	July 21, 1879	100,000	87,200	85,317	1,883
First National Bank, Afton, Iowa	Aug. 15, 1879	50,000	26,500	25,474	1,026
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	50,000	45,000	43,860	1,140
First National Bank, Batavia, Ill	Aug. 30, 1879	50,000	44,300	42,212	2,088
National Gold Bank and Trust Company, San Francisco, Cal	Sept. 1, 1879	750,000	40,000	28,970	11,030
Gainesville National Bank, Gainesville, Ala	Nov. 25, 1879	100,000	90,000	85,714	4,286
First National Bank, Hackensack, N. J	Dec. 6, 1879	100,000	90,000	86,945	3,055
National Bank of Delevan, Wis	Jan. 7, 1880	50,000	27,000	25,550	1,450
Mechanics' National Bank, Nashville, Tenn	Jan. 13, 1880	100,000	90,000	83,250	6,750
Manchester National Bank, Manchester, Ohio	do	50,000	48,303	46,084	2,219
First National Bank, Meyersdale, Pa	Mar. 5, 1880	50,000	30,600	30,020	580
First National Bank, Mifflinburgh, Pa	Mar. 8, 1880	100,000	90,000	85,205	4,795
National Bank of Michigan, Marshall, Mich	May 14, 1880	120,000	100,800	96,181	4,619
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	29,850	1,650
Ascutney National Bank, Windsor, Vt	Oct. 19, 1880	100,000	90,000	85,936	4,064
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	54,000	52,648	1,352
First National Bank, Baraboo, Wis	Nov. 27, 1880	50,000	27,000	26,281	719
Bundy National Bank, New Castle, Ind	Dec. 6, 1880	50,000	45,000	44,449	551
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,256	744
Ocean County National Bank, Tom's River, N. J	do	100,000	119,405	112,720	6,685
Hungerford National Bank, Adams, N. Y.	Jan. 27, 1881	50,000	45,000	41,448	3,552
Merchants' National Bank, Minneapolis, Minn	Jan. 31, 1881	150,000	98,268	96,106	2,162
Farmers' National Bank, Mechanicsburgh, Ohio	Feb. 18, 1881	100,000	30,140	28,995	1,145
First National Bank, Green Spring, Ohio	do	50,000	45,000	43,790	1,210
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,123	877
First National Bank, Coshocton, Ohio	Feb. 21, 1888	50,000	53,058	51,460	1,598
Manufacturers' National Bank, Three Rivers, Mich	Feb. 25, 1881	50,000	45,000	43,837	1,163
First National Bank, Lansing, Iowa	do	50,000	45,000	43,397	1,603
First National Bank, Watertown, N. Y	May 26, 1881	100,000	75,510	69,965	5,545
First National Bank, Americus, Ga	June 17, 1881	60,000	45,000	44,036	964
First National Bank, St. Joseph, Mich	June 30, 1881	50,000	26,500	25,498	1,002
First National Bank, Logan, Ohio	July 8, 1881	50,000	45,000	43,415	1,585
First National Bank, Rochelle, Ill	Aug. 9, 1881	50,000	45,000	43,833	1,167
First National Bank, Shakopee, Minn	Aug. 10, 1881	50,000	45,000	43,475	1,525
National State Bank, Oskaloosa, Iowa	Aug. 13, 1881	50,000	81,665	77,935	3,730
First National Bank, Hobart, N. Y	Aug. 27, 1881	100,000	90,000	85,556	4,444
Attica National Bank, Attica, N. Y	Aug. 30, 1881	50,000	45,000	43,810	1,190
National Bank of Brighton, Boston, Mass.	Oct. 4, 1881	300,000	270,000	257,291	12,709
Clement National Bank, Rutland, Vt.*	Aug. 1, 1881	100,000			
First National Bank, Lisbon, Iowa	Nov. 1, 1881	50,000	45,000	43,940	1,060
First National Bank, Warsaw, Ind	Dec. 1, 1881	50,000	48,500	46,770	1,730
Brighton National Bank, Brighton, Iowa	Dec. 15, 1881	50,000	45,000	43,700	1,300
Merchants' National Bank, Denver, Colo	Dec. 24, 1881	120,000	72,000	68,730	3,270
Merchants' National Bank, Holly, Mich.	Dec. 31, 1881	50,000	45,000	43,650	1,350
First National Bank, Alliance, Ohio	Jan. 3, 1882	50,000	45,000	43,138	1,862
National Union Bank, New London, Conn	Jan. 10, 1882	300,000	112,818	104,866	7,952
National Bank of Royalton, Vt	do	100,000	90,000	85,311	4,689
First National Bank, Whitehall, N. Y	Jan. 18, 1882	50,000	45,000	41,758	3,242

* New bank with same title.

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank of Pulaski, Tenn	Jan. 23, 1882	$70,000	$43,700	$41,088	$2,612
First National Bank, Alton, Ill	Mar. 30, 1882	100,000	90,000	85,295	4,705
Havana National Bank, Havana, N. Y	Apr. 15, 1882	50,000	45,000	42,989	2,011
First National Bank, Brownsville, Pa	May 2, 1882	75,000	67,500	62,750	4,750
Second National Bank, Franklin, Ind	June 20, 1882	100,000	81,060	73,460	7,600
Merchants' National Bank, Georgetown, Colo	June 22, 1882	50,000	45,000	43,913	1,087
Commercial National Bank, Toledo, Ohio	July 6, 1882	100,000	90,000	87,160	2,840
Harmony National Bank, Harmony, Pa	July 7, 1882	50,000	45,000	42,890	2,110
First National Bank, Liberty, Ind	July 22, 1882	60,000	54,000	51,795	2,205
Manufacturers' National Bank, Amsterdam, N. Y	Aug. 1, 1882	80,000	72,000	69,310	2,690
First National Bank, Bay City, Mich	Nov. 8, 1882	400,000	156,100	147,957	8,143
First National Bank, Ripley, Ohio	Nov. 10, 1882	100,000	69,201	62,624	6,577
National Bank of State of New York, New York, N. Y	Dec. 6, 1882	800,000	397,004	376,447	20,557
First National Bank, Wellington, Ohio	Dec. 12, 1882	100,000	90,000	86,227	3,773
Second National Bank, Jefferson, Ohio	Dec. 26, 1882	100,000	90,000	84,233	5,767
First National Bank, Painesville, Ohio	Dec. 30, 1882	200,000	162,800	151,118	11,682
Saint Nicholas National Bank, New York, N. Y	....do	500,000	450,000	415,729	34,271
Fifth National Bank, Chicago, Ill	....do	500,000	29,700	21,776	7,924
First National Bank, Dowagiac, Mich	Jan. 3, 1883	50,000	45,000	42,968	2,032
First National Bank, Greenville, Ill	Jan. 9, 1883	150,000	59,400	54,635	4,765
Merchants' National Bank, East Saginaw, Mich	....do	200,000	101,100	93,668	7,432
Logan County National Bank, Russellville, Ky	....do	50,000	40,050	38,590	1,460
National Bank of Vandalia, Ill	Jan. 11, 1883	100,000	90,000	83,610	6,390
Traders' National Bank, Charlotte, N. C	Jan. 16, 1883	50,000	38,800	37,050	1,750
First National Bank, Norfolk, Nebr	Feb. 3, 1883	45,000	11,240	10,920	320
First National Bank, Midland City, Mich.*	Feb. 5, 1883	30,000	.....	.....	.....
Citizens' National Bank, New Ulm, Minn	Mar. 1, 1883	50,000	27,000	25,240	1,760
National Bank of Owen, Owenton, Ky	Mar. 5, 1883	56,000	48,900	45,750	3,150
Merchants' National Bank, Nashville, Tenn	June 30, 1884	300,000	141,200	128,200	13,000
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	84,990	5,010
Wall Street National Bank, New York, N. Y	Oct. 15, 1883	500,000	102,800	90,791	12,009
Commercial National Bank, Reading, Pa	Oct. 23, 1883	150,000	135,000	124,310	10,690
Corn Exchange National Bank, Chicago, Ill.*	Nov. 10, 1883	700,000	.....	.....	.....
Farmers' National Bank, Sullivan, Ind	Dec. 24, 1883	50,000	45,000	40,830	4,170
City National Bank, La Salle, Ill	Jan. 8, 1884	100,000	22,500	20,000	2,500
Hunt County National Bank, Greenville, Tex	Jan. 22, 1884	68,250	17,300	14,950	2,350
Waldoboro' National Bank, Waldoboro', Me	Jan. 31, 1884	50,000	44,000	39,528	4,472
Third National Bank, Nashville, Tenn	Feb. 20, 1884	300,000	167,600	155,030	12,570
Madison County National Bank, Anderson, Ind	Mar. 25, 1884	50,000	45,000	42,890	2,110
First National Bank, Phœnix, Ariz	Apr. 7, 1884	50,000	11,240	10,870	370
Cobbossee National Bank, Gardiner, Me	Apr. 18, 1884	150,000	90,000	80,925	9,075
Mechanics and Traders' National Bank, New York, N. Y	Apr. 24, 1884	200,000	85,400	74,770	10,630
Princeton National Bank, Princeton, N. J	May 17, 1884	100,000	72,500	67,545	4,955
Kearsarge National Bank, Warner, N. H	June 30, 1884	50,000	23,586	22,233	1,353
Second National Bank, Lansing, Mich	July 31, 1884	50,000	40,000	34,864	5,136
First National Bank, Ellensburg, Wash	Aug. 9, 1884	50,000	13,500	12,330	1,170
German National Bank, Millerstown, Pa	Aug. 12, 1884	50,000	45,000	38,595	6,405
Exchange National Bank, Cincinnati, Ohio	Aug. 27, 1884	500,000	78,000	68,150	9,850
First National Bank, Rushville, Ill	Sept. 30, 1884	75,000	66,500	57,189	9,311
Mechanics' National Bank, Peoria, Ill	Oct. 4, 1884	100,000	72,000	62,371	9,629
First National Bank, Freeport, Pa	Oct. 10, 1884	50,000	44,200	38,200	6,000
Genesee County National Bank, Batavia, N. Y	Oct. 11, 1884	50,000	45,000	42,370	2,630
Valley National Bank, Red Oak, Iowa	Oct. 20, 1884	50,000	22,150	19,710	2,440
Merchants' National Bank, Bismarck, Dak	Oct. 28, 1884	73,000	22,500	21,460	1,040

* No circulation issued.

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Manufacturers' National Bank, Minneapolis, Minn	Nov. 1, 1884	$300,000	$45,000	$39,700	$5,300
Farmers and Merchants' National Bank, Uhrichsville, Ohio	Nov. 10, 1884	50,000	34,600	30,600	4,000
Metropolitan National Bank, New York, N. Y	Nov. 18, 1884	3,000,000	1,447,000	1,237,235	209,765
First National Bank, Grand Forks, Dak	Dec. 2, 1884	50,000	19,250	18,370	880
Iron National Bank, Gunnison, Colo	Dec. 8, 1884	50,000	11,250	10,210	1,040
Freehold National Banking Company, Freehold, N. J	Dec. 10, 1884	50,000	93,000	83,163	9,837
Albia National Bank, Albia, Iowa	Dec. 16, 1884	50,000	11,240	10,700	540
First National Bank, Carlinville, Ill	...do	50,000	22,450	20,325	2,125
Freeman's National Bank, Augusta, Me	Dec. 26, 1884	100,000	90,000	78,166	11,834
First National Bank, Kokomo, Ind	Jan. 1, 1885	250,000	45,000	40,110	4,890
First National Bank, Sabetha, Kans	Jan. 2, 1885	50,000	10,740	10,245	495
First National Bank, Wyoming, Ill	Jan. 13, 1885	50,000	11,200	9,680	1,520
First National Bank, Tarentum, Pa	...do	50,000	42,500	36,560	5,940
First National Bank, Walnut, Ill	Jan. 21, 1885	60,000	36,000	31,640	4,360
Farmers' National Bank, Franklin, Tenn	Jan. 24, 1885	50,000	10,740	10,100	640
Citizens' National Bank, Sabetha, Kans	Jan. 27, 1885	50,000	11,240	9,580	1,660
First National Bank, Tucson, Ariz	Jan. 31, 1885	100,000	28,100	26,830	1,270
Ripon National Bank, Ripon, Wis	Feb. 7, 1885	50,000	16,200	5,235	10,965
Farmers' National Bank, Franklin, Ohio	Apr. 1, 1885	50,000	27,350	25,050	2,300
First National Bank, Prescott, Ariz	Apr. 9, 1885	50,000	11,250	10,050	1,200
National Union Bank, Swanton, Vt	Apr. 28, 1885	50,000	43,800	37,960	5,840
German National Bank, Memphis, Tenn	May 6, 1885	175,300	120,100	95,698	24,402
Merchants and Farmers' National Bank, Shakopee, Minn	May 12, 1885	50,000	10,240	9,540	700
First National Bank, Superior, Wis	May 16, 1885	60,000	18,900	18,160	740
Shetucket National Bank, Norwich, Conn	May 18, 1885	100,000	72,000	62,681	9,319
Cumberland National Bank, Cumberland, R. I	June 5, 1885	125,000	106,200	92,101	14,099
First National Bank, Columbia, Tenn	July 14, 1885	100,000	66,800	56,064	10,736
Union National Bank, New York, N. Y	July 21, 1885	1,200,000	25,100	13,759	11,341
First National Bank, Centerville, Ind	Oct. 3, 1885	50,000	27,350	23,071	4,279
Manufacturers' National Bank, Appleton, Wis	Oct. 10, 1885	50,000	45,000	39,786	5,214
First National Bank, Plankinton, Dak	Oct. 21, 1885	50,000	11,250	9,340	1,910
Valley National Bank, St. Louis, Mo	Dec. 4, 1885	250,000	44,960	34,780	10,180
First National Bank, Belton, Tex	Jan. 6, 1886	50,000	23,490	19,500	3,990
First National Bank, Granville, Ohio	Feb. 15, 1886	50,000	26,500	24,754	1,746
Concordia National Bank, Concordia, Kans	Mar. 12, 1886	50,000	11,240	10,180	1,060
Citizens' National Bank, Beloit, Wis	Mar. 22, 1886	50,000	11,240	9,280	1,960
First National Bank, Dayton, Wash	Mar. 24, 1886	50,000	13,490	12,400	1,090
First National Bank, Macomb, Ill	Apr. 14, 1886	100,000	89,520	69,560	19,960
First National Bank, Jesup, Iowa	Apr. 20, 1886	50,000	25,760	23,760	2,000
Dallas National Bank, Dallas, Tex	May 8, 1886	150,000	33,750	26,530	7,220
First National Bank, Lewistown, Ill	May 12, 1886	50,000	45,000	34,200	10,800
First National Bank, Cedar Rapids, Iowa	May 28, 1886	100,000	35,490	27,365	8,125
First National Bank, Socorro, N. Mex	July 31, 1886	50,000	15,500	12,320	3,180
Custer County National Bank, Broken Bow, Nebr	Aug. 9, 1886	50,000	11,240	11,240	.....
Roanoke National Bank, Roanoke, Va	Sept. 16, 1886	50,000	11,250	8,880	2,370
First National Bank, Brownville, Nebr	...do	50,000	39,680	29,946	9,734
First National Bank, Leslie, Mich	Sept. 25, 1886	50,000	13,410	10,500	2,910
Mount Vernon National Bank, Mount Vernon, Ill	Oct. 11, 1886	51,100	45,000	37,076	7,924
National Bank of Piedmont, W. Va	Oct. 14, 1886	50,000	45,000	33,840	11,160
First National Bank, St. Clair, Mich	Oct. 20, 1886	50,000	39,310	33,247	6,063
First National Bank, Milford, Mich	Oct. 21, 1886	50,000	45,000	32,920	12,080
National Bank of Kingwood, W. Va	...do	125,000	96,140	68,630	27,510
Merchants' National Bank, Lima, Ohio	Oct. 22, 1886	50,000	45,000	33,370	11,630
Hubbard National Bank, Hubbard, Ohio	Oct. 23, 1886	50,000	45,000	37,552	7,448
Commercial National Bank, Marshalltown, Iowa	Oct. 25, 1886	100,000	22,500	16,970	5,530
First National Bank, Indianapolis, Ind	Nov. 11, 1886	500,000	162,325	120,495	41,830
First National Bank, Concord, Mich	Nov. 27, 1886	50,000	11,250	10,070	1,180
Jamestown National Bank, Jamestown, Dak	Nov. 29, 1886	50,000	11,250	8,000	3,250
First National Bank, Berea, Ohio	Dec. 1, 1886	50,000	45,000	37,575	7,425
First National Bank, Allerton, Iowa	Dec. 6, 1886	50,000	11,250	9,260	1,990
Second National Bank, Hillsdale, Mich	Dec. 18, 1886	50,000	13,892	9,517	4,375

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Redeemed.	Outstanding.
Topton National Bank, Topton, Pa	Dec. 28, 1886	$50,000	$18,000	$10,862	$5,014
First National Bank, Warsaw, Ill	Dec. 31, 1886	50,000	38,250	27,460	10,790
First National Bank, Hamburgh, Iowa	....do	50,000	13,500	9,855	3,645
Darlington National Bank, Darlington, S. C	Feb. 10, 1887	100,000	22,500	18,960	3,540
Union National Bank, Cincinnati, Ohio	Feb. 14, 1887	500,000	237,230	179,842	57,388
Roberts National Bank, Titusville, Pa	Feb. 28, 1887	100,000	75,610	58,250	17,360
National Bank of Rahway, N. J	Mar. 9, 1887	100,000	42,500	30,027	12,473
Olney National Bank, Olney, Ill	Mar. 11, 1887	60,000	27,000	22,180	4,820
Metropolitan National Bank, Leavenworth, Kans	Mar. 15, 1887	100,000	22,500	16,400	6,100
Ontario County National Bank, Canandaigua, N. Y	Mar. 23, 1887	50,000	11,250	9,800	1,450
Winsted National Bank, Winsted, Conn	Apr. 12, 1887	50,000	11,250	8,385	2,865
Council Bluffs National Bank, Council Bluffs, Iowa	May 5, 1887	100,000	22,500	16,400	6,100
First National Bank, Homer, Ill	June 22, 1887	50,000	11,250	10,035	1,215
First National Bank, Beloit, Wis	June 30, 1887	50,000	11,250	8,830	2,420
Mystic National Bank, Mystic, Conn	July 7, 1887	52,450	47,205	38,755	8,450
Exchange National Bank, Louisiana, Mo	July 12, 1887	50,000	11,250	9,035	2,215
Exchange National Bank, Downs, Kans	Aug. 1, 1887	50,000	11,250	8,495	2,755
First National Bank, Tecumseh, Nebr	Nov. 3, 1887	50,000	11,700	9,540	2,160
Third National Bank, St. Paul, Minn	Nov. 4, 1887	500,000	45,000	31,950	13,050
First National Bank, Marshall, Mo	Dec. 6, 1887	100,000	22,500	18,077	4,423
First National Bank, Greene, Iowa	Dec. 15, 1887	50,000	10,750	7,210	3,540
Fulton National Bank, New York, N. Y.*	Dec. 20, 1887	300,000	.....	.....	.....
Fayetteville National Bank, Fayetteville, N. C	Dec. 31, 1887	200,000	39,580	29,031	10,549
National Bank of Somerset, Ky	...do	50,000	45,000	25,875	19,125
First National Bank, Richburgh, N. Y	Jan. 10, 1888	50,000	25,905	21,420	4,485
Scituate National Bank, Scituate, R. I	Jan. 11, 1888	56,000	35,018	24,831	10,187
National Bank of Franklin, Ind	Jan. 31, 1888	50,000	11,250	8,115	3,135
First National Bank, Hampton, Iowa	Feb. 1, 1888	50,000	11,250	7,980	3,270
First National Bank, Greensburgh, Kans	Feb. 10, 1888	50,000	11,240	7,590	3,650
First National Bank, Central City, Nebr	Feb. 11, 1888	50,000	10,710	8,250	2,460
Duluth National Bank, Duluth, Minn	Feb. 20, 1888	300,000	45,000	27,370	17,630
Bismarck National Bank, Bismarck, Dak	Mar. 1, 1888	50,000	11,250	8,160	3,090
First National Bank, Ashton, Dak	Mar. 6, 1888	50,000	11,250	7,010	4,240
Citizens National Bank, Sioux Falls, Dak	Apr. 24, 1888	50,000	11,250	7,640	3,610
First National Bank, Stanton, Mich	Apr. 30, 1888	50,000	11,250	7,560	3,690
First National Bank, Fairmont, Nebr	May 1, 1888	50,000	11,250	8,490	2,760
First National Bank, Greenleaf, Kans	May 9, 1888	50,000	11,250	7,850	3,400
National Bank of Genesee, Batavia, N. Y	May 21, 1888	75,000	44,434	27,168	17,266
Strong City National Bank, Strong City, Kans	May 26, 1888	50,000	11,250	7,650	3,600
Citizens' National Bank, Saginaw, Mich	June 1, 1888	100,000	45,000	26,800	18,200
Saugerties National Bank, Saugerties, N. Y	June 16, 1888	125,000	93,316	58,545	34,771
Hyde National Bank, Titusville, Pa	June 21, 1888	300,000	74,730	52,000	22,730
State National Bank, Omaha, Nebr	July 18, 1888	100,000	22,500	13,200	9,300
Cincinnati National Bank, Cincinnati, Ohio	Aug. 1, 1888	280,000	52,510	26,190	26,320
First National Bank, Worthington, Minn	Sept. 5, 1888	75,000	16,875	10,980	5,895
South Framingham National Bank, South Framingham, Mass	Sept. 8, 1888	100,000	21,720	12,300	9,420
First National Bank, Alameda, Cal	Sept. 4, 1888	100,000	27,000	16,290	10,710
First National Bank, Grass Valley, Cal	Sept. 18, 1888	50,000	11,250	6,010	5,240
Merchants' National Bank of West Virginia, Morgantown, W. Va	Oct. 4, 1888	110,000	80,830	42,750	38,080
First National Bank, Cawker City, Kans	Oct. 9, 1888	50,000	11,250	6,420	4,830
San Diego National Bank, San Diego, Cal	Nov. 7, 1888	100,000	22,500	12,900	9,600
National Exchange Bank, Auburn, N. Y	Nov. 16, 1888	200,000	97,520	51,160	46,360
National Bank of Dayton, Wash	Nov. 21, 1888	50,000	11,250	5,450	5,800
First National Bank, Colby, Kans	....do	50,000	11,250	6,560	4,690
First National Bank, Russell Springs, Kans	....do	50,000	10,690	4,880	5,810
First National Bank, Columbia, Dak	Nov. 26, 1888	50,000	11,250	6,840	4,410
Citizens' National Bank, Kingman, Kans	Dec. 24, 1888	50,000	11,250	4,870	6,580
Bowery National Bank, New York, N. Y	Jan 2, 1889	250,000	217,710	103,180	114,530
Second National Bank, Ionia, Mich	Jan. 8, 1889	50,000	21,870	10,973	10,897
First National Bank, Johnstown, N. Y	Jan. 16, 1889	100,000	86,590	47,223	39,367
First National Bank, Canandaigua, N. Y	Jan. 26, 1889	75,000	17,100	4,600	12,500

* No circulation.

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out. standing.
Pendleton National Bank, Pendleton, Oregon	Feb. 4, 1889	$50,000	$11,250	$5,980	$5,270
Iowa City National Bank, Iowa City, Iowa	Feb. 7, 1889	200,000	45,000	19,860	25,140
Fleming County National Bank, Flemingsburgh, Ky	Feb. 9, 1889	50,000	26,622	11,593	15,029
Merchants' National Bank, El Dorado, Kans	Feb. 26, 1889	100,000	22,500	9,440	13,060
Merchants' National Bank, Des Moines, Iowa	Mar. 1, 1889	100,000	22,500	11,345	11,155
Norwich National Bank, Norwich, Conn.	Mar. 15, 1889	220,000	77,150	31,950	45,200
First National Bank, Franklin, Nebr	Mar. 27, 1889	60,000	13,000	6,924	6,076
Farmers and Mechanics', National Bank, Buffalo, N. Y	Apr. 3, 1889	200,000	26,100	11,029	15,071
First National Bank, Du Bois City, Pa	Apr. 8, 1889	50,000	11,250	4,930	6,320
First National Bank, Cimarron, Kans	Apr. 27, 1889	50,000	10,170	4,955	5,215
Traders' National Bank, San Antonio, Tex	Apr. 29, 1889	100,000	22,500	9,210	13,290
Merchants' National Bank, Duluth, Minn	May 20, 1889	200,000	45,000	38,760	6,240
Wright County National Bank, Clarion, Iowa	June 19, 1889	50,000	11,250	3,700	7,550
National Bank of Lawrence, Kans	June 29, 1889	100,000	49,809	15,437	34,372
National Bank of Le Roy, N. Y	...do	100,000	22,500	9,130	13,370
Halstead National Bank, Halstead, Kans.	...do	50,000	11,250	6,110	5,140
Farmers' National Bank, Mt. Sterling, Ky	July 1, 1889	250,000	195,680	61,330	134,350
First National Bank, Keyport, N. J	...do	50,000	11,250	6,000	5,250
Nation Bank of Huntsville, Ala	July 3, 1889	50,000	44,900	4,272	40,628
German National Bank, Newton, Kans	July 19, 1889	60,000	13,500	4,540	8,960
First National Bank, Clay Center, Nebr	Aug. 8, 1889	50,000	11,250	4,740	6,510
Vernon National Bank, Vernon, Tex.*	Aug. 17, 1889	60,000	.....	.....	.....
Butler National Bank, Butler, Mo	Aug. 23, 1889	66,000	14,850	4,005	10,745
Second National Bank, Lebanon, Tenn	Sept. 18, 1889	50,000	11,250	3,390	7,860
National Bank of Kinderhook, N. Y	Oct. 1, 1889	125,000	78,220	45,668	32,552
First National Bank, Woodstock, Ill	Oct. 31, 1889	50,000	27,000	9,730	17,270
Farmers' and Merchants' National Bank, Valley City, Dak	Dec. 1, 1889	65,000	14,630	5,060	9,570
Union National Bank, La Crosse, Wis	Dec. 9, 1889	100,000	22,500	6,580	15,920
Harper County National Bank, Anthony, Kans	Dec. 20, 1889	50,000	11,250	3,160	8,090
Lumberman's National Bank, Williamsport, Pa	Dec. 31, 1889	100,000	32,580	19,720	12,860
First National Bank, South Haven, Mich	...do	50,000	11,250	2,810	8,440
Durango National Bank, Durango, Colo.	Jan. 6, 1890	50,000	11,250	11,250	.....
First National Bank, Fox Lake, Wis	Jan. 14, 1890	50,000	48,605	11,787	36,818
First National Bank, Ogalalla, Nebr	...do	50,000	11,250	2,560	8,690
First National Bank, Stockton, Kans	Jan. 15, 1890	50,000	11,250	3,410	7,840
First National Bank, Rulo, Nebr	Jan. 20, 1890	50,000	30,360	5,810	24,550
First National Bank, Eagle Grove, Iowa	...do	50,000	11,250	3,226	8,024
Toledo National Bank, Toledo, Ohio	Jan. 21, 1890	100,000	35,920	7,395	28,525
National Exchange Bank, Kansas City, Mo	Jan. 28, 1890	200,000	45,000	7,410	37,590
National Bank of New Castle, Ky	Feb. 4, 1890	60,000	17,670	4,480	13,190
Plymouth National Bank, Plymouth, Mich	Feb. 25, 1890	50,000	11,250	3,490	7,760
First National Bank, Lockport, N. Y	Feb. 28, 1890	100,000	28,573	5,130	23,443
Merchants' National Bank, Amsterdam, N. Y	Mar. 15, 1890	100,000	32,680	8,780	23,900
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	6,412	31,075
Bowie National Bank, Bowie, Tex.*	Mar. 27, 1890	50,000	.....	.....	.....
First National Bank, Union Springs, N. Y	Mar. 31, 1890	50,000	15,805	13,451	2,354
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	3,670	20,984
First National Bank, Ketcham, Idaho	Apr. 28, 1890	50,000	11,250	2,540	8,710
Winchester National Bank, Winchester, Ky	Apr. 29, 1890	200,000	45,000	8,550	36,450
First National Bank, Harper, Kans	Apr. 30, 1890	50,000	11,250	2,860	8,390
First National Bank, Loup City, Nebr	June 21, 1890	50,000	11,250	1,640	9,610
American National Bank, Waco, Tex	June 24, 1890	250,000	45,000	7,300	37,700
Hamilton County National Bank, Webster City, Iowa	June 30, 1890	50,000	11,250	1,490	9,760
Planters' National Bank, Henderson, Ky.	...do	150,000	33,750	3,160	30,590

* No circulation.

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

Names and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Wakefield National Bank, Wakefield, R. I	July 1, 1890	$100,000	$59,249	$6,081	$53,168
Jewell County National Bank, Mankato, Kans	July 2, 1890	50,000	11,250	1,680	9,570
Citizens' National Bank, Flint, Mich	Aug. 5, 1890	125,000	32,641	1,830	30,811
National Village Bank, Bowdoinham, Me.	Aug. 28, 1890	50,000	35,748	1,480	34,268
La Fayette National Bank, La Fayette, Ind	Aug. 29, 1890	300,000	64,033	1,696	62,337
Lincoln National Bank, Stanford, Ky	Sept. 8, 1890	200,000	45,000	700	44,300
Canastota National Bank, Canastota, N. Y	Sept. 25, 1890	55,000	55,927	12,076	43,851
First National Bank, Whitehall, Mich	Sept. 30, 1890	50,000	11,250	9,620	1,630
Meade County National Bank, Meade Center, Kans	Oct. 6, 1890	50,000	11,250	.....	11,250
Farmers' National Bank, South Charleston, Ohio	Oct. 15, 1890	50,000	11,710	200	11,510
First National Bank, Columbus, Ohio	....do	300,000	220,465	.....	220,465
Commercial National Bank, St. Paul, Minn	Oct. 27, 1890	500,000	45,000	.....	45,000
Total	.....	72,600,010	41,087,123	37,318,240	3,768,883

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, 1890.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Redeemed.	Outstanding.
First National Bank, Kittanning, Pa	July 2, 1882	$200,000	$199,500	$186,000	$13,500
National Bank of Beaver County, New Brighton, Pa	Nov. 12, 1884	200,000	97,300	84,541	12,759
National Bank of Beaver Dam, Wis	Dec. 24, 1884	50,000	41,100	37,669	3,431
Merchants' National Bank, Cleveland, Ohio	Dec. 27, 1884	800,000	228,100	189,622	38,478
Union National Bank, Chicago, Ill	Dec. 29, 1884	1,000,000	62,800	44,880	17,920
First National Bank, Le Roy, N. Y	Jan. 2, 1885	150,000	135,000	118,739	16,261
Evansville National Bank, Evansville, Ind	Jan. 3, 1885	800,000	543,050	447,677	95,373
National Albany Exchange Bank, Albany, N. Y	Jan. 10, 1885	300,000	243,900	216,530	27,370
National Bank of Galena, Ill	Jan. 11, 1885	100,000	55,900	47,344	8,556
National State Bank, La Fayette, Ind	Jan. 16, 1885	300,000	117,000	93,914	23,086
First National Bank, Knoxville, Ill	....do	60,000	43,600	38,771	4,829
Farmers' National Bank, Ripley, Ohio	Jan. 17, 1885	100,000	87,400	75,297	12,103
City National Bank, Grand Rapids, Mich	Jan. 21, 1885	300,000	45,000	38,810	6,190
Lee County National Bank, Dixon, Ill	....do	100,000	41,500	36,706	4,794
Fort Wayne National Bank, Fort Wayne, Ind	Jan. 25, 1885	350,000	257,300	218,496	38,804
National Exchange Bank, Tiffin, Ohio	Mar. 1, 1885	125,000	50,500	40,534	9,966
National Bank of Malone, N. Y	Mar. 9, 1885	200,000	65,900	54,805	11,095
Jefferson National Bank, Steubenville, Ohio	Mar. 21, 1885	150,000	132,600	112,192	20,408
First National Bank, Battle Creek, Mich	Mar. 28, 1885	100,000	89,200	73,760	15,440
Central National Bank, Danville, Ky	....do	200,000	180,000	147,804	32,196
Knox County National Bank, Mount Vernon, Ohio	Apr. 1, 1885	75,000	53,200	44,257	8,943
First National Bank, Houghton, Mich	Apr. 18, 1885	100,000	45,000	37,009	7,991
National Bank of Fort Edward, N. Y	Apr. 22, 1885	100,000	88,900	76,336	12,564
National Bank of Salem, N. Y	May 4, 1885	100,000	86,100	75,546	10,554
National Exchange Bank, Seneca Falls, N. Y	May 6, 1885	100,000	88,400	78,494	9,906
Trumbull National Bank, Warren, Ohio	July 5, 1885	150,000	132,400	108,340	24,060
Attleborough National Bank, North Attleborough, Mass	July 17, 1885	100,000	84,300	73,255	11,045
American National Bank, Detroit, Mich	July 24, 1885	400,000	251,500	211,665	39,835
First National Bank, Paris, Ill	Aug. 12, 1885	125,000	111,500	89,422	22,078
First National Bank, St. Johns, Mich	Aug. 14, 1885	50,000	21,000	16,910	4,090
Second National Bank, Pontiac, Mich	Sept. 1, 1885	100,000	43,000	36,543	6,457
Raleigh National Bank of North Carolina, Raleigh, N. C	Sept. 5, 1885	400,000	123,900	97,962	25,938
First National Bank, Danville, Ky	Sept. 22, 1885	150,000	130,500	103,373	27,127
Ohio National Bank, Cleveland, Ohio	Jan. 1, 1889	400,000	57,763	28,475	29,288
National Bank of Lebanon, Ky	Apr. 7, 1889	100,000	45,000	42,556	2,444
Monmouth National Bank, Monmouth, Ill	Aug. 18, 1890	100,000	21,800	1,057	20,743
Muskegon National Bank, Muskegon, Mich	Aug. 27, 1890	100,000	21,720	440	21,280
First National Bank, Richmond, Ky	Oct. 3, 1890	250,000	66,979	1,161	65,818
First National Bank, Port Huron, Mich	Oct. 15, 1890	135,000	57,480	950	56,530
Total		8,620,000	4,247,092	3,427,842	819,250

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, FOR THE PURPOSE OF ORGANIZING NEW ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1890.

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	$255,375	$14,625
First National Bank, Huntington, Ind	Jan. 31, 1881	100,000	90,000	86,591	3,409
First National Bank, Indianapolis, Ind	July 5, 1881	300,000	279,248	237,418	41,830
First National Bank, Valparaiso, Ind	Apr, 24, 1882	50,000	45,000	42,918	2,082
First National Bank, Stillwater, Minn	Apr. 29, 1882	130,000	83,456	80,454	3,002
First National Bank, Chicago, Ill	....do	1,000,000	90,000	81,162	8,838
First National Bank, Woodstock, Ill	Apr. 30, 1882	50,000	45,000	42,990	2,010
Second National Bank, Cincinnati, Ohio	Apr. 28, 1 882	200,000	180,000	167,315	12,685
Second National Bank, New York, N. Y	....do	300,000	376,890	356,950	19,940
First National Bank, Portsmouth, N. H	Apr. 29, 1882	300,000	286,000	269,234	16,766
First National Bank, Richmond, Ind	May 5, 1882	200,000	87,400	79,708	7,692
Second National Bank, Cleveland, Ohio	May 6, 1882	1,000,000	510,800	474,850	35,950
First National Bank, New Haven, Conn	....do	500,000	355,310	338,525	16,785
First National Bank, Akron, Ohio	May 2, 1882	100,000	114,822	105,604	9,218
First National Bank, Worcester, Mass	May 4, 1882	300,000	252,000	239,945	12,055
First National Bank, Barre, Mass	May 9, 1882	150,000	135,000	126,915	8,085
First National Bank, Davenport, Iowa	....do	100,000	45,000	41,168	3,832
First National Bank, Kendallville, Ind	May 12, 1882	150,000	90,000	84,942	5,058
First National Bank, Cleveland, Ohio	May 13, 1882	300,000	266,462	246,340	20,122
First National Bank, Youngstown, Ohio	May 15, 1882	500,000	441,529	421,922	19,607
First National Bank, Evansville, Ind	....do	500,000	442,870	414,070	28,800
First National Bank, Salem, Ohio	....do	50,000	110,540	104,245	6,295
First National Bank, Scranton, Pa	May 18, 1882	200,000	45,000	39,520	5,480
First National Bank, Centreville, Ind	....do	50,000	64,525	60,246	4,279
First National Bank, Fort Wayne, Ind	May 22, 1882	300,000	45,000	38,942	6,058
First National Bank, Strasburgh, Pa	....do	100,000	79,200	74,727	4,473
First National Bank, Marietta, Pa	May 27, 1882	100,000	99,000	92,155	6,845
First National Bank, La Fayette, Ind	May 31, 1882	150,000	175,060	162,811	12,249
First National Bank, McConnelsville, Ohio	....do	50,000	84,640	78,990	5,650
First National Bank, Milwaukee, Wis	....do	200,000	229,170	215,992	13,178
Second National Bank, Akron, Ohio	....do	100,000	102,706	96,437	6,269
First National Bank, Ann Arbor, Mich	June 1, 1882	100,000	85,078	79,640	5,438
First National Bank, Geneva, Ohio	....do	100,000	90,000	83,040	6,960
First National Bank, Oberlin, Ohio	....do	50,000	58,382	53,396	4,986
First National Bank, Philadelphia, Pa	June 10, 1882	1,000,000	799,800	731,570	68,230
First National Bank, Troy, Ohio	June 10, 1882	200,000	180,000	169,880	10,120
Third National Bank, Cincinnati, Ohio	June 14, 1882	800,000	609,500	566,550	42,950
First National Bank, Cambridge City, Ind	June 15, 1882	50,000	45,000	41,255	3,745
First National Bank, Lyons, Iowa	....do	100,000	90,000	82,705	7,295
First National Bank, Detroit, Mich	June 17, 1882	500,000	336,345	321,858	14,487
First National Bank, Wilkes Barre, Pa	June 20, 1882	375,000	337,500	315,225	22,275
First National Bank, Iowa City, Iowa	June 24, 1882	100,000	88,400	84,295	4,105
First National Bank, Nashua, N. H	....do	100,000	90,000	83,189	6,811
First National Bank, Johnstown, Pa	...do	60,000	54,000	50,725	3,275
First National Bank, Pittsburgh, Pa	June 29, 1882	750,000	594,000	558,255	35,745
First National Bank, Terre Haute, Ind	....do	200,000	141,575	131,368	10,207
First National Bank, Hollidaysburgh, Pa	June 30, 1882	50,000	45,000	42,775	2,225
First National Bank, Bath, Me	....do	200,000	180,000	168,549	11,451
First National Bank, Janesville, Wis	....do	125,000	121,050	113,820	7,230
First National Bank, Michigan City, Ind	...do	100,000	45,000	43,752	1,248
First National Bank, Monmouth, Ill	July 3, 1882	75,000	45,000	43,054	1,946
First National Bank, Marion, Iowa	July 11, 1882	50,000	45,000	42,714	2,286
First National Bank, Marlborough, Mass	Aug. 3, 1882	200,000	180,000	170,142	9,858
National Bank of Stanford, Ky	Oct. 3, 1882	150,000	135,000	128,106	6,894
First National Bank, Sandusky, Ohio	Oct. 6, 1882	150,000	90,000	82,975	7,025
First National Bank, Sandy Hill, N. Y	Dec. 31, 1882	50,000	45,000	41,834	3,166
First National Bank, Lawrenceburg, Ind	Feb. 24, 1883	100,000	90,000	85,080	4,920
First National Bank, Cambridge, Ohio	....do	100,000	80,800	75,148	5,652
First National Bank, Oshkosh, Wis	....do	100,000	47,800	45,260	2,540
First National Bank, Grand Rapids, Mich	...do	400,000	155,900	148,450	7,450
First National Bank, Delphos, Ohio	....do	50,000	45,000	41,446	3,554
First National Bank, Freeport, Ill	....do	100,000	53,500	50,637	2,863
First National Bank, Elyria, Ohio	....do	100,000	90,000	83,938	6,062
First National Bank, Troy, N. Y	....do	300,000	229,550	225,522	4,028
Second National Bank, Detroit, Mich	....do	1,000,000	363,700	334,860	28,840
Second National Bank, Peoria, Ill	....do	100,000	90,000	79,248	10,752

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

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Fort Plain Bank, Fort Plain, N. Y	Feb. 24, 1883	$200,000	$174,300	$162,891	$11,409
Logansport National Bank, Logansport, Ind	Dec. 1, 1883	100,000	16,850	14,760	2,090
National Bank of Birmingham, Ala	May 14, 1884	50,000	45,000	42,357	2,643
First National Bank, Westfield, N. Y	June 1, 1884	50,000	42,800	37,902	4,898
First National Bank, Independence, Iowa	Oct. 31, 1884	100,000	90,000	81,010	8,990
First National Bank, Sturgis, Mich	Dec. 31, 1884	50,000	43,850	40,162	3,688
National Bank of Rutland, Vt	Jan. 13, 1885	500,000	238,700	207,616	31,084
Kent National Bank, Chestertown, Md	Feb. 12, 1885	50,000	18,200	15,480	2,720
National Fulton County Bank, Gloversville, N. Y	Feb. 20, 1885	150,000	135,000	119,181	15,819
First National Bank, Centralia, Ill	Feb. 25, 1885	80,000	70,600	60,370	10,230
National Exchange Bank, Albion, Mich	Feb. 28, 1885	75,000	30,600	25,803	4,797
First National Bank, Paris, Mo	Mar. 31, 1885	100,000	89,155	76,817	12,338
First National Bank, Yakma, Wash	June 20, 1885	50,000	14,650	12,910	1,740
First National Bank, Flint, Mich	June 30, 1885	200,000	122,500	103,094	19,406
Farmers' National Bank, Stanford, Ky	Dec. 31, 1888	200,000	45,000	20,268	24,732
Adams National Bank, Adams, N. Y	July 10, 1889	50,000	12,240	4,980	7,260
Poland National Bank, Poland, N. Y	Jan. 14, 1890	50,000	13,500	4,580	8,920
Total		17,870,000	12,501,453	11,588,903	915,550

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1890.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Redeemed.	Outstanding.
First National Bank, Pontiac, Mich	Dec. 31, 1881	$50,000	$88,890	$83,408	$5,482
First National Bank, Washington, Iowa	Apr. 11, 1882	100,000	88,565	83,383	5,182
First National Bank, Fremont, Ohio	May 22, 1882	100,000	90,000	83,882	6,118
Second National Bank, Dayton, Ohio	May 26, 1882	300,000	262,941	243,568	19,373
First National Bank, Girard, Pa	June 1, 1882	100,000	90,000	85,165	4,835
First National Bank, Xenia, Ohio	Feb. 24, 1883	120,000	108,000	100,460	7,540
First National Bank, Peru, Ill	....do	100,000	45,000	40,282	4,718
First National Bank, Elmira, N. Y	....do	100,000	90,000	84,010	5,990
First National Bank, Chittenango, N. Y	....do	150,000	135,000	129,403	5,597
First National Bank, Eaton, Ohio	July 4, 1884	50,000	44,300	38,235	6,065
First National Bank, Leominster, Mass	July 5, 1884	300,000	244,400	223,620	20,780
First National Bank, Winona, Minn	July 21, 1884	50,000	44,200	41,106	3,094
American National Bank, Hallowell, Me	Sept. 10, 1884	75,000	67,500	60,775	6,725
First National Bank, Attica, Ind	Oct. 28, 1884	56,000	50,400	46,448	3,952
Citizens' National Bank, Indianapolis, Ind	Nov. 11, 1884	300,000	87,800	71,240	16,560
First National Bank, North East, Pa	Dec. 23, 1884	50,000	24,559	21,829	2,721
First National Bank, Galva, Ill	Jan. 2, 1885	50,000	36,000	31,334	4,666
First National Bank, Thorntown, Ind	Jan. 13, 1885	50,000	43,740	37,390	6,350
Muncie National Bank, Muncie, Ind	Jan. 28, 1885	200,000	161,000	141,021	19,979
Merchants' National Bank, Evansville, Ind	Feb. 6, 1885	250,000	90,800	74,519	16,281
Saybrook National Bank, Essex, Conn	Feb. 20, 1885	100,000	61,200	55,020	6,180
Union National Bank, Albany, N. Y	Mar. 7, 1885	250,000	144,400	131,605	12,795
Battenkill National Bank, Manchester, Vt	Mar. 21, 1885	75,000	57,700	49,751	7,949
First National Bank, Owosso, Mich	Apr. 14, 1885	60,000	47,700	42,775	4,925
Coventry National Bank, Anthony, R. I	Apr. 17, 1885	100,000	89,000	77,843	11,157
State National Bank, Keokuk, Iowa	May 23, 1885	150,000	45,000	35,625	9,375
Tolland County National Bank, Tolland, Conn	June 6, 1885	100,000	44,100	37,840	6,260
City National Bank, Hartford, Conn	June 9, 1885	550,000	90,000	73,450	16,550
West River National Bank, Jamaica, Vt	Aug. 17, 1885	60,000	54,000	47,126	6,874
National Bank, Lebanon, Tenn	Aug. 30, 1886	50,000	24,550	18,300	6,250
Greene County National Bank, Springfield, Mo	Feb. 8, 1888	100,000	22,500	12,988	9,512
Union Stock-Yards National Bank, Chicago, Ill	Feb. 29, 1888	500,000	45,000	26,298	18,702
First National Bank, Decatur, Mich	Sept. 20, 1890	50,000	11,250	500	10,750
First National Bank, Mason, Mich	Oct. 28, 1890	50,000	13,500	500	13,000
First National Bank, Holly, Mich	Oct. 31, 1890	60,000	13,500	.....	13,500
Total	.....	4,806,000	2,656,486	2,330,699	325,787

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS, AT DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT, REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTANDING

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		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	Wallkill National Bank, Middletown, N. Y	1473	July 21, 1865	175,000	.....	103,250	59
24	Crescent City National Bank, New Orleans, La	1937	Feb. 15, 1872	500,000	.....	25,000	5
25	Atlantic National Bank, New York, N. Y	1388	July 1, 1865	300,000	59,472	183,000	61
26	First National Bank, Washington, D. C	26	July 16, 1863	500,000	.....	805,000	161
27	National Bank of the Commonwealth, New York, N. Y	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Petersburgh, Va	1548	Sept. 1, 1865	140,000	.....	134,200	95.9
29	First National Bank, Petersburgh, Va	1378	July 1, 1865	120,000	.....	97,770	81.5
30	First National Bank, Mansfield, Ohio	436	May 24, 1864	100,000	.....	102,666	102.6
31	New Orleans National Banking Association, New Orleans, La	1825	May 27, 1871	600,000	.....	108,000	18
32	First National Bank, Carlisle, Pa	21	June 29, 1863	50,000	.....	42,000	84
33	First National Bank, Anderson, Ind	44	July 31, 1863	50,000	.....	31,150	62.3
34	First National Bank, Topeka, Kans	1660	Aug. 23, 1866	50,000	.....	46,000	92
35	First National Bank, Norfolk, Va	271	Feb. 23, 1864	100,000	.....	90,500	90.5
36	Gibson County National Bank, Princeton, Ind	2066	Nov. 30, 1872	50,000	.....	6,000	12
37	First National Bank of Utah, Salt Lake City, Utah	1695	Nov. 15, 1869	100,000	.....	125,000	125
38	Cook County National Bank, Chicago, Ill	1845	July 8, 1871	300,000	.....	53,333	17.8
39	First National Bank, Tiffin, Ohio	900	Mar. 16, 1865	100,000	.....	108,279	108.2
40	Charlottesville National Bank, Charlottesville, Va	1468	July 19, 1865	100,000	.....	149,245	149.2
41	Miners' National Bank, Georgetown, Colo	2199	Oct. 30, 1874	150,000	.....	4,500	3
42	Fourth National Bank, Chicago, Ill.*	276	Feb. 24, 1864	100,000	.....	184,008	184
43	First National Bank, Bedford, Iowa	2298	Sept. 18, 1875	50,000	.....	.....	.....
44	First National Bank, Osceola, Iowa	1776	Jan. 26, 1871	50,000	.....	33,500	46.1
45	First National Bank, Duluth, Minn	1954	Apr. 6, 1872	50,000	.....	25,000	50

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ON OCTOBER, 31, 1890.

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	84,774	226	2
200,000	.....	May 8, 1866	U	180,000	180,000	179,354	646	3
50,000	$2,288	Mar. 13, 1867	T	40,000	40,000	39,756	244	4
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,718	282	5
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,581	419	6
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,846	1,154	7
120,000	.....	Aug. 20, 1867	W	100,000	100,000	99,790	210	8
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,776	1,124	9
200,000	.....	Oct. 1, 1867	G	180,000	180,000	179,651	349	10
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,125	175	11
100,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,654	346	12
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,433	67	13
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,710	290	14
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,692	1,008	15
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	792,387	7,613	16
200,000	.....	Dec. 15, 1871	U	50,000	50,000	49,729	271	17
250,000	40,000	Dec. 15, 1871	F	243,393	243,393	241,035	2,358	18
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,660	1,340	19
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,067	933	20
50,000	2,509	May 2, 1872	V	45,000	45,000	44,515	485	21
250,000	.....	Dec. 12, 1872	B	135,000	135,000	134,607	393	22
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,624	1,276	23
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	447,560	2,440	24
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,795	1,205	25
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	442,059	7,941	26
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	230,584	3,416	27
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	355,810	4,190	28
200,000	11,801	Sept. 25, 1873	R	179,200	179,200	176,560	2,640	29
100,000	16,000	Oct. 18, 1873	P	90,000	90,000	88,809	1,191	30
600,000	14,161	Oct. 23, 1873	W	360,000	360,000	355,000	5,000	31
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,385	615	32
50,000	23,839	Nov. 23, 1873	V	45,000	45,000	44,150	850	33
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	88,803	1,197	34
100,000	3,000	June 3, 1874	G	95,000	95,000	93,450	1,550	35
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,440	360	36
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,172	1,019	37
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	282,713	2,387	38
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	43,888	1,112	39
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,115	2,470	40
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,550	450	41
200,000	.....	Feb. 1, 1876	V	85,700	85,700	82,644	3,056	42
30,000	.....	Feb. 1, 1876	N	27,000	27,000	26,580	420	43
50,000	10,000	Feb. 25, 1876	V	45,000	45,000	44,422	578	44
100,000	.....	Mar. 13, 1876	P	45,000	45,000	44,378	622	45

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

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
46	First National Bank, La Crosse, Wis	1313	June 20, 1865	$50,000	.....	$31,500	63
47	City National Bank, Chicago, Ill	818	Feb. 18, 1865	250,000	.....	182,500	73
48	Watkins National Bank, Watkins, N. Y	456	June 2, 1864	75,000	.....	85,450	113.9
49	First National Bank, Wichita, Kans	1913	Jan. 2, 1872	50,000	.....	36,975	73.9
50	First National Bank, Greenfield, Ohio*	101	Oct. 7, 1863	50,000	.....	80,300	160.6
51	National Bank of Fishkill, N. Y	971	Apr. 1, 1865	200,000	$36,205	143,000	71.5
52	First National Bank, Franklin, Ind	50	Aug. 5, 1863	60,000	.....	222,319	370.5
53	Northumberland County National Bank, Shamokin, Pa	689	Jan. 9, 1865	67,000	2,976	670,000	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	1991	May 31, 1872	50,000	.....	.....	.....
59	Lock Haven National Bank, Lock Haven, Pa	1273	June 14, 1865	120,000	15,000	153,600	128
60	Third National Bank, Chicago, Ill	236	Feb. 5, 1864	120,000	.....	1,035,000	862.5
61	Central National Bank, Chicago, Ill	2047	Sept. 18, 1872	200,000	.....	38,000	19
62	First National Bank, Kansas City, Mo	1612	Nov. 23, 1865	100,000	1,000	540,500	540.5
63	Commercial National Bank, Kansas City, Mo	1995	June 3, 1872	100,000	7,214	25,000	25
64	First National Bank, Ashland, Pa.*	403	Apr. 27, 1864	60,000	.....	187,131	311.9
65	First National Bank, Tarrytown, N. Y	364	Apr. 5, 1864	50,000	.....	132,250	264.5
66	First National Bank, Allentown, Pa.*	161	Dec. 16, 1863	100,000	.....	.....	.....
67	First National Bank, Waynesburgh, 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, Warrensburgh, 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 Poultney, Vt	1200	May 31, 1865	100,000	.....	92,000	92
80	First National Bank, Monticello, Ind	2208	Dec. 3, 1874	50,000	.....	7,400	1.48
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, Lawrenceburgh, Ind.*	2889	Feb. 24, 1883	100,000	.....	3,000	3
92	First National Bank, St. Albans, Vt.	269	Feb. 20, 1864	100,000	.....	197,000	197
93	First National Bank, Monmouth, Ill	2751	July 7, 1882	75,000	.....	15,000	20
94	Marine National Bank, New York, N. Y	1215	June 3, 1865	400,000	.....	659,643	164.9
95	Hot Springs National Bank, Hot Springs, Ark	2887	Feb. 17, 1883	50,000	2,000	3,000	6
96	Richmond National Bank, Richmond, Ind	2090	Mar. 5, 1873	270,000	.....	274,000	101.5

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	$25,000	Apr. 11, 1876	P	$45,000	$45,000	$44,063	$937	46
250,000	130,000	May 17, 1876	V	137,209	137,209	133,509	3,700	47
75,000	3,000	July 12, 1876	G	67,500	67,500	65,641	1,859	48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,568	632	49
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,546	1,116	50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	173,225	3,975	51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	89,362	2,730	52
67,000	.....	Mar. 12, 1877	M	60,300	60,300	58,820	1,480	53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	43,960	1,040	54
100,000	20,000	May 24, 1877	M	90,000	90,000	87,615	2,385	55
2,500,000	248,775	June 23, 1877	O	1,693,660	1,693,660	1,670,984	22,676	56
50,000	20,000	July 20, 1877	W	45,000	45,000	43,967	1,033	57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,225	775	58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	68,953	2,247	59
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	572,513	25,327	60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	43,973	1,027	61
500,000	25,000	Feb. 11, 1878	X	44,940	44,940	41,630	3,310	62
100,000	6,392	Feb. 11, 1878	V	44,500	44,500	43,154	1,346	63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	71,524	4,030	64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	86,265	2,935	65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	73,645	4,996	66
100,000	.....	May 15, 1878	V	69,345	69,345	68,500	845	67
200,000	24,000	June 8, 1878	P	114,220	114,220	110,938	3,282	68
50,000	5,000	June 8, 1878	V	29,800	29,800	29,125	675	69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	87,581	1,719	70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,595	805	71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,471	857	72
50,000	.....	Oct. 1, 1878	N	27,000	27,000	26,605	395	73
100,000	10,600	Nov. 1, 1878	X	45,000	45,000	43,839	1,161	74
130,000	2,000	Nov. 1, 1878	P	62,500	62,500	61,915	585	75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	37,890	4,905	76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	84,587	2,313	77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	86,513	4,952	78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	87,057	2,943	79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,350	650	80
50,000	10,600	July 23, 1879	E	71,165	71,165	66,470	4,695	81
100,000	20,000	June 9, 1880	R	89,500	89,500	84,926	4,574	82
300,000	62,584	June 14, 1880	F	326,643	326,643	311,057	15,586	83
300,000	57,000	June 19, 1880	N	90,000	90,000	82,873	7,127	84
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	421,198	28,702	85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	95,075	4,425	86
961,300	.....	May 22, 1882	S	450,000	450,000	441,682	8,318	87
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	40,895	2,105	88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	58,743	6,457	89
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	50,895	2,105	90
100,000	.....	Mar. 11, 1884	G	77,000	77,000	73,160	3,840	91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	81,918	8,062	92
75,000	15,000	Apr. 22, 1884	B	27,000	27,000	23,770	3,230	93
400,000	225,000	May 13, 1884	T	260,100	260,100	243 545	16,555	94
50,000	180	June 2, 1884	E	40,850	40,850	35,140	5,710	95
250,000	33,000	July 23, 1884	H	158,900	158,900	139,285	19,615	96

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

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
97	First National Bank, Livingston, Mont	3006	July 16, 1883	$50,000	.....	.....	.....
98	First National Bank, Albion, N. Y	166	Dec. 22, 1863	50,000	.....	$170,500	341
99	First National Bank, Jamestown, Dak	2578	Oct. 25, 1881	50,000	.....	.....	.....
100	Logan National Bank, West Liberty, Ohio	2942	May 7, 1883	50,000	.....	4,000	8
101	Middletown National Bank, Middletown, N. Y	1276	June 14, 1865	200,000	$23,128	356,000	178
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000	.....	38,500	77
103	Schoharie County National Bank, Schoharie, N. Y	1510	Aug. 9, 1865	100,000	.....	.....	.....
104	Exchange National Bank, Norfolk, Va.	1137	May 13, 1865	100,000	.....	337,500	337.5
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000	.....	90,142	180.2
106	Lancaster National Bank, Clinton, Mass	583	Nov. 22, 1864	200,000	32,894	285,000	142.5
107	First National Bank, Sioux Falls, Dak.	2465	Mar. 15, 1880	50,000	.....	10,000	20
108	First National Bank, Wahpeton, 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	.....	2,734	.3
116	Henrietta National Bank, Henrietta, Texas	3022	Aug. 8, 1883	50,000	.....	12,250	24.5
117	National Bank of Sumter, S. C	3082	Nov. 26, 1883	50,000	.....	13,500	27
118	First National Bank, Dansville, N. Y.	75	Sept. 4, 1863	50,000	.....	75,825	151.6
119	First National Bank, Corry, Pa	695	Dec. 6, 1864	100,000	.....	168,500	168.5
120	Stafford National Bank, Stafford Springs, Conn	686	Jan. 7, 1865	150,000	10,000	306,000	204
121	Fifth National Bank, St. Louis, Mo	2835	Dec. 12, 1882	200,000	.....	75,000	37.5
122	Metropolitan National Bank, Cincinnati, Ohio	2542	July 12, 1881	500,000	.....	215,000	43
123	First National Bank, Auburn, N. Y.	231	Feb. 4, 1864	100,000	.....	266,000	266
124	Commercial National Bank, Dubuque, Iowa	1801	Mar. 11, 1871	100,000	.....	146,806	146.8
125	State National Bank, Raleigh, N. C	1682	June 17, 1868	100,000	.....	.....	.....
126	Second National Bank, Xenia, Ohio	277	Feb. 24, 1864	60,000	.....	278,000	463.3
127	Madison National Bank, Madison, Dak	3597	Dec. 7, 1886	50,000	.....	5,000	10
128	Lowell National Bank, Lowell, Mich.	1280	June 14, 1865	50,000	.....	159,494	318.9
129	California National Bank, San Francisco, Cal	3592	Oct. 20, 1886	200,000	.....	.....	.....
130	First National Bank, Anoka, Minn.	2800	Sept. 14, 1882	50,000	.....	18,000	36
131	National Bank of Shelbyville, Tenn.	2198	Oct. 29, 1874	50,000	.....	81,625	163.2
132	First National Bank, Sheffield, Ala.	3617	Jan. 14, 1887	100,000	.....	.....	.....
133	Third National Bank, Malone, N. Y	3366	July 15, 1885	50,000	.....	2,000	4
134	First National Bank, Abilene, Kans	2427	June 23, 1879	50,000	.....	75,350	150.6
135	Harper National Bank, Harper, Kans.	3431	Jan. 6, 1886	50,000	1,000	10,000	20
136	Gloucester City National Bank, Gloucester City, N. J	3936	Oct. 26, 1888	50,000	.....	.....	.....
137	Park National Bank, Chicago, Ill.	3502	May 11, 1886	200,000	.....	24,000	12
138	State National Bank, Wellington, Kans	3564	Oct. 1, 1886	50,000	.....	5,000	10
139	Kingman National Bank, Kingman, Kans	3559	Sept. 16, 1886	75,000	.....	20,500	27.3
	Total	.....	.....	23,033,400	485,690	16,613,175	72.1

* Formerly in voluntary liquidation. † 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.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	.....	Aug. 25, 1884	X	$11,240	$11,240	$10,795	$445	97
100,000	$20,000	Aug. 26, 1884	B	90,000	90,000	81,054	8,946	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	17,947	703	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	21,220	2,180	100
200,000	40,000	Nov. 29, 1884	I	149,000	176,000	149,009	26,991	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	40,675	3,325	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	32,680	5,670	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	198,212	29,988	104
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	39,579	4,841	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	59,562	12,798	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	9,000	1,740	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	14,490	2,630	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	73,438	15,562	109
100,000	12,500	May 4, 1886	D	43,140	43,140	32,010	11,130	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	22,835	3,345	112
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	23,520	2,760	113
50,000	.....	June 3, 1887	V	19,210	19,210	16,065	3,145	114
1,000,000	50,000	June 27, 1887	B	10,000	90,000	9,997	80,003	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	9,230	2,020	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	7,580	3,670	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	11,865	3,865	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	49,354	24,475	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	99,848	39,200	120
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	31,060	13,370	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	173,770	103,975	122
150,000	.....	Feb. 20, 1888	R	63,446	63,446	40,460	22,986	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	46,554	15,616	124
100,000	.....	Apr. 11, 1888	B	22,500	22,500	13,875	8,625	125
150,000	14,000	May 9, 1888	V	48,470	48,470	28,655	19,815	126
50,000	3,000	June 23, 1888	S	11,250	11,250	7,760	3,490	127
50,000	10,000	Sept. 19, 1888	W	27,800	27,800	18,770	9,030	128
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	23,840	21,160	129
50,000	4,300	Apr. 22, 1889	B	.....	11,250	.....	11,250	130
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	4,290	12,420	131
100,000	.....	Dec. 23, 1889	O	22,500	22,500	6,500	16,000	132
50,000	400	Dec. 30, 1889	W	10,750	10,750	3,040	7,710	133
100,000	17,600	Jan. 21, 1890	F	17,640	21,240	9,460	11,780	134
50,000	.....	Feb. 10, 1890	F	10,750	10,750	2,650	8,100	135
50,000	.....	June 12, 1890	F	11,250	11,250	2,230	9,020	136
200,000	21,000	July 14, 1890	F	.....	45,000	.....	45,000	137
50,000	3,915	Sept. 25, 1890	W	.....	11,250	.....	11,250	138
100,000	1,000	Oct. 2, 1890	X	.....	22,500	.....	22,500	139
26,958,900	4,157,653	.....	.....	15,375,991	15,576,591	14,591,152	985,439	

M Failure of large debtors.
N Fraudulent management.
O Fraudulent management, excessive loans to officers and directors, and depreciation of securities.
P Fraudulent management and depreciation of securities.
Q Fraudulent management and injudicious banking.
R Fraudulent management, defalcation of officers, and depreciation of securities.
S Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.
T Fraudulent management, excessive loans to officers and directors, and excessive loans to others.
U Injudicious banking.
V Injudicious banking and depreciation of securities.
W Injudicious banking and failure of large debtors.
X Investments in real estate and mortgages and depreciation of securities.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE-TEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COLLECT-ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS PAID AND

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

* Formerly in voluntary liquidation.

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING SYSED 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
50, 000	395, 412	.....	26, 579	471, 991	.....	380, 383	.....	5
116, 422	96, 556	78, 415	57, 732	349, 125	6, 845	179, 894	.....	6
853, 148	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	83, 830	12, 212	140, 337	1, 570	70, 122	.....	11
98, 240	79, 652	125, 057	13, 426	316, 375	33, 454	123, 409	.....	12
21, 584	49, 959	22, 569	.....	94, 112	4, 608	57, 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, 769	50, 000	25, 000	25, 102	227, 871	30, 378	22, 084	.....	23
379, 020	110, 450	148, 920	168, 603	806, 993	8, 949	285, 346	.....	24
336, 833	58, 852	283, 550	128, 337	807, 572	98, 460	161, 013	.....	25
1, 000, 000	1, 277, 690	.....	215, 724	2, 493, 414	280, 955	765, 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	103, 609	1, 019, 841	103, 842	616, 642	.....	28
100, 000	50, 000	79, 409	43, 225	272, 634	3, 225	146, 764	.....	29
94, 483	173, 378	7, 954	21, 095	296, 910	5, 735	182, 231	.....	30
300, 000	100, 000	376, 870	654, 185	1, 431, 055	8, 964	715, 584	.....	31
28, 077	55, 386	29, 267	2, 574	115, 304	7, 068	51, 294	.....	32
50, 000	80, 000	103, 057	99, 927	332, 984	10, 410	167, 702	.....	33
25, 000	85, 000	78, 857	14, 241	203, 098	26, 951	118, 083	.....	34
77, 723	56, 350	80, 297	3, 542	217, 912	2, 191	55, 917	.....	35
51, 296	32, 011	29, 655	12, 816	125, 178	3, 595	54, 332	.....	36
6, 300	204, 600	3, 274	15, 258	229, 432	2, 869	196, 231	.....	37
619, 836	1, 250, 163	151, 439	678, 349	2, 699, 787	452, 953	1, 948, 095	.....	38
140, 000	120, 000	63, 620	18, 439	342, 059	60, 447	84, 709	.....	39
169, 520	105, 218	257, 655	30, 696	563, 089	24, 882	58, 715	.....	40
20, 000	190, 069	.....	27, 287	237, 356	8, 761	186, 254	.....	41
27, 123	131, 227	65, 802	3, 084	227, 236	2, 100	6, 266	.....	42
29, 752	26, 858	9, 359	9, 635	75, 604	3, 510	49, 929	.....	43
74, 376	19, 938	5, 737	15, 162	115, 213	3, 043	30, 319	33, 363	44
18, 093	118, 300	35, 855	13, 816	186, 064	1, 139	111, 780	.....	45
35, 000	25, 000	65, 097	44, 815	169, 912	4, 296	85, 019	.....	46
453, 037	478, 917	85, 805	86, 248	1, 104, 007	48, 381	470, 908	.....	47
86, 014	44, 582	9, 105	21, 738	161, 439	3, 151	18, 635	53, 473	48
59, 226	18, 387	67, 531	3, 681	148, 825	17, 409	67, 345	.....	49
.....	57, 675	.....	376	58, 051	.....	44, 344	.....	50
194, 665	262, 909	51, 403	49, 441	558, 418	13, 192	223, 375	.....	51
86, 492	58, 188	200, 909	24, 217	369, 806	60, 311	303, 792	.....	52
67, 246	112, 026	25, 941	14, 770	219, 983	8, 487	99, 588	.....	53
67, 541	66, 025	79, 101	14, 270	226, 937	6, 537	117, 173	.....	54
135, 231	90, 704	124, 371	18, 411	368, 717	21, 498	139, 309	.....	55
935, 999	2, 818, 966	633, 744	433, 400	4, 821, 109	166, 831	1, 771, 699	36, 957	56
175, 254	6, 250	6, 596	13, 478	201, 578	62, 774	1, 310	34, 259	57
34, 368	52, 627	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	352, 382	2, 645, 098	59, 323	310, 813	.....	60
157, 438	161, 441	170, 712	16, 073	505, 664	7, 245	79, 038	.....	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

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.
1	.....	$75,209	$1,164	$76,373	.....	$70,811	.....	$5,562
2	.....	120,995	1,245	122,240	.....	101,387	$6,463	14,390
3	.....	174,264	16,488	190,752	$275	165,769	11,281	13,427
4	.....	33,287	4,000	37,287	816	32,305	1,258	2,908
5	.....	91,608	.....	91,608	935	65,335	6,182	19,156
6	.....	162,386	7,500	169,886	507	132,608	12,247	24,524
7	.....	999,365	38,224	1,037,529	17,477	884,429	43,183	92,440
8	$200	79,904	2,125	82,029	7,054	58,661	6,673	9,442
9	.....	1,234,868	.....	1,234,868	18,655	1,138,870	28,677	48,666
10	.....	268,844	.....	268,844	72,399	143,307	17,134	35,983
11	.....	68,645	28,935	97,580	208	86,737	5,315	5,320
12	.....	159,512	8,936	168,448	15,507	134,929	3,977	14,008
13	.....	31,566	.....	31,566	3,786	16,654	1,773	9,353
14	.....	37,908	.....	37,908	2,926	29,277	2,705	3,000
15	.....	223,169	.....	223,169	4,932	163,982	9,091	45,164
16	.....	1,394,662	348,961	1,743,623	203,170	1,326,487	76,648	137,318
17	.....	276,649	.....	276,649	72,365	175,920	10,437	16,713
18	.....	762,760	136,172	898,932	596,665	263,065	9,436	29,766
19	.....	350,154	.....	350,154	.....	342,054	.....	8,100
20	.....	124,713	.....	124,713	2,296	77,568	3,085	8,264
21	.....	23,882	.....	23,882	.....	15,142	362	1,878
22	.....	162,052	10,079	172,131	1,300	143,209	6,037	21,564
23	.....	175,409	42,795	218,204	6,248	175,430	16,709	19,817
24	.....	512,698	109,707	622,405	18,964	549,427	25,376	28,638
25	.....	548,099	228,580	776,679	35,839	661,816	27,330	51,445
26	.....	1,447,103	5,200	1,452,303	16,393	1,374,339	24,241	37,128
27	.....	1,808,304	.....	1,808,304	746,153	747,428	13,637	53,287
28	.....	299,357	.....	299,357	20,315	259,487	728	18,827
29	.....	122,645	19,675	142,320	4,545	125,667	250	11,858
30	.....	108,944	11,400	120,344	.....	107,258	1,270	11,362
31	.....	706,507	303,813	1,010,320	3,630	862,263	67,569	76,858
32	.....	56,942	.....	56,942	4,350	46,634	1,267	4,691
33	80,420	74,452	.....	74,452	.....	57,004	4,718	12,291
34	.....	58,064	2,250	60,314	14,289	31,668	6,075	8,278
35	67,835	91,969	37,597	129,566	559	101,545	8,232	19,230
36	.....	67,251	.....	67,251	296	62,646	.....	4,309
37	.....	30,332	.....	30,332	.....	19,002	1,166	10,164
38	.....	298,739	66,535	365,274	56,921	228,412	42,067	37,874
39	.....	196,903	.....	196,903	74,896	108,318	.....	13,689
40	291,357	188,135	93,619	281,754	2,309	226,308	21,495	31,642
41	.....	42,341	106,451	148,792	445	135,797	3,946	8,604
42	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	818,649	1,456,313	.....	1,456,313	185,186	1,071,774	13,138	65,547
61	263,485	155,896	65,132	221,028	.....	177,254	12,954	14,679
62	.....	351,377	.....	351,377	1,791	316,828	5,444	27,314
63	.....	94,613	.....	94,613	3,048	52,514	576	1,604
64	.....	47,941	.....	47,941	.....	33,105	3,974	5,013
65	.....	109,801	16,455	126,256	.....	107,575	5,546	13,135
66	.....	51,107	54,536	105,643	1,576	79,725	11,006	13,336
67	.....	12,061	16,447	28,508	.....	21,710	2,315	4,483
68	.....	284,438	123,430	407,868	114,220	262,887	10,129	4,950
69	.....	19,742	16,500	36,242	.....	29,377	825	6,040
70	250,854	66,185	23,622	89,807	9,762	66,810	1,352	11,883

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

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		$50,000	$122,089	58		Jan. 2, 1867	1
		300,000	434,531	23.37		Feb. 2, 1885	2
		200,000	669,513	24.70		May 14, 1883	3
		50,000	82,338	39.15		July 28, 1870	4
			376,392	17.333		Feb. 4, 1870	5
		100,000	289.467	46.60		Nov. 25, 1882	6
		500,000	1,119,313	79		Sept. 28, 1882	7
$199		120,000	127,801	45.90		Dec. 19, 1874	8
			1,191,500	96		Nov. 18, 1874	9
21		26,000	170,752	88.50		Aug. 15, 1872	10
		39,300	68,986	100	64	Apr. 7, 1881	11
27		100,000	205,256	68.33		Nov. 30, 1872	12
			33.870	49.20		Nov. 25, 1882	13
			69,874	41.90		Dec. 4, 1875	14
			170,012	92.70		May 16, 1884	15
		400,000	1,282,254	100	46	Apr. 20, 1882	16
	$1,214		157,120	100		Nov 16, 1874	17
		135,000	378,722	100		Sept. 1, 1875	18
			645,558	100		Feb. 13, 1872	19
	33,500		79,864	100		Oct. 2, 1877	20
	6.500		15,142	100		Jan. 3, 1876	21
21		125,000	254,901	57.46		Feb. 15, 1886	22
		52,500	171,468	100	30	Jan. 8, 1880	23
		350,000	657,020	84.83		June 1, 1881	24
249		300,000	597,885	100	50	Apr. 29, 1884	25
202		300,000	1,619,965	100		July 24, 1876	26
	247,799		796,995	100	100	Mar. 31, 1883	27
		400,000	992,636	34		May 1, 1876	28
		50,000	167,285	76		May 15, 1876	29
454		100,000	175,081	57.50		Nov. 30, 1883	30
		600,000	1,429,595	62		Mar. 21, 1887	31
			67,292	73.50		Dec. 6, 1882	32
439		50,000	144,406	39.50			33
4		45,000	55,372	58.30		Sept. 11, 1878	34
		100,000	176,601	57.50		June 2, 1883	35
			62,646	100		Sept. 18, 1676	36
			93,021	24,391		May 14, 1879	37
		500,000	1,795,992	14,941		Nov. 20, 1883	38
			237,824	66		Mar. 19, 1879	39
		200,000	376,756	62.56		Apr. 5, 1886	40
		150,000	177,512	76.50		June 2, 1884	41
12		34,000	35,801	51		Mar. 4, 1886	42
		50,000	56,457	22.50		Mar. 28, 1883	43
	12		34,535	100		Feb. 28, 1878	44
50	4,185	75,000	91,801	100	100	Jan. 31, 1881	45
		50,000	135,952	48.40		July 20, 1882	46
794		250,000	703,658	77.512		Feb. 28, 1885	47
	9,488		59,226	100	100	May 23, 1888	48
		60,000	97,464	70		July 14, 1880	49
		30,000	35,023	27		Nov. 25, 1882	50
		140,000	352,062	100	38.50	Aug. 11, 1884	51
	8,739	132,000	185,760	100	100	Sep. 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
120,668			1,061,598	100	100		60
16,141		200,000	298,324	60			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	262,887	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

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS AMOUNTS

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
71	First National Bank, Bozeman, Mont	Aug. 14, 1872	$50, 000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans.*	Jan. 20, 1872	50, 000	Sept. 25, 1878
73	Farmers' National Bank, Platte City, Mo	May 5, 1877	50, 000	Oct. 1, 1878
74	First National Bank, Warrensburgh, Mo	July 31, 1871	100, 000	Nov. 1, 1878
75	German-American National Bank, Washington, D. C	May 14, 1877	130, 000	Nov. 1, 1878
76	German National Bank, Chicago, Ill.*	Nov. 15, 1870	500, 000	Dec. 20, 1878
77	Commercial National Bank, Saratoga Springs, N. Y	June 6, 1865	100, 000	Feb. 11, 1879
78	Second National Bank, Scranton, Pa.*	Aug. 5, 1863	200, 000	Mar. 15, 1879
79	National Bank of Poultney, Vt	May 31, 1865	100, 000	Apr. 7, 1879
80	First National Bank, Monticello, Ind	Dec. 3, 1874	50, 000	July 18, 1879
81	First National Bank, Butler, Pa	Mar. 11, 1864	50, 000	July 23, 1879
82	First National Bank, Meadville, Pa	Oct. 27, 1863	100, 000	June 9, 1880
83	First National Bank, Newark, N. J	Aug. 7, 1863	300, 000	June 14, 1880
84	First National Bank, Brattleboro, Vt	June 30, 1864	300, 000	June 19, 1880
85	Mechanics' National Bank, Newark, N. J	June 9, 1865	500, 000	Nov. 2, 1881
86	First National Bank, Buffalo, N. Y	Feb. 5, 1864	100, 000	Apr. 22, 1882
87	Pacific National Bank, Boston, Mass	Nov. 9, 1877	961, 300	May 22, 1882
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, Lawrenceburgh, 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	Apr. 22, 1884
94	Marine National Bank, New York, N. Y	June 3, 1865	400, 000	May 13, 1884
95	Hot Springs National Bank, Hot Springs, Ark	Feb. 17, 1883	50, 000	June 2, 1884
96	Richmond National Bank, Richmond, Ind	Mar. 5, 1873	250, 000	July 23, 1884
97	First National Bank, Livingston, Mont	July 16, 1883	50, 000	Aug. 25, 1884
98	First National Bank, Albion, N. Y	Dec. 22, 1863	100, 000	Aug. 26, 1884
99	First National Bank, Jamestown, N. Dak	Oct. 25, 1881	50, 000	Sept. 13, 1884
100	Logan National Bank, West Liberty, Ohio	May 7, 1883	50, 000	Oct. 18, 1884
101	Middletown National Bank, Middletown, N. Y	June 14, 1865	200, 000	Nov. 29, 1884
102	Farmers' National Bank, Bushnell, Ill	Feb. 18, 1871	50, 000	Dec. 17, 1884
103	Schoharie County National Bank, Schoharie, N. Y	Aug. 9, 1865	50, 000	Mar. 23, 1885
104	Exchange National Bank, Norfolk, Va	May 13, 1865	300, 000	Apr. 9, 1885
105	First National Bank, Lake City, Minn	Nov. 29, 1870	50, 000	Jan. 4, 1886
106	Lancaster National Bank, Clinton, Mass	Nov. 22, 1864	100, 000	Jan. 20, 1886
107	First National Bank, Sioux Falls, S. Dak	Mar. 15, 1880	50, 000	Mar. 11, 1886
108	First National Bank, 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. †	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
	Total		26, 958, 900	

* Formerly in voluntary liquidation. † Restored to solvency.

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

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
$39,010	$76,046	$333	$21,090	$136,479	$7,700	$20,141	.....	71
21,225	15,543	46,588	1,892	85,248	178	65,804	.....	72
9,561	18,691	42,296	1,944	72,492	10,947	8,207	.....	73
90,953	194,457	11,578	33,375	330,363	55,255	118,507	.....	74
256,286	139,514	37,923	61,147	494,870	165,846	42,883	.....	75
104,966	101,971	475,052	29,881	711,870	6,170	521,783	.....	76
133,169	167,503	28,969	17,085	346,726	17,475	101,810	$69,659	77
264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,754	78
68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592	79
23,646	6,734	4,374	15,017	49,771	8,411	64	.....	80
12,647	134,716	34,737	27,503	209,603	11,920	106,562	.....	81
115,012	22,545	12,863	19,198	169,618	3,345	26,043	26,439	82
418,951	64,041	55,895	41,173	580,060	154,945	86,953	.....	83
51,574	.....	302,654	43,895	398,123	4,902	801	302,654	84
1,114,503	185,002	78,286	231,058	1,608,849	73,925	66,364	.....	85
488,892	65,526	696,987	36,503	1,287,908	172,063	57,521	.....	86
648,710	1,416,793	1,397,334	425,859	3,888,696	201,268	571,739	.....	87
161,699	46,829	16,309	23,640	248,477	4,376	89,925	.....	88
124,114	520,917	118,618	20,232	783,881	19,171	137,014	.....	89
72,197	56,042	102,112	51,793	282,144	8,971	18,418	.....	90
13,993	14,500	2,554	1,599	32,646	52	16,017	.....	91
217,314	96,873	49,951	69,630	433,768	9,888	37,933	.....	92
172,940	96,543	9,688	30,055	309,226	5,320	.....	.....	93
3,496,495	816,916	1,568,940	856,769	6,739,120	609,138	34,253	.....	94
31,058	27,774	27,190	6,407	92,429	5,381	31,402	18,517	95
367,109	72,356	171,319	124,054	734,838	32,233	348,492	.....	96
33,543	15,304	22,255	867	71,969	84	23,118	.....	97
55,763	44,446	113,329	212,440	425,978	42,269	144,070	.....	98
7,519	29,826	29,352	3,312	70,009	5	49,155	.....	99
60,096	22,695	.....	56,057	138,848	11,140	75,679	.....	100
600,810	53,692	167,075	118,444	940,021	22,034	18,775	.....	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	938,816	198,533	3,852,438	188,920	267,442	.....	104
57,487	91,996	7,291	57,994	214,768	584	.....	65,573	105
144,850	138,707	8,094	69,540	361,191	18,883	36,030	.....	106
48,510	137,859	3,821	9,476	199,666	54,116	18,654	.....	107
20,505	66,965	44,909	4,138	136,517	1,168	106,872	.....	108
59,810	28,459	70,458	7,798	166,525	1,284	10,211	77,725	109
154,879	26,825	24,398	35,202	241,304	4,104	816	70,715	110
122,551	168,164	5,462	21,633	317,810	3,721	76,659	38,917	111
235,474	8,000	6,834	5,439	255,747	5,645	2,358	43,697	112
50,793	82,612	4,909	5,984	144,298	127	57,000	.....	113
15,646	32,092	8,791	1,790	58,319	.....	.....	44,068	114
2,464,079	915,577	2,494,511	320,053	6,194,220	619,032	752,779	.....	115
74,171	35,999	12,995	25,696	148,861	6,594	.....	37,585	116
66,081	.....	159	17,769	84,009	883	1,057	.....	117
17,449	8,397	37,572	6,466	69,884	13,310	421	.....	118
156,586	20,239	66,710	28,890	272,425	8,358	14,355	.....	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
580,321	929,388	61,622	61,085	1,632,416	164,276	302,861	.....	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	160,746	1,101,114	31,434	113,883	.....	123
333,506	324,872	15,112	27,969	701,459	70,894	121,369	.....	124
152,390	176,652	137,561	7,381	473,984	40,129	16,537	.....	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	20,025	3,708	132,022	2,001	990	.....	127
55,535	71,124	1,316	46,811	174,786	1,840	33,240	39,557	128
400,003	61,519	216,704	90,837	769,063	20,791	56,383	.....	129
83,776	44,698	17,225	15,257	160,956	2,196	7,935	.....	130
1,898	98,099	44,592	1,487	146,076	.....	2,000	.....	131
153,262	117,240	72,568	6,319	349,389	.....	.....	.....	132
74,662	31,442	33,827	2,291	142,222	1,416	.....	.....	133
38,896	92,995	81,897	4,234	218,022	725	.....	.....	134
25,775	21,224	19,674	1,623	68,296	4,351	350	.....	135
6,675	12,317	56,237	6,210	81,439	203	750	.....	136
342,921	256,395	142,551	13,091	754,958	65,135	.....	.....	137
23,319	77,765	11,646	4,699	117,429	.....	.....	.....	138
11,416	101,635	64,792	.....	177,843	.....	.....	.....	139
36,514,754	26,131,667	21,780,498	8,852,826	93,279,745	8,276,915	23,068,247	3,126,166	

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

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
71	$30,065	$78,573	$1,810	$80,383	$2,125	$69,437	$634	$8,187
72	.....	19,266	2,880	22,146	272	16,670	1,488	3,716
73	32,519	20,819	.....	20,819	1,633	11,803	850	3,005
74	.....	156,601	16,277	172,878	47,315	100,870	3,838	8,176
75	160,448	125,693	52,361	178,054	52,092	87,260	11,004	21,147
76	.....	183,917	80,257	264,174	49,466	182,572	.....	32,136
77	.....	157,782	.....	157,782	2,021	137,428	5,385	12,119
78	.....	205,062	54,950	260,012	57,745	166,587	10,245	24,551
79	.....	96,605	.....	96,605	53	88,176	.....	7,517
80	11,877	29,419	4,677	34,096	10	20,998	1,792	11,296
81	.....	91,121	23,001	114,122	8,420	82,060	7,167	16,475
82	.....	113,791	.....	113,791	.....	96,176	3,225	6,739
83	.....	338,162	267,311	605,473	10,037	528,305	19,338	22,690
84	.....	89,766	64,655	154,421	.....	99,847	2,973	10,832
85	101,952	1,366,608	495,550	1,862,158	.....	1,790,932	46,755	24,392
86	601,750	456,574	13,450	470,024	1,910	389,222	41,322	32,644
87	1,999,884	1,115,805	704,625	1,820,430	190,704	1,414,294	74,689	96,974
88	4,157	150,019	8,321	158,340	.....	127,863	8,856	18,177
89	412,907	214,789	123,919	338,708	.....	268,450	19,723	39,446
90	112,416	142,339	5,191	147,530	5,099	81,121	9,652	25,744
91	.....	16,577	23,732	40,309	3,392	26,809	2,223	7,885
92	254,383	131,564	12,842	144,406	17,306	72,967	8,018	21,325
93	47,254	256,652	64,150	320,802	17,427	225,823	9,631	19,489
94	2,697,182	3,398,547	272,474	3,671,021	487,356	2,941,478	79,051	142,857
95	.....	37,129	19,169	56,298	.....	39,812	4,745	11,029
96	59,334	294,779	76,936	371,715	64,035	275,684	5,168	26,828
97	26,023	22,744	18,869	41,613	.....	25,006	2,552	12,978
98	155,259	84,380	94,200	178,580	6,359	117,289	25,962	13,138
99	.....	20,849	.....	20,849	6,515	8,807	52	5,475
100	.....	52,029	23,503	75,532	1,893	59,057	5,012	9,440
101	387,955	511,257	139,900	651,157	9,154	520,676	22,492	21,088
102	.....	46,332	50,000	96,332	.....	86,263	1,825	8,244
103	.....	79,289	1,400	80,689	.....	59,461	5,010	16,215
104	1,540,069	1,856,007	162,025	2,018,032	165,874	1,736,939	55,901	56,288
105	.....	148,611	.....	148,611	231	131,024	192	2,314
106	78,999	227,279	58,280	285,559	9,072	244,981	2,808	19,467
107	80,283	46,613	15,730	62,343	13,271	22,558	5,372	13,445
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	23,297	63,874	1,180	65,054	.....	46,623	.....	10,800
114	.....	14,251	.....	14,251	82	9,492	.....	1,348
115	2,550,179	2,272,230	292,335	2,564,565	48,949	1,937,096	62,156	47,516
116	.....	104,682	.....	104,682	.....	86,442	1,990	8,463
117	.....	82,069	18,127	100,196	.....	80,120	7,081	4,068
118	40,666	15,487	.....	15,487	.....	.....	4,825	7,114
119	119,435	130,277	34,630	164,907	424	147,909	1,083	6,775
120	.....	263,871	.....	263,871	1,017	255,495	882	3,988
121	281,310	883,969	233,059	1,117,028	16,872	1,039,262	20,659	24,252
122	.....	1,391,306	.....	1,391,306	782,390	400,998	630	11,572
123	548,943	406,854	67,077	473,931	4,608	397,752	11,574	18,158
124	286,874	222,322	37,900	260,222	5,810	217,660	1,838	10,585
125	239,225	178,093	.....	178,093	1,983	163,050	1,338	7,125
126	.....	330,471	.....	330,471	1,169	318,554	1,810	4,622
127	111,093	17,938	.....	17,938	2	6,728	833	6,961
128	.....	100,149	.....	100,149	1,466	93,051	1,923	3,348
129	210,976	480,913	38,586	519,499	58,348	433,834	2,243	10,603
130	84,835	65,990	.....	65,990	20,575	32,217	1,052	5,165
131	123,294	20,782	.....	20,782	.....	.....	300	2,156
132	297,868	51,521	.....	51,521	40,208	.....	197	3,147
133	63,654	77,152	.....	77,152	30,593	34,338	366	2,560
134	190,667	26,630	.....	26,630	12,220	.....	100	2,402
135	56,097	7,498	.....	7,498	934	.....	.....	1,710
136	72,217	8,269	.....	8,269	529	.....	26	1,186
137	365,999	323,824	.....	323,824	1,461	262,315	.....	2,243
138	107,261	10,168	.....	10,168	.....	.....	.....	425
139	177,577	266	.....	266	.....	.....	.....	.....
	16,715,773	42,092,644	6,363,675	48,456,319	5,511,981	36,903,240	1,405,760	2,640,177

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

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		$21,500	$70,191	98.925		Feb. 12,1889	71
		17,000	27,801	60		Apr. 8,1881	72
$108	$3,420		32,449	100	100	Oct. 10,1879	73
	12,679	50,000	156,260	100	100	Mar. 15,1881	74
6,551		130,000	282,370	50			75
		121,750	197,353	100	42.30	Mar. 1,1884	76
	829		128,832	100	100	Jan. 17,1881	77
	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	108,385	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
4,926		100,000	894,767	43.50			86
43,769		961,300	2,397,111	59			87
3,444		50,000	186,993	70			88
11,089		200,000	422,772	67.50			89
25,914		60,000	202,801	40			90
		50,000	46,441	81.10		Oct. 25,1886	91
24,790		100,000	294,521	25			92
48,432		75,000	237,708	95			93
20,279		400,000	4,531,211	65			94
	712	25,000	36,526	100	100	Sept. 25,1889	95
		250,000	365,931	75.25		Sept. 30,1890	96
1,077		32,500	26,322	95			97
15,832		100,000	409,930	28.50			98
			8,131	100	100	Oct. 29,1885	99
130		50,000	84,978	69.50		Jan. 22,1890	100
77,747		200,000	652,242	80			101
		50,000	86,258	100	100	Feb. 10,1888	102
3		50,000	140,333	42.37		Sept. 30,1890	103
3,030		300,000	2,895,515	60			104
	14,850		127,524	100	100	June 1,1886	105
9,231		70,000	244,981	100			106
7,697		50,000	62,162	40			107
11		50,000	112,135	47		Mar. 20,1890	108
	3,149		63,669	100	100	Mar. 2,1888	109
	5,172		130,772	100	100	Aug. 18,1887	110
	75,229		116,626	100	100	Feb. 17,1887	111
	10,074		80,452	100	100	Apr. 30,1887	112
7,631		50,000	100,709	45			113
	3,329		9,379	100	100	Oct. 17,1887	114
468,848		1,000,000	4,304,661	45			115
	7,787		82,156	100	100	July 11,1889	116
8,927		19,500	75,343	100	100		117
3,548		50,000	144,850				118
8,716		60,000	174,010	85			119
	2,489		247,920	100	100	Oct. 20,1888	120
15,983		300,000	1,117,364	93			121
	195,716		398,236	100	100	June 27,1888	122
41,839		150,000	800,352	50			123
24,329		100,000	435,319	50			124
4,597		100,000	326,074	50			125
	4,316		311,028	100	100	Jan. 21,1889	126
3,414			44,838	15			127
	361		90,136	100	100	Apr. 24,1890	128
14,471		75,000	456,667	95			129
6,981			107,425	30			130
18,326			40,280				131
7,969			61,078				132
9,295			57,230	60			133
11,908			50,840				134
4,854			17,014				135
6,528		20,000	27,465				136
57,805			437,192	60			137
9,743							138
266							139
1,179,598	815,563	14,320,350	54,650,981				

TABLE SHOWING, BY STATES AND TERRITORIES, THE POPULATION OF EACH ON JUNE 1, 1890, AND THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL AND STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS IN THE UNITED STATES ON JUNE 30, 1890; THE AVERAGE OF THESE PER CAPITA OF POPULATION, AND THE PER CAPITA AVERAGES OF SUCH RESOURCES IN EACH CLASS OF BANKS AND IN ALL.

States and Territories.	Population June 1, 1890.	All banks.		National banks.	State banks.	Loan and trust companies.	Savings banks.	Private banks.
		Capital, etc.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.
Maine	660,261	$76,314,049	$115.58	$40.88	.....	$3.69	$71.01	.....
New Hampshire	375,827	90,686,714	241.30	41.44	$0.24	8.31	191.31	.....
Vermont	332,205	38,027,261	114.47	51.26	.....	.....	63.21	.....
Massachusetts	2,233,407	713,423,295	319.43	134.81	.....	28.05	156.57	.....
Rhode Island	345,343	117,821,010	341.17	123.95	9.15	23.11	184.96	.....
Connecticut	745,861	192,607,721	258.22	85.69	9.34	6.20	156.29	$0.70
New York	5,981,934	1,632,833,874	272.96	82.65	38.99	42.77	107.78	.77
New Jersey	1,441,017	115,398,261	80.09	47.65	5.58	3.33	23.53	.....
Pennsylvania	5,248,574	533,077,499	101.56	60.72	9.82	13.92	14.67	2.43
Delaware	167,871	14,684,055	87.47	45.44	12.00	6.24	23.79	.....
Maryland	1,040,431	97,713,350	93.91	52.28	4.82	.....	36.41	.40
District of Columbia	229,796	16,212,872	70.55	64.85	.....	.....	5.70	.....
Virginia	1,648,911	40,152,951	24.35	12.31	12.04	.....	.....	.....
West Virginia	760,448	13,017,501	17.11	9.80	6.63	.....	.68	.....
North Carolina	1,617,340	13,658,599	8.44	4.94	2.70	.....	.16	.64
South Carolina	1,147,161	14,322,709	12.48	6.20	2.49	.....	3.59	.20
Georgia	1,834,366	36,782,353	20.05	6.59	10.92	.....	1.99	.55
Florida	390,435	6,320,193	16.18	12.72	2.23	.....	.41	.82
Alabama	1,508,073	16,488,925	10.93	8.58	1.58	.....	.....	.77
Mississippi	1,284,887	11,428,559	8.90	2.76	6.14	.....	.....	.....
Louisiana	1,116,828	34,407,701	30.80	19.97	9.29	.....	1.21	.33
Texas	2,232,220	63,410,939	28.40	23.73	.61	.....	.....	4.06
Arkansas	1,125,385	6,458,748	5.74	3.94	1.80	.....	.....	.....
Kentucky	1,855,436	86,634,130	46.69	19.90	26.35	.....	.....	.44
Tennessee	1,763,723	43,717,302	24.78	15.64	7.54	.....	1.60	.....
Ohio	3,666,719	209,826,285	57.22	39.17	5.60	.....	8.58	3.87
Indiana	2,189,030	69,992,428	31.97	22.28	3.47	.....	1.56	4.66
Illinois	3,818,536	230,310,103	60.31	38.96	3.67	5.73	6.86	5.09
Michigan	2,089,792	115,471,612	55.25	27.71	3.08	.....	22.65	1.81
Wisconsin	1,683,697	78,908,793	46.86	19.29	22.03	.....	.04	5.50
Iowa	1,906,729	94,941,307	49.79	21.00	8.42	2.06	10.85	7.46
Minnesota	1,300,017	93,458,315	71.89	37.99	21.29	4.94	4.81	2.86
Missouri	2,677,080	162,557,138	60.72	26.02	30.59	.97	.....	3.14
Kansas	1,423,485	67,880,622	47.68	25.10	14.32	1.32	.....	6.94
Nebraska	1,056,793	60,891,193	57.61	37.72	9.49	1.60	2.97	5.83
Colorado	410,975	40,961,416	99.66	80.62	13.65	.....	.....	5.39
Nevada	44,327	1,100,169	24.81	15.20	.....	.....	.....	9.61
California	1,204,002	248,418,815	206.32	23.16	86.59	.....	89.88	6.69
Oregon	312,490	19,263,874	61.64	44.44	3.41	.....	.....	13.79
Arizona	59,691	1,210,335	20.27	8.29	11.98	.....	.....	.....
North Dakota	182,425	7,203,444	39.48	29.53	6.32	.....	.....	3.63
South Dakota	327,848	12,849,256	39.19	21.42	13.00	.....	.....	4.77
Idaho	84,229	2,158,229	25.62	21.79	.....	.....	.....	3.83
Montana	131,769	18,637,606	141.44	133.33	3.57	.....	4.54	.....
New Mexico	144,862	3,963,606	27.36	25.18	.....	.....	1.14	1.04
Indian Territory	(*)	28,769	.....	.....	.....	.....	.....	.....
Oklahoma	61,701	305,205	4.94	1.85	.....	.....	.....	3.09
Utah	206,498	13,646,792	66.08	35.77	2.82	.....	12.28	15.21
Washington	349,516	28,820,629	82.45	57.98	18.17	.....	3.96	2.34
Wyoming	60,589	5,340,655	88.14	65.35	.....	.....	.....	22.79
Total	62,480,540	5,613,747,167	89.85	39.31	13.05	7.27	27.74	2.48

* Enumeration not completed at date of this report.

ABSTRACT OF REPORTS OF CONDITION

OF

State Banks, Loan and Trust Companies, Savings and Private Banks,

1889-'90,

ARRANGED BY STATES AND TERRITORIES.

NOTE.—Under the heading "official" are placed reports from State officers, and under the heading "unofficial" reports from other sources.

ABSTRACTS OF REPORTS OF CONDITIONS OF STATE BANKS AND LOAN AND

	Location.	Date of report.	No. of banks	RESOURCES. Loans on real estate.	Loans on collateral security other than real estate.	Loans and discounts.
	STATE BANKS—OFFICIAL.					
1	New Hampshire	Sept. 30, 1890	1	$38,856	$12,469	$9,454
2	Rhode Island	Nov. 19, 1889	9		191,692	2,283,627
3	Connecticut	Oct. 1, 1889	8			4,776,747
4	New York	June 14, 1890	164			160,950,384
5	New Jersey	Jan. 1, 1890	21			6,479,281
6	Pennsylvania	Nov. 4, 1889	82	5,301,398		27,841,120
7	Delaware	Dec. 17, 1889	1	167,749	27,935	1,491,454
8	Maryland	June 30, 1890	8	43,151	191,748	3,548,811
9	Virginia	July 18, 1890	76			14,956,151
10	North Carolina	May 17, 1890	21	393,180	2,922,648	4,176
11	Georgia	June 30, 1890	42			17,017,239
12	Mississippi	Aug. 30, 1890	47			7,424,949
13	Louisiana	Mch-June'90	6			6,235,170
14	Texas	June 30, 1890	4			882,879
15	Kentucky	do	125	1,078,998	3,595,414	35,799,787
16	Ohio	Oct. 7, 1889	49	5,080,296		9,584,051
17	Indiana	Oct. 31, 1889	45			4,947,131
18	Illinois	July 14, 1890	26			8,916,598
19	Michigan	Oct. 2, 1890	37			3,963,131
20	Wisconsin	July 7, 1890	80			26,574,850
21	Iowa	June 30, 1890	105			12,308,795
22	Minnesota	July 12, 1890	76			21,908,546
23	Missouri	Apr. 30, 1890	301	4,231,864	50,154,366	
24	Kansas	June 30, 1890	224	251,952	71,847	14,443,128
25	Nebraska*	Oct. 18, 1890	336			18,031,326
26	Colorado	July —, 1890	24			3,982,412
27	California	July 1, 1890	131	15,548,815	13,416,129	43,684,621
28	South Dakota	Dec. 31, 1889	67	334,653	81,822	2,334,273
29	Utah	June 30, 1890	2			393,617
30	Washington	May 31, 1890	24	367,846	203,855	3,621,589
	Total		1,804	32,838,758	70,869,925	446,363,971
	STATE BANKS—UNOFFICIAL.					
1	West Virginia	June 30, 1890	17	128,752	103,797	3,354,632
2	South Carolina	do	18	95,787	474,187	2,018,705
3	Florida	do	6	52,284	42,096	730,174
4	Alabama	do	12	7,937	547,166	1,303,401
5	Arkansas	do	15	66,161	357,572	1,028,443
6	Tennessee	do	52	103,715	2,037,189	8,763,354
7	Nebraska	do	148	595,453	2,807,380	4,516,785
8	Oregon	do	8	38,457	171,078	499,678
9	Arizona	do	6	47,455	153,083	196,215
10	North Dakota	do	13	291,740	243,444	269,174
11	Montana	do	2			353,213
	Total		297	1,427,801	6,936,992	23,033,774
	Total—official and unofficial		2,101	34,266,559	77,806,917	469,397,745
	LOAN AND TRUST COMPANIES—OFFICIAL.					
1	Maine	Nov. —, 1889	9	508,919	39,779	1,250,936
2	New Hampshire	Sept. 30, 1890	7	4,273,730	653,696	617,755
3	Massachusetts	Oct. 31, 1889	13	9,404,116	17,913,522	16,281,139
4	Rhode Island	Nov. —, 1889	4		1,795,071	5,039,036
5	Connecticut	Oct. 1, 1889	8			2,733,750
6	New York	Jan. 30, 1890	31	15,055,338	151,440,205	8,078,051
7	New Jersey	Jan. 1, 1890	14			2,433,125
8	Illinois	July 14, 1890	7			16,011,70[illegible]
9	Minnesota	July 31, 1890	7	2,109,373	541,237	144,[illegible]59
	Total		100	31,351,476	172,383,510	52,589,920
	LOAN AND TRUST COMPANIES—UNOFFICIAL.					
1	Pennsylvania	June 30, 1890	23	6,324,020	34,418,216	5,211,145
2	Delaware	do	1	259,900	275,191	382,934
3	Iowa	do	6	9,002,033	108,088	2,000,735
4	Minnesota	do	2	1,446,510		654,551
5	Missouri	do	5	4,219,720	1,455,691	353,940
6	Kansas	do	7	986,552	595,288	161,383
7	Nebraska	do	5	3,079,623	381,313	240,801
	Total		49	25,318,358	37,233,787	9,005,489
	Total—official and unofficial		149	56,669,834	209,617,297	61,595,409

*The official returns from Nebraska are not included in the total,

TRUST COMPANIES, FROM OFFICIAL AND UNOFFICIAL SOURCES—1889-'90.

RESOURCES—continued.									
Over-drafts.	U. S. bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
.....	.....	$10,000	.....	$500	$9,800	$824	$3,454	.....	1
.....	.....	50,671	$30,000	.....	179,587	212,399	209,358	$4,199	2
$8,401	$1,000	391,495	449,074	3,800	28,940	1,056,228	201,031	11,457	3
163,257	.....	.....	.....	.....	8,085,218	18,053,622	4,806,174	894,809	4
113,054	.....	.....	.....	.....	576,233	677,621	200,115	31,908	5
.....	819,078	.....	.....	.....	6,511,848	5,558,232	1,683,971	223,393	6
.....	.....	.....	5,275	2,506	12,158	88,492	166,622	10,435	7
1,000	25,000	340,882	44,737	31,410	88,539	354,923	332,897	7,028	8
132,121	.....	.....	.....	.....	1,528,743	2,411,079	506,657	61,212	9
79,851	.....	9,500	.....	.....	78,547	512,843	177,754	47,161	10
439,701	.....	.....	.....	.....	997,714	1,643,440	724,282	52,646	11
.....	.....	.....	.....	.....	504,348	543,626	376,366	105,812	12
.....	.....	.....	.....	.....	413,464	838,371	329,446	17,905	13
3,909	.....	.....	.....	.....	.....	.....	71,108	3,036	14
99,004	78,202	961,323	129,096	30,070	766,997	5,161,468	1,190,245	102,079	15
98,135	267,250	14,708	.....	.....	2,023,675	1,957,015	583,131	111,795	16
126,307	.....	.....	.....	.....	184,499	1,373,502	283,713	33,502	17
1,629,286	20,582	.....	.....	.....	218,837	1,916,692	282,251	14,297	18
87,209	.....	.....	.....	.....	1,294,519	680,355	243,722	20,859	19
164,222	.....	.....	.....	.....	1,890,979	6,911,680	720,610	32,561	20
265,444	.....	.....	.....	.....	.....	2,217,395	955,850	.....	21
133,665	7,500	.....	.....	.....	374,104	2,995,496	1,405,248	90,281	22
906,733	82,870	.....	.....	.....	5,451,020	10,595,014	2,582,340	.....	23
144,614	.....	.....	.....	7,400	332,069	1,946,568	1,479,971	189,165	24
394,113	41,926	.....	.....	.....	550,451	2,723,014	1,359,559	320,938	25
9,832	.....	.....	.....	.....	56,772	563,518	171,614	31,682	26
.....	.....	.....	.....	.....	2,651,609	11,246,581	4,773,199	.....	27
77,685	.....	.....	.....	.....	196,659	498,717	586,067	102,580	28
51,653	.....	.....	.....	.....	.....	41,491	35,763	2,730	29
8,107	.....	244,268	.....	.....	.....	728,615	430,955	41,493	30
4,743,190	1,301,482	2,022,847	658,182	75,686	34,456,878	80,785,807	25,513,894	2,244,025	
1,197	150	188,850	3,262	58,330	29,142	722,882	132,672	19,266	1
12,731	.....	22,580	.....	5,000	33,045	279,879	59,911	27,177	2
654	.....	.....	.....	.....	26,570	125,204	45,256	8,418	3
5,799	.....	56,757	14,000	22,440	47,088	391,904	101,995	16,039	4
19,407	.....	39,535	.....	11,500	10,492	328,718	66,116	22,805	5
88,592	.....	13,355	.....	7,800	188,926	1,462,952	321,203	80,133	6
151,216	12,125	7,696	.....	19,119	51,171	1,653,567	725,190	142,891	7
6,745	.....	76,495	.....	43,043	1,200	57,518	112,604	13,114	8
22,227	.....	16,950	.....	.....	.....	114,639	43,462	13,009	9
6,307	.....	1,965	.....	240,069	172,269	37,965	36,596	15,730	10
5,198	.....	.....	.....	.....	13,225	49,027	30,798	.....	11
320,073	12,275	424,183	17,262	407,301	573,128	5,224,255	1,675,803	358,582	
5,063,263	1,313,757	2,447,030	675,444	482,987	35,030,006	86,010,062	27,189,697	2,602,607	
.....	.....	25,561	138,840	25,060	348,687	97,497	71,628	16,997	1
.....	.....	107,402	.....	155,170	390,997	599,274	22,682	14,862	2
.....	1,367,545	1,372,442	7,386,718	252,857	2,464,484	2,853,850	1,121,739	136,616	3
.....	622,500	888,299	2,063,350	219,105	2,053,316	448,064	8,172	1,081	4
1,752	.....	153,412	739,924	68,600	55,435	655,368	308,138	9,911	5
.....	22,259,837	.....	.....	.....	29,988,660	19,937,833	8,573,971	.....	6
22,267	.....	.....	.....	.....	1,153,543	470,037	454,743	62,928	7
37,868	405,321	.....	.....	.....	1,949,467	2,977,879	143,900	7,902	8
.....	.....	95,000	.....	.....	142,013	101,007	481,294	21,233	9
61,887	24,655,203	2,642,116	10,328,832	720,792	38,546,602	28,140,809	11,186,267	271,530	
472	266,000	311,057	15,638,088	48,099	1,454,373	4,346,770	3,490,358	213,484	1
.....	.....	.....	38,000	.....	37,625	112,558	72,403	4,511	2
22,405	.....	21,440	.....	18,650	14,118	221,173	273,788	804	3
59	.....	.....	97,490	98,960	700	150,570	1,206,920	.....	4
25	.....	14,100	.....	112,200	53,825	157,528	64,869	12,969	5
4,202	.....	.....	.....	26,400	227,588	94,545	420,576	49,824	6
2,312	.....	4,652	.....	205,541	125,045	83,075	130,299	15,802	7
29,475	266,000	351,249	15,773,578	509,850	1,913,274	5,166,219	5,659,213	297,394	
91,362	24,921,203	2,993,365	26,102,410	1,230,642	40,459,876	33,307,028	16,845,480	568,924	

having been received too late for the general compilation.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS AND LOAN AND TRUST

	Location.	RESOURCES—continued.			LIABILITIES.	
		Cash and cash items.	Other resources.	Total.	Capital Stock.	Surplus.
	STATE BANKS—OFFICIAL—continued.					
1	New Hampshire	$2,765	$2,500	$90,622	$50,000	$13,554
2	Rhode Island	100,756	57,587	3,319,876	1,766,685	.....
3	Connecticut	475,581	.....	7,403,754	2,340,000	260,000
4	New York	61,229,000	464,738	254,647,202	29,039,825	11,130,909
5	New Jersey	388,519	21,078	8,487,809	1,624,023	504,000
6	Pennsylvania	3,246,344	1,091,819	52,277,203	8,267,305	2,713,657
7	Delaware	129,134	451	2,102,211	680,000	302,650
8	Maryland	325,199	303	5,335,628	1,623,149	329,250
9	Virginia	1,266,611	23,900	20,886,474	4,591,048	917,682
10	North Carolina	522,144	.....	4,747,804	1,431,450	290,781
11	Georgia	2,134,625	207,681	23,217,328	6,500,407	1,483,080
12	Mississippi	635,564	.....	9,590,665	2,903,786	234,382
13	Louisiana	2,773,635	.....	10,607,991	2,130,200	305,000
14	Texas	407,981	.....	1,368,913	450,000	92,715
15	Kentucky	3,906,418	146,090	53,045,191	16,259,780	3,468,108
16	Ohio	1,219,219	77,108	21,016,383	3,607,500	519,481
17	Indiana	718,790	4,087	7,671,531	2,174,800	354,234
18	Illinois	1,730,352	13,354	14,742,249	2,636,500	1,052,390
19	Michigan	460,335	.....	6,750,130	2,017,000	358,277
20	Wisconsin	3,706,480	.....	40,001,382	4,509,300	1,935,266
21	Iowa	970,492	.....	16,717,956	5,299,243	792,541
22	Minnesota	2,585,170	11,203	29,511,213	6,913,700	806,023
23	Missouri	8,958,285	.....	82,962,492	14,435,304	6,512,488
24	Kansas	2,512,716	164,097	21,543,527	8,261,140	616,156
25	Nebraska	1,224,201	93,905	24,739,433	8,486,448	622,200
26	Colorado	834,926	3,912	5,654,668	1,245,000	202,858
27	California	14,903,339	5,167,943	111,392,236	38,809,509	14,730,402
28	South Dakota	307,695	106,571	4,626,722	2,290,610	96,844
29	Utah	67,713	.....	592,967	200,000	15,000
30	Washington	879,677	71,526	6,597,931	1,902,150	119,931
	Total	117,399,465	7,635,948	826,910,058	173,959,414	50,157,659
	STATE BANKS—UNOFFICIAL					
1	West Virginia	410,598	22	5,153,552	1,006,830	317,606
2	South Carolina	201,931	1,313	3,232,246	1,128,000	75,469
3	Florida	127,653	5,421	1,163,730	275,800	17,036
4	Alabama	261,239	724	2,776,549	962,846	119,599
5	Arkansas	205,367	3,981	2,160,097	820,000	37,765
6	Tennessee	1,278,931	60,963	14,407,113	4,673,831	677,227
7	Nebraska	597,789	13,739	11,294,121	4,366,801	387,879
8	Oregon	86,506	5,308	1,111,746	482,645	7,611
9	Arizona	107,870	6,809	721,719	306,260	63,500
10	North Dakota	33,535	23,905	1,372,699	614,880	65,726
11	Montana	54,538	2,502	508,501	140,000	10,000
	Total	3,365,957	124,687	43,902,073	14,777,893	1,779,418
	Total—official and unofficial	120,765,422	7,760,635	870,812,131	188,737,307	51,937,077
	LOAN AND TRUST COMPANIES—OFFICIAL					
1	Maine	128,720	113,238	2,765,862	767,500	30,429
2	New Hampshire	56,037	66,887	6,958,492	1,200,000	94,436
3	Massachusetts	6,925,406	123,030	67,603,464	5,300,000	1,943,938
4	Rhode Island	303,053	132,188	13,573,235	1,679,900	.....
5	Connecticut	143,191	.....	4,869,481	1,036,600	260,884
6	New York	4,995,365	5,218,266	265,547,526	24,787,000	25,201,635
7	New Jersey	249,468	246,190	5,092,301	971,330	112,821
8	Illinois	2,577,931	29,980	24,142,017	3,808,322	1,370,552
9	Minnesota	206,082	453,611	4,295,209	2,414,867	118,976
	Total	15,585,253	6,383,390	394,847,587	41,965,519	29,133,671
	LOAN AND TRUST COMPANIES—UNOFFICIAL.					
1	Pennsylvania	3,983,083	2,617,113	78,322,278	20,610,528	4,801,409
2	Delaware	18,696	.....	1,201,818	454,500	35,000
3	Iowa	160,490	131,372	11,975,096	2,329,300	230,000
4	Minnesota	46,194	91,886	3,793,840	1,100,000	25,000
5	Missouri	49,145	143,553	6,637,565	1,677,700	37,000
6	Kansas	5,849	59,876	2,632,083	1,272,200	140,653
7	Nebraska	12,427	110,179	4,391,069	1,266,500	192,018
	Total	4,275,884	3,153,979	108,953,749	28,710,728	5,461,080
	Total—official and unofficial	19,861,137	9,537,369	503,801,336	70,676,247	34,594,751

COMPANIES, FROM OFFICIAL AND UNOFFICIAL SOURCES, ETC.—Continued.

LIABILITIES—continued.								
Other undivided profits.	State-bank notes.	Dividends unpaid.	Individual deposits.	State, county, and municipal deposits.	Deposits of State, county, and municipal disbursing officers	Due to other banks.	Other liabilities.	
.....	.....	$1,249	$24,717	.....	.....	.....	$1,102	1
$163,296	$3,138	7,414	1,229,596	.....	.....	$131,024	18,723	2
304,821	9,550	3,074	4,063,279	.....	.....	423,030	.....	3
9,933,878	8,064	.....	183,139,592	.....	$679,143	17,081,739	3,634,052	4
255,905	.....	17,261	5,667,583	.....	.....	258,163	160,874	5
1,092,313	71,065	.....	39,467,922	.....	.....	468,114	196,827	6
45,652	.....	.....	987,265	.....	.....	86,603	41	7
112,157	22	41,339	2,954,287	.....	.....	178,762	96,662	8
577,010	.....	22,811	13,767,424	.....	.....	493,479	517,020	9
99,366	.....	4,393	2,552,817	.....	.....	230,625	138,372	10
968,514	.....	80,984	11,090,547	$38,168	.....	2,314,785	740,843	11
424,588	.....	.....	4,321,263	.....	.....	1,010,627	696,019	12
453,464	8,577	22,817	7,486,897	.....	.....	21,034	180,002	13
55,196	.....	.....	760,292	.....	.....	10,710	.....	14
2,160,990	19,732	396,857	27,004,077	.....	.....	3,260,607	475,040	15
416,907	.....	3,544	15,988,908	.....	.....	228,838	251,205	16
164,464	.....	8,882	4,913,915	.....	.....	17,833	37,403	17
248,000	.....	3,588	10,076,217	.....	.....	721,552	4,002	18
146,995	.....	620	3,905,718	.....	.....	113,740	207,780	19
.....	.....	.....	30,648,161	.....	.....	.....	2,908,655	20
530,545	.....	.....	9,437,205	.....	.....	658,422	.....	21
979,855	.....	23,099	18,975,459	.....	.....	1,234,396	578,681	22
.....	.....	.....	60,932,254	.....	.....	.....	1,082,446	23
709,133	.....	58,774	10,807,780	.....	.....	269,429	821,115	24
915,982	.....	.....	13,494,436	.....	.....	331,272	889,095	25
118,027	.....	8,785	4,046,355	.....	.....	20,226	13,417	26
.....	.....	.....	50,714,988	.....	.....	6,226,108	911,229	27
240,155	.....	17,252	1,634,634	.....	.....	20,315	326,912	28
12,643	.....	.....	354,824	.....	.....	.....	10,500	29
179,913	.....	43	4,149,483	.....	.....	212,709	33,702	30
26,393,787	120,148	722,786	531,103,459	38,168	679,143	35,692,870	14,042,624	
80,342	.....	12,317	3,638,021	.....	.....	91,027	7,409	1
150,802	.....	5,322	1,507,985	10,872	900	49,331	303,565	2
20,941	.....	210	559,749	.....	.....	61,189	228,805	3
63,766	.....	2,052	1,237,574	2,361	3,961	269,594	114,796	4
60,853	.....	550	1,107,743	43,020	40,623	21,933	27,610	5
519,788	.....	27,532	7,437,181	3,663	9,264	481,448	577,179	6
432,327	.....	11,050	4,849,774	607,551	47,034	194,159	397,546	7
23,797	.....	.....	551,492	12,500	.....	33,459	242	8
23,383	.....	.....	322,167	.....	.....	6,003	406	9
33,341	.....	.....	439,195	6,595	.....	107,610	105,352	10
20,417	.....	.....	300,244	.....	.....	7,748	30,092	11
1,429,757	.....	59,033	21,951,125	686,562	101,782	1,323,501	1,793,002	
21,823,544	120,148	781,819	553,054,584	724,730	780,925	37,016,371	15,835,626	
	Deb. bonds.							
78,802	154,100	1,158	1,557,014	.....	.....	6,495	170,364	1
160,147	3,596,150	.....	1,671,698	.....	.....	.....	236,061	2
1,868,573	.....	3,503	53,529,012	.....	.....	.....	4,958,438	3
342,100	.....	.....	5,959,994	.....	.....	.....	5,591,241	4
115,251	.....	2,115	3,216,176	.....	.....	238,455	.....	5
3,245,408	4,270,569	.....	202,598,920	.....	.....	.....	5,443,994	6
162,540	.....	217	3,513,220	.....	.....	68,252	263,921	7
556,332	.....	4,654	16,143,530	.....	.....	2,258,627	.....	8
198,649	35,600	404	1,312,743	.....	.....	.....	213,970	9
6,727,802	8,056,419	12,051	289,502,307	.....	.....	2,571,829	16,877,989	
4,964,183	.....	68,244	42,717,040	.....	.....	100,747	5,060,127	1
20,029	.....	.....	537,246	.....	.....	.....	155,043	2
218,530	7,751,668	50,165	1,157,601	.....	.....	48,002	189,830	3
79,436	.....	40,000	1,175,856	72,490	.....	.....	1,301,058	4
96,434	994,500	7,000	792,956	.....	.....	15,006	3,016,969	5
86,994	519,628	.....	383,475	.....	.....	126,024	103,109	6
39,844	2,243,000	26,000	190,011	.....	.....	1,640	432,056	7
5,505,450	11,508,796	191,409	46,954,185	72,490	.....	291,419	10,258,192	
12,233,252	19,565,215	203,460	336,456,492	72,490	.....	2,863,248	27,136,181	

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1889-'90.

	1872-'73*	1873-'74.	1874-'75.	1875-'76.	1876-'77.	1877-'78.	1878-'79.	1879-'80.	1880-'81.
	—banks.	—banks.	551 banks.	633 banks.	592 banks.	475 banks.	616 banks.	620 banks.	652 banks.
Resources:									
Loans and discounts	$119,332,341	$154,377,672	$176,308,949	$178,983,496	$266,585,314	$169,391,427	$191,444,093	$206,821,194	$250,819,420
Overdrafts	237,104	212,772	377,297	348,604	516,565	319,959	447,302	528,543	1,335,310
United States bonds	1,544,266	1,961,447	344,984	869,144	929,260	2,150,880	7,739,203	7,142,532	12,048,452
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
Due from banks	12,605,100	19,050,046	19,851,146	23,096,812	25,201,782	25,107,149	22,169,065	36,180,435	46,657,328
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
Other resources	944,079	1,164,999	4,909,190	6,863,083	6,442,710	10,694,390	9,221,760	5,801,796	10,542,266
Expenses	886,348	1,284,344	1,353,066	1,559,404	1,211,416	914,726	801,005	878,696	965,327
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
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
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
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
Liabilities:									
Capital stock	42,705,834	59,305,532	69,084,980	80,425,634	110,949,515	95,193,292	104,124,871	90,816,575	92,922,525
Circulation	174,714	153,432	177,653	388,397	387,661	388,298	389,542	283,308	274,941
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
Undivided 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
Dividends unpaid	33,492	337,290	83,722	393,419	335,904	324,176	501,831	474,567	567,171
Deposits	110,754,034	137,594,961	165,871,439	157,928,658	226,654,538	142,704,491	166,958,229	208,751,611	261,362,303
Due to banks	8,838,355	14,241,604	10,530,844	13,307,398	9,412,876	10,348,911	13,093,069	18,462,707	18,870,466
Other liabilities	4,237,578	10,463,357	10,791,058	8,327,183	11,567,789	9,215,603	8,438,003	10,577,607	16,039,021
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

* In compliance with House resolution, making it one of the duties of the Comptroller of the Currency, the Annual Report for 1873 contained the first report of State and savings-banks made to this office, and was the first call of that character ever made upon State by Federal officer.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1889'-90—Continued.

	1881-'82.	1882-'83.	1883-'84.	1884-'85.	1885-'86.	1886-'87.	1887-'88.	1888-'89.	1889-'90.
	672 banks.	754 banks.	817 banks.	975 banks.	849 banks.	1,413 banks.	1,403 banks.	1,671 banks.	2,101 banks.
Resources:									
Loans on real estate	.....	.....	.....	.....	.....	.....	.....	$31,128,369	$34,266,559
Loans on collateral security other than real estate	.....	.....	.....	.....	.....	.....	.....	97,583,192	77,806,917
Loans and discounts	$272,520,217	$322,358,227	$331,049,510	$347,880,520	$331,183,626	$435,854,364	$432,002,663	376,623,827	469,397,745
Overdrafts	1,196,309	1,392,961	1,262,725	1,349,998	1,169,388	2,395,610	2,001,781	3,071,724	5,063,263
United States bonds	8,739,172	5,287,606	2,337,705	2,994,806	4,392,421	2,530,156	2,097,634	3,051,722	1,313,757
State, county, and municipal bonds	.....	.....	.....	.....	.....	.....	.....	983,802	2,447,030
Railroad bonds and stocks	.....	.....	.....	.....	.....	.....	.....	320,422	675,444
Bank stocks	.....	.....	.....	.....	.....	.....	.....	310,668	482,987
Other stocks, bonds, etc	19,780,527	22,083,304	31,452,019	32,644,859	27,194,693	30,544,699	34,787,037	33,709,278	35,030,006
Due from banks	49,919,183	58,709,516	48,836,689	59,062,405	49,747,429	64,774,881	58,778,206	79,819,380	86,010,062
Real estate, furniture, etc	13,037,939	13,592,791	15,058,411	15,873,312	14,605,853	20,475,102	20,246,654	25,255,437	27,189,697
Other resources	12,306,578	9,943,706	7,671,876	5,791,111	8,224,886	15,237,643	14,710,237	8,940,828	7,760,635
Expenses	999,944	918,403	1,025,237	1,130,883	1,047,782	2,123,672	1,768,158	2,026,800	2,602,607
Cash items	18,546,073	35,118,379	28,219,414	25,972,922	51,668,218	} 110,845,718	105,314,947	133,210,164	120,765,422
Specie	17,201,489	17,429,817	25,376,565	29,867,724	24,734,684				
Legal tenders, etc	24,586,682	25,302,316	28,787,615	30,994,221	14,726,940				
Total	438,834,173	512,137,026	521,077,766	553,562,761	528,695,920	684,781,845	671,707,317	796,035,613	870,812,131
Liabilities:									
Capital stock	91,808,213	102,454,861	110,020,351	125,258,240	109,611,596	141,003,377	154,931,868	166,651,582	188,737,307
Circulation	286,391	187,978	177,554	98,129	103,430	228,956	148,434	120,161	120,148
Surplus	23,148,050	25,762,738	31,483,942	30,669,575	27,813,508	38,519,720	41,374,468	48,030,464	51,937,077
Undivided profits	8,902,579	11,287,623	12,718,894	11,574,736	10,095,760	14,452,490	15,510,620	16,810,573	21,823,544
Dividends unpaid	481,858	442,652	473,735	493,926	430,699	749,749	1,045,459	762,838	781,819
Individual deposits	281,835,496	334,995,702	325,365,669	344,307,996	342,882,767	446,560,022	410,047,842	507,084,481	553,054,584
State, county, and municipal deposits	.....	.....	.....	.....	.....	.....	.....	463,368	724,730
Deposits of State, county, and municipal disbursing officers	.....	.....	.....	.....	.....	.....	.....	741,229	780,925
Due to banks	18,262,172	20,651,930	27,125,108	29,950,453	27,800,280	32,445,414	34,538,942	43,167,031	37,016,371
Other liabilities	14,109,414	16,353,542	13,712,513	11,209,706	9,957,880	10,825,117	14,109,684	12,203,886	15,835,626
Total	438,834,173	512,137,026	521,077,766	553,562,761	528,695,920	684,781,845	671,707,317	796,035,613	870,812,131

ABSTRACT OF REPORTS OF CONDITION OF MUTUAL AND STOCK

	Location.	Date of report.	No. of banks	RESOURCES. Loans on real estate.	Loans on collateral security other than real estate.	Loans and discounts.	Overdrafts.
	MUTUAL SAVINGS-BANKS—OFFICIAL.						
1	Maine	Nov. 1, 1889	55	$6,680,055	.....	$6,148,563	.....
2	New Hampshire	Sept. 30, 1890	72	32,136,120	$5,003,660	6,387,107	.....
3	Vermont	June 29, 1890	20	9,358,195	455,674	1,346,068	.....
4	Massachusetts	Oct. 31, 1889	177	134,936,534	3,315,932	92,094,073	.....
5	Rhode Island	Nov. 19, 1889	38	25,367,941	2,809,002	7,283,905	.....
6	Connecticut	Oct. 1, 1889	86	44,987,096	7,623,712	3,351,907	.....
7	New York	Jan. 1, 1890	124	234,903,486	7,455,462	.....	.....
8	New Jersey	....do	26	12,478,019	2,167,211	.....	.....
9	Maryland	June 30, 1890	16	5,149,390	3,305,795	530,142	.....
10	District of Columbia	....do	1	385,413	382,069	.....	.....
11	Ohio	Oct. 7, 1889	4	6,157,370	1,565,925	2,296	.....
12	Indiana	Oct. 31, 1889	5	2,364,762	.....	216,150	.....
13	Wisconsin	July 7, 1890	1	.....	.....	47,552	.....
	Total	.....	625	514,904,381	34,084,442	117,407,763	.....
	STOCK SAVINGS-BANKS—OFFICIAL.						
1	Vermont	June 29, 1890	11	2,539,985	239,403	947,799	.....
2	Maryland	June 30, 1890	7	328,996	43,310	265,910	.....
3	North Carolina	May 17, 1890	4	90,011	.....	107,872	$42
4	Georgia	June 30, 1890	12	445,362	211,926	1,231,531	3,189
5	Louisiana	....do	1	107,902	874,796	.....	.....
6	Illinois	July 14, 1890	15	.....	.....	19,544,161	23,034
7	Michigan	Oct. 2, 1890	67	13,104,531	5,932,962	17,378,263	120,157
8	Iowa	June 30, 1890	59	.....	.....	16,817,686	73,999
9	Minnesota	Dec. 1, 1889	8	2,365,317	614,947	808,419	.....
10	California	July 1, 1890	37	75,998,323	8,594,023	376,447	.....
11	New Mexico	....do	1	92,228	104,816	.....	.....
12	Utah	May 1, 1890	7	.....	.....	2,202,043	50,797
13	Washington	June 30, 1890	6	487,484	.....	534,339	.....
	Total	.....	235	95,560,139	16,616,183	60,214,470	271,218
	Total, mutual and stock savings-banks—official	.....	860	610,464,520	50,700,625	177,622,233	271,218
	MUTUAL SAVINGS-BANKS—UNOFFICIAL.						
1	Pennsylvania	June 30, 1890	9	14,703,125	10,641,793	475,000	.....
2	Delaware	....do	2	3,029,278	250,172	.....	.....
3	West Virginia	....do	1	98,896	13,515	6,537	.....
	Total	.....	12	17,831,299	10,905,480	481,537	.....
	STOCK SAVINGS-BANKS—UNOFFICIAL.						
1	Pennsylvania	June 30, 1890	4	384,698	2,019,988	418,123	695
2	West Virginia	....do	1	69,200	267,235	.....	.....
3	South Carolina	....do	13	525,825	650,573	993,867	3,743
4	Florida	....do	2	56,196	500	44,302	.....
5	Tennessee	....do	10	101,273	425,894	1,332,301	15,642
6	Ohio	....do	10	2,802,021	4,754,683	910,481	6,386
7	Montana	....do	1	168,309	32,299	153,436	5,291
8	Nebraska	....do	8	1,826,076	470,529	105,294	341
	Total	.....	49	5,933,598	8,621,701	3,987,804	32,098
	Total, mutual and stock savings-banks — unofficial	.....	61	23,764,897	19,527,181	4,469,341	32,098
	Total, all savings-banks	.....	921	634,229,417	70,227,806	182,091,574	303,316

SAVINGS-BANKS, FROM OFFICIAL AND UNOFFICIAL SOURCES, 1889–'90.

RESOURCES—continued.									
U. S. bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	Cash and cash items.	
$987,550	$14,299,964	$9,867,267	$2,533,126	$4,048,291	.....	$1,081,481	.....	$1,303,008	1
.....	*7,309,070	8,814,172	2,632,176	7,616,740	$1,098,805	681,983	.....	236,658	2
128,750	3,322,046	.....	218,330	.....	403,007	223,190	.....	100,701	3
2,931,217	38,711,805	32,904,805	27,815,381	.....	11,808,904	4,258,750	.....	646,602	4
2,865,000	7,076,585	11,165,749	3,417,296	.....	.....	2,364,507	.....	1,438,704	5
1,554,169	23,863,828	21,245,940	6,324,326	.....	.....	4,229,381	.....	2,967,374	6
117,247,660	173,844,700	.....	.....	56,688,141	33,609,447	8,140,408	.....	6,475,954	7
7,125,920	.....	.....	.....	9,423,086	.....	1,047,643	.....	1,332,038	8
7,235,000	10,685,332	7,979,641	213,135	656,140	266,562	471,709	$129,090	284,110	9
307,400	40,000	.....	.....	167,002	3,953	5,748	.....	19,599	10
2,005,000	562,236	.....	.....	8,866,349	960,218	640,731	15,992	194,655	11
108,560	148,651	.....	12,570	.....	.....	104,958	9,621	446,523	12
.....	.....	.....	.....	7,050	2,000	4,096	239	9,119	13
142,496,226	279,864,217	91,977,574	43,166,340	87,472,799	48,152,896	23,254,585	154,942	15,454,145	
750	1,168,697	.....	157,580	.....	241,619	26,821	.....	40,547	1
.....	48,867	67,000	18,217	66,162	20,612	40,685	4,412	31,214	2
.....	750	.....	.....	33,340	25,333	4,800	1,314	2,757	3
.....	6,798	.....	.....	133,831	119,830	87,930	13,153	151,531	4
30,937	199,502	.....	.....	28,841	.....	750	.....	115,975	5
702,605	.....	.....	.....	2,106,698	2,306,185	161,419	18,001	1,929,160	6
110,200	3,496,838	305,989	1,500	88,394	5,692,671	760,875	251,920	2,051,770	7
.....	.....	.....	.....	.....	2,682,715	470,345	.....	727,288	8
55,300	1,298,081	.....	.....	.....	852,536	120,793	22,298	130,340	9
.....	.....	.....	.....	17,033,872	2,166,162	2,044,664	.....	2,595,729	10
.....	.....	.....	.....	3,816	.....	.....	29	27,870	11
.....	.....	.....	.....	.....	101,911	182,950	15,970	144,772	12
.....	18,805	.....	.....	.....	113,110	87,596	13,726	127,882	13
899,892	6,238,338	372,989	177,297	19,494,954	14,322,684	3,989,628	340,823	8,076,744	
143,396,118	286,102,555	92,350,563	43,343,637	106,967,753	62,475,580	27,244,213	495,765	23,530,889	
4,741,667	16,646,710	16,499,298	49,824	2,840,668	54,095	2,216,136	179,803	5,577,948	1
.....	.....	213,000	145,847	31,420	.....	291,306	7,095	25,311	2
.....	1,303	.....	.....	.....	11,675	215	.....	1,660	3
4,741,667	16,648,013	16,712,298	195,671	2,872,088	65,770	2,507,657	186,898	5,604,919	
1,150	14,300	921,523	.....	15,000	241,093	158,704	4,428	84,676	1
.....	5,150	.....	.....	.....	29,584	2,201	933	16,509	2
50,000	156,134	.....	34,643	1,309,310	110,703	116,013	13,186	242,087	3
.....	.....	.....	.....	9,300	33,256	11,759	571	18,133	4
.....	77,666	132,186	43,745	169,956	205,562	46,198	19,972	284,016	5
343,893	677,812	289,108	1,000	102,245	1,732,976	68,469	14,415	164,825	6
.....	46,085	.....	.....	.....	43,560	6,280	.....	143,556	7
.....	191,845	.....	117,066	129,825	188,393	49,778	17,795	58,368	8
395,043	1,168,992	1,342,817	196,454	1,735,336	2,585,127	459,402	71,300	1,012,170	
5,136,710	17,817,005	18,055,115	392,125	4,607,424	2,650,897	2,967,059	258,198	6,617,089	
148,532,828	303,919,560	110,405,678	43,735,762	111,575,177	65,126,477	30,211,272	753,963	30,147,978	

*And U. S. bonds.

ABSTRACT OF REPORTS OF CONDITION OF MUTUAL AND STOCK SAVINGS-

	Location.	RESOURCES—continued.		LIABILITIES.	
		Other resources.	Total.	Capital stock.	Surplus.
	MUTUAL SAVINGS-BANKS—OFFICIAL—cont'd.				
1	Maine	$81, 221	$47, 030, 526	.....	$1, 805, 229
2	New Hampshire	.....	71, 916, 491	.....	2, 379, 746
3	Vermont	146, 721	15, 702, 682	.....	506, 477
4	Massachusetts	648, 389	350, 072, 392	.....	10, 920, 231
5	Rhode Island	181, 158	63, 969, 847	.....	50, 000
6	Connecticut	496, 142	116, 643, 875	.....	3, 801, 527
7	New York	6, 563, 168	644, 927, 526	.....	94, 601, 800
8	New Jersey	416, 855	33, 990, 772	.....	2, 963, 007
9	Maryland	670, 823	37, 576, 869	.....	993, 751
10	District of Columbia	.....	1, 311, 184	.....	.....
11	Ohio	22, 595	20, 993, 367	.....	410, 363
12	Indiana	48	3, 411, 843	.....	224, 478
13	Wisconsin	.....	70, 056	.....	.....
	Total	9, 227, 120	1, 407, 617, 430	.....	118, 656, 609
	STOCK SAVINGS-BANKS—OFFICIAL.				
1	Vermont	47, 695	5, 410, 896	$555, 000	.....
2	Maryland	1, 289	936, 674	258, 895	36, 441
3	North Carolina	.....	266, 219	40, 000	2, 828
4	Georgia	1, 401, 572	3, 806, 653	656, 100	55, 000
5	Louisiana	3, 354	1, 362, 057	100, 000	.....
6	Illinois	4, 843	26, 796, 106	3, 535, 475	1, 000, 916
7	Michigan	25, 842	49, 321, 912	6, 234, 220	1, 111, 675
8	Iowa	.....	20, 772, 033	3, 525, 000	418, 454
9	Minnesota	84, 502	6, 352, 533	225, 000	147, 000
10	California	282, 952	109, 092, 172	6, 257, 493	3, 517, 974
11	New Mexico	.....	228, 768	50, 000	4, 000
12	Utah	1, 033	2, 699, 476	571, 745	4, 000
13	Washington	31, 090	1, 414, 032	444, 270	15, 000
	Total	1, 884, 172	228, 459, 531	22, 453, 198	6, 313, 288
	Total, mutual and stock savings-banks—official	11, 111, 292	1, 636, 076, 961	22, 453, 198	124, 969, 897
	MUTUAL SAVINGS-BANKS—UNOFFICIAL.				
1	Pennsylvania	229, 904	74, 855, 971	.....	7, 136, 580
2	Delaware	.....	3, 993, 429	.....	309, 452
3	West Virginia	.....	133, 801	.....	440
	Total	229, 904	78, 983, 201	.....	7, 446, 472
	STOCK SAVINGS-BANKS—UNOFFICIAL.				
1	Pennsylvania	11, 502	4, 275, 880	742, 200	202, 852
2	West Virginia	.....	390, 812	32, 600	10, 000
3	South Carolina	1, 683	4, 207, 767	396, 462	132, 500
4	Florida	.....	173, 717	40, 000	.....
5	Tennessee	1, 812	2, 886, 223	638, 675	134, 844
6	Ohio	.....	11, 868, 314	1, 555, 900	832, 985
7	Montana	.....	598, 816	100, 000	23, 265
8	Nebraska	.....	3, 155, 310	442, 000	10, 068
	Total	14, 997	27, 556, 839	3, 947, 837	1, 346, 514
	Total, mutual and stock savings-banks—unofficial	244, 901	106, 540, 040	3, 947, 837	8, 792, 986
	Total, all savings-banks	11, 356, 193	1, 742, 617, 001	26, 401, 035	133, 762, 883

BANKS, FROM OFFICIAL AND UNOFFICIAL SOURCES, 1889-'90—Continued.

LIABILITIES—continued.								
Other undivided profits.	Dividends unpaid.	Commercial deposits.	Savings deposits.	Due to other banks.	Other liabilities.	No. of depositors.	Average deposit.	
$1,105,428	.....	.....	$43,977,085	.....	$142,784	132,192	$332.68	1
3,791,339	.....	.....	65,727,019	.....	18,387	159,782	411.35	2
437,217	.....	.....	14,757,287	.....	1,701	51,398	287.12	3
6,037,372	.....	.....	332,723,688	.....	391,101	1,029,694	323.13	4
3,344,508	.....	.....	60,479,707	$56,313	39,319	127,898	472.88	5
2,394,944	.....	.....	110,370,962	.....	76,442	294,896	374.27	6
.....	.....	.....	550,666,657	.....	259,069	1,420,997	387.10	7
.....	.....	.....	30,946,878	.....	80,887	117,853	262.58	8
380,352	.....	.....	35,603,591	10,486	588,689	121,975	291.89	9
7,467	.....	.....	1,303,717	.....	.....	12,534	104.01	10
.....	.....	.....	19,207,004	76,000	1,300,000	47,294	406.10	11
100,196	.....	.....	3,078,608	.....	8,561	13,062	235.69	12
2,517	.....	.....	67,539	.....	.....	615	109.81	13
17,601,340	.....	.....	1,268,309,742	142,799	2,906,940	3,530,190	.....	
169,512	.....	.....	4,573,277	.....	113,107	14,361	318.45	1
17,041	$5,669	$274,795	320,520	4,246	19,067	*1,839	174.29	2
5,538	228	2,650	209,363	.....	5,612	4,043	51.78	3
67,087	3,161	233,159	2,637,648	59,525	94,973	*43,876	60.12	4
75,214	360	.....	1,182,482	.....	4,001	3,421	345.65	5
463,233	430	9,993,574	11,193,401	491,469	117,608	42,170	265.43	6
1,452,841	5,401	11,297,017	27,237,582	1,019,755	963,421	124,664	218.49	7
401,669	.....	.....	16,336,787	90,123	.....	*44,838	364.35	8
33,836	89,698	.....	5,845,209	.....	11,790	21,017	278.12	9
.....	.....	.....	98,442,007	61,495	813,203	*124,967	787.74	10
501	2,500	454	109,407	.....	61,906	418	261.74	11
75,789	.....	373,220	1,512,580	20,140	142,002	*9,881	153.08	12
66,312	467	337,258	523,129	26,516	1,080	5,634	92.85	13
2,828,573	107,914	22,512,127	170,123,392	1,773,269	2,347,770	401,129	.....	
20,429,913	107,914	22,512,127	1,438,433,134	1,916,068	5,254,710	3,931,319	.....	
1,608,899	.....	.....	63,957,341	.....	2,153,151	216,757	295.06	1
80,446	.....	.....	3,603,531	.....	.....	16,000	225.22	2
1,624	.....	.....	130,536	.....	1,201	2,371	55.06	3
1,690,969	.....	.....	67,691,408	.....	2,154,352	235,128	.....	
34,503	1,576	1,667,410	1,625,602	1,737	.....	4,856	334.76	1
3,024	230	172,549	169,692	2,717	.....	3,859	44.00	2
176,561	2,511	133,735	3,274,440	11,060	80,498	*21,855	149.82	3
3,125	.....	30,534	85,462	593	14,003	467	183.00	4
77,534	2,135	320,490	1,650,940	38,825	22,780	13,577	121.60	5
310,843	932	211,653	8,936,259	11,183	8,559	*26,041	343.16	6
.....	.....	130,952	344,599	.....	.....	3,233	106.59	7
48,294	8,000	.....	2,632,970	13,978	.....	18,558	141.19	8
653,884	15,384	2,667,323	18,719,964	80,093	125,840	92,446	.....	
2,344,853	15,384	2,667,323	86,411,372	80,093	2,280,192	327,574	.....	
22,774,766	123,298	25,179,450	1,524,844,506	1,996,161	7,534,902	4,258,893	358.04	

* Partially estimated.

SAVINGS-BANKS—OFFICIAL AND UNOFFICIAL.*

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1885–'86 TO 1889–'90.

Resources and liabilities.	1885–'86.	1886–'87.	1887–'88.	1888–'89.	1889–'90.
	638 banks.	684 banks.	801 banks.	849 banks	921 banks.
Resources.					
Loans on real estate	$418, 372, 642	$457, 441, 666	$501, 067, 089	$567, 373, 144	$634, 229, 417
Loans on personal and collateral security	127, 677, 702	145, 553, 135	165, 177, 626	160, 816, 153	70, 227, 806
Other loans and discounts	.....	37, 904, 817	76, 909, 500	74, 551, 588	182, 091, 574
Overdrafts	.....	90, 125	158, 201	813, 211	303, 316
United States bonds	197, 171, 307	180, 248, 754	183, 527, 275	158, 923, 630	148, 532, 828
State, county, and municipal bonds	241, 051, 536	215, 764, 815	287, 449, 125	280, 139, 464	303, 919, 560
Railroad bonds and stocks	63, 511, 735	74, 408, 931	89, 715, 358	101, 443, 381	110, 405, 678
Bank stocks	39, 029, 813	40, 067, 680	41, 196, 166	42, 263, 654	43, 735, 762
Other stocks, bonds, and mortgages	.....	50, 684, 227	54, 661, 636	101, 819, 419	111, 575, 177
Due from other banks and bankers	43, 689, 103	55, 109, 727	57, 103, 157	61, 534, 576	65, 126, 477
Real estate, furniture, and fixtures	30, 984, 883	29, 639, 750	28, 989, 343	29, 652, 572	30, 211, 272
Current expenses and taxes paid	142, 717	1, 761, 450	475, 407	593, 924	753, 963
Cash and cash items	19, 757, 941	18, 005, 235	21, 565, 317	29, 928, 532	30, 147, 978
Other resources	79, 451, 562	70, 980, 412	11, 940, 849	12, 758, 967	11, 356, 193
Total	1,260,840,941	1,377,660,724	1,519,936,049	1,622,612,215	1, 742, 617, 001
Liabilities.					
Capital stock	.....	10, 090, 866	16, 350, 321	23, 311, 848	26, 401, 035
Surplus fund	96, 924, 117	119, 695, 310	109, 636, 940	127, 225, 533	133, 762, 883
Other undivided profits	15, 326, 391	7, 204, 933	23, 059, 342	19, 845, 228	22, 774, 766
Dividends unpaid	.....	193, 386	37, 488	44, 696	123, 298
Individual deposits (savings)	1,141,530,578	1,235,736,069	1,364,196,550	1,425,230,349	1, 524, 844, 506
Individual deposits (not savings)	.....	.....	.....	19, 160, 976	25, 179, 450
State, county, and municipal deposits	.....	.....	.....	321, 232	.....
Deposits of State, county, and municipal disbursing officers	.....	.....	10, 680	107, 309	.....
Due to other banks and bankers	.....	90, 788	1, 054, 810	992, 323	1, 996, 161
Other liabilities	7, 059, 855	4, 649, 372	5, 589, 918	6, 372, 721	7, 534, 902
Total	1,260,840,941	1,377,660,724	1,519,936,049	1,622,612,215	1, 742, 617, 001

* Official only prior to 1886–'87.

TABLE, BY STATES, OF THE AGGREGATE DEPOSITS OF SAVINGS-BANKS, WITH THE NUMBER OF THE DEPOSITORS AND THE AVERAGE AMOUNT DUE TO EACH, IN 1888-'89 AND 1889-'90.

States.	1888-'89.			1889-'90.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine	124,562	$40,969,663	$328.91	132,192	$43,977,085	$332.68
New Hampshire	145,021	57,300,590	395.12	159,782	65,727,019	411.35
Vermont	61,759	17,801,327	288.24	65,759	19,330,564	293.96
Massachusetts	983,202	315,185,070	320.57	1,029,694	332,723,688	323.13
Rhode Island	123,102	57,699,884	468.71	127,898	60,479,707	472.88
Connecticut	287,776	105,850,078	367.82	294,896	110,370,962	374.27
New York	1,362,852	523,677,515	384.25	1,420,997	550,066,657	387.10
New Jersey	114,627	30,696,529	267.79	117,853	30,946,878	262.58
Pennsylvania	213,133	64,968,633	304.82	221,613	65,582,943	295.93
Delaware	15,050	3,465,411	230.26	16,000	3,603,531	225.22
Maryland	122,887	34,263,241	278.81	*123,814	35,924,111	290.15
District of Columbia	11,059	1,154,079	104.35	12,534	1,303,717	104.01
West Virginia	1,850	55,133	29.80	6,230	300,228	48.19
North Carolina	*5,001	223,801	44.75	4,043	209,363	51.78
South Carolina	13,550	2,697,264	199.06	*21,855	3,274,440	149.82
Georgia	*31,474	1,937,497	61.56	*43,876	2,637,648	60.12
Florida	.....	.....	.....	467	85,462	183.00
Alabama	1,765	236,108	133.77	.....	.....	.....
Louisiana	2,889	914,555	316.56	3,421	1,182,482	345.65
Texas	1,069	264,110	247.06	.....	.....	.....
Tennessee	11,734	1,289,527	109.89	13,577	1,650,940	121.60
Ohio	*65,109	25,396,712	390.06	*73,335	28,143,263	383.76
Indiana	11,696	2,776,119	237.36	13,062	3,078,608	235.69
Illinois	29,605	7,620,982	257.42	42,170	11,193,401	265.43
Michigan	99,245	24,015,207	241.98	124,664	27,237,582	218.49
Wisconsin	519	47,704	91.91	615	67,539	109.81
Iowa	*43,669	13,125,058	300.56	*44,838	16,336,787	364.35
Minnesota	16,797	3,979,436	236.91	21,017	5,845,209	278.12
Nebraska	.....	.....	.....	18,558	2,632,970	141.19
California	*114,034	87,101,913	763.82	*124,967	98,442,097	787.74
Montana	.....	.....	.....	3,233	344,599	106.59
New Mexico	.....	.....	.....	418	109,407	261.74
Dakota	431	23,927	55.51	.....	.....	.....
Utah	6,056	493,276	81.45	*9,881	1,512,580	153.08
Washington	.....	.....	.....	5,634	523,129	92.85
Total	4,021,523	1,425,230,349	354.40	4,258,893	1,524,844,506	358.04

* Partially estimated.

LOAN AND TRUST COMPANIES—OFFICIAL AND UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1885–'86 TO 1889–'90.

Resources and liabilities.	1885–'86.	1886–'87.	1887–'88.	1888–'89.	1889–'90.
	42 banks.	58 banks.	120 banks.	120 banks.	149 banks.
Resources.					
Loans on real estate	$156, 828, 458	$16, 269, 993	$46, 606, 390	$53, 349, 045	$56, 669, 834
Loans on pers'l and collat'l security		36, 544, 018	175, 033, 893	193, 610, 054	209, 617, 297
Other loans and discounts		143, 282, 819	29, 060, 365	44, 491, 268	61, 595, 409
Overdrafts	419	12, 810	24, 311	83, 957	91, 362
United States bonds	27, 985, 658	28, 787, 717	22, 899, 766	27, 193, 201	24, 921, 203
State, county and municipal bonds	43, 816, 716	178, 148	2, 006. 479	3, 765, 747	2, 993, 365
Railroad bonds and stocks		7, 400, 348	15, 102, 430	19, 352, 398	26, 102, 410
Bank stocks		132, 651	660, 468	737, 312	1, 230, 642
Other stocks, bonds, and mortgages		36, 428, 878	31, 309, 770	25, 676, 359	40, 459, 876
Due from other banks and bankers	16, 160, 112	18, 795, 503	19, 791, 922	25, 084, 040	33, 307, 028
Real estate, furniture, and fixtures	9, 774, 575	11, 087, 272	13, 951, 791	14, 455, 406	16, 845, 480
Current expenses and taxes paid	664, 497	433, 509	605, 173	438, 018	568, 924
Cash and cash items	19, 644, 510	16, 822, 224	19, 788, 298	25, 236, 526	19, 861, 137
Other resources	3, 439, 646	2, 949, 767	6, 212, 421	7, 795, 152	9, 537, 369
Total	278, 314, 591	319, 125, 657	383, 653, 477	441, 268, 483	503, 801, 336
Liabilities.					
Capital stock	27, 644, 150	36, 355, 769	53, 243, 510	59, 445, 937	70, 676, 247
Surplus fund	21, 671, 152	15, 841, 793	24, 105, 371	25, 583, 905	34, 594, 751
Other undivided profits	2, 849, 549	11, 351, 526	11, 846, 316	13, 199, 209	12, 233, 252
Debenture bonds	.....	.....	14, 420, 537	16, 902, 812	19, 565, 215
Dividends unpaid	38, 900	581, 255	198, 319	271, 981	203, 460
Individual deposits	214, 063, 415	240, 190, 711	257, 878, 114	299, 612, 899	336, 456, 492
State, county, and municipal deposits	.....	38, 084	26, 300	24, 533	72, 490
Deposits of State, county, and municipal disbursing officers	.....	.....	.....	16, 318	.....
Due to other banks and bankers	192, 243	5, 606, 897	2, 046, 965	3, 013, 572	2, 863, 248
Other liabilities	11, 855, 182	9, 159, 622	19, 888, 036	23, 197, 317	27, 136, 181
Total	278, 314, 591	319, 125, 657	383, 653, 477	441, 268, 483	503, 801, 336

REPORT OF THE CONDITION OF THE NATIONAL SAVINGS-BANK OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS ON THE 2D DAY OF OCTOBER, 1890.

DR. RESOURCES.			CR. LIABILITIES.		
Loans and discounts (see schedule)		$775,667.26	Undivided profits		$22,799.91
United States bonds on hand (par value), 4 per cent		300,000.00	Individual deposits subject to check	$1,266,934.99	
Stocks, securities, judgments, claims, etc. (see schedule)		123,000.00	Time certificates of deposit	1,000.00	1,267,934.99
Due from State and private banks and bankers		22,225.46			
Other real estate and mortgages owned		5,748.00			
Current expenses and taxes paid		4,437.69			
Premium on United States bonds		48,677.50			
Checks and other cash items		4,102.61			
Bills of other banks		70.00			
Fractional paper currency, nickels, and cents		6.38			
Specie, viz:					
Gold coin	$100.00				
Silver dollars	200.00				
Silver treasury certificates	2,400.00				
Fractional silver coin	100.00				
		2,800.00			
Legal-tender notes		4,000.00			
Total		1,290,734.90	Total		1,290,734.90

SCHEDULES.

Loans and discounts.

On demand, on United States bonds	$12,200.00
On demand, on stocks, bonds, and other personal securities	372,718.78
On time, on mortgages, and other real-estate security sanctioned by section 5137, R. S.	390,748.48
Total	775,667.26

Stocks, securities, judgments, claims, etc.

District of Columbia 5s	$50,000
District of Columbia 6s	35,000
District of Columbia 7s	3,000
District of Columbia 3-65s	25,000
State of Pennsylvania 4s	10,000
Total	123,000

I, Benjamin P. Snyder, president of The National Savings-Bank of the District of Columbia, do solemnly swear that the above statement is true, to the best of my knowledge and belief, and that the schedules on back of the report have been carefully filled out, and fully and correctly represent the true state of the several matters therein contained.

BENJAMIN P. SNYDER, *President.*

The highest rate of interest paid by the bank is 2 per cent.
Number of depositors, October 2, 1890, 12,978.

DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 8th day of October, 1890.

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

ANDREW WYLIE.
LEWIS CLEPHANE. } *Directors.*
M. G. EMERY.

ABSTRACT OF REPORTS OF CONDITION OF PRIVATE BANKS,

	Location.	Date of report.	No. of banks.	RESOURCES.		
				Loans on real estate.	Loans on collateral security other than real estate.	Loans and discounts
	OFFICIAL.					
1	North Carolina	May 17, 1890	13	$71,600	.....	$783,212
2	Wisconsin	July 1, 1890	105	.....	.....	5,833,663
3	Missouri	Apr. 30, 1890	97	596,782	$4,910,280	.....
4	Nebraska*	Oct. 18, 1890	163	.....	.....	5,491,200
5	California	July 1, 1890	27	1,181,210	480,916	3,744,051
	Total	.....	242	1,849,592	5,391,196	10,360,926
	UNOFFICIAL.					
1	Connecticut	June 30, 1890	3	43,383	35,345	287,789
2	New York	....do	30	552,336	501,292	2,216,432
3	Pennsylvania	....do	45	480,834	713,840	7,958,429
4	Maryland	....do	3	7,850	1,000	253,301
5	South Carolina	....do	3	41,145	75,485	73,840
6	Georgia	....do	8	40,000	553,201	216,499
7	Florida	....do	8	20,004	10,865	134,962
8	Alabama	....do	6	42,893	182,232	404,579
9	Louisiana	....do	2	49,910	103,947	48,209
10	Texas	....do	27	336,294	2,139,525	3,552,330
11	Kentucky	....do	5	.....	.....	623,308
12	Ohio	....do	92	1,298,332	963,772	7,628,894
13	Indiana	....do	58	689,602	874,407	4,362,085
14	Illinois	....do	147	1,887,147	2,428,795	8,667,894
15	Michigan	....do	53	535,718	328,315	1,712,346
16	Iowa	....do	167	953,840	1,400,838	7,192,708
17	Minnesota	....do	56	314,850	597,775	1,421,736
18	Kansas	....do	126	486,399	1,687,103	4,214,636
19	Nebraska	....do	147	344,510	1,814,573	2,432,587
20	Colorado	....do	16	108,800	186,323	1,165,938
21	Nevada	....do	3	.....	.....	242,495
22	Oregon	....do	5	49,569	136,590	4,041,814
23	Oklahoma	....do	3	.....	.....	31,210
24	Indian Territory	....do	1	.....	15,291	.....
25	North Dakota	....do	19	48,906	386,245	98,101
26	South Dakota	....do	37	181,729	536,696	359,558
27	Idaho	....do	4	22,100	59,120	82,017
28	New Mexico	....do	2	25,784	40,055	27,240
29	Utah	....do	5	.....	.....	2,010,393
30	Washington	....do	9	3,379	106,555	446,371
31	Wyoming	....do	10	163,668	93,438	654,175
	Total	.....	1,102	8,828,982	15,972,623	62,561,876
	Total, official and unofficial	.....	1,344	10,678,574	21,363,819	72,922,802

* The official returns from Nebraska are not included in the total,

FROM OFFICIAL AND UNOFFICIAL SOURCES, IN 1890.

RESOURCES—continued.									
Overdrafts.	U. S. bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
$39,329	.....	.....	.....	.....	$22,140	$141,654	$115,234	$8,565	1
115,273	.....	.....	.....	.....	203,906	1,554,748	667,346	39,383	2
197,134	$83,800	.....	.....	.....	186,146	1,374,266	440,510	.....	3
243,807	.....	.....	.....	.....	127,350	856,125	530,443	113,978	4
.....	.....	.....	.....	.....	528,688	311,824	761,856	.....	5
351,736	83,800	.....	.....	.....	940,880	3,382,492	1,984,946	47,948	
716	8,750	.....	.....	.....	16,691	120,865	1,500	4,924	1
24,144	31,245	$123,693	$39,742	$3,400	316,236	477,849	259,912	10,518	2
42,248	2,750	99,550	315,221	67,284	416,982	1,830,507	404,753	62,843	3
775	.....	.....	.....	.....	37,968	39,195	61,566	3,075	4
2,732	.....	5,690	.....	2,000	14,083	8,826	31,944	1,551	5
25,091	.....	11,000	28,236	19,500	6,435	73,637	44,146	5,029	6
10,099	.....	1,088	3,250	.....	3,760	60,556	57,418	4,686	7
16,599	9,704	53,000	29,892	5,489	38,526	310,366	65,789	16,420	8
16	.....	22,180	.....	.....	2,762	65,296	4,280	1,260	9
140,678	12,968	230	3,500	154,925	195,500	1,014,031	498,389	44,272	10
1,822	.....	.....	.....	35,490	40,159	82,283	33,621	1,663	11
117,236	106,532	267,870	50,090	46,830	267,917	1,714,031	580,180	98,648	12
85,372	1,079,000	79,000	.....	7,900	16,188	1,743,891	422,623	41,536	13
424,599	63,667	111,774	36,339	59,545	493,230	3,188,887	910,280	103,898	14
25,8 4	20,100	71,074	24,000	53,545	53,494	372,447	324,529	22,951	15
422,209	27,565	15,512	3,000	96,055	22,134	2,144,018	1,486,629	113,462	16
210,011	.....	2,000	.....	6,600	33,541	885,255	287,493	44,059	17
122,602	.....	8,145	2,544	138,039	635,249	1,329,776	1,008,202	116,976	18
136,549	12,345	11,200	.....	15,200	46,291	910,940	481,081	96,986	19
43,958	.....	60,216	.....	.....	47,213	524,498	147,647	23,531	20
123,227	.....	.....	.....	.....	.....	29,623	13,731	8,600	21
13,551	271,088	35,609	.....	82,485	103,300	30,759	104,269	19,584	22
498	12,921	.....	.....	.....	50,000	41,630	29,441	5,488	23
.....	.....	.....	.....	.....	.....	3,625	6,000	.....	24
10,664	.....	3,458	.....	32,500	20,314	60,851	68,244	10,148	25
14,485	1,125	11,591	.....	.....	11,280	188,410	157,667	18,828	26
47,990	.....	15,000	.....	40,000	.....	17,141	25,011	3,886	27
2,474	.....	1,700	.....	.....	.....	25,217	11,309	8,742	28
.....	.....	.....	.....	.....	121,447	685,637	143,477	493	29
4,221	.....	21,104	254	.....	120	119,823	35,203	10,544	30
14,979	.....	4,807	.....	.....	.....	244,104	120,821	7,851	31
2,085,369	1,559,760	936,491	536,068	866,787	3,010,720	18,343,974	7,827,155	912,452	
2,437,105	1,643,560	936,491	536,068	866,787	3,951,600	21,726,466	9,812,101	960,400	

having been received too late for the general compilation.

ABSTRACT OF REPORTS OF CONDITION OF PRIVATE BANKS, FROM

	Location.	RESOURCES—continued.		
		Cash and cash items.	Other resources.	Total.
	OFFICIAL—continued.			
1	North Carolina	$87,177	.....	$1,268,911
2	Wisconsin	1,010,675	$104,668	9,529,662
3	Missouri	829,465	.....	8,618,383
4	Nebraska	452,498	34,828	7,850,229
5	California	1,512,216	228,597	8,749,358
	Total	3,439,533	333,265	28,166,314
	UNOFFICIAL.			
1	Connecticut	33,917	1,083	554,963
2	New York	208,257	31,104	4,796,160
3	Pennsylvania	696,444	24,535	13,116,220
4	Maryland	19,395	79	424,204
5	South Carolina	12,245	.....	269,541
6	Georgia	44,577	7,507	1,074,858
7	Florida	29,929	1,204	337,821
8	Alabama	125,803	.....	1,301,292
9	Louisiana	75,005	.....	372,865
10	Texas	1,633,602	56,259	9,782,503
11	Kentucky	46,418	193	864,957
12	Ohio	1,373,196	215,011	14,728,539
13	Indiana	1,223,014	53,741	10,678,359
14	Illinois	1,492,303	349,858	20,218,216
15	Michigan	307,219	52,598	3,904,160
16	Iowa	1,081,215	126,762	15,085,947
17	Minnesota	260,954	39,831	4,104,105
18	Kansas	914,248	232,690	10,896,609
19	Nebraska	372,300	17,187	6,691,749
20	Colorado	221,403	16,381	2,545,908
21	Nevada	40,634	19,588	477,898
22	Oregon	140,081	397	5,029,096
23	Oklahoma	19,720	19	190,927
24	Indian Territory	4,189	.....	29,105
25	North Dakota	31,385	11,772	782,588
26	South Dakota	86,012	108,722	1,676,103
27	Idaho	38,493	.....	350,758
28	New Mexico	11,618	8	154,147
29	Utah	188,498	5,705	3,155,650
30	Washington	103,473	.....	851,047
31	Wyoming	104,370	.....	1,408,213
	Total	11,040,017	1,372,234	135,854,508
	Total, official and unofficial	14,479,550	1,705,499	164,020,822

OFFICIAL AND UNOFFICIAL SOURCES, IN 1890—Continued.

LIABILITIES.								
Capital.	Surplus.	Other undivided profits.	Individual deposits.	State, county, and municipal deposits.	Deposits of State, county, and municipal disbursing officers.	Due to other banks, etc.	Other liabilities.	
$274,063	$111,857	$45,934	$605,729	.....	.....	$26,039	$205,289	1
1,248,100	706,466	.....	7,298,091	.....	.....	24,500	252,505	2
1,277,500	847,444	.....	6,282,631	.....	.....	.....	210,808	3
2,668,967	203,299	365,610	4,019,260	.....	.....	32,411	560,682	4
3,136,549	515,217	.....	4,406,734	.....	.....	605,651	85,207	5
5,936,212	2,180,984	45,934	18,593,185	.....	.....	656,190	753,809	
38,000	30,450	15,582	442,639	.....	.....	28,292	.....	1
1,403,911	303,942	88,381	2,846,180	$3,428	$5,933	78,928	65,457	2
1,756,427	711,577	252,482	10,065,410	.....	.....	276,573	53,751	3
184,091	10,188	9,162	215,936	.....	.....	4,827	.....	4
152,798	.....	22,500	59,943	.....	2,516	16,547	15,237	5
496,826	4,765	30,080	477,516	1,750	.....	9,207	54,714	6
88,844	18,103	7,394	207,528	3,436	10,171	2,345	.....	7
265,545	38,000	157,233	699,803	832	55,278	34,157	50,444	8
110,000	4,000	13,233	245,632	.....	.....	.....	.....	9
3,452,816	358,014	179,191	5,079,675	.....	18,852	283,374	410,581	10
281,500	17,613	21,775	496,005	.....	.....	33,548	14,516	11
2,448,812	718,791	298,578	10,742,834	17,600	28,948	318,874	154,102	12
2,828,169	435,776	263,838	6,675,302	50,665	13,985	253,826	156,798	13
4,872,100	1,288,877	433,240	12,860,369	108,735	136,515	199,613	318,767	14
1,248,630	189,807	69,619	2,279,370	.....	.....	80,172	36,562	15
4,722,062	1,167,693	572,908	7,766,082	136,534	103,123	129,296	488,249	16
892,806	218,795	122,222	2,487,543	268,654	61,643	21,320	31,122	17
4,182,200	519,043	584,739	4,595,007	145,042	17,255	310,122	543,201	18
2,356,587	151,910	385,098	3,269,415	92,006	22,136	43,219	371,378	19
360,682	78,750	98,599	1,679,761	28,866	103,500	168,254	27,496	20
220,000	7,500	17,713	180,953	.....	.....	51,205	527	21
322,000	.....	771,195	3,218,408	.....	.....	716,091	1,402	22
62,625	.....	16,420	111,882	.....	.....	.....	.....	23
10,300	.....	740	17,729	.....	.....	336	.....	24
332,740	40,515	26,754	263,699	7,238	.....	32,280	79,362	25
736,793	96,696	87,939	642,957	14,889	6,355	19,401	71,073	26
160,000	18,245	7,860	137,214	.....	.....	20,439	7,000	27
60,000	.....	11,129	80,406	.....	.....	2,612	.....	28
319,000	1,092,763	19,449	1,709,641	.....	.....	4,195	10,602	29
343,443	25,373	16,767	431,442	18,116	.....	12,591	3,315	30
396,099	13,013	29,913	942,201	4,690	.....	4,965	17,332	31
34,905,806	7,560,199	4,631,733	81,128,482	902,481	586,210	3,156,609	2,982,988	
40,842,018	9,741,183	4,677,667	99,721,667	902,481	586,210	3,812,799	3,736,797	

PRIVATE BANKS—OFFICIAL AND UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1887, 1888, 1889, AND 1890.

Resources and liabilities.	1887.	1888.	1889.	1890.
	1,001 banks.	1,203 banks.	1,324 banks.	1,344 banks.
Resources.				
Loans on real estate	$17,588,540	$9,574,069	$8,386,735	$10,678,574
Loans on personal and collateral security other than real estate	63,774,934	66,607,009	17,121,720	21,363,819
Other loans and discounts	24,365,262	26,795,379	65,480,534	72,922,802
Overdrafts	1,858,778	2,072,386	1,733,213	2,437,105
United States bonds	4,354,656	1,718,722	1,421,537	1,643,560
State bonds	356,234	762,404	814,683	936,491
Railroad bonds and stocks	2,904,872	1,168,584	470,627	536,068
Bank stocks	592,991	695,492	514,770	866,787
Other stocks, bonds, and mortgages	6,743,050	4,417,689	3,216,823	3,951,600
Due from other banks and bankers	22,226,065	20,900,891	19,753,173	21,726,466
Real estate, furniture, and fixtures	9,757,816	10,110,310	9,474,378	9,812,101
Current expenses and taxes paid	751,547	908,572	815,829	960,400
Cash and cash items	15,663,724	14,827,171	11,911,866	14,479,550
Other resources	3,539,870	3,154,578	1,845,449	1,705,499
Total	174,478,339	163,713,256	142,961,337	164,020,822
Liabilities.				
Capital	40,079,438	40,842,074	38,038,690	40,842,018
Surplus fund	12,238,065	9,588,238	8,266,516	9,741,183
Other undivided profits	5,925,835	5,289,748	3,555,590	4,677,667
Dividends unpaid	170,055	84,658	67,326	.....
Individual deposits	96,580,457	94,878,842	83,183,718	99,721,667
State, county, and municipal deposits	946,192	2,419,440	693,969	902,481
Deposits of State, county, and municipal disbursing officers	1,158,905	1,064,039	563,025	586,210
Due to other banks and bankers	5,813,151	4,901,448	3,432,360	3,812,799
Other liabilities	11,566,241	4,644,769	5,160,143	3,736,797
Total	174,478,339	163,713,256	142,961,337	164,020,822

AGGREGATE RESOURCES AND LIABILITIES

OF

THE NATIONAL BANKS

FROM

OCTOBER, 1863, TO OCTOBER, 1890.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1863.

Resources.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Loans and discounts				$5,466,088.33
U. S. bonds and securities				5,662,600.00
Other items				106,009.12
Due from nat'l and other b'ks				2,625,597.05
Real estate, furniture, etc				177,565.69
Current expenses				53,808.92
Premiums paid				2,503.69
Checks and other cash items				492,138.58
Bills of nat'l and other banks				764,725.00
Specie and other lawful mon'y				1,446,607.62
Total				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks	508 banks.
Loans and discounts	$10,666,095.60	$31,593,943.43	$70,746,513.33	$93,238,657.92
U. S. bonds and securities	15,112,250.00	41,175,150.00	92,530,500.00	108,064,400.00
Other items	74,571 48	432,059.95	842,017.73	1,434,739.76
Due from national banks		4,699,479.56	15,935,730.13	19,965,720.47
Due from other b'ks and b'krs	*4,786,124.58	8,537,908.94	17,337,558.66	14,051,396.31
Real estate, furniture, etc	381,144.00	755,696.41	1,694,049.46	2,202,318.20
Current expenses	118,854.43	352,720.77	502,341.31	1,021,569.02
Checks and other cash items	577,507.92	2,651,916.96	5,057,122.90	7,640,169.14
Bills of nat'l and other banks	895,521.00	1,660,000.00	5,344,172.00	4,687,727.00
Specie and other lawful mon'y	5,018,622.57	22,961,411.64	42,283.798.23	44,801,497.48
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts	$166,448,718.00	$252,404,208.07	$362,442,743.08	$487,170,136.29
U. S. bonds and securities	176,578,750.00	277,619,900.00	391,744,850.09	427,731,200.00
Other items	3,294,883.27	4,275,769.51	12,569,120.38	19,048,513.15
Due from national banks	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs	19,836,072.83	22,554,636.57	26,078,028.01	17,393,232.25
Real estate, furniture, etc	4,083,226.12	6,525,118.80	11,231,257.28	14,703,281.77
Current expenses	1,053,725.34	2,298,025.65	2,338,775.56	4,539,525.11
Premiums paid	1,323,023.56	1,823,291.84	2,243,210.31	2,585,501.06
Checks and other cash items	17,837,496.77	29,681,394.13	41,314,904.50	72,309,854.44
Bills of nat'l and other banks	14,275,153.00	13,710,370.00	21,651,826.00	16,247,241.00
Specie	4,481,937.68	6,659,660.47	9,437,060.40	18,072,012.59
Legal tenders and frac'l cur'y	72,535,504.67	112,999,320.59	168,426,166.55	189,988,496.28
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890.

1863.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Capital stock				$7,188,393.00
Undivided profits				128,030.06
Individual and other deposits				8,497,681.84
Due to nat'l and other banks*				981,178.59
Other items				2,360.51
Total				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	397 banks.	467 banks.	508 banks.
Capital stock	$14,740,522.00	$42,204,471.00	$75,213,945.00	$86,782,802.00
Surplus fund			1,129,910.22	2,010,286.10
Undivided profits	432,827.81	1,625,656.87	3,094,330.11	5,982,392.22
National b'k notes outstanding	30,155.00	9,797,975.00	25,825,665.00	45,260,504.00
Individual and other deposits	19,450,492.53	51,274,914.01	119,414,239.03	122,166,536.40
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	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	997 banks.	1,294 banks.	1,513 banks.
Capital stock	$135,618,874.00	$215,326,023.00	$325,834,558.00	$393,157,206.00
Surplus fund	8,663,311.22	17,318,942.65	31,303,565.64	38,713,380.72
Undivided profits	12,283,812.65	17,809,307.14	23,159,408.17	32,350,278.19
National b'k notes outstanding	66,769,375.00	98,896,488.00	131,452,158.00	171,321,903.00
Individual and other deposits	183,479,636.98	262,961,473.13	398,357,559.59	500,910,873.22
United States deposits	37,764,729.77	57,630,141.01	58,032,720.67	48,170,381.31
Due to national banks	30,619,175.57	41,301,031.16	78,261,045.64	90,044,837.08
Due to other b'ks and bankers*	37,104,130.62	59,692,581.64	79,591,594.93	84,155,161.27
Other items	265,620.87	578,951.37	462,871.02	944,053.70
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including State bank circulation outstanding.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

Resources.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1, 582 banks.	1, 612 banks.	1, 634 banks.	1, 644 banks.
Loans and discounts	$500, 650, 109. 19	$528, 080, 526. 70	$550, 353, 094. 17	$603, 314, 704. 83
U. S. b'ds dep'd to secure circ'n	298, 376, 850. 00	315, 850. 300. 00	326, 483, 350. 00	331, 843, 200. 00
Other U. S. b'ds and securities	142, 003, 500. 00	125, 625, 750. 00	121, 152, 950. 00	94, 974, 650. 00
Oth'r stocks, b'ds, and mortg's	17, 483, 753. 18	17, 379, 738. 92	17, 565, 911. 46	15, 887, 490 06
Due from national banks	93, 254, 551. 02	87, 564, 329. 71	96, 696, 482. 66	107, 650, 174. 18
Due from other b'ks and b'k'rs	14, 658, 229. 87	13, 682, 345. 12	13, 982, 613. 23	15, 211, 117. 16
Real estate, furniture, etc	15, 436, 296. 16	15, 895, 564. 46	16, 730, 923. 62	17, 134, 602. 58
Current expenses	3, 193, 717. 78	4, 927, 599. 79	3, 032, 716. 27	5, 311, 253. 35
Premiums paid	2, 423, 918. 02	2, 233, 516. 31	2, 398, 872. 26	2, 493, 773. 47
Checks and other cash items	89, 837, 684. 50	105, 490, 619. 36	96, 077, 134. 53	103, 684, 249. 21
Bills of national and other b'ks	20, 406, 442. 00	18, 279, 816. 00	17, 866, 742. 00	17, 437, 779. 00
Specie	19, 205, 018. 75	17, 529, 778. 42	12, 629, 376. 30	9, 226, 831. 82
Legal tenders and fract'l cur'y	187, 846, 548. 82	189, 867, 852. 52	201, 425, 041. 63	205, 793, 578. 76
Total	1, 404, 776, 619. 29	1, 442, 407, 737. 31	1, 476, 395, 208. 13	1, 526, 962, 804. 42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1, 648 banks.	1, 642 banks.	1, 636 banks.	1, 642 banks.
Loans and discounts	$608, 771, 799. 61	$597, 648, 286. 53	$588, 450, 396. 12	$609, 675, 214. 61
U. S. b'ds dep'd to secure circ'n	339, 570, 700. 00	338, 863, 650. 00	337, 684, 250. 00	338, 640, 150. 00
U. S. b'ds dep'd to sec're dep'ts	36, 185, 950. 00	38, 465, 800. 00	38, 368, 950. 00	37, 862, 100. 00
U. S. b'ds and sec'ties on hand	52, 949, 300. 00	46, 639, 400. 00	45, 633, 700. 00	42, 460, 800. 00
Oth'r stocks, b'ds, and mortg's	15, 073, 737. 45	20, 194, 875. 21	21, 452, 615. 43	21, 507, 881. 42
Due from national banks	92, 552, 206. 29	94, 121, 186. 21	92, 308, 911. 87	95, 217, 610. 14
Due from other b'ks and b'k'rs	12, 996, 157. 49	10, 737, 392. 90	9, 663, 322. 82	8, 389, 226. 47
Real estate, furniture, etc	18, 925, 315. 51	19, 625, 893. 81	19, 800, 905. 86	20, 639, 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'l 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, 469, 060. 17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1, 642 banks.	1, 643 banks.	1, 640 banks.	1, 643 banks.
Loans and discounts	$616, 603, 479. 89	$628, 029, 347. 65	$655, 729, 546. 42	$657, 668, 847. 83
U. S. b'ds dep'd to secure circ'n	339, 064, 200. 00	339, 686, 650. 00	339, 569, 100. 00	340, 487, 050. 00
U. S. b'ds dep'd to sec're dept's	37, 315, 750. 00	37, 446, 000. 00	37, 853, 150. 00	37, 360, 150. 00
U. S. b'ds and sec'ties on hand	44, 164, 500. 00	45, 958, 550. 00	43, 068, 350. 00	36, 817, 600. 00
Oth'r stocks, b'ds, and mortg's	19, 365, 864. 77	19, 874, 384. 33	20, 007, 327. 42	20, 693, 406. 40
Due from national banks	99, 311, 446. 60	95, 900, 606. 35	114, 434, 097. 93	102, 278, 547. 77
Due from other b'ks and b'k'rs	8, 480, 199. 74	7, 074, 297. 44	8, 642, 456. 72	7, 848, 822. 24
Real estate, furniture, etc	21, 125, 665. 68	22, 082, 570. 25	22, 699, 829. 70	22, 747, 875. 18
Current expenses	2, 986, 893. 86	5, 428, 460. 25	2, 938, 519. 04	5, 278, 911. 22
Premiums paid	2, 464, 536. 96	2, 660, 106. 09	2, 432, 074. 37	1, 819, 815. 50
Checks and other cash items	109, 399, 266. 37	114, 993, 036. 23	124, 076, 097. 71	143, 241, 394. 99
Bills of national banks	16, 655, 572. 00	12, 573, 514. 00	13, 210, 179. 00	11, 842, 974. 00
Bills of other banks	261, 269. 00	196, 106. 00	342, 550. 00	222, 668. 00
Fractional currency	1, 927, 876. 78	1, 825, 640. 16	1, 863, 358. 91	2, 262, 791. 97
Specie	20, 981, 601. 45	18, 373, 943. 22	20, 755, 919. 04	13, 003, 713. 39
Legal-tender notes	114, 306, 491. 00	84, 399, 219. 00	100, 166, 100. 00	92, 453, 475. 00
Compound-interest notes	39, 997, 030. 00	38, 917, 490. 00	39, 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, 1890—Continued.

1866.

Liabilities.	JANUARY 1. 1,582 banks.	APRIL 2. 1,612 banks.	JULY 2. 1,634 banks.	OCTOBER 1. 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, 376. 78	44, 687, 810. 54	50, 151, 991. 77	53, 359, 277. 64
Undivided profits	28, 972, 493. 70	30, 964, 422. 73	29, 286, 175. 45	32. 593, 486. 69
National b'k notes outstand'g	213, 239, 530. 00	248, 886, 282. 00	267, 798, 678. 00	280, 253, 818. 00
State bank notes outstanding	45, 449, 155. 00	33, 800, 865. 00	19, 996, 163. 00	9, 748. 025. 00
Individual deposits	522, 507, 829. 27	534, 734, 950. 33	533, 338, 174. 25	564, 616. 777. 64
U. S. deposits	29, 747, 236. 15	29, 150, 729. 82	36, 038, 185. 03	30. 420, 819. 80
Dep'ts of U.S. disb'sing officers	.....	.....	3, 066, 892. 22	2, 979. 955. 77
Due to national banks	94, 709, 074. 15	89, 067, 501. 54	96, 496, 726. 42	110, 531, 957. 31
Due to other b'ks and bankers	23, 793, 584. 24	21, 841, 641. 35	25, 951, 728. 99	26, 986, 317. 57
Total	1, 404, 776, 619. 29	1, 442, 407, 737. 31	1, 476, 395, 208. 13	1, 526, 962, 804. 42

1867.

	JANUARY 7. 1,648 banks.	APRIL 1. 1,642 banks.	JULY 1. 1,636 banks.	OCTOBER 7. 1,642 banks.
Capital stock	$420, 229, 739. 00	$419, 399, 484. 00	$418, 558, 148. 00	$420, 073, 415. 00
Surplus fund	59, 992, 874. 57	60, 206, 013. 58	63, 232, 811. 12	66, 695, 587. 01
Undivided profits	26, 961, 382. 60	31, 131, 034. 39	30, 656, 222. 84	33, 751, 446. 21
National b'k notes outstand'g	291, 436, 749. 00	292, 788, 572. 00	291, 769, 553. 00	293, 887, 941. 00
State bank notes outstanding	6, 961, 499. 00	5, 460, 312. 00	4, 484, 112. 00	4, 092, 153. 00
Individual deposits	558, 699, 768. 06	512, 046, 182. 47	539, 599, 076. 10	540, 797, 837. 51
U. S. deposits	27, 284, 876. 93	27, 473, 005. 66	29, 838, 391. 53	23, 062, 119. 92
Dep'ts of U.S. disb'sing 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.

	JANUARY 6. 1,642 banks.	APRIL 6. 1,643 banks.	JULY 6. 1,640 banks.	OCTOBER 5. 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. 46
Undivided profits	31, 399, 877. 57	32, 861, 597. 08	33, 543, 223. 35	36, 095, 883. 95
National b'k notes outstand'g	294, 377, 390. 00	295, 336, 044. 00	294, 908, 264. 00	295, 769, 489. 00
State bank notes outstanding	3, 792, 013. 00	3, 310, 177. 00	3, 163, 771. 00	2, 906, 352. 00
Individual deposits	534, 704, 709. 00	532, 011, 480. 36	575, 842, 070. 12	580, 940, 820. 85
U. S. deposits	24, 305, 638. 02	22, 750, 342. 77	24, 603, 676. 96	17, 573. 250. 64
Dep'ts of U. S. disb'sing officers	3, 208, 785. 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, 720, 829. 18
Total	1, 502, 647, 644. 10	1, 499, 668, 920. 97	1, 572, 167, 076. 26	1, 559, 621, 773. 49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Loans and discounts	$644, 945, 039. 53	$662, 084, 813. 47	$686, 347, 755. 81	$682, 883, 106. 97
U. S. bonds to secure circ'lat'n	338, 539, 950. 00	338, 379, 250. 00	338, 699, 750. 00	339, 480, 100. 00
U. S. bonds to secure deposits.	34, 538, 350. 00	29, 721, 350. 00	27, 625, 350. 00	18, 704, 000. 00
U. S. b'ds and sec'ties on hand.	35, 010, 600. 00	30, 226, 550. 00	27, 476, 650. 00	25, 903, 950. 00
Oth'r stocks, b'ds, and mortg's	20, 127, 732. 96	20, 074, 435. 69	20, 777, 560. 53	22, 250, 697. 14
Due from redeeming agents	65, 727, 070. 80	57, 554, 382. 55	62, 912, 636. 82	56, 669, 562. 84
Due from other national b'nks	36, 067, 316. 84	30, 520, 527. 89	35, 556, 504. 53	35, 393, 563. 47
Due from State b'ks and b'k'rs	7, 715, 719. 34	8, 075, 595. 60	9, 140, 919. 24	8, 790, 418. 57
Real estate, furniture, etc	23, 289, 838. 28	23, 798, 188. 13	23, 859, 271. 17	25, 169, 188. 95
Current expenses	3, 265, 990. 81	5, 641, 195. 01	5, 820, 577. 87	5, 646, 382. 96
Premiums paid	1, 654, 352. 70	1, 716, 210. 13	1, 809, 070. 01	2, 092, 364. 85
Checks and other cash items	142, 605, 984. 92	154, 137, 191. 23	161, 614, 852. 66	108, 809, 817. 37
Bills of other national banks.	14, 684, 799. 00	11, 725, 239. 00	11, 524, 447. 00	10, 776, 023. 00
Fractional currency	2, 280, 471. 06	2, 088, 545. 18	1, 804, 855. 53	2, 090, 727. 38
Specie	29, 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.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Loans and discounts.	$688, 875, 203. 70	$710, 848, 609. 39	$719, 341, 186. 06	$715, 928, 079. 81	$725, 515, 538. 49
Bonds for circulation	339, 350, 750. 00	339, 251, 350. 00	338, 845, 200. 00	340, 857, 450. 00	344, 104, 200. 00
Bonds for deposits	17, 592, 000. 00	16, 102, 000. 00	15, 704, 000. 00	15, 381, 500. 00	15, 189, 500. 00
U. S. bonds on hand.	24, 677, 100. 00	27, 292, 150. 00	28, 276, 600. 00	22, 323, 800. 00	23, 893, 300. 00
Other stocks and bd's	21, 082, 412. 00	20, 524, 294. 55	23, 300, 681. 87	23, 614, 721. 25	22, 686, 358. 59
Due from red'g ag'nts	71, 641, 486. 05	73, 435, 117. 98	74, 635, 405. 61	66, 275, 668. 92	64, 805, 062. 88
Due from nat'l banks	31, 994, 609. 26	29, 510, 688. 11	36, 128, 750. 66	33, 948, 805. 65	37, 478, 166. 49
Due from State banks	9, 319, 560. 54	10, 238, 219. 85	10, 430, 781. 32	9, 202, 496. 71	9, 824, 144. 18
Real estate, etc	26, 002, 713. 01	26, 330, 701. 24	26, 593, 357. 00	27, 470, 746. 97	28, 021, 637. 44
Current expenses	3, 469, 588. 60	6, 683, 189. 54	6, 324, 955. 47	5, 871, 750. 02	6, 905, 073. 32
Premiums paid	2, 439, 591. 41	2, 680, 882. 39	3, 076, 456. 74	2, 491, 222. 11	3, 251, 648. 72
Cash items	111, 624, 822. 00	11, 267, 703. 12	11, 497, 534. 13	12, 536, 613. 57	13, 229, 403. 34
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, 235, 499. 02	2, 184, 714. 39	2, 078, 178. 05	2, 150, 522. 89
Specie	48, 345, 383. 72	37, 096, 543. 44	31, 099, 437. 78	18, 460, 011. 47	26, 307, 251. 59
Legal-tender notes	87, 708, 502. 00	82, 485, 978. 00	94, 573, 751. 00	79, 324, 577. 00	80, 580, 745. 00
Three per cent. certfs	43, 820, 000. 00	43, 570, 000. 00	43, 465, 000. 00	43, 345, 000. 00	41, 845, 000. 00
Total	1,546,261,357. 44	1,529,147,735. 85	1,565,756,909. 67	1,510,713,236. 92	1,538,998,105. 93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Loans and discounts.	$767, 858, 490. 59	$779, 321, 828. 11	$789, 416, 568. 13	$831, 552, 210. 00	$818, 996, 311. 74
Bonds for circulation	351, 556, 700. 00	354, 427, 200. 00	357, 388, 950. 00	364, 475, 800. 00	366, 840, 200. 00
Bonds for deposits.	15, 231, 500. 00	15, 236, 500. 00	15, 250, 500. 00	28, 087, 500. 00	23, 155, 150. 00
U. S. bonds on hand.	23, 911, 350. 00	22, 487, 950. 00	24, 200, 300. 00	17, 753, 650. 00	17, 675, 500. 00
Other stocks and b'ds	22, 763, 869. 20	22, 414, 659. 05	23, 132, 871. 05	24, 517, 059. 35	23, 061, 184. 20
Due from red'g ag'nts	83, 809, 188. 92	85, 061, 016. 31	92, 369, 246. 71	86, 878, 608. 84	77, 985, 600. 53
Due from nat'l banks	30, 201, 119. 99	38, 332, 679. 74	39, 636, 579. 35	43, 525, 362. 05	43, 313, 344. 78
Due from State banks	10, 271, 605. 34	11, 478, 174. 71	11, 853, 308. 60	12, 772, 669. 83	13, 069, 301. 40
Real estate, etc	28, 805, 814. 79	29, 242, 762. 79	29, 637, 999. 30	30, 089, 783. 85	30, 070, 330. 57
Current expenses	6, 694, 014. 17	6, 764, 159. 73	6, 295, 099. 46	6, 153, 376. 29	7, 330, 424. 12
Premiums paid	3, 939, 995. 20	4, 414, 755. 40	5, 026, 385. 97	5, 500, 890. 17	5, 956, 073. 74
Cash items	11, 642, 644. 74	12, 749, 289. 84	13, 101, 497. 95	14, 058, 268. 86	13, 784, 424. 76
Cl'r'g-house exch'gs.	100, 693, 917. 54	130, 855, 698. 15	102, 091, 311. 75	101, 165, 854. 52	114, 538, 539. 93
National bank notes.	13, 137, 006. 00	16, 632, 323. 00	19, 101, 389. 00	14, 197, 653. 00	13, 085, 904. 00
Fractional currency	2, 103, 298. 16	2, 135, 763. 09	2, 160, 713. 22	2, 095, 485. 79	2, 061, 600. 89
Specie	25, 769, 166. 64	22, 732, 027. 02	19, 924, 955. 16	13, 252, 998. 17	29, 595, 299. 56
Legal-tender notes	91, 072, 349. 00	106, 219, 126. 00	122, 137, 660. 00	109, 414, 735. 00	93, 942, 707. 00
Three per cent. cert'fs	37, 570, 000. 00	33, 935, 000. 00	30, 690, 000. 00	25, 075, 000. 00	21, 400, 000. 00
Total	1,627,032,630. 28	1,694,440,912. 94	1,703,415,335. 65	1,730,566,893. 72	1,715,861,897. 22

BANKS FROM OCTOBER, 1863, TO OCTOBER 1890—Continued.

1869.

Liabilities.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Capital stock	$419, 040, 931. 00	$420, 818, 721. 00	$422, 659, 260. 00	$426, 399, 151. 00
Surplus fund	81, 169, 936. 52	82, 653, 989. 19	82, 218, 576. 47	86, 165, 334. 32
Undivided profits	35, 318, 273. 71	37, 489, 314. 82	43, 812, 898. 70	40, 687, 300. 92
Nat'l bank notes outstanding	294, 476, 702. 00	292, 457, 098. 00	292, 753, 286. 00	293, 593, 645. 00
State bank notes outstanding	2, 734, 669. 00	2, 615, 387. 00	2, 558, 874. 00	2, 454, 697. 00
Individual deposits	568, 530, 934. 11	547, 922, 174. 91	574, 307, 382. 77	511, 400, 196. 63
U. S. deposits	13, 211, 850. 19	10, 114, 328. 32	10, 301, 907. 71	7, 112, 646. 67
Dept's U. S. disburs'g officers	3, 472, 884. 90	3, 665, 131. 61	2, 454, 048. 99	4, 516, 648. 12
Due to national banks	95, 453, 139. 33	92, 662, 648. 49	100, 933, 910. 03	95, 067, 892. 83
Due to State banks and b'k'rs	26, 984, 945. 74	23, 918, 610. 62	28, 046, 771. 30	23, 849, 371. 62
Notes and bills re-discounted	.....	2, 464, 849. 81	2, 392, 265. 61	3, 839, 357. 10
Bills payable	.....	1, 870, 913. 26	1, 735, 289. 07	2, 140, 363. 12
Total	1, 540, 394, 266. 50	1, 517, 753, 167. 03	1, 564, 174, 410. 65	1, 497, 226, 604. 33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock	$426, 074, 954. 00	$427, 504, 247. 00	$427, 235, 701. 00	$430, 399, 301. 00	$435, 356, 004. 00
Surplus fund	90, 174, 281. 14	90, 229, 954. 59	91, 689, 834. 12	94, 061, 438. 95	94, 705, 740. 34
Undivided profits	34, 300, 430. 80	43, 109, 471. 62	42, 861, 712. 59	38, 608, 618. 91	46, 056, 428. 55
Nat'l bank circulat'n	292, 838, 935. 00	292, 509, 149. 00	291, 183, 614. 00	291, 798, 640. 00	296, 205, 446. 00
State bank circulat'n	2, 351, 993. 00	2, 279, 469. 00	2, 222, 793. 00	2, 138, 548. 00	2, 091, 799. 00
Dividends unpaid	2, 299, 296. 27	1, 483, 416. 15	1, 517, 595. 18	2, 462, 591. 31	2, 242, 556. 49
Individual deposits	546, 236, 881. 57	516, 058, 085. 26	542, 261, 563. 18	501, 407, 586. 90	507, 368, 618. 67
U. S. deposits	6, 750, 139. 19	6, 424, 421. 25	10, 677, 873. 92	6, 807, 978. 49	6, 074, 407. 90
Dep'ts U. S. dis. offic's	2, 592, 001. 21	4, 778, 225. 93	2, 592, 967. 54	4, 550, 142. 68	4, 155, 304. 25
Due to national banks	108, 351, 300. 33	109, 667, 715. 95	115, 456, 491. 84	100, 348, 292. 45	106, 090, 414. 53
Due to State banks	28, 904, 849. 14	29, 767, 575. 21	33, 012, 162. 78	29, 693, 910. 80	29, 290, 587. 29
Notes re-discounted	3, 842, 542. 30	2, 462, 647. 49	2, 741, 843. 53	3, 843, 577. 67	4, 612, 131. 08
Bills payable	1, 543, 753. 49	2, 873, 357. 40	2, 302, 756. 99	4, 592, 609. 76	4, 838, 667. 83
Total	1,546,261,357. 44	1,529,147,735. 85	1,565,756,909. 67	1,510,713,236. 92	1,538,998,165. 93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1, 688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Capital stock	$444, 232, 771. 00	$446, 925, 493. 00	$450, 330, 841. 00	$458, 255, 696. 00	$460, 225, 866. 00
Surplus funds	96, 862, 081. 66	97, 620, 099. 28	98, 322, 203. 80	101, 112, 671. 91	101, 573, 153. 62
Undivided profits	43, 883, 857. 64	44, 776, 030. 71	45, 535, 227. 79	42, 008, 714. 38	48, 630, 923. 81
Nat'l bank circulat'n	301, 713, 460. 00	306, 131, 393. 00	307, 793, 880. 00	315, 519, 117. 00	318, 265, 481. 00
State bank circulat'n	2, 035, 800. 00	1, 982, 580. 00	1, 968, 058. 00	1, 921, 056. 00	1, 886, 538. 00
Dividends unpaid	1, 263, 767. 70	2, 235, 248. 46	1, 408, 628. 25	4, 540, 194. 61	1, 393, 427. 98
Individual deposits	561, 190, 830. 41	611, 025, 174. 10	602, 110, 758. 16	600, 868, 486. 55	596, 586, 487. 54
U. S. deposits	6, 314, 957. 81	6, 521, 572. 92	6, 265, 167. 94	20, 511, 935. 98	14, 829, 525. 65
Dept's U. S. dis. offic's	4, 813, 016. 66	3, 757, 873. 84	4, 893, 907. 25	5, 393, 598. 89	5, 399, 108. 34
Due to national b'nks	118, 904, 865. 84	128, 037, 469. 17	135, 167, 847. 69	131, 730, 713. 04	118, 657, 614. 16
Due to State banks	37, 311, 519. 13	36, 113, 290. 67	41, 219, 862. 96	40, 211, 971. 67	38, 116, 950. 67
Notes re-discounted	3, 256, 896. 42	3, 573, 723. 02	3, 120, 039. 09	3, 964, 552. 57	4, 922, 455. 78
Bills payable	5, 248, 206. 01	5, 740, 964. 77	5, 278, 973. 72	4, 528, 191. 12	5, 374, 362. 67
Total	1,627,032,030. 28	1,694,440,912. 94	1,763,415,335. 65	1,730,566,899. 72	1,715, 861, 897. 22

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

Resources.	FEBRUARY 27. 1,814 banks.	APRIL 19. 1,843 banks.	JUNE 10. 1,853 banks.	OCTOBER 3. 1,919 banks.	DECEMBER 27. 1,940 banks.
Loans and discounts	$839,665,077.91	$844,902,253.49	$871,531,448.67	$877,197,923.47	$885,653,449.62
Bonds for circulation	370,924,700.00	374,428,450.00	377,029,700.00	382,046,400.00	384,458,500.00
Bonds for deposits	15,870,000.00	15,169,000.00	15,409,950.00	15,479,750.00	16,304,750.00
U. S. bonds on hand	21,323,150.00	19,292,100.00	16,458,250.00	12,142,550.00	10,306,100.00
Other stocks and b'ds	22,838,388.80	21,538,914.06	22,270,610.47	23,533,151.73	23,160,557.29
Due from red'g ag'nts	89,548,329.93	82,120,017.24	91,564,269.53	80,717,071.30	86,401,459.44
Due from na'tl banks	38,282,965.86	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
Clear'g-house exch'gs	93,154,319.74	114,195,966.36	88,592,800.16	110,086,315.37	90,145,482.72
National-bank notes	15,552,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,070,322.00
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	24,256,644.14	10,229,756.79	19,047,336.45
Legal-tender notes	97,865,400.00	105,732,455.00	122,994,417.00	105,121,104.09	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.

	FEBRUARY 28. 1,947 banks.	APRIL 25. 1,962 banks.	JUNE 13. 1,968 banks.	SEPTEMBER 12. 1,976 banks.	DECEMBER 26. 1,976 banks.
Loans and discounts	$913,265,189.67	$912,064,267.31	$925,557,682.42	$944,220,116.34	$856,816,555.05
Bonds for circulation	384,675,050.00	386,763,800.00	388,080,300.00	388,330,400.00	389,384,400.00
Bonds for deposits	15,035,000.00	16,235,000.00	15,935,000.00	14,805,000.00	14,815,200.00
U. S. bonds on hand	10,436,950.00	9,613,550.00	9,789,400.00	8,824,850.00	8,630,850.00
Other stocks and b'ds	22,063,306.20	22,449,146.04	22,912,415.63	23,709,034.53	24,358,125.06
Due from red'g ag'nts	95,773,077.16	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	43,528,792.29	41,413,680.06	40,404,757.97
Due from State banks	13,595,679.17	12,883,353.37	14,073,287.77	12,022,873.41	11,185,253.08
Real estate, etc	34,023,057.77	34,216,878.07	34,820,562.77	34,661,823.21	35,556,746.48
Current expenses	6,977,831.35	7,410,045.87	7,154,211.69	6,985,436.99	8,678,270.39
Premiums paid	7,205,259.67	7,559,987.67	7,890,962.14	7,752,843.87	7,987,107.14
Cash items	11,761,711.50	11,425,209.00	13,036,482.58	11,433,913.22	12,321,972.80
Clear'g-house exch'gs	131,383,860.95	94,132,125.24	91,918,526.59	88,926,003.53	62,881,342.16
National-bank notes	15,998,779.00	19,310,202.00	20,394,772.00	16,103,842.00	21,403,179.00
Fractional currency	2,289,680.21	2,198,973.37	2,197,559.84	2,302,775.26	2,287,454.03
Specie	17,777,673.53	16,868,808.74	27,950,086.72	19,868,469.45	26,907,037.58
Legal-tender notes	97,141,909.00	100,605,287.00	106,381,491.00	92,522,663.00	108,719,506.00
U.S. cert'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	1,851,234,860.28	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27. 1,975 banks.	MAY 1. 1,978 banks.	JUNE 26. 1,983 banks.	OCTOBER 2. 2,004 banks.	DECEMBER 31. 2,027 banks.
Loans and discounts	$897,859,600.46	$923,347,030.79	$926,195,671.70	$954,394,791.59	$955,862,580.51
Bonds for circulation	389,614,700.00	389,249,100.00	390,281,700.00	383,254,800.00	382,976,200.00
Bonds for deposits	14,600,200.00	14,890,200.00	14,890,200.00	14,691,700.00	14,714,000.00
U. S. bonds on hand	11,043,400.00	10,152,000.00	10,456,900.00	13,313,550.00	15,290,300.00
Other stocks and b'ds	25,305,736.24	25,460,460.20	27,010,727.48	27,807,826.92	28,313,473.12
Due from res've ag'ts	101,502,861.58	94,017,603.31	97,871,517.06	83,885,126.94	80,488,831.45
Due from nat'l banks	36,624,001.39	41,291,015.24	45,770,715.59	39,695,309.47	48,100,842.62
Due from State banks	11,496,711.47	12,374,391.28	12,469,592.33	11,196,611.73	11,655,573.07
Real estate, etc	36,043,741.50	36,708,066.39	37,276,876.51	38,112,926.52	39,190,683.04
Current expenses	6,998,875.75	7,547,203.05	7,550,125.20	7,658,738.82	5,510,566.47
Premiums paid	8,741,028.77	8,680,370.84	8,563,262.27	8,376,659.07	8,626,112.16
Cash items	10,269,955.50	11,949,020.71	10,496,257.00	12,296,416.77	14,005,517.33
Clear'g-house exch'gs	62,768,119.19	94,877,796.52	63,896,271.31	97,383,687.11	112,995,317.55
National-bank notes	20,003,251.00	20,673,452.00	23,527,991.00	18,450,013.00	22,532,336.00
Fractional currency	2,309,919.73	2,187,186.69	2,283,898.92	2,224,943.12	2,392,668.74
Specie	33,365,863.58	32,569,969.26	22,326,207.27	21,240,945.23	22,436,761.04
Legal-tender notes	102,717,563.00	101,692,930.00	103,108,350.00	80,021,946.00	82,604,791.00
U.S. cert'fs of deposit	37,235,000.00	40,135,000.00	47,780,000.00	42,825,000.00	33,670,000.00
Dep. with U. S. Treas	.....	.....	91,250.00	20,349,950.15	21,043,084.36
Total	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

BANKS FROM OCTOBER, 1863, to OCTOBER, 1890—Continued.

1872.

Liabilities.	FEBRUARY 27. 1,814 banks.	APRIL 19. 1,843 banks.	JUNE 10. 1,853 banks.	OCTOBER 3. 1,919 banks.	DECEMBER 27 1,940 banks.
Capital stock	$464,081,744.00	$467,924,318.00	$470,543,301.00	$479,629,174.00	$482,606,252.00
Surplus fund	103,787,082.62	104,312,525.81	105,181,943.28	110,257,516.45	111,410,248.98
Undivided profits	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	56,762,411.89
Nat'l bank circulation	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State bank circulation	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,356,934.48
Individual deposits	593,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	598,114,679.26
U. S. deposits	7,114,893.47	6,355,722.95	6,993,014.77	7,853,772.41	7,863,894.93
Dep'ts U.S.dis.officers	5,024,699.44	3,416,371.16	5,463,953.48	4,563,833.79	5,136,597.74
Due to national banks	128,627,494.44	120,755,565.86	132,804,924.02	110,047,347.67	124,218,392.83
Due to State banks	39,025,165.44	35,005,127.84	39,878,826.42	35,789,083.82	34,794,963.37
Notes rediscounted	3,818,686.91	4,225,622.94	4,745,178.22	5,549,431.88	6,545,059.78
Bills payable	6,062,896.91	5,821,551.76	5,942,479.34	6,040,562.66	6,946,416.17
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

	FEBRUARY 28. 1,947 banks.	APRIL 25. 1,962 banks.	JUNE 13. 1,968 banks.	SEPTEMBER 12. 1,976 banks.	DECEMBER 26. 1,976 banks.
Capital stock	$484,551,811.00	$487,891,251.00	$490,109,891.00	$491,072,616.00	$490,266,611.00
Surplus fund	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l bank circulation	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State bank circulation	1,368,271.00	1,280,208.00	1,224,470.00	1,188,853.00	1,130,535.00
Dividends unpaid	1,465,993.60	1,462,336.77	1,400,491.90	1,402,547.89	1,269,474.74
Individual deposits	656,187,551.61	616,848,358.25	641,121,775.27	622,685,563.29	540,510,602.78
U. S. Deposits	7,044,848.34	7,880,057.73	8,691,001.95	7,829,327.73	7,680,375.26
Dep'ts U.S.dis.officers	5,835,696.60	4,425,750.14	6,416,275.10	8,098,560.13	4,705,593.36
Due to national banks	134,231,842.95	126,631,926.24	137,856,085.67	133,672,732.94	114,996,666.54
Due to State banks	38,124,803.85	35,036,433.18	40,741,788.47	39,298,148.14	36,598,076.29
Notes rediscounted	5,117,810.50	5,403,043.38	5,515,900.67	5,987,512.36	3,811,487.89
Bills payable	5,672,532.75	7,059,128.39	7,215,157.04	5,489,554.09	7,754,137.41
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27. 1,975 banks.	MAY 1. 1,978 banks.	JUNE 26. 1,983 banks.	OCTOBER 2. 2,004 banks.	DECEMBER 31. 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	51,484,437.32	51,477,629.33
Nat'l bank circulation	339,602,955.00	340,267,049.00	338,538,743.00	333,225,298.00	331,193,159.00
State bank circulation	1,078,988.00	1,049,286.00	1,009,021.00	964,567.00	860,417.00
Dividends unpaid	1,291,055.63	2,259,129.91	1,242,474.81	3,516,276.99	6,688,845.01
Individual deposits	595,350,334.90	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits	7,276,959.87	7,994,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep'ts U.S.dis.officers	5,034,624.46	3,297,689.24	3,238,639.20	3,927,828.27	3,579,722.94
Due to national banks	138,435,388.39	135,640,418.24	143,033,822.25	125,102,049.93	129,188,671.42
Due to State banks	48,112,223.40	48,683,924.34	50,227,426.18	50,718,007.87	51,629,602.36
Notes rediscounted	3,448,828.92	4,581,420.38	4,436,256.22	4,197,372.25	6,365,652.97
Bills payable	4,275,092.51	4,772,662.59	4,352,560.57	4,950,727.51	5,398,906.83
Total	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,439,638.46

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1. 2,029 banks.	MAY 1. 2,046 banks.	JUNE 30. 2,076 banks.	OCTOBER 1. 2,088 banks.	DECEMBER 17. 2,086 banks.
Loans and discounts	$956,485,939.35	$971,835,298.74	$972,926,532.14	$984,691,434.40	$962,571,807.70
Bonds for circulation	280,682,650.00	378,026,900.00	375,127,900.00	370,321,700.00	363,618,100.00
Bonds for deposits	14,492,200.00	14,372,200.00	14,147,200.00	14,097,200.00	13,981,500.00
U. S. bonds on hand	18,062,150.00	14,297,650.00	12,753,000.00	13,989,950.00	16,009,550.00
Other stocks and b'ds	28,268,841.69	29,102,197.10	32,010,316.18	33,505,045.15	31,657,960.52
Due from res've ag'ts	89,991,175.34	80,620,878.75	89,788,903.73	85,701,252.82	81,462,682.27
Due from nat'l banks	44,720,394.11	46,039,597.57	48,513,388.86	47,028,769.18	44,831,891.48
Due from State banks	12,724,243.97	12,094,086.39	11,625,647.15	11,963,768.90	11,895,551.08
Real estate, etc	39,430,952.12	40,312,285.99	40,969,020.49	42,366,647.65	41,583,311.94
Current expenses	7,790,581.86	7,706,760.42	4,992,044.34	7,841,213.05	9,218,455.47
Premiums paid	9,006,880.92	8,434,453.14	8,742,393.83	8,670,091.18	9,442,801.54
Cash items	11,734,762.42	13,122,145.88	12,433,100.43	12,758,872.03	11,238,725.72
Clear'g-house exch'gs	81,127,796.39	116,970,819.05	88,924,025.93	75,142,863.45	67,886,967.04
Bills of other banks	18,909,397.00	19,504,640.00	24,261,961.00	18,528,837.00	17,166,190.00
Fractional currency	3,008,592.12	2,702,326.44	2,620,504.26	2,595,631.78	2,901,023.10
Specie	16,667,106.17	10,620,361.64	18,9[illegible]9,582.30	8,050,329.73	17,070,905.90
Legal-tender notes	78,508,176.00	84,015,928.00	87,492,895.00	76,458,732.00	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	31,605,000.00
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. 2,091 banks.	MAY 12. 2,089 banks.	JUNE 30. 2,091 banks.	OCTOBER 2. 2,089 banks.	DECEMBER 22. 2,082 banks.
Loans and discounts	$950,205,555.62	$939,895,085.34	$933,686,530.45	$931,304,714.06	$929,066,408.42
Bonds for circulation	354,547,750.00	344,537,350.00	339,141,750.00	337,170,400.00	336,705,300.00
Bonds for deposits	14,216,500.00	14,128,000.00	14,328,000.00	14,698,000.00	14,757,000.00
U. S. bonds on hand	25,910,650.00	26,577,000.00	30,842,300.00	33,142,150.00	31,937,950.00
Other stocks and b'ds	30,425,430.43	30,965,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res've ag'ts	99,068,360.35	86,769,083.97	87,989,900.90	87,326,950.48	83,789,174.65
Due from nat'l banks	42,341,542.67	41,328,609.46	47,417,029.03	47,525,089.98	44,011,664.97
Due from State banks	11,180,562.15	11,262,193.96	10,989,597.95	12,061,283.08	12,415,841.97
Real estate, etc	41,937,617.25	42,183,958.78	42,722,415.27	43,121,942.01	43,498,445.49
Current expenses	8,296,207.85	6,820,573.35	5,025,549.38	6,987,644.46	9,818,422.88
Premiums paid	10,946,713.15	10,414,317.28	10,621,634.03	10,715,251.16	10,811,300.66
Cash items	9,517,868.86	9,693,186.37	11,724,592.67	12,043,139.68	10,658,709.26
Clear'g-house exch'gs	58,863,182.43	53,806,632.63	75,328,878.84	87,870,817.06	68,027,016.40
Bills of other banks	18,536,502.00	20,347,964.00	20,398,422.00	15,910,315.00	17,521,663.00
Fractional currency	3,215,594.30	2,771,886.26	1,987,897.44	1,417,203.66	1,146,741.94
Specie	29,077,345.85	21,714,594.36	25,218,469.92	21,360,767.42	32,999,647.89
Legal-tender notes	76,768,446.00	79,858,661.00	90,836,876.00	84,250,847.00	66,221,400.00
U. S. cert'fs of deposit	30,805,000.00	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. 2,083 banks.	APRIL 14. 2,073 banks.	JUNE 22. 2,078 banks.	OCTOBER 1. 2,080 banks.	DECEMBER 28. 2,074 banks.
Loans and discounts	$920,561,018.65	$911,946,833.88	$901,731,416.03	$891,920,593.54	$881,856,744.87
Bonds for circulation	337,590,700.00	339,658,100.00	337,754,100.00	336,810,950.00	343,869,550.00
Bonds for deposits	14,782,000.00	15,084,000.00	14,971,000.00	14,903,000.00	13,538,000.00
U. S. bonds on hand	31,988,650.00	32,964,250.00	32,344,050.00	30,088,700.00	28,479,800.00
Other stocks and b'ds	31,819,930.20	32,554,594.44	35,653,755.29	34,435,995.21	32,169,491.03
Due from res've ag'ts	88,698,308.85	84,942,718.41	82,132,099.96	73,284,133.12	75,960,087.27
Due from nat'l banks	44,844,616.88	42,027,778.81	44,567,303.63	45,217,246.82	44,123,924.97
Due from State banks	13,680,990.81	11,911,437.36	11,246,349.79	11,415,761.60	11,479,945.65
Real estate, etc	43,704,335.47	44,736,549.09	44,818,722.07	45,229,983.25	45,511,932.25
Current expenses	4,131,516.48	7,842,296.86	7,910,864.84	6,915,792.50	8,958,903.60
Premiums paid	10,991,714.50	10,494,505.12	10,320,674.34	9,219,174.62	8,841,939.09
Cash items	10,295,404.19	10,410,623.87	10,099,988.46	11,674,587.50	10,265,059.49
Clear'g-house exch'gs	81,117,889.04	85,159,422.74	57,861,481.13	74,525,215.89	64,664,415.01
Bills of other banks	18,418,727.00	17,942,693.00	20,182,948.00	15,531,467.00	20,312,692.00
Fractional currency	1,238,228.08	1,114,820.09	1,055,123.61	900,805.47	778,084.78
Specie	49,709,267.55	27,070,037.78	21,335,996.06	22,658,820.31	32,907,750.70
Legal-tender notes	72,689,710.00	72,351,573.00	78,004,386.00	66,920,684.00	70,568,248.00
U. S. cert's of deposit	25,470,000.00	32,100,000.00	44,430,000.00	32,410,000.00	26,515,000.00
Due from U. S. Treas	16,441,509.98	16,291,040.84	17,932,574.60	16,021,753.01	16,493,577.08
Total	1,818,174,517.68	1,796,603,275.29	1,774,352,833.81	1,741,084,663.84	1,737,295,145.79

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1886—Continued.

1875.

Liabilities.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,086 banks.	2,086 banks.
Capital stock	$496, 272, 901. 00	$498, 717, 143. 00	$501, 568, 563. 50	$504, 829, 769. 00	$505, 485, 867. 00
Surplus fund	131, 249, 079. 47	131, 604, 608. 66	133, 169, 094. 79	134, 356, 076. 41	133, 085, 422. 30
Undivided profits	51, 650, 243. 62	55, 907, 619. 95	52, 160, 104. 68	52, 964, 953. 50	59, 204, 957. 81
Nat'l bank circulation	324, 525, 349. 00	323, 321, 230. 00	318, 148, 406. 00	318, 350, 379. 00	314, 979, 451. 00
State bank circulation	824, 876. 00	815, 229. 00	786, 844. 00	772, 348. 00	752, 722. 00
Dividends unpaid	1, 601, 255. 48	2, 501, 742. 39	6, 105, 519. 34	4, 003, 534. 90	1, 353, 396. 80
Individual deposits	647, 735, 879. 69	695, 347, 677. 70	686, 478, 630. 48	664, 579, 619. 39	618, 517, 245. 74
U. S. deposits	7, 971, 932. 75	6, 797, 972. 00	6, 714, 328. 70	6, 507, 531. 59	6, 652, 556. 67
Dept's U.S.dis.officers	5, 330, 414. 16	2, 766, 387. 41	3, 459, 061. 80	4, 271, 195. 19	4, 232, 550. 87
Due to nat'onal banks	137, 735, 121. 44	127, 280, 034. 02	138, 914, 828. 39	129, 810, 681. 60	119, 843, 665. 44
Due to State banks	55, 294, 663. 84	53, 037, 582. 89	55, 714, 055. 18	49, 918, 530. 95	47, 948, 174. 56
Notes re-discounted	4, 841, 600. 20	5, 671, 031. 44	4, 261, 464. 45	5, 254, 453. 66	5, 257, 166. 61
Bills payable	4, 786, 436. 57	6, 679, 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, 793. 00	$499, 802, 232. 00	$497, 482, 016. 00
Surplus fund	133, 091, 739. 50	131, 795, 199. 94	131, 897, 197. 21	132, 202, 282. 00	131, 390, 664. 67
Undivided profits	51, 177, 031. 26	49, 039, 278. 75	46, 609, 341. 51	46, 445, 215. 59	52, 327, 715. 08
Nat'l bank circulation	307, 476, 155. 00	300, 252, 085. 00	294, 444, 678. 00	291, 544, 020. 00	292, 011, 575. 00
State bank circulation	714, 539. 00	667, 060. 00	658, 938. 00	628, 847. 00	608, 548. 00
Dividends unpaid	1, 405, 829. 06	2, 325, 523. 51	6, 116, 679. 30	3, 848, 705. 64	1, 286, 540. 28
Individual deposits	620, 674, 211. 05	612, 355, 096. 59	641, 432, 886. 08	651, 385, 210. 19	619, 350, 223. 06
U. S. deposits	6, 606, 394. 90	8, 493, 878. 18	7, 667, 722. 97	7, 256, 801. 42	6, 727, 155. 14
Dept's U.S.dis.officers	4, 313, 915. 45	2, 505, 273. 30	3, 392, 939. 48	3, 746, 781. 58	4, 749, 615. 39
Due to national banks	139, 407, 880. 06	127, 880, 045. 04	131, 702, 164. 87	131, 535, 969. 04	122, 351, 818. 00
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	1,827,265,267. 61	1, 787, 497, 693. 76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Capital stock	$493, 634, 611. 00	$489, 684, 645. 00	$481, 044, 771. 00	$479, 467, 771. 00	$477, 128, 771. 00
Surplus fund	130, 224, 169. 02	127, 793, 320. 52	124, 714, 072. 93	122, 776, 121. 24	121, 618, 455. 32
Undivided profits	37, 456, 530. 32	45, 609, 418. 27	39, 508, 351. 70	44, 572, 678. 72	51, 530, 910. 18
Nat'l bank circulation	292, 851, 351. 00	294, 710, 313. 00	290, 002, 057. 00	291, 874, 236. 00	290, 240, 475. 00
State bank circulation	581, 242. 00	535, 963. 00	521, 611. 00	481, 738. 00	470, 540. 00
Dividends unpaid	2, 448, 909. 70	1, 853, 974. 79	1, 398, 101. 52	3, 623, 703. 43	1, 404, 173. 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, 096. 96	7, 584, 267. 72	7, 187, 431. 67	7, 972, 714. 75	6, 529, 031. 09
Dept's U.S.dis.officers	3, 108, 516. 55	3, 076, 878. 70	3, 710, 167. 20	2, 376, 983. 02	3, 789, 759. 43
Due to national banks	130, 293, 566. 36	125, 422, 444. 43	121, 443, 601. 23	115, 028, 954. 38	115, 773, 660. 58
Due to State banks	49, 965, 770. 27	48, 604, 820. 09	48, 352, 583. 90	46, 577, 439. 88	44, 807, 958. 79
Notes re-discounted	4, 000, 063. 82	3, 985, 459. 75	2, 953, 128. 58	3, 791, 219. 47	4, 654, 784. 51
Bills payable	6, 483, 320. 92	5, 969, 241. 94	6, 249, 426. 88	6, 137, 116. 83	5, 843, 107. 03
Total	1,818,174,517. 68	1,796,603,275. 29	1,774,352,833. 81	1,741,084,663. 84	1, 737, 295, 145. 79

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

Resources.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Loans and discounts	$854,750,708.87	$847,620,392.49	$835,078,133.13	$833,988,450.59	$826,017,451.87
Bonds for circulation	343,871,350.00	345,256,350.00	347,332,100.00	347,556,650.00	347,812,300.00
Bonds for deposits	13,329,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand	34,881,600.00	33,615,700.00	40,479,900.00	46,785,600.00	44,255,850.00
Other stocks and b'ds	34,674,307.21	34,697,320.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res've agt's	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks	39,692,105.87	40,545,522.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,316.30	12,314,698.11	12,259,856.09
Real estate, etc	45,792,363.73	45,901,536.93	46,153,409.35	46,702,476.26	46,728,147.36
Current expenses	7,786,572.42	7,239,365.78	4,718,618.66	6,272,566.73	7,608,128.83
Premiums paid	7,806,252.00	7,574,255.95	7,335,454.49	7,134,735.68	6,978,768.71
Cash items	10,107,583.76	10,989,440.78	11,525,376.07	10,982,432.89	9,985,004.21
Clear'g-house exch'gs	66,498,965.23	95,525,134.28	87,498,287.82	82,372,537.88	61,998,286.11
Bills of other banks	16,250,569.00	18,363,335.00	17,063,576.00	16,929,721.00	19,392,281.00
Fractional currency	697,398.86	661,044.69	610,084.25	515,661.04	496,864.34
Specie	54,729,558.02	46,023,756.06	29,251,469.77	30,688,606.59	34,355,250.36
Legal-tender notes	64,034,972.00	67,245,975.00	71,643,402.00	64,428,600.00	64,672,762.00
U. S. cert'fs of deposit	20,605,000.00	20,995,000.00	36,905,000.00	32,690,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,364,030.47	16,798,667.62	16,543,674.36	17,940,918.34
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Loans and discounts	$823,906,765.68	$814,653,422.69	$835,875,012.36	$878,503,097.45	$933,543,661.93
Bonds for circulation	347,118,300.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,677,500.00
Other stocks and b'ds	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res've ag'ts	77,925,068.68	74,003,830.40	93,443,463.95	107,023,546.81	102,742,452.54
Due from nat'l banks	44,161,948.46	39,143,388.90	48,192,531.93	46,692,994.78	55,352,459.82
Due from State banks	11,892,540.26	10,535,252.99	11,258,520.45	13,630,772.63	14,425,072.00
Real estate, etc	47,091,964.70	47,461,614.54	47,796,108.26	47,817,169.36	47,992,332.99
Current expenses	4,033,024.67	6,693,668.43	6,913,430.46	6,111,256.56	7,474,082.10
Premiums paid	6,366,048.85	6,609,390.80	5,674,497.80	4,332,419.63	4,150,836.17
Cash items	13,564,550.25	10,011,294.64	10,209,982.43	11,306,132.48	10,377,272.77
Clear'g-house exch'gs	100,035,237.82	63,712,445.55	83,152,359.49	112,964,964.25	112,172,677.95
Bills of other banks	19,535,588.00	17,068,505.00	16,685,484.00	16,707,550.00	16,406,218.00
Fractional currency	475,538.50	467,177.47	446,217.26	396,065.06	374,227.02
Specie	41,499,757.32	41,148,563.41	42,333,287.44	42,173,731.23	79,013,041.59
Legal-tender notes	70,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert'fs of deposit	28,915,000.00	21,885,000.00	25,180,000.00	26,770,000.00	10,860,000.00
Due from U. S. Treas.	17,175,435.13	17,029,121.31	16,620,986.20	17,029,065.45	17,054,816.40
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Loans and discounts	$974,295,360.70	$992,970,823.10	$994,712,646.41	$1,040,977,267.53	$1,071,356,141.79
Bonds for circulation	361,901,700.00	361,274,650.00	359,512,050.00	357,789,350.00	358,042,550.00
Bonds for deposits	14,917,000.00	14,722,000.00	14,727,000.00	14,827,000.00	14,726,500.00
U. S. bonds on hand	36,798,600.00	29,509,600.00	28,605,800.00	28,793,400.00	25,016,400.00
Other stocks and b'ds	41,223,583.33	42,494,927.73	44,947,345.75	48,863,150.22	48,628,372.77
Due from res've agt's	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.79	126,155,014.40
Due from nat'l banks	53,230,634.03	54,493,465.09	56,578,444.69	63,023,796.84	69,079,326.15
Due from State banks	14,501,152.51	13,293,775.94	13,861,582.77	15,881,197.74	17,111,241.03
Real estate, etc	47,845,915.77	47,808,207.09	47,979,244.53	48,045,832.54	47,784,46[illegible],47
Current expenses	6,404,743.54	7,007,404.19	6,778,829.19	6,386,182.01	4,442,440.02
Premiums paid	3,908,059.27	3,791,703.33	3,702,354.60	3,488,470.11	3,288,602.63
Cash items	10,320,274.51	9,857,645.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs	166,736,402.64	99,357,056.41	122,390,409.45	121,095,249.72	229,733,904.59
Bills of other banks	15,369,257.00	21,064,504.00	21,908,193.00	18,210,943.00	21,549,367.00
Fractional currency	397,187.23	395,747.67	387,226.13	367,171.73	389,921.75
Specie	89,442,051.75	86,429,732.21	99,506,505.26	109,346,509.49	107,172,960.92
Legal-tender notes	55,229,408.00	61,048,941.00	64,470,717.00	56,640,458.00	59,216,934.00
U. S. cert'fs of deposit	10,760,000.00	7,890,000.00	12,510,000.00	7,655,000.00	6,150,000.00
Due from U. S. Treas.	16,994,381.37	17,226,060.01	16,999,083.78	17,103,866.00	17,125,822.37
Total	2,038,066,498.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock	$473, 952, 541. 00	$471, 971, 627. 00	$470, 393, 366. 00	$466, 147, 436. 00	$464, 874, 996. 00
Surplus fund	120, 870, 290. 10	119, 231, 126. 13	118, 178, 530. 75	116, 897, 779. 98	116, 402, 118. 84
Undivided profits	45, 040, 851, 85	43, 938, 961. 98	40, 482, 522. 64	40, 936, 213. 58	44, 040, 171. 84
Nat'l bank circulat'n	300, 926, 284. 00	301, 884, 704. 00	299, 621, 059. 00	301, 888, 092. 00	303, 324, 733. 00
State bank circulat'n	439, 339. 00	426, 504. 00	417, 808. 00	413, 913. 00	400, 715. 00
Dividends unpaid	1, 207, 472. 68	1, 930, 669. 58	5, 466, 350. 52	3, 118, 389. 91	1, 473, 784. 86
Individual deposits	602, 882, 585. 17	625, 479, 771. 12	621, 632, 160. 06	620, 236, 176. 82	598, 805, 775. 56
U. S. deposits	7, 243, 253. 29	13, 811, 474. 14	22, 686, 619. 67	41, 654, 812. 08	40, 269, 825. 72
Dep's U. S. dis. officers	3, 004, 064. 90	2, 392, 281. 61	2, 903, 531. 99	3, 342, 794. 73	3, 451, 436. 56
Due to national banks	123, 239, 448. 50	109, 720, 396. 70	117, 845, 495. 88	122, 496, 513. 92	120, 261, 774. 54
Due to State banks	43, 979, 239, 39	44, 006, 551, 05	43, 360, 527. 86	42, 636, 703. 42	41, 767, 755. 07
Notes re-discounted	2, 465, 390. 79	2, 834, 012. 00	2, 453, 839. 77	3, 007, 324, 85	3, 228, 132. 93
Bills payable	4, 215, 196. 23	4, 270, 879. 74	5, 022, 894. 37	4, 502, 982. 92	4, 525, 617. 45
Total	1,729,465,956. 90	1,741,898,959. 05	1,750,464,706. 51	1,767,279,133. 21	1,742, 826, 837. 37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Capital stock	$462, 031, 396. 00	$455, 611, 362. 00	$455, 244, 415. 00	$454, 067, 365. 00	$454, 498, 515. 00
Surplus fund	116, 200, 863. 52	114, 823, 316. 49	114, 321, 375. 87	114, 786, 528. 10	115, 429, 031. 93
Undivided profits	36, 836. 269. 21	40, 812, 777. 59	45, 802, 845. 82	41, 300, 941. 40	47, 573, 820. 75
Nat'l bank circulat'n	303, 506, 470. 00	304, 467, 139. 00	307, 328, 695. 00	313, 786, 342. 00	321, 949. 154. 00
State bank circulat'n	388, 368. 00	352. 452. 00	339, 927. 00	325, 954. 00	322, 502. 00
Dividends unpaid	5, 816, 348. 82	2, 158, 516. 79	1, 309, 059. 13	2, 658, 337. 46	1, 305, 480. 45
Individual deposits	643, 337, 745. 26	598, 822, 694. 02	648, 934, 141. 42	719, 737, 568. 89	755, 459, 966. 01
U. S. deposits	59, 701, 222. 90	303, 463, 505. 69	248, 421, 340. 25	11, 018, 862. 74	6, 923, 323. 97
Dep's U. S. dis. officers	3, 556, 801. 25	2, 689, 189. 44	3, 682, 320. 67	3, 469, 000. 02	3, 893, 217. 43
Due to national banks	118, 311, 635. 60	110, 481, 176. 98	137, 360, 091. 60	149, 200, 257. 16	152, 484, 079. 44
Due to State banks	44, 035, 787. 56	43, 709, 770. 14	50, 403, 064. 54	52, 022, 453. 99	59, 232, 391. 93
Notes re-discounted	2, 926, 434. 95	2, 224, 491. 91	2, 226, 396. 39	2, 205, 015. 54	2, 116, 484. 47
Bills payable	3, 942, 659. 18	4, 452, 544. 48	4, 510, 876. 47	4, 208, 201. 89	4, 041, 649. 70
Total	1,800,592,002. 25	1,984,068,936. 53	2,019,884,549. 16	1,868,787,428. 19	1,925,229,617. 08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Capital stock	$454, 548, 585. 00	$456, 097, 935. 00	$455, 909, 565. 00	$457, 553, 985. 00	$458, 540, 085. 00
Surplus fund	117, 044, 043. 03	117, 299, 350. 09	118, 102, 014. 11	120, 518, 583. 43	121, 824, 629. 03
Undivided profits	42, 863, 804. 95	48, 226, 087. 61	50, 443, 635, 45	46, 139, 690. 24	47, 946, 741. 64
Nat'l bank circulat'n	320, 303, 874. 00	320, 759, 472. 00	318, 088, 562. 00	317, 350, 036. 00	317, 484, 496. 00
State bank circulat'n	303, 452. 00	299, 790. 00	290, 738. 00	271, 045. 00	258, 499. 00
Dividends unpaid	1, 365, 001. 91	1, 542, 447. 98	1, 330, 179. 85	3, 452, 504. 17	6, 198, 238. 38
Individual deposits	848, 926, 599. 86	791, 555, 059. 63	833, 701, 034. 20	873, 537, 637. 07	1, 006, 452, 852. 82
U. S. deposits	7, 856, 791. 97	7, 925, 988. 37	7, 689, 905. 47	7, 548, 538. 67	7, 898, 100. 94
Dep's U. S. dis. officers	3, 069, 880. 74	3, 220, 606. 64	3, 026, 757. 34	3, 344, 386. 62	3, 489, 501. 01
Due to national banks	170, 245, 061. 08	157, 209, 759. 14	171, 462, 131. 23	192, 124, 705. 10	192, 413, 295. 78
Due to State banks	65, 439, 334. 51	63, 317, 107. 96	67, 938, 795. 35	75, 735, 677. 06	71, 185, 817. 08
Notes re-discounted	1, 918, 788. 88	2, 616, 900. 55	2, 258, 544. 72	3, 178, 232. 50	3, 354, 697. 18
Bills payable	4, 181, 280. 53	4, 529, 967. 98	5, 260, 417. 43	5, 031, 604. 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

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11. 2,094 banks.	MAY 6, 2,102 banks.	JUNE 30. 2,115 banks.	OCTOBER 1. 2,132 banks.	DECEMBER 31. 2,164 banks.
Loans and discounts	$1,073,786,749.70	$1,093,649,382.18	$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	62,663,218.93
Due from res've 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	147,761,543.96	196,633,558.01	143,960,236.84	189,222,255.95	217,214,627.10
Bills of other banks	17,733,032.00	25,120,933.00	21,631,932.00	17,732,712.00	24,190,534.00
Fractional currency	386,569.63	386,950.21	372,140.23	373,945.96	366,361.52
Specie	105,156,195.24	122,628,562.08	128,638,927.50	114,334,736.12	113,680,639.60
Legal-tender notes	52,156,439.00	62,516,296.00	58,728,713.00	53,158,441.00	60,104,387.00
U. S. cert's of deposit	6,120,000.00	8,015,000.00	9,540,000.00	6,740,000.00	7,930,000.00
Due from U. S. Treas.	17,015,269.83	18,456,600.14	17,251,868.22	17,472,595.96	18,097,923.40
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

	MARCH 11. 2,187 banks.	MAY 19. 2,224 banks.	JULY 1. 2,239 banks.	OCTOBER 3. 2,269 banks.	DECEMBER 30. 2,308 banks.
Loans and discounts	$1,182,661,609.53	$1,189,094,830.35	$1,208,932,655.92	$1,243,203,210.08	$1,230,456,213.97
Bonds for circulation	367,333,700.00	360,153,800.00	355,789,550.00	357,631,750.00	357,047,650.00
Bonds for deposits	16,093,000.00	15,920,000.00	15,920,000.00	16,111,000.00	16,344,000.00
U. S. bonds on hand	28,523,450.00	29,662,700.00	27,242,550.00	21,314,750.00	15,492,150.00
Other stocks and b'ds	64,430,686.18	65,274,999.32	66,691,399.56	66,168,916.64	66,998,620.36
Due from res've agt's	117,452,719.75	121,189,945.23	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	3,030,464.69	7,238,270.17	5,139,505.53
Premiums paid	3,762,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,595.82
Cash items	13,308,120.70	12,295,256.96	20,166,927.35	14,784,025.21	16,281,315.67
Clear'g-house exch'gs	162,088,077.94	107,270,094.71	159,114,220.08	208,366,540.08	155,951,194.81
Bills of other banks	19,440,089.00	25,226,186.00	21,405,758.00	20,689,425.00	25,344,775.00
Fractional currency	389,508.07	390,236.36	373,725.83	396,367.64	401,314.70
Specie	109,984,111.04	112,415,806.73	111,694,262.54	102,857,778.27	106,427,159.40
Legal-tender notes	56,633,572.00	65,969,522.00	64,019,518.00	63,313,517.00	68,478,421.00
U.S. cert's of deposit	9,445,000.00	10,395,000.00	11,045,000.00	8,645,000.00	8,475,000.00
Due from U. S. Treas.	17,720,701.07	17,099,385.14	16,830,407.40	17,161,367.94	17,954,069.42
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

	MARCH 13. 2,343 banks.	MAY 1. 2,375 banks.	JUNE 22. 2,417 banks.	OCTOBER 2. 2,501 banks.	DECEMBER 31. 2,529 banks.
Loans and discounts	$1,249,114,879.43	$1,262,339,981.87	$1,285,591,902.19	$1,309,244,781.64	$1,307,491,250.34
Bonds for circulation	354,746,500.00	354,480,250.00	354,002,900.00	351,412,850.00	345,595,800.00
Bonds for deposits	16,799,000.00	16,949,000.00	17,116,000.00	17,081,000.00	16,846,000.00
U. S. bonds on hand	17,850,100.00	15,870,600.00	16,978,150.00	13,593,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.67	68,340,590.79	68,552,073.03	71,114,031.11	71,609,421.62
Due from res've ag'ts	121,024,154.60	109,306,823.23	126,646,954.62	124,918,728.71	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	49,510,760.35
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	103,607,266.32	115,354,394.62	107,817,983.53	114,276,158.04
Legal-tender notes	69,848,068.00	68,256,468.00	73,832,458.00	70,672,997.00	80,559,796.00
U.S. cert's of deposit	8,405,000.00	8,420,000.00	10,685,000.00	9,970,000.00	10,840,000.00
Due from U. S. Treas.	16,726,451.30	17,497,694.31	17,407,906.20	16,586,712.60	16,865,938.85
Total	2,298,918,165.11	2,360,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890—Continued.

1881.

Liabilities.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Capital stock	$458, 254, 935. 00	$459, 039, 205. 00	$460, 227, 835. 00	$463, 821, 985. 00	$465, 859, 835. 00
Surplus fund	122, 470, 996. 73	124, 405, 926. 91	126. 679, 517. 97	128, 140, 617. 75	129, 867, 493. 92
Undivided profits	54, 072, 225. 49	54, 906, 090. 47	54, 684, 137. 16	56, 372, 190. 92	54, 221, 816. 10
Nat'l bank circulation	298, 590, 802. 00	309, 737, 193. 00	312, 223, 352. 00	320, 200, 069. 00	325, 018, 161. 00
State bank circulat'n	252, 765. 00	252, 647. 00	242, 967. 00	244, 399. 00	241, 701. 00
Dividends unpaid	1, 402, 118. 43	2, 617, 134. 37	5, 871, 595. 59	3, 836, 445. 84	6, 372, 737. 13
Individual deposits	933, 392, 430. 75	1, 027, 040, 514. 10	1, 031, 731, 043. 42	1, 070, 997, 431. 71	1, 102, 679, 163. 71
U. S. deposits	7, 381, 149. 25	9, 504, 081. 25	8, 971, 826. 73	8, 476, 689. 74	8, 796, 678. 73
Dep's U. S. dis. officers	3, 839, 324. 77	3, 371, 512. 48	3, 272, 610. 45	3, 631, 803. 41	3, 595, 726. 83
Due to national banks	181, 677, 285. 37	191, 250, 091. 90	223, 503, 034. 19	205, 862, 945. 80	197, 252, 326. 01
Due to State banks	71, 579, 477. 47	80, 700, 506. 06	91, 035, 599. 65	89, 047, 471. 00	79, 380, 429. 38
Notes re-discounted	2, 616, 203. 05	2, 908, 370. 45	2, 220, 053. 02	3. 091, 165. 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.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Capital stock	$469, 390, 232. 00	$473, 819, 124. 00	$477, 184, 390. 00	$483, 104, 213. 00	$484, 883, 492. 00
Surplus fund	130, 924, 139. 66	129, 233, 358. 24	131, 079, 251. 16	131, 977, 450 77	135, 930, 969. 31
Undivided profits	60, 475, 764. 98	62, 345, 199. 19	52, 128, 817. 73	61, 180, 310. 53	55, 343, 816. 94
Nat'l bank circulation	323, 651, 577. 00	315, 671, 236. 00	308, 921, 898. 00	314, 721, 215. 00	315, 230, 925. 00
State bank circulat'n	241, 527. 00	241, 319. 00	235, 173. 00	221, 177. 00	207, 273. 00
Dividends unpaid	1, 418, 119. 12	1, 950, 554. 88	6, 634, 372. 20	3, 153, 836. 30	6, 805, 057. 82
Individual deposits	1, 036, 595, 098. 20	1, 001, 687, 693. 74	1, 066. 707, 248. 75	1, 122, 472, 682. 46	1, 066, 901, 719. 85
U. S. deposits	8, 853, 242. 16	9, 741, 133. 36	9, 817, 224. 44	8, 817, 411. 21	9, 622, 303. 56
Dep's U. S. dis. officers	3, 372, 363. 96	3, 493, 252. 88	2, 867, 385. 63	3, 627, 846. 72	3, 786, 262. 20
Due to national banks	187, 433, 824. 90	192, 067, 865. 26	194, 868, 025. 46	180, 075, 749. 77	194, 491, 260. 60
Due to State banks	78, 359, 675. 85	78, 911, 787. 20	84, 066, 023. 66	79, 885, 652. 22	77, 031, 165. 82
Notes re-discounted	3, 912, 992. 38	3, 754, 044. 38	4, 195, 210. 99	5, 747, 614. 68	6, 703, 164. 45
Bills payable	4, 428, 531. 51	5, 008, 343. 00	5, 637, 665. 88	4, 848, 517. 18	3, 856, 056. 54
Total	2, 309, 057, 088. 72	2, 277, 924, 911. 13	2, 344, 342, 686. 90	2, 399, 833, 676. 84	2, 360, 793, 467 09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock	$490, 456, 932. 00	$493, 963, 069. 00	$500, 298, 312. 00	$509, 699, 787. 00	$511, 837, 575. 00
Surplus fund	136, 922, 884. 44	137, 775, 004. 39	138, 331, 902. 06	141, 991, 789. 18	144, 800, 252. 13
Undivided profits	59, 340, 913. 64	60, 739, 878. 85	68, 354, 157. 15	61, 560, 652. 04	58, 787, 945. 91
Nat'l bank circulation	312, 778, 053. 00	313, 549, 993. 00	311, 963, 302. 00	310, 517, 857. 00	304, 944. 131. 00
State bank circulat'n	206, 779. 00	198, 162. 00	189, 253. 00	184, 357. 00	181, 121. 00
Dividends unpaid	1, 389, 092. 96	2, 849, 629. 87	1, 454, 232. 01	3, 229, 226. 31	7, 082, 682. 28
Individual deposits	1, 004, 111, 400. 55	1, 067, 962, 238. 35	1, 043, 137, 763. 11	1, 049, 437, 700. 57	1, 106, 453, 008. 23
U. S. deposits	9, 613, 873. 33	11, 624, 894. 57	10, 130, 757. 88	10, 183, 196 95	10 026, 777. 79
Dep's U. S. dis. officers	3, 787, 225. 31	3, 618, 114. 79	3, 743, 326. 56	3, 980, 259. 28	3, 768, 862. 04
Due to national banks	191, 296, 859. 14	180, 445, 876. 92	194, 150, 676. 43	186, 828. 676. 27	200, 867, 280. 06
Due to State banks	80, 251, 968. 26	78, 544, 128. 82	84, 744, 666. 35	83, 602, 073. 01	84, 776, 421. 60
Notes re-discounted	5, 101, 458. 69	5, 557, 183. 69	5, 197, 514. 12	7, 387, 537. 40	8, 248, 562. 67
Bills payable	3, 660, 724. 79	3, 364, 061. 60	3, 137, 259. 77	4, 053, 252. 81	4, 106, 297. 78
Total	2, 298, 918, 165. 11	2, 360, 192, 235. 85	2, 364, 833. 122. 44	2, 372, 656, 364. 82	2, 445, 880, 917. 49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

Resources.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 30.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Loans and discounts	$1,321,548,289.62	$1,333,433,230.54	$1,269,862,935.96	$1,245,294.093.37	$1,234,202,226.44
Bonds for circulation	339,816,150.00	337,342,900.00	334,346,350.00	327,435,000.00	317,586,050.00
Bonds for deposits	16,850,000.00	17,135,000.00	17,060,000.00	16,840,000.00	16,740,000.00
U. S. bonds on hand	18,672,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.60	73,424,815.97	72,572,306.93	71,363,477.46	73,449,352.07
Due from res've ag'ts	138,705,012.74	122,491,957.98	95,247,152.62	111,993,019.65	121,161,976.80
Due from nat'l banks	64,638,322.58	68,031,209.90	64,891,670.13	66,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,500.91	15,833,982.98	18,329,912.01
Real estate, etc	49,418,805.02	49,667,126.87	50,149,083.90	49,900,886.91	49,889,936.06
Current expenses	7,813,880.56	8,054,296.82	8,866,558.09	6,913,508.85	9,670,996.14
Premiums paid	9,742,601.42	9,826,386.76	10,605,343.49	11,632,631.68	11,923,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's	.....	.....	10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'gs	68,403,373.30	83,531,472.58	69,498,913.13	66,257,118.15	75,195,955.95
Bills of other banks	23,485,124.00	26,525,120.00	23,386,695.00	23,258,854.00	22,377,965.00
Fractional currency	491,067.76	489,802.51	473,046.66	469,023.89	456,778.26
Specie	122,080,127.33	114,744,707.09	109,661,682.11	128,609,474.73	139,747,079.53
Legal-tender notes	75,847,095.00	77,712,628.00	76,917,212.00	77,044,659.00	76,369,555.00
U. S. cert's of deposit	14,045,000.00	11,990,000.00	9,870,000.00	14,200,000.00	19,040,000.00
Due from U. S. Treas.	16,465,785.66	17,468,976.58	17,022,999.34	17,739,906.28	15,442,306.52
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Loans and discounts	$1,232,327,453.69	$1,241,450,649.79	$1,257,655,547.92	$1,306,143,990.46	$1,343,517,559.96
Bonds for circulation	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposits	16,815,000.00	16,740,000.00	17,607,000.00	17,457,000.00	18,012,000.00
U. S. bonds on hand	14,607,650.00	14,769,250.00	14,588,800.00	14,329,400.00	12,665,750.00
Other stocks and b'ds	75,152,919.35	75,019,208.99	77,249,159.42	77,495,230.25	77,533,841.38
Due from res've ag'ts	136,462,273.26	130,903,103.77	132,733,904.34	138,378,515.15	139,239,444.80
Due from nat'l banks	66,442,054.87	67,866,656.57	77,220,972.29	78,967,697.86	79,452,309.67
Due from State banks	17,572,822.65	17,348,938.11	17,180,008.46	17,987,891.44	18,553,946.46
Real estate, etc	49,699,501.42	49,886,378.87	50,729,896.08	51,293,801.16	51,963,062.01
Current expenses	7,877,320.27	7,096,268.06	3,533,759.49	6,853,392.72	9,416,971.01
Premiums paid	12,330,437.60	12,358,982.70	12,690,663.41	12,511,333.41	11,802,199.86
Cash items	11,228,856.82	11,276,626.48	17,214,373.52	14,347,579.53	12,810,187.64
Cl'g-house loan cert's	1,530,000.00	1,430,000.00	1,380,000.00	1,110,000.00	630,000.00
Clear'g-house exc'gs	59,085,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks	22,013,314.00	26,217,171.00	23,465,388.00	23,052,765.00	23,178,052.00
Fractional currency	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars	.....	.....	.....	1,605,763.69	1,670,961.77
Specie	167,115,873.67	177,433,119.30	177,612,492.02	174,872,572.54	165,354,352.37
Legal-tender notes	71,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U. S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U. S. Treas.	15,079,935.80	15,473,270.84	14,617,897.02	14,897,114.24	14,981,021.79
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Loans and discounts	$1,367,705,252.80	$1,398,552,099.71	$1,421,547,199.22	$1,450,957,054.93	$1,470,157,681.13
Bonds for circulation	296,661,400.00	279,414,400.00	270,315,850.00	258,498,950.00	228,384,350.00
Bonds for deposits	18,637,000.00	18,810,000.00	19,984,900.00	20,105,900.00	21,040,900.00
U. S. bonds on hand	16,580,050.00	12,535,550.00	14,368,950.00	12,326,500.00	10,576,200.00
Other stocks and b'ds	80,227,388.98	83,347,119.93	82,439,901.64	81,825,266.40	81,431,000.66
Due from res've ag'ts	142,805,686.91	133,027,136.53	143,715,221.45	140,764,579.01	142,117,979.28
Due from nat'l banks	76,933,579.67	77,632,198.47	78,091,411.58	80,526,615.77	88,271,697.96
Due from State banks	18,834,235.88	17,720,924.26	18,387,215.76	20,140,256.27	21,465,427.08
Real estate, etc	52,262,718.07	53,117,564.42	53,834,583.58	54,090,070.94	54,763,530.37
Current expenses	7,705,850.57	8,684,672.33	5,837,175.21	7,438,741.12	10,283,007.79
Premiums paid	12,237,689.15	13,298,269.23	13,641,463.72	14,303,529.55	15,160,621.67
Cash items	15,135,538.48	12,181,455.80	10,408,981.58	13,277,169.64	13,218,973.44
Cl'g-house loan cert's	505,000.00	205,000.00	85,000.00	.....	.....
Clear'g-house exc'gs	99,923,656.84	76,140,330.60	62,474,605.90	95,536,941.15	70,525,126.92
Bills of other banks	20,503,303.00	25,129,938.00	21,602,661.00	22,734,085.00	26,132,330.00
Fractional currency	470,175.18	452,361.34	451,308.89	434,220.93	447,833.09
Trade dollars	1,681,530.65	1,713,384.35	1,857,041.56	1,889,794.55	1,827,364.20
Specie	171,615,919.39	157,459,870.49	149,000,492.10	156,387,696.00	166,983,556.01
Legal-tender notes	67,014,886.00	79,656,788.00	64,039,751.00	62,812,322.00	67,739,828.00
U. S. cert's of deposit	12,430,000.00	11,850,000.00	8,115,000.00	5,855,000.00	6,195,000.00
5% fund with Treas.	12,953,248.20	12,198,526.43	11,868,912.52	11,358,014.97	10,056,128.39
Due from U. S. Treas.	1,513,019.67	1,416,892.00	1,599,303.36	2,592,042.94	975,376.96
Total	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,854,751.17	2,507,753,912.95

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890—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, 697, 487. 21	63, 234, 237. 62	70, 711, 369. 95
Nat'l bank circulati'n	298, 791, 610. 00	297, 506, 243. 00	295, 175, 334. 00	289, 775, 123. 00	280, 197, 043. 00
State bank circulati'n	180, 589. 00	180, 576. 00	179, 666. 00	179, 653. 00	174, 645. 00
Dividends unpaid	1, 422, 901. 91	1, 415, 889. 58	1, 384, 686. 71	3, 686, 160. 33	1, 331, 421. 54
Individual deposits	1, 046, 050, 167. 90	1, 060, 778, 388. 06	979, 020, 349. 63	975, 243, 795. 14	987, 649, 055. 68
U. S. deposits	9, 956, 875. 24	11, 233, 495. 77	10, 530, 759. 44	10, 367, 909. 92	10, 655, 803. 72
Dep's U. S. dis. offic'rs	3, 856, 461. 66	3, 588, 980. 50	3, 664, 326. 13	3, 703, 804. 34	3, 749, 969. 85
Due to national banks	207, 461, 179. 63	192, 868, 942. 31	155, 785, 354. 44	173, 979, 149. 80	187, 296, 348. 30
Due to State banks	88, 466, 363. 89	86, 778, 138. 85	70, 480, 617. 11	72, 408, 206. 85	72, 572, 384. 43
Notes re-discounted	6, 234, 202. 32	7, 299, 284. 58	11, 343, 505. 55	11, 008, 595. 07	8, 433, 724. 67
Bills payable	2, 968, 740. 50	3, 193, 635. 20	4, 262, 244. 57	4, 580, 862. 15	3, 415, 524. 07
Cl'g-house loan cert's	.....	.....	11, 895, 000. 00	.....	.....
Total	2, 390, 500. 638. 51	2, 396, 813, 834. 92	2, 282, 598, 742. 96	2, 279, 493, 880. 07	2, 297, 143, 474. 27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock	$524, 255, 151. 00	$525, 195, 577. 00	$526, 273, 602. 00	$527, 524, 410. 00	$529, 360, 725. 0
Surplus fund	145, 907, 800. 02	145, 103, 776. 01	146, 523, 799. 94	146, 624, 642. 06	150, 155, 549. 52
Undivided profits	60, 296, 452. 56	60, 184, 358. 12	52, 229, 946. 61	59, 335, 519. 11	69, 229, 645. 82
Nat'l bank circulati'n	274, 054, 157. 00	273, 703, 047. 00	269, 147, 690. 00	268, 869, 597. 00	267, 430, 837. 00
State bank circulati'n	162, 581. 00	144, 498. 00	144, 489. 00	136, 898. 00	133, 932. 00
Dividends unpaid	1, 301, 937. 73	2, 577, 236. 08	6, 414, 263. 98	3, 508, 325. 38	1, 360, 977. 27
Individual deposits	996, 501, 647. 40	1, 035, 802, 188. 56	1, 106, 376, 516. 80	1, 102, 372, 450. 35	1, 111, 429, 914. 98
U. S. deposits	11, 006, 919. 47	11, 690, 707. 52	10, 995, 974. 68	11, 552, 621. 98	12, 058, 768. 36
Dep's U. S. dis. offic'rs	2, 039, 646. 40	3, 330, 522. 76	3, 027, 218. 02	2, 714, 399. 37	3, 005, 783. 11
Due to national banks	205, 877, 203. 09	199, 081, 104. 46	203, 932, 800. 05	213, 534, 905. 08	216, 564, 533. 96
Due to State banks	82, 190, 567. 43	81, 966, 092. 25	88, 847, 454. 78	86, 115, 061. 25	85, 060, 162. 27
Notes re-discounted	6, 299, 722. 15	5, 736, 012. 02	5, 864, 000. 85	8, 432, 792. 64	9, 932, 828. 24
Bills payable	1, 850, 462. 10	2, 167, 333. 33	2, 074, 259. 76	2, 191, 380. 16	1, 951, 598. 60
Total	2, 312, 744, 247. 35	2, 346, 682, 452. 99	2, 421, 852, 016. 47	2, 432, 913, 002. 38	2, 457, 675, 256. 13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Capital stock	$533, 360, 615. 00	$539, 109, 291. 72	$545, 522, 598. 00	$548, 240, 730. 00	$550, 698, 675. 00
Surplus fund	152, 872, 349. 01	153, 642, 934. 86	157, 003, 875. 60	157, 249, 190. 87	159, 573, 479. 21
Undivided profits	59, 376, 381. 80	67, 662, 886. 02	62, 211, 565. 63	66, 503, 494. 72	79, 298, 286. 13
Nat'l bank circulati'n	256, 972, 158. 00	244, 893, 097. 00	238, 273, 685. 00	228, 672, 610. 00	202, 078, 287. 00
State bank circulati'n	133, 931. 00	132, 470. 00	128, 336. 00	125, 002. 00	115, 352. 00
Dividends unpaid	1, 534, 905. 58	1, 526, 776. 66	1, 863, 303. 62	2, 227, 810. 59	1, 590, 345. 06
Individual deposits	1, 152, 660, 492. 06	1, 146, 246, 911. 43	1, 113, 459, 187. 35	1, 172, 968, 308. 64	1, 169, 716, 413. 13
U. S. deposits	12, 414, 566. 52	13, 670, 721. 76	14, 295, 927. 74	13, 842, 023. 69	13, 705, 700. 73
Dep's U. S. dis. offic'rs	3, 019, 018. 72	2, 798, 864. 55	2, 884, 865. 62	2, 721, 276. 77	4, 276, 257. 85
Due to national banks	219, 778, 171. 80	204, 405, 273. 11	218, 327, 437. 33	218, 395, 950. 54	223, 842, 279. 46
Due to State banks	92, 663, 570. 46	90, 591, 102. 81	90, 366, 354. 90	90, 246, 483. 31	91, 254, 533. 23
Notes re-discounted	8, 376, 095. 20	8, 718, 911. 71	7, 948, 698. 27	10, 594, 176. 56	9, 159, 345. 79
Bills payable	1, 174, 874. 29	1, 145, 240. 26	1, 381, 095. 01	2, 067, 693. 48	2, 444, 958. 36
Total	2, 494, 337, 129. 44	2, 474, 514, 481. 89	2, 453, 666, 930. 07	2, 513, 854, 751. 17	2, 507, 753, 912. 95

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Loans and discounts	$1,515,534,674.67	$1,560,291,810.73	$1,560,371,741.05	$1,587,549,133.76	$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00	186,431,900.00
Bonds for deposits	22,976,900.00	24,990,500.00	26,402,000.00	27,757,000.00	42,203,000.00
U. S. bonds on hand	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00	6,988,550.00
Other stocks and b'ds	87,441,034.86	88,031,124.15	88,374,837.99	88,831,009.96	90,775,413.31
Due from resv'e ag't's	163,161,181.57	148,067,874.43	140,270,155.75	140,873,587.98	132,959,765.34
Due from nat'l banks	86,460,829.09	105,576,841.99	299,487,767.80	93,302,413.94	98,227,065.30
Due from State banks	21,725,805.99	22,746,190.43	30,952,187.86	22,103,677.18	21,995,356.41
Real estate, etc.	55,128,600.78	55,729,098.76	56,954,622.58	57,968,159.71	58,825,168.16
Current expenses	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72	10,600,817.35
Premiums paid	15,537,721.22	16,806,431.83	17,353,130.17	17,288,771.35	18,797,205.79
Cash items	13,308,520.04	13,065,663.79	16,914,070.02	14,691,373.38	13,326,455.77
Clear'g-house exc'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99	85,097,380.41
Bills of other banks	22,235,206.00	25,188,137.00	22,962,737.00	21,937,884.00	23,447,294.00
Fractional currency	577,878.03	556,186.75	564,266.72	540,594.50	554,906.55
Trade dollars	1,803,661.40	184,203.08	63,671.97	509.25	328.09
Specie	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38	159,240,643.48
Legal-tender notes	66,228,158.00	79,595,088.00	74,477,342.00	73,751,255.00	75,361,975.00
U. S. cert's of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00	6,165,000.00
5% fund with Treas	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35	8,168,503.20
Due from U.S. Treas.	1,856,195.13	1,113,554.81	660,818.42	985,410.14	1,068,117.43
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Resources.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Loans and discounts	$1,584,170,370.51	$1,606,397,923.95	$1,628,124,561.83	$1,684,180,624.27	$1,676,554,863.67
Bonds for circulation	181,845,450.00	181,042,950.00	177,543,900.00	171,867,200.00	162,820,650.00
Bonds for deposits	56,863,000.00	56,643,000.00	55,788,000.00	54,208,000.00	48,949,000.00
U. S. bonds on hand	6,450,500.00	7,639,350.00	7,830,150.00	6,507,050.00	6,374,400.00
Other stocks and bd's	94,153,688.97	95,296,917.07	96,265,812.31	99,752,403.73	102,276,898.17
Due from res've ag'ts	155,341,240.86	146,477,902.83	158,133,598.31	170,458,593.83	156,587,199.27
Due from nat'l banks	92,980,682.48	95,519,102.26	101,689,774.90	99,821,000.57	107,175,402.59
Due from State banks	21,880,069.60	22,709,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.	59,366,247.85	60,111,356.86	61,101,833.19	62,634,791.74	63,436,066.74
Current expenses	6,531,237.71	9,843,637.81	5,685,313.21	8,498,758.28	11,342,192.45
Premiums paid	19,779,498.56	19,501,481.06	18,903,434.54	17,615,898.02	16,681,256.56
Cash items	12,255,978.69	14,644,675.77	16,855,801.15	15,071,024.30	14,140,858.12
Clear'g-house 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	10,120,000.00	9,330,000.00	12,315,000.00	8,955,000.00	9,220,000.00
5% fund with Treas	7,993,189.22	7,887,950.36	7,765,837.16	7,555,401.72	7,141,434.41
Due from U.S. Treas.	1,240,035.56	1,361,033.74	1,236,675.66	935,799.31	1,246,391.04
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Resources.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Loans and discounts	$1,704,067,489.39	$1,739,651,934.67	$1,779,054,527.66	$1,817,257,703.17	$1,811,686,891.57
Bonds for circulation	156,728,200.00	149,520,850.00	147,502,200.00	146,471,700.00	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
Due from res've ag'ts	192,702,196.35	187,372,295.47	192,590,073.67	189,136,281.01	164,889,765.16
Due from nat'l banks	101,327,319.18	107,091,577.44	108,999,878.96	117,869,749.37	118,206,354.91
Due from State banks	24,651,712.33	26,924,218.24	25,956,516.98	28,417,511.26	28,143,681.33
Real estate, etc.	66,248,183.93	66,855,303.68	67,377,183.12	69,377,173.73	70,694,191.37
Current expenses	7,418,190.08	8,984,846.65	3,760,961.17	8,525,924.84	11,902,368.22
Premiums paid	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,847,602.85
Cash items	12,676,652.11	15,049,325.16	14,350,765.37	17,059,786.57	15,134,700.19
Clear'g-house exc'gs	84,111,547.63	101,452,588.54	101,552,062.67	136,783,162.26	103,719,453.43
Bills of other banks	22,411,826.00	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	86,752,093.00	84,490,894.00
U. S. cert's of deposit	13,785,000.00	13,355,000.00	14,890,000.00	12,945,000.00	9,045,000.00
5% fund with Treas.	6,860,148.44	6,565,205.97	6,457,820.66	6,405,058.18	6,276,659.40
Due from U. S. Treas.	1,066,950.97	1,001,795.11	1,161,617.26	976,737.81	1,239,867.01
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Capital stock	$555,351,765.00	$565,629,068.45	$571,648,811.00	$578,462,765.00	$580,733,094.42
Surplus fund	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97	175,246,408.26
Undivided profits	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	1,343,963.98
Individual deposits	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95	1,235,757,941.59
U. S. deposits	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03	38,416,276.87
Dep's U. S. dis. 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 ba'ks	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15	223,088,927.85
Due to State banks	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68	98,809,344.66
Notes re-discounted	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39	16,268,247.74
Bills payable	2,082,374.21	2,567,953.30	2,985,987.60	4,888,439.43	5,105,112.57
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Liabilities.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Capital stock	$582,194,263.75	$585,449,487.75	$588,384,018.25	$592,621,656.04	$593,848,247.29
Surplus fund	179,533,475.38	180,053,507.27	183,106,435.70	185,520,564.68	187,292,469.97
Undivided profits	66,606,930.87	78,196,768.91	70,296,173.67	77,434,426.23	88,302,639.01
Nat'l bank circulat'n	159,750,193.50	158,897,572.00	155,313,353.50	151,702,809.50	143,549,296.50
State bank circulat'n	98,652.50	94,878.50	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	1,267,930.19
Individual deposits	1,251,957,844.42	1,309,731,015.16	1,292,342,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,193,899.19	54,691,454.69	54,679,643.93	52,140,562.97	46,707,010.38
Dep's U. S. dis. offic'rs	4,255,362.02	4,789,093.63	3,690,652.65	3,993,900.51	4,415,608.41
Due to national ba'ks	241,038,499.93	237,056,940.91	248,248,440.03	260,697,968.60	252,291,134.80
Due to State banks	105,539,405.53	104,502,668.21	109,871,372.41	114,936,397.15	108,001,606.46
Notes re-discounted	12,866,722.85	12,724,238.71	13,096,119.55	17,305,750.61	14,844,303.00
Bills payable	3,796,739.99	4,469,076.04	4,955,068.27	6,615,813.47	5,707,581.41
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Liabilities.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Capital stock	$596,569,330.70	$599,472,742.88	$605,851,640.50	$612,584,095.00	$617,840,164.67
Surplus fund	192,458,759.90	193,746,169.52	196,911,605.90	197,394,760.55	198,508,794.14
Undivided profits	76,901,041.65	83,956,827.81	72,532,956.94	84,866,869.13	97,050,091.86
Nat'l bank circulat'n	137,216,136.50	131,128,137.00	128,867,425.00	128,450,600.00	126,039,541.30
State bank circulat'n	82,347.50	81,899.50	81,008.50	80,410.50	81,006.50
Dividends unpaid	1,338,706.37	2,007,667.72	3,517,596.07	3,600,054.96	1,289,651.13
Individual deposits	1,354,973,535.80	1,422,042,136.92	1,442,137,979.08	1,475,467,560.37	1,436,402,685.65
U. S. deposits	43,554,480.27	42,965,811.22	43,247,864.17	41,588,613.71	39,224,588.51
Dep's U. S. dis. 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 ba'ks	289,753,579.16	286,204,670.64	295,841,107.17	293,015,192.86	267,159,449.09
Due to State banks	127,751,135.48	124,755,971.73	131,383,466.80	132,327,094.47	123,713,409.48
Notes re-discounted	9,249,531.33	10,340,502.04	10,133,196.24	16,782,511.36	15,723,378.11
Bills payable	3,013,127.72	4,083,695.14	4,019,334.53	7,196,238.34	5,970,976.65
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

Resources.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.
Loans and discounts	$1,844,978,433.06	$1,904,167,351.00	$1,933,509,332.89	$1,986,058,320.13
Bonds for circulation	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00
Bonds for deposits	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00
U. S bonds on hand	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00
Other stocks and bonds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02
Due from reserve agents	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49
Due from national banks	114,379,065.00	113,600,039.35	112,207,068.35	118,289,612.46
Due from State banks	28,800,812.21	28,345,930.67	27,311,955.07	28,485,223.32
Real estate, etc	72,566,724.91	74,211,949.99	75,657,886.82	76,835,316.02
Current expenses	9,038,138.73	9,916,955.10	4,257,598.27	9,099.402.20
Premiums paid	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10
Cash items	15,187,240.17	15,443,751.65	13,875,200.34	17,201,819.17
Clearing-house exchanges	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06
Bills of other banks	21,318,480.00	19,81 ,670.00	21,184,428.00	18,492,392.00
Fractional currency	807,162.57	746,199.91	793,646.45	766,846.68
Specie	181,546,137.80	178,165,494.43	178,604,063.56	195,908,858.84
Legal-tender notes	86,551,602.00	88,088.992.00	92,480,469.00	80,604,731.00
U. S. certificates of deposit	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00
5 per cent. fund with Treas	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88
Due from U. S. Treasurer	855,119.70	867,223.14	1,001,631.02	816,923.48
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1890—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.
Capital stock	$626, 598, 200. 00	$635, 055, 276. 09	$642, 073, 676. 00	$650, 447, 235. 00
Surplus fund	204, 433, 604. 19	207, 136, 196. 13	212, 614, 661. 01	213, 563, 895. 78
Undivided profits	85, 753, 976. 34	94, 049, 477. 44	79, 854, 737. 58	97, 006, 635. 74
National bank circulation	123, 862, 282. 00	125, 791, 940. 00	126, 323, 880. 00	122, 928, 084. 50
State bank circulation	81, 003. 50	77, 352. 50	77, 335. 50	77, 333. 50
Dividends unpaid	1, 612, 499. 50	1, 766, 523. 94	2, 844, 708. 73	2, 876, 836. 34
Individual deposits	1, 479, 986, 027. 48	1, 480, 474, 472. 32	1, 521, 745, 665. 23	1, 564, 845, 174. 67
U. S. deposits	28, 194, 911. 44	27, 047, 519. 80	27, 025, 610. 38	25, 118, 559. 39
Deposits U. S. disb'g officers	4, 277, 638. 17	3, 672, 054. 34	3, 552, 392. 28	4, 229, 511. 42
Due to national banks	297, 098, 933. 41	281, 994, 358. 12	288, 296, 836. 21	285, 081, 259. 25
Due to State banks	137, 067, 285. 29	132, 465, 337. 41	135, 305, 641. 11	141, 350, 726. 21
Notes and bills rediscounted	10, 371, 343. 29	13, 419, 992. 95	15, 027, 632. 53	23, 660, 329. 51
Bills payable	3, 997, 265. 67	7, 265, 719. 29	7, 028, 049. 14	10, 301, 913. 54
Total	3, 003, 334, 970. 28	3, 010, 216, 220. 33	3, 061, 770, 825. 70	3, 141, 487, 494. 85

A SUMMARY

OF THE

STATE AND CONDITION

OF

THE NATIONAL BANKS

ON

DECEMBER 11, 1889, FEBRUARY 28, MAY 17, JULY 18, AND OCTOBER 2, 1890.

Arranged by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889,

MAINE.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	77 banks.	78 banks.	78 banks.	79 banks.	78 banks.
Loans and discounts	$20,977,862.72	$20,605,336.85	$21,391,382.98	$21,557,820.93	$22,989,888.78
Bonds for circulation	4,556,000.00	4,548,500.00	4,523,500.00	4,536,000.00	4,093,000.00
Bonds for deposits	150,000.00	170,000.00	170,000.00	170,000.00	170,000.00
U. S. bonds on hand	300.00	300.00	.....	.....	.....
Other stocks and b'ds	990,583.00	985,758.80	1,015,817.61	982,562.31	1,042,389.29
Due from res've ag'ts	2,022,093.01	2,355,429.29	1,711,503.60	2,209,990.89	2,537,025.48
Due from nat'l banks	613,759.37	570,514.40	677,904.20	666,016.64	818,497.89
Due from State banks	68,250.88	33,012.28	63,323.27	46,900.34	32,980.12
Banking-house, etc	546,506.08	553,780.27	561,054.30	572,711.98	573,640.96
Real estate, etc	18,594.14	15,725.14	15,691.14	8,175.14	23,639.57
Current expenses	78,041.06	47,425.75	63,731.40	19,442.80	52,081.25
Premiums paid	154,920.19	153,715.45	146,562.24	137,706.57	138,258.67
Cash items	227,857.59	183,240.97	143,419.13	239,902.50	285,193.40
Clear'g-house exch'gs	75,198.20	62,586.91	153,814.15	76,647.16	112,318.54
Bills of other banks	313,975.00	271,206.00	234,792.00	332,835.00	263,574.00
Fractional currency	3,728.07	5,389.20	5,030.92	4,774.97	5,321.73
Specie	715,420.54	793,668.40	740,138.50	789,560.86	799,856.22
Legal-tender notes	272,953.00	275,506.00	241,626.00	289,648.00	294,114.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	199,331.80	197,902.00	198,107.00	188,529.50	178,455.00
Due from U. S. Treas.	7,880.50	7,410.00	6,839.50	14,990.00	3,270.00
Total	31,993,255.15	31,836,405.71	32,064,237.94	32,843,315.59	34,413,504.90

NEW HAMPSHIRE.

	51 banks.	51 banks.	51 banks.	51 banks.	51 banks.
Loans and discounts	$11,321,580.33	$10,974,208.50	$10,770,122.61	$11,061,369.11	$11,588,799.10
Bonds for circulation	3,285,750.00	3,260,750.00	3,248,250.00	3,298,250.00	2,963,250.00
Bonds for deposits	350,000.00	350,000.00	350,000.00	350,000.00	350,000.00
U. S. bonds on hand	100.00	100.00	100.00	600.00	100.00
Other stocks and b'ds	1,823,526.50	1,804,714.47	1,788,508.78	1,770,920.65	1,751,504.05
Due from res've ag'ts	1,312,859.04	1,220,554.49	1,630,058.16	1,852,524.56	1,904,366.68
Due from nat'l banks	319,525.28	230,287.91	332,176.96	231,612.47	271,878.90
Due from State banks	81,065.09	38,709.75	68,548.99	67,490.48	120,446.94
Banking-house, etc	205,096.35	216,049.85	224,514.85	223,571.85	225,471.85
Real estate, etc	7,046.10	6,804.45	6,558.28	6,391.98	6,404.98
Current expenses	54,637.09	39,658.31	46,094.82	29,978.75	45,118.00
Premiums paid	183,239.82	181,651.98	171,143.02	168,874.30	167,856.25
Cash items	142,887.18	128,783.15	92,992.70	119,739.83	164,232.81
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	229,484.00	214,909.00	202,663.00	255,786.00	229,017.00
Fractional currency	6,789.04	7,270.53	7,640.97	7,931.07	8,756.64
Specie	395,584.81	385,488.57	368,288.64	425,019.24	433,793.46
Legal-tender notes	174,344.00	172,744.00	158,509.00	187,558.00	204,348.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	142,778.25	138,843.25	143,230.75	144,980.75	133,346.25
Due from U. S. Treas.	1,004.59	4,700.00	4,689.68	3,060.00	3,898.50
Total	20,037,297.47	19,376,228.21	19,614,091.21	20,205,659.04	20,572,589.41

VERMONT.

	49 banks.	49 banks.	50 banks.	50 banks.	51 banks.
Loans and discounts	$13,506,114.58	$13,226,366.87	$13,402,723.19	$13,554,413.08	$13,987,784.92
Bonds for circulation	2,967,500.00	2,967,500.00	2,962,500.00	2,947,500.00	2,843,000.00
Bonds for deposits	388,000.00	238,000.00	238,000.00	238,000.00	229,500.00
U. S. bonds on hand	27,050.00	37,150.00	44,650.00	38,250.00	35,600.00
Other stocks and b'ds	760,057.04	683,395.47	733,748.06	678,392.15	664,117.90
Due from res've ag'ts	1,132,405.11	1,053,118.14	1,135,483.93	1,368,977.33	1,418,492.55
Due from nat'l banks	140,290.47	164,412.43	178,777.27	194,211.41	195,701.58
Due from State banks	75,992.96	63,972.82	35,115.74	60,806.72	47,109.76
Banking-house, etc	188,955.11	188,555.11	191,755.11	189,955.11	194,280.49
Real estate, etc	65,525.52	63,310.16	63,826.29	60,486.29	58,487.18
Current expenses	64,581.29	25,483.33	54,530.30	8,264.90	42,449.21
Premiums paid	158,086.57	108,351.25	100,943.50	90,966.88	99,656.88
Cash items	68,757.45	60,354.79	67,274.94	84,044.00	147,500.69
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	98,563.00	99,526.00	86,231.00	109,838.00	81,261.00
Fractional currency	4,694.59	6,739.63	5,378.35	5,076.06	4,537.58
Specie	409,846.89	424,029.33	383,313.67	414,870.07	424,634.63
Legal-tender notes	234,575.00	195,643.00	177,572.00	233,039.00	230,243.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	110,148.37	114,717.50	108,332.50	119,345.00	117,025.00
Due from U. S. Treas	.....	.....	.....	680.00	510.00
Total	20,401,143.05	19,720,625.83	19,970,155.85	20,397,116.00	20,821,892.37

ARRANGED BY STATES AND RESERVE CITIES.

MAINE.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	77 banks.	78 banks.	78 banks.	79 banks.	78 banks.
Capital stock	$10, 960, 000. 00	$11, 010, 000. 00	$11, 010, 000. 00	$11, 060, 000. 00	$11, 010, 000. 00
Surplus fund	2, 667, 394. 48	2, 688, 672. 09	2, 690, 517. 09	2, 733, 507. 09	2, 729, 957. 09
Undivided profits	1, 679, 217. 37	1, 498, 595. 24	1, 656, 088. 25	1, 430, 895. 44	1, 715, 155. 07
Nat'l-bank circulation	4, 008, 743. 00	4, 021, 463. 00	4, 022, 303. 00	4, 026, 953. 00	3, 622, 952. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	41, 068. 12	54, 479. 43	57, 041. 66	97, 724. 82	89, 480. 85
Individual deposits	11, 211, 123. 01	11, 279, 794. 42	10, 834, 312. 42	11, 768, 159. 04	13, 364, 470. 03
U. S. deposits	82, 426. 33	81, 349. 24	103, 280. 21	122, 640. 75	89, 024. 31
Dep'ts U.S.dis.officers	100, 531. 37	80, 370. 75	70, 995. 22	54, 622. 32	73, 110. 87
Due to national banks	557, 648. 86	482, 233. 69	521, 328. 98	650, 462. 16	651, 869. 30
Due to State banks	166, 443. 45	252, 169. 60	312, 412. 87	194, 426. 08	268, 609. 91
Notes re-discounted	185, 718. 26	116, 007. 29	319, 253. 54	292, 821. 42	217, 096. 34
Bills payable	332, 940. 90	271, 270. 96	466, 704. 70	411, 103. 47	581, 779. 13
Total	31, 993, 255. 15	31, 836, 405. 71	32, 064, 237. 94	32, 843, 315. 59	34, 413, 504. 90

NEW HAMPSHIRE.

	51 banks.	51 banks.	51 banks.	51 banks.	51 banks.
Capital stock	$6, 330, 000. 00	$6, 230, 000. 00	$6, 237, 499. 99	$6, 230, 000. 00	$6, 230, 000. 00
Surplus fund	1, 532, 540. 82	1, 549, 051. 20	1, 558, 245. 69	1, 581, 263. 68	1, 580, 263. 68
Undivided profits	797, 189. 65	729, 181. 36	743, 046. 51	639, 268. 97	802, 016. 02
Nat'l-bank circulation	2, 912, 835. 00	2, 886, 095. 00	2, 891. 515. 00	2, 892, 375. 00	2, 628, 555. 00
State-bank circulation	6, 828. 00	6, 828. 00	6, 828. 00	6, 828. 00	6, 828. 00
Dividends unpaid	19, 428. 58	26, 059. 37	31, 277. 66	45, 349. 61	41, 420. 09
Individual deposits	6, 978, 914. 89	6, 560, 712. 32	6, 468, 639. 98	7, 123, 525. 60	7, 779, 436. 87
U. S. deposits	292, 150. 95	289, 979. 03	328, 737. 59	342, 790. 11	272, 690. 06
Dep'ts U.S.dis.officers	79, 505. 24	80, 571. 30	66, 817. 75	37, 599. 44	105, 809. 36
Due to national banks	789, 584. 49	634, 804. 11	947, 867. 48	930, 229. 94	838, 326. 43
Due to State banks	255, 397. 77	360, 609. 58	308, 265. 39	358, 669. 44	261, 892. 51
Notes re-discounted	22, 922. 08	15, 356. 29	10, 350. 17	16, 315. 97	5, 351. 39
Bills payable	20, 000. 00	6, 980. 65	15, 000. 00	1, 443. 28	.....
Total	20, 037, 297. 47	19, 376, 228. 21	19, 614, 091. 21	20, 205, 659. 04	20, 572, 589. 41

VERMONT.

	49 banks.	49 banks.	50 banks.	50 banks.	51 banks.
Capital stock	$7, 466, 000. 00	$7, 285, 000. 00	$7, 296, 646. 00	$7, 505, 291. 00	$7, 345, 000. 00
Surplus fund	1, 741, 817. 93	1, 754, 392. 57	1, 754, 392. 57	1, 770, 215. 57	1, 770, 364. 41
Undivided profits	906, 719. 07	717, 183. 09	905, 872. 58	512, 716. 83	894, 026. 70
Nat'l-bank circulation	2, 635, 925. 00	2, 628, 065. 00	2, 627, 560. 00	2, 625, 360. 00	2, 533, 575. 00
State-bank circulation	3, 434. 00	3, 434. 00	.....	.....	.....
Dividends unpaid	6, 979. 53	11, 937. 14	5, 594. 00	43, 497. 68	10, 016. 20
Individual deposits	6, 784, 195. 67	6, 676, 609. 49	6, 668, 272. 38	7, 240, 266. 04	7, 707, 680. 02
U. S. deposits	409, 420. 20	206, 897. 04	204, 296. 93	202, 028. 17	198, 958. 01
Dep'ts U.S.dis.officers	15, 143. 64	11, 859. 41	14, 785. 21	14, 338. 53	10, 956. 89
Due to national banks	264, 419. 35	292, 161. 14	298, 676. 25	368, 333. 92	238, 597. 63
Due to State banks	98, 991. 36	95, 198. 38	129, 439. 38	97, 070. 71	79, 597. 53
Notes re-discounted	48, 097. 30	27, 888. 57	38, 988. 17	17, 363. 17	32, 487. 60
Bills payable	20, 000. 00	10, 000. 00	25, 632. 38	632. 38	632. 38
Total	20, 401, 143. 05	19, 720, 625. 83	19, 970, 155. 85	20, 397, 116. 00	20, 821, 892. 37

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

MASSACHUSETTS.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	202 banks.	202 banks.	204 banks.	204 banks.	204 banks.
Loans and discounts	$102, 309, 730. 73	$102, 303, 407. 68	$104, 133, 173. 74	$106, 650, 471. 27	$107, 547, 691. 72
Bonds for circulation	16, 568, 150. 00	15, 228, 150. 00	15, 292, 150. 00	15, 407, 550. 00	14, 109, 150. 00
Bonds for deposits	1, 325, 000. 00	320, 000. 00	320, 000. 00	320, 000. 00	320, 000. 00
U. S. bonds on hand	94, 400. 00	114, 400. 00	94, 400. 00	73, 700. 00	20, 800. 00
Other stocks and b'ds	5, 199, 351. 96	5, 063, 932. 60	5, 193, 374. 12	5, 228, 989. 65	5, 227, 107. 26
Due from res've ag'ts	8, 834, 866. 30	9, 407, 133. 28	10, 620, 761. 53	10, 233, 761. 42	10, 574, 627. 69
Due from nat'l banks	1, 482, 830. 80	1, 309, 628. 53	1, 356, 465. 76	1, 381, 611. 64	1, 349, 445. 47
Due from State banks	153, 379. 16	126, 412. 79	157, 956. 43	163, 917. 59	154, 573. 48
Banking-house, etc	2, 497, 827. 73	2, 590, 659. 16	2, 601, 106. 91	2, 646, 152. 78	2, 654, 858. 98
Real estate, etc	275, 434. 85	270, 661. 32	257, 647. 35	268, 247, 29	262, 818. 36
Current expenses	545, 991. 44	542, 323. 20	248, 320. 06	266, 928. 89	258, 325. 14
Premiums paid	694, 894. 50	616, 254. 19	614, 741. 75	628, 070. 99	630, 761. 98
Cash items	776, 117. 02	736, 850. 66	776, 486. 92	632, 156. 66	1, 018, 742. 98
Clear'g-house exch'gs	76, 304. 52	80, 275. 52	99, 505. 11	60, 344. 25	94, 756. 90
Bills of other banks	1, 159, 394. 00	1, 022, 400. 00	853, 472. 00	1, 153, 567. 00	983, 048. 00
Fractional currency	45, 182. 11	50, 901. 97	47, 411. 50	47, 237. 49	45, 577. 03
Specie	3, 295, 118. 55	3, 252, 960. 89	3, 165, 004. 84	3, 529, 992. 76	3, 552, 645. 97
Legal-tender notes	1, 636, 329. 00	1, 494, 308. 00	1, 441, 187. 00	1, 761, 993. 00	1, 701, 045. 00
U. S. cert's of deposit	220, 000. 00	215, 000. 00	210, 000. 00	210, 000. 00	210, 000. 00
5 % fund with Treas	734, 981. 25	680, 953. 75	677, 731. 25	687, 274. 75	622, 514. 75
Due from U. S. Treas	35, 450. 00	21, 717. 50	26, 280. 00	29, 090. 00	22, 762. 60
Total	147, 980, 733. 92	145, 448, 331, 04	148, 187, 176. 27	151, 381, 057. 43	151, 361, 253. 31

CITY OF BOSTON.

	55 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Loans and discounts	$142, 740, 605. 71	$143, 984, 008. 76	$148, 726, 670. 54	$146. 171, 149. 07	$145, 939, 707. 71
Bonds for circulation	2, 885, 000. 00	3, 275, 000. 00	3, 475, 000. 00	3, 701, 500. 00	3, 741, 500. 00
Bonds for deposits	1, 755, 000. 00	815, 000. 00	815, 000. 00	815, 000. 00	765, 000. 00
U. S. bonds on hand	17, 300. 00	29, 550. 00	9, 950. 00	7, 900. 00	36, 800. 00
Other stocks and b'ds	3, 774, 932. 78	4, 402, 676. 23	5, 404, 268. 32	5, 276, 151. 87	5, 085, 414. 39
Due from res've ag'ts	16, 468, 958. 93	16, 148, 481. 32	19, 867, 533. 07	16. 999, 276. 78	17, 723, 508. 54
Due from nat'l banks	14, 885, 366. 88	11, 482, 983. 55	12, 595, 465. 50	13, 128, 537. 39	13, 851, 586. 83
Due from State banks	525, 229. 93	868, 136. 13	252, 364. 00	199, 137. 62	171, 907. 56
Banking-house, etc	2, 503, 542. 12	2, 517, 017. 82	2, 597, 897. 41	2, 597, 256. 27	2, 591, 065. 32
Real estate, etc	109, 909. 78	109, 909. 78	118, 886. 80	174, 271. 47	172, 336. 93
Current expenses	697, 360. 65	1, 144, 474. 02	228, 365. 61	562, 757. 28	27, 937. 90
Premiums paid	444, 341. 14	322, 943. 95	344, 544. 82	401, 190. 37	438, 106. 49
Cash items	394, 386. 79	331, 226. 01	261, 224. 05	263, 596. 57	478, 289. 73
Clear'g-house exch'gs	10, 154, 011. 54	11, 002, 101. 11	13, 839, 637. 92	9, 478, 582. 09	11, 404, 029. 18
Bills of other banks	1, 327, 164. 00	759, 595. 00	760, 000. 00	1, 036, 895. 00	832, 858. 00
Fractional currency	13, 808. 07	12, 177. 15	14, 276. 57	17, 830. 63	17, 131. 19
Specie	9, 898, 042. 90	10, 065, 676. 54	11, 725, 082. 42	10, 443, 597. 93	11, 358, 610. 51
Legal-tender notes	4, 595, 729. 00	3, 586, 229. 00	3, 397, 780. 00	4, 196, 453. 00	3, 444, 328. 00
U. S. cert's of deposit	385, 000. 00	765, 000. 00	235, 000. 00	185, 000. 00	185, 000. 00
5% fund with Treas	129, 825. 00	138, 375. 00	149, 625. 00	166, 567. 50	168, 367. 50
Due from U. S. Treas	88, 370. 00	78, 000. 00	30, 609. 55	94, 220. 00	31, 089. 55
Total	213, 793, 885. 22	211, 838, 561. 37	224, 849, 181. 58	215, 916, 870. 84	218, 464, 575. 33

RHODE ISLAND.

	60 banks.	60 banks.	60 banks.	59 banks.	59 banks.
Loans and discounts	$37, 290, 249. 44	$36, 058, 156. 65	$36, 185, 826. 16	$36, 785, 840. 03	$36, 679, 645. 34
Bonds for circulation	3, 741, 400. 00	3, 526, 250. 00	3, 526, 250. 00	3, 501, 250. 00	3, 501, 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	31, 100. 00	31, 500. 00	30, 050. 00	30, 750. 00	30, 050. 00
Other stocks and b'ds	1, 713, 737. 95	1, 724, 335. 32	1, 791, 038. 53	1, 795, 161. 91	1, 830, 232. 09
Due from res've ag'ts	2, 071, 111. 45	2, 402, 762. 55	2, 882, 526. 44	2, 781, 352. 07	2, 784, 337. 03
Due from nat'l banks	1, 235, 573. 64	824, 779. 13	999, 270. 58	931, 152. 00	929, 879. 68
Due from State banks	55, 988. 79	41, 298. 33	66, 058. 07	26, 391. 86	95, 378. 61
Banking-house, etc	688, 305. 12	797. 320. 83	798, 926. 53	800, 088. 74	817, 184. 38
Real estate, etc	67, 082. 47	84, 588. 60	95, 348. 63	118, 111. 13	117, 966. 07
Current expenses	126, 235. 22	96, 709. 87	104, 586. 92	59, 162. 04	98, 360. 31
Premiums paid	241, 316. 62	230, 713. 28	223, 947. 53	218, 616. 70	231, 058. 21
Cash items	134, 334. 90	145, 287. 48	174, 670. 58	135, 699. 92	126, 513. 71
Clear'g-house exch'gs	367, 605. 96	340, 664. 46	385, 163. 38	229, 294. 01	252, 141. 15
Bills of other banks	353, 420. 00	278, 416. 00	315, 317. 00	378, 087. 00	260, 922. 00
Fractional currency	12, 041. 94	16, 542. 78	15, 506. 72	17, 034. 89	14, 346. 97
Specie	659, 224. 91	703, 546. 62	798, 574. 37	806, 644. 46	817, 632. 96
Legal-tender notes	729, 632. 00	653, 551. 00	590, 213. 00	640, 201. 00	592, 233. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	164, 597. 00	152, 778. 60	158, 636. 25	157, 511. 25	156, 801. 25
Due from U. S. Treas	9, 313. 50	11, 630. 00	17, 352. 50	14, 802. 50	12, 532. 50
Total	49, 842, 270. 91	48, 270, 831. 50	49, 309, 263. 19	49, 577, 151. 51	49, 498, 465. 26

BY STATES AND RESERVE CITIES—Continued.

MASSACHUSETTS.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	202 banks.	202 banks.	204 banks.	204 banks.	204 banks.
Capital stock	$45, 167, 500. 00	$45, 117, 500. 00	$45, 217, 500. 00	$45, 167, 500. 00	$45, 167, 500. 00
Surplus fund	14, 541, 772. 92	14, 580, 370. 42	14, 663, 374. 28	14, 809, 894. 36	14, 910, 843. 65
Undivided profits	5, 503, 606. 41	6, 061, 919. 61	5, 440, 149. 21	5, 756, 505. 16	5, 373, 435. 89
Nat'l-bank circulation	14, 778, 094. 50	13, 526, 731. 50	13, 584, 096. 50	13, 689, 866. 50	12, 569, 674. 50
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	102, 002. 14	89, 627. 38	153, 617. 57	175, 867. 84	634, 477. 29
Individual deposits	63, 179, 026. 84	62, 153, 996. 49	64, 864, 148. 23	67, 407, 612. 65	68, 689, 565. 57
U. S. deposits	1, 429, 548. 00	338, 937. 04	341, 390. 32	344, 191. 30	339, 563. 54
Dep'ts U.S.dis.officers	4, 500. 63	5, 300. 61	4, 382. 23	849. 50	6, 513. 40
Due to national banks	2, 590, 321. 81	2, 955, 930. 31	2, 940, 532. 03	3, 160, 422. 64	2, 480, 591. 05
Due to State banks	236, 969. 00	209, 099. 26	359, 853. 58	233, 777. 48	272, 717. 45
Notes re-discounted	447, 391. 67	350, 918. 42	538, 132. 32	403, 345. 58	510, 315. 70
Bills payable	.....	58, 000. 00	80, 000. 00	231, 224. 42	406, 055. 27
Total	147, 980, 733. 92	145, 448, 331. 04	148, 187, 176. 27	151, 381, 057. 43	151, 361, 253. 31

CITY OF BOSTON.

	55 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Capital stock	$51, 800, 000. 00	$51, 740, 000. 00	$51, 800, 000. 00	$51, 800, 000. 00	$51, 800, 000. 00
Surplus fund	13, 692, 321. 70	13, 592, 321. 70	13, 725, 708. 62	13, 725, 708. 62	14, 042, 948. 86
Undivided profits	4, 992, 314. 37	6, 499, 832. 95	5, 100, 837. 58	6, 282, 233. 22	4, 687, 075. 19
Nat'l-bank circulation	2, 577, 900. 00	2, 732, 620. 00	2, 975, 890. 00	3, 291, 840. 00	3, 353, 830. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	40, 734. 29	28, 846. 79	56, 197. 13	35, 128. 13	609, 615. 47
Individual deposits	96, 416, 863. 82	95, 188, 868. 75	106, 746, 883. 73	96, 151, 027. 40	98, 477, 974. 72
U. S. deposits	1, 769, 915. 69	781, 916. 65	785, 795. 78	781, 563. 65	726, 882. 15
Dep'ts U.S.dis.officers	107, 881. 27	104, 296. 01	82, 329. 17	76, 383. 24	81, 604. 61
Due to national banks	31, 141, 155 84	31, 423, 583. 97	31, 760, 571. 46	32, 197, 568. 13	31, 556, 141. 10
Due to State banks	10, 746, 998. 24	9, 183, 774. 55	11, 236, 230. 61	11, 406, 530. 95	12. 859, 775. 03
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	507, 800. 00	562, 500. 00	578, 737. 50	168, 887. 50	268, 728. 20
Total	213, 793, 885. 22	211, 838, 561. 37	224, 849, 181. 58	215, 916, 870. 84	218, 464. 575. 33

RHODE ISLAND.

	60 banks.	60 banks.	60 banks.	59 banks.	59 banks.
Capital stock	$20, 284, 050. 00	$20, 284, 050. 00	$20, 284, 050. 00	$20, 184, 050. 00	$20, 184, 050. 00
Surplus fund	4, 420, 856. 51	4, 614, 513. 01	4, 575, 828. 55	4, 543, 786. 37	4, 564, 945. 75
Undivided profits	2, 194, 481. 31	1, 658, 694. 34	1, 768, 648. 07	1, 619, 238. 88	1, 804, 774. 27
Nat'l-bank circulation	3, 312, 007. 00	3, 104, 392. 00	3, 131, 517. 00	3, 108, 747. 00	3, 097, 702. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	83, 976. 25	88, 860. 25	79, 855. 60	117, 648. 25	149, 761. 75
Individual deposits	16, 044, 514. 89	15, 530, 085. 90	16, 206, 248. 31	16, 458, 148. 67	16, 673, 444. 16
U. S. deposits	65, 744. 52	101, 881. 37	112, 002. 57	116, 730. 54	102, 948. 29
Dep'ts U.S.dis.officers	90, 938. 01	51, 340. 28	41, 965. 96	40, 684. 38	38, 556. 88
Due to national banks	2, 389, 173. 45	1, 833, 469. 66	1, 934, 321. 10	1, 917, 622. 30	1, 745, 338. 73
Due to State banks	951, 528. 97	998, 544. 69	1, 174, 825. 03	1, 470, 495. 12	1, 136, 943. 43
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	5, 000. 00	5, 000. 00	.....	.....	.....
Total	49, 842, 270. 91	48, 270, 831. 50	49, 309, 263. 19	49, 577, 151. 51	49, 498, 465. 26

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CONNECTICUT.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Loans and discounts	$46, 295, 383. 25	$47, 432, 939. 64	$48, 259, 783. 82	$48, 296, 555. 92	$48, 098, 102. 87
Bonds for circulation	5, 705, 500. 00	5, 425, 500. 00	5, 470, 500. 00	5, 445, 500. 00	5, 165, 500. 00
Bonds for deposits	2, 188, 000. 00	1, 707, 000. 00	1, 507, 000. 00	1, 507, 000. 00	1, 107, 000. 00
U. S. bonds on hand	100, 300. 00	70, 200. 00	100, 200. 00	91, 600. 00	50, 200. 00
Other stocks and b'ds	4, 155, 141. 49	4, 113, 229. 09	4, 127, 591. 71	4, 227, 123. 85	4, 018, 503. 11
Due from res've ag'ts	5, 009, 092. 11	6, 831, 176. 39	5, 641, 830. 86	5, 463, 173. 91	4, 677, 209. 95
Due from nat'l banks	2, 707, 219. 19	2, 791, 258. 24	1, 887, 737. 80	2, 167, 654. 78	1, 486, 697. 92
Due from State banks	341, 139. 03	286, 839. 11	275, 185. 51	366, 438. 14	221, 617. 70
Banking-house, etc	1, 498, 300. 72	1, 502, 085. 37	1, 519, 929. 64	1, 510, 139. 11	1, 557, 748. 51
Real estate, etc	184, 988. 88	186, 238. 91	192, 757. 99	190, 824. 57	190, 314. 93
Current expenses	278, 227. 69	167, 492. 68	236, 285. 78	71, 535. 84	190, 482. 63
Premiums paid	471, 243. 23	398, 941. 23	381, 811. 67	349, 985. 17	363, 734. 17
Cash items	283, 211. 56	268, 868. 84	418, 134. 22	317, 958. 26	482, 877. 81
Clear'g-house exch'gs	237, 521. 41	199, 144. 08	370, 710. 17	225, 564. 57	351, 342. 68
Bills of other banks	494, 928. 00	516, 683. 00	477, 068. 00	562, 378. 00	445, 122. 00
Fractional currency	19, 609. 61	23, 482. 61	21, 215. 80	20, 657. 10	16, 578. 30
Specie	1, 989, 908. 65	2, 046, 781. 15	1, 985, 346. 99	2, 154, 391. 10	2, 178, 131. 91
Legal-tender notes	920, 241. 00	891, 010. 00	831, 024. 00	921, 661. 00	744, 244. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	241, 135. 20	240, 757. 50	243, 622. 50	245, 047. 50	223, 177. 50
Due from U. S. Treas	14, 953. 50	32, 940. 00	19, 170. 00	14, 170. 00	20, 753. 00
Total	73, 136, 044. 52	75, 132, 617. 84	73, 966, 906. 46	74, 149, 358. 82	71, 589, 338. 99

NEW YORK.

	266 banks.*	266 banks.*	265 banks.*	260 banks.	261 banks.
Loans and discounts	$106, 487, 726. 22	$105, 328, 184. 82	$108, 557, 687. 95	$99, 642, 192. 18	$101, 656, 887. 69
Bonds for circulation	15, 914, 950. 00	15, 907, 450. 00	15, 958, 450. 00	14, 769, 450. 00	13, 845, 950. 00
Bonds for deposits	1, 800, 000. 00	1, 950, 000 00	845, 000. 00	770, 000. 00	770, 000. 00
U. S. bonds on hand	476, 500. 00	479, 500. 00	456, 500. 00	411, 900. 00	316, 350. 00
Other stocks and b'ds	9, 145, 351. 22	8, 910, 854 59	8, 911, 586. 84	7, 046, 516. 61	7, 280, 190. 77
Due from res've ag'ts	13, 222, 335. 92	15, 827, 168. 98	14, 402, 439. 24	12, 895, 399. 36	12, 658, 946. 67
Due from nat'l banks	2, 901, 353. 50	2, 752, 669. 29	2, 446, 791. 46	2, 554, 375. 57	2, 425, 659. 78
Due from State banks	897, 495. 73	830, 177. 09	818, 505. 64	821, 984. 35	924, 115. 17
Banking-house, etc	2, 837, 651. 90	2, 874, 952. 43	2, 846, 609. 18	2, 680, 286. 72	2, 699, 998. 47
Real estate, etc	1, 064, 188. 82	1, 129, 126. 63	1, 146, 758. 06	1, 165, 493. 64	1, 200, 917. 55
Current expenses	743, 373. 90	449, 808. 94	634, 258. 67	162, 065. 75	462, 891. 55
Premiums paid	1, 144, 942. 06	1, 001, 339. 03	1, 006, 417. 63	908, 609. 35	915, 327. 49
Cash items	1, 488, 747. 98	1, 953, 911. 63	1, 432, 916. 54	893, 369. 57	963, 477. 76
Clear'g-house exch'gs	91, 844. 87	61, 121. 07	69, 785. 34	73, 192. 95	80, 666. 63
Bills of other banks	1, 176, 215. 00	1, 022, 652. 00	876, 951. 00	1, 014, 869. 00	768, 963. 00
Fractional currency	52, 663. 64	57, 737. 62	51, 391. 29	45, 145. 72	44, 329. 92
Specie	5, 019, 699. 76	5, 395, 517. 24	4, 862, 064. 77	4, 441, 201. 53	4, 510, 675. 88
Legal-tender notes	3, 181, 802. 00	2, 988, 288. 00	2, 946, 449. 00	2, 712, 214. 00	2, 502, 822. 00
U. S. cert's of deposit	220, 000. 00	220, 000. 00	190, 000. 00	170, 000. 00	170, 000. 00
5 % fund with Treas	712, 865. 59	705, 116 45	707, 629. 25	652, 542. 62	612, 085. 25
Due from U. S. Treas	29, 441. 53	23, 050. 33	37, 113. 74	22, 280. 74	15, 379. 74
Total	168, 609, 149. 64	169, 123, 626. 14	169, 205, 305. 60	153, 853, 089. 66	154, 825, 635. 32

NEW YORK CITY.

	46 banks.	46 banks.	46 banks.	47 banks.	47 banks.
Loans and discounts	$284, 599, 018. 20	$301, 350, 774. 71	$291, 635, 224. 47	$291, 142, 287. 08	$297, 327, 722. 72
Bonds for circulation	4, 790, 000. 00	4, 650, 000. 00	4, 660, 000. 00	4, 610, 000. 00	4, 410, 000. 00
Bonds for deposits	5, 840, 000. 00	4, 050, 000. 00	3, 720, 000. 00	3, 720, 000. 00	3, 720, 000. 00
U. S. bonds on hand	73, 600. 00	919, 150. 00	1, 239, 950. 00	1, 824, 850. 00	133, 200. 00
Other stocks and b'ds	21, 626, 018. 11	23, 094, 047. 74	22, 924, 724. 82	22, 804, 855. 53	22, 602, 260. 94
Due from res've ag'ts	.....	.....	.....	.....	.....
Due from nat'l banks	29, 897, 537. 08	23, 516, 068. 12	26, 596, 479. 30	26, 292, 716. 78	27, 048, 219. 41
Due from State banks	3, 552, 105. 67	3, 779, 604. 77	4, 490, 614. 80	3, 794, 119. 47	4, 032, 773. 57
Banking-house, etc	10, 644, 845. 78	10, 754, 968. 51	10, 880, 508. 97	10, 931, 095. 03	10, 963, 001. 65
Real estate, etc	651, 189. 76	671, 028. 13	646, 179. 13	804, 500. 42	816, 115. 72
Current expenses	1, 682, 143. 67	688, 505. 92	1, 093, 917. 62	238, 121. 10	772, 515. 11
Premiums paid	993, 916. 08	1, 077, 150. 67	1, 114, 733. 59	1, 574, 907. 28	803, 857. 35
Cash items	2, 389, 584. 51	2, 085, 629. 74	2, 126, 301. 12	2, 166, 836. 90	2, 796, 232. 72
Clear'g-house exch'gs	68, 965, 122. 08	73, 984, 640. 38	26, 466, 520. 07	53, 514, 255. 89	64, 463, 622. 61
Bills of other banks	1, 307, 069. 00	1, 505, 964. 00	1, 498, 730. 00	1, 417, 198. 00	690, 253. 00
Fractional currency	57, 456. 80	48, 070. 85	45, 927. 15	51, 178. 10	50, 056. 25
Specie	66, 685, 884. 83	69, 650, 164. 37	65, 228, 794. 73	64, 162, 804. 82	78, 459, 940. 03
Legal-tender notes	14, 888, 611. 00	15, 031, 243. 00	16, 793, 592. 00	19, 711, 753. 00	12, 115, 099. 00
U. S. cert's of deposit	4, 015, 000. 00	3, 335, 000. 00	2, 805, 000. 00	4, 335, 000. 00	1, 745, 000. 00
5 % fund with Treas	199, 800. 00	192, 132. 00	222, 500. 00	193, 950. 00	187, 200. 00
Due from U. S. Treas	423, 746. 66	270, 626. 27	221, 222. 18	293, 024. 81	270, 082. 10
Total	523, 282, 589. 23	540, 654, 769. 18	484, 410, 919. 95	513, 583, 754. 21	533, 407, 152. 19

* Including Brooklyn.

BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Capital stock	$23, 924, 370. 00	$23, 924, 370. 00	$23, 874, 370. 00	$23, 774, 370. 00	$23, 774, 370. 00
Surplus fund	6, 883, 879. 83	6, 979, 313. 46	7, 214, 613. 46	7, 315, 752. 74	7, 337, 252. 74
Undivided profits	2, 805, 164. 22	2, 406, 757. 50	2, 581, 885. 15	2, 031, 363. 53	2, 586, 330. 08
Nat'l-bank circulation	5, 096, 392. 00	4, 816, 419. 00	4, 878, 579. 00	4, 859, 189. 00	4, 610, 429. 00
State-bank circulation	4, 317. 00	4, 317. 00	7, 317. 00	4, 317. 00	4, 317. 00
Dividends unpaid	32, 958. 56	40, 642. 48	43, 748. 17	90, 550. 80	66, 292. 46
Individual deposits	28, 161, 612. 94	30, 502, 783. 12	30, 361, 218. 96	30, 795, 119. 38	29, 534, 090. 87
U. S. deposits	2, 224, 396. 01	1, 659, 636. 26	1, 508, 997. 70	1, 504, 426. 35	1, 080, 194. 91
Dep'ts U.S.dis.officers	18, 788. 79	17, 086. 76	16, 726. 79	12, 226. 61	13, 399. 23
Due to national banks	3, 185, 009. 59	3, 883, 034. 88	2, 630, 238. 14	3, 030, 316. 11	1, 847, 684. 32
Due to State banks	677, 190. 62	822, 076. 30	662, 740. 29	636, 625. 41	499, 977. 85
Notes re-discounted	81, 964. 96	76, 181. 08	59, 471. 80	95, 101. 89	185, 000. 53
Bills payable	40, 000. 00	.....	130, 000. 00	.....	50, 000. 00
Total	73, 136, 044. 52	75, 132, 617. 84	73, 966, 906. 46	74, 149, 358. 82	71, 589, 338. 99

NEW YORK.

	266 banks.	266 banks.	265 banks.	260 banks.	261 banks.
Capital stock	$34, 446, 060. 00	$34, 542, 690. 00	$34, 576, 060. 00	$32, 859, 060. 00	$32, 879, 560. 00
Surplus fund	11, 290, 204. 09	11, 577, 396. 22	11, 573, 421. 01	9, 920, 256. 37	9, 941, 931. 89
Undivided profits	8, 206, 855. 36	6, 998, 518. 04	7, 972, 355. 37	6, 618, 230. 82	7, 707, 100. 78
Nat'l-bank circulation	14, 162, 335. 00	13, 931, 910. 00	14, 090, 275. 00	13, 093, 325. 00	12, 297, 077. 50
State-bank circulation	24, 190. 00	24, 190. 00	24, 185. 00	22, 334. 00	22, 334. 00
Dividends unpaid	55, 532. 51	57, 493. 98	46, 912. 22	159, 083. 50	68, 804. 32
Individual deposits	91, 724, 811. 78	94, 481, 021. 32	93, 574, 806. 13	83, 483, 458. 75	85, 768, 082. 07
U. S. deposits	1, 757, 873. 45	1, 036, 497. 87	789, 213. 52	753, 280. 83	721, 797. 69
Dep'ts U.S.dis.officers	192, 197. 35	195, 226. 33	117, 344. 99	85, 519. 99	105, 624. 73
Due to national banks	4, 159, 285. 21	4, 146, 477. 74	3, 759, 342. 90	4, 034, 033. 05	3, 386, 471. 56
Due to State banks	1, 543, 131. 25	1, 601, 461. 47	1, 524, 791. 62	1, 432, 063. 35	1, 242, 662. 14
Notes re-discounted	947, 352. 29	519, 605. 54	863, 065. 62	1, 124, 094. 92	666, 029. 46
Bills payable	99, 321. 35	11, 137. 63	293, 532. 22	268, 349. 08	18, 159. 18
Total	168, 609, 149. 64	169, 123, 626. 14	169, 205, 305. 60	153, 853, 089. 66	154, 825, 635. 32

NEW YORK CITY.

	46 banks.	46 banks.	46 banks.	47 banks.	47 banks.
Capital stock	$49, 000, 000. 00	$49, 050, 000. 00	$48, 800, 000. 00	$49, 040, 000. 00	$49, 100, 000. 00
Surplus fund	33, 126, 329. 28	34, 071, 638. 60	34, 771, 638. 60	36, 876, 638. 60	36, 933, 886. 38
Undivided profits	15, 604, 601. 60	14, 010, 747. 90	15, 650, 853. 43	12, 149, 550. 83	14, 924, 228. 35
Nat'l-bank circulation	3, 898, 710. 00	3, 674, 250. 00	3, 770, 360. 00	3, 665, 210. 00	3, 597, 970. 00
State-bank circulation	24, 348. 00	24, 348. 00	24, 346. 00	24, 329. 00	24, 328. 00
Dividends unpaid	119, 744. 68	207, 498. 02	128, 313. 93	278, 559. 59	196, 886. 18
Individual deposits	251, 446, 695. 76	254, 640, 599. 28	209, 970, 031. 02	237, 322, 479. 62	251, 449, 095. 62
U. S. deposits	5, 843, 336. 92	3, 784, 169. 03	3, 617, 707. 14	3, 619, 069. 77	3, 606, 925. 55
Dept's U.S.dis.officers	368, 150. 16	247, 718. 12	253, 392. 53	233, 295. 95	130, 815. 51
Due to national banks	119, 563, 911. 70	132, 153, 883. 77	123, 677, 194. 60	123, 891, 788. 38	124, 308, 551. 95
Due to State banks	44, 286, 761. 13	48, 789, 916. 46	43, 747, 082. 70	46, 482, 832. 47	49, 134, 464. 65
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	523, 282, 589. 23	540, 654, 769. 18	484, 410, 919. 95	513, 583, 754. 21	533, 407, 152. 19

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CITY OF ALBANY.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$8, 365, 383. 59	$8, 147, 078. 06	$8, 352, 493. 73	$8, 756, 939. 24	$8, 853, 505. 50
Bonds for circulation	598, 000. 00	300, 000. 00	300, 000. 00	300, 000. 00	300, 000. 00
Bonds for deposits	200, 000. 00	200, 000. 00	200, 000. 00	200, 000. 00	200, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	294, 833. 89	449, 344. 30	371, 448. 14	341, 395. 58	297, 691. 46
Due from res've ag'ts	1, 064, 472. 76	1, 263, 201. 72	1, 597, 392. 83	1, 773, 053. 59	2, 313, 602. 84
Due from nat'l banks	869, 644. 07	790, 935. 18	840, 136. 24	961, 944. 45	840, 602. 24
Due from State banks	118, 258. 74	120, 714. 80	87, 787. 94	156, 764. 16	158, 860. 97
Banking-house, etc	353, 000. 02	353, 000. 00	353, 000. 00	328, 000. 00	328, 000. 00
Real estate, etc	63, 423. 68	63, 970. 60	58, 473. 26	37, 527. 03	37, 569. 59
Current expenses	.....	5, 039. 98	59. 68	.....	.....
Premiums paid	119, 688. 13	45, 208. 13	43, 188. 13	41, 688. 13	35, 688. 13
Cash items	58, 105, 18	78, 070. 39	169, 726. 65	52, 451. 17	77, 936. 92
Clear'g-house exch'gs	146, 266. 97	241, 405. 47	109, 036. 92	101, 721. 21	140, 229. 40
Bills of other banks	67, 981. 00	77, 708. 00	62, 414. 00	92, 854. 00	71, 728. 00
Fractional currency	655. 92	1, 165. 67	1, 021. 52	1, 423. 67	802. 35
Specie	660, 703. 00	720, 070. 00	745, 250. 00	904, 999. 00	966, 921. 25
Legal-tender notes	208, 000. 00	173, 354. 00	242, 073. 00	314, 217. 00	297, 700. 00
U. S. cert's of deposit	250, 000. 00	250, 000. 00	200, 000. 00	120, 000. 00	70, 000. 00
5% fund with Treas.	26, 240. 00	13, 500. 00	13, 500. 00	13, 500. 00	13, 500. 00
Due from U. S. Treas	.....	.....	2, 000. 00	.....	2, 000. 00
Total	13, 464, 656. 93	13, 293. 766. 30	13, 748, 996. 04	14, 498, 478. 23	15, 006, 338. 65

CITY OF BROOKLYN.*

				5 banks.	5 banks.
Loans and discounts	.....	.....	.....	$9, 026, 393. 56	$8, 825, 859. 01
Bonds for circulation	.....	.....	.....	793, 000. 00	743, 000. 00
Bonds for deposits	.....	.....	.....	75, 000. 00	75, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	.....	.....	.....	1, 978, 098. 88	1, 784, 598. 88
Due from res've ag'ts	.....	.....	.....	1, 553, 200. 22	1, 898, 626. 95
Due from nat'l banks	.....	.....	.....	92, 861. 14	41, 740. 04
Due from State banks	.....	.....	.....	44, 921. 37	39, 815. 42
Banking-house, etc	.....	.....	.....	177, 356. 21	177, 356. 21
Real estate, etc	.....	.....	.....	5, 600. 00	21, 715. 00
Current expenses	.....	.....	.....	6, 046. 65	27, 834. 16
Premiums paid	.....	.....	.....	27, 952. 53	27, 952. 53
Cash items	.....	.....	.....	54, 834. 40	53, 565. 80
Clear'g-house exch'gs	.....	.....	.....	809, 241. 19	770, 526. 58
Bills of other banks	.....	.....	.....	202, 651. 00	164, 903. 00
Fractional currency	.....	.....	.....	7, 765. 57	7, 626. 65
Specie	.....	.....	.....	1, 104, 346. 64	944, 035. 20
Legal-tender notes	.....	.....	.....	700, 404. 00	528, 255. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	.....	.....	.....	35, 640. 00	33, 390. 00
Due from U. S. Treas.	.....	.....	.....	.....	4, 748. 27
Total	.....	.....	.....	16, 695. 313. 36	16, 170, 548. 70

NEW JERSEY.

	90 banks.	92 banks.	93 banks.	93 banks.	94 banks.
Loans and discounts	$47, 304, 161. 12	$46, 579, 703. 58	$47, 938, 884. 43	$48, 550, 993. 73	$50, 462, 358. 52
Bonds for circulation	4, 552, 000. 00	4, 509, 500. 00	4, 373, 500. 00	4, 323, 500. 00	4, 206, 500. 00
Bonds for deposits	870, 000. 00	350, 000. 00	350, 000. 00	350, 000. 00	350, 000. 00
U. S. bonds on hand	19, 550. 00	17, 700. 00	15, 500. 00	16, 100. 00	1, 800. 00
Other stocks and b'ds	5, 809, 805. 89	5, 692, 939. 65	5, 807, 063. 92	5, 847, 823. 29	5, 908, 968. 20
Due from res've ag'ts	7, 039, 679. 75	7, 652, 500. 01	6, 534, 444. 30	7, 729, 016. 44	6, 769, 081. 33
Due from nat'l banks	1, 960, 432. 80	1, 910, 873. 99	2, 041, 513. 47	2, 251, 626. 99	2, 765, 263. 70
Due from State banks	346, 714. 22	321, 616. 37	405, 071. 41	522, 194. 24	355, 305. 30
Banking-house, etc	1, 969, 521. 23	2, 005, 804. 68	2, 044, 109. 98	2, 069, 650. 36	2, 099, 225. 23
Real estate, etc	326, 795. 87	320, 087. 47	317, 201. 91	321, 966. 65	356, 415. 23
Current expenses	360, 799. 96	205, 234. 46	276, 253. 35	128, 050. 35	216, 997. 12
Premiums paid	570, 111. 71	496, 790. 77	478, 560. 28	457, 742. 03	432, 829. 66
Cash items	952, 573. 15	888, 555. 24	1, 106, 513. 07	910, 918. 23	1, 110, 545. 42
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	417, 899. 00	392, 896. 00	394, 102. 00	389, 480. 00	433, 387. 00
Fractional currency	30, 585. 68	38, 392. 72	33, 518. 87	59, 152. 79	35, 374. 89
Specie	1, 927, 382. 05	2, 081, 064. 69	1, 915, 591. 25	2, 112, 406. 66	2, 208, 314, 58
Legal-tender notes	2, 168, 309. 00	2, 206, 847. 00	1, 919, 975. 00	2, 407, 822. 00	2, 331, 397. 00
U. S. cert's of deposit	10, 000. 00	10, 000. 00	10, 000. 00	10, 000. 00	10, 000. 00
5% fund with Treas.	199, 049. 50	196, 876. 50	192, 274. 00	184, 696. 50	182, 939. 00
Due from U. S. Treas.	7, 138. 08	7, 430. 00	15, 810. 00	9, 930. 00	13, 792. 50
Total	76, 842, 509. 01	75, 884, 813. 13	76, 169, 887. 24	78, 633, 010. 26	80, 250, 494. 68

* Brooklyn was made a reserve city, July 14, 1890.

BY STATES AND RESERVE CITIES—Continued.

CITY OF ALBANY.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	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	$1,510.940.00	$1,545,050.00
Surplus fund	1,178,500.00	1,230,500.90	1,330,500.00	1,282,500.00	1,282,500.00
Undivided profits	243,572.07	134,949.91	134,613.63	108,735.57	156,936.30
Nat'l-bank circulation	514,760.00	264,160.00	265,680.00	265,170.00	268,140.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	584.12	1,528.33	1,076.97	2,097.90	609.70
Individual deposits	6,609,648.52	6,496,806.98	6,890,381.59	7,884,072.05	8,389,417.49
U. S. deposits	219,104.99	219,564.33	219,100.33	219,100.00	219,199.20
Dep'ts U.S.dis.officers	895.01	1,262.80	900.00	900.00	995.00
Due to national banks	2,373,556.33	2,538,769.87	2,803,538.93	2,613,174.38	2,497,774.98
Due to State banks	774,035.89	856,224.08	457,204.92	611,788.33	645,715.98
Notes re-discounted	.....	.....	96,000.00	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	13,464,656.93	13,293,766.30	13,748,996.04	14,498,478.23	15,006,338.65

CITY OF BROOKLYN.

				5 banks.	5 banks.
Capital stock	.....	.....	.....	$1,352,000.00	$1,352,000.00
Surplus fund	.....	.....	.....	1 776.000.00	1,805,000.00
Undivided profits	.....	.....	.....	360,333.32	437,229.23
Nat'l-bank circulation	.....	.....	.....	708,500.00	663,800.00
State-bank circulation	.....	.....	.....	1,851.00	1,851.00
Dividends unpaid	.....	.....	.....	10,288.80	5,670.60
Individual deposits	.....	.....	.....	11,901.580.39	11,413.054.55
U. S. deposits	.....	.....	.....	37,583.06	87,049.15
Dep'ts U.S.dis.officers	.....	.....	.....	43,816.08	.....
Due to national banks	.....	.....	.....	264,482.36	165,216.17
Due to State banks	.....	.....	.....	238,878.35	239,678.00
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	.....	.....	.....	16,695,313.36	16,170,548.70

NEW JERSEY.

	90 banks.	92 banks.	93 banks.	93 banks.	94 banks.
Capital stock	$13,993,350.00	$14,128,350.00	$14,172,550.00	$14,198,900.00	$14,258,350.00
Surplus fund	5,685,351.35	5,922,937.92	5,959,937.92	6,042,879.57	6,088,379.57
Undivided profits	3,242,338.85	2,801,412.47	3,218,981.20	2,980,456.97	3,331,886.20
Nat'l-bank circulation	4,058,751.50	3,980,011.50	3,886,729.00	3,815,404.00	3,744,959.00
State-bank circulation	7,827.00	7,827.00	7,827.00	7,827.00	7,827.00
Dividends unpaid	37,965.79	77,290.39	37,847.35	97,117.95	90,600.20
Individual deposits	44,511,439.71	44,461,601.37	43,966,780.85	45,454,717.21	46,978,467.92
U. S. deposits	893,495.64	342,492.64	344,120.01	294,725.37	346,075.57
Dep'ts U.S.dis.officers	16,167.41	17,277.55	20,484.68	76,589.93	25,424.41
Due to national banks	3,373,360.13	3,331,291.00	3,369,226.35	4,426.191.39	4,450,484.87
Due to State banks	492,924.16	465,522.36	564,615.44	582,188.38	390,898.72
Notes re-discounted	274,612.47	110,298.93	98,287.44	114,012.49	181,891.22
Bills payable	254,925.00	238,500.00	522,500.00	542,000.00	355,250.00
Total	76,842,509.01	75,884,813.13	76,169,887.24	78,633,010.26	80,250,494.68

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

PENNSYLVANIA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	261 banks.	267 banks.	271 banks.	273 banks.	278 banks.
Loans and discounts	$93, 470, 262. 66	$93, 202, 193. 49	$97, 119, 459. 23	$98, 149, 810. 64	$102, 243, 995. 14
Bonds for circulation	12, 020, 800. 00	12, 132, 800. 00	12, 095, 300. 00	12, 020, 300. 00	11, 199, 300. 00
Bonds for deposits	730, 000. 00	390, 000. 00	390, 000. 00	390, 000. 00	390, 000. 00
U. S. bonds on hand	242, 550. 00	209, 950. 00	239, 800. 00	236, 0 0. 00	178, 200. 00
Other stocks and b'ds	12, 165, 196. 96	12, 427, 941. 15	11, 962, 612. 09	11, 582, 285. 44	11, 668, 452. 00
Due from res've ag'ts	13, 605, 832. 17	14, 733, 227. 14	14, 289, 653. 73	14, 786, 151. 27	14, 692, 419. 01
Due from nat'l banks	3, 979, 336. 23	3, 955, 048. 22	2, 943, 983. 44	2, 847, 435. 53	2, 879, 805. 32
Due from State banks	1, 612, 673. 42	1, 733, 668. 46	1, 339, 136. 83	1, 424, 182. 70	1, 166, 258. 89
Banking-house, etc	3, 624, 872. 87	3, 685, 351. 70	3, 729, 633. 58	3, 768, 230. 64	3, 820, 472. 82
Real estate, etc	957, 198. 25	978, 434. 62	941, 397. 64	970, 280. 06	1, 014, 859. 86
Current expenses	430, 570. 92	566, 777. 17	477, 088. 39	226, 657. 02	604, 316. 38
Premiums paid	1, 134, 230. 74	1, 092, 608. 00	1, 022, 473. 52	970, 966. 46	1, 040, 463. 44
Cash items	973, 181. 80	909, 450. 33	1, 104, 678. 71	1, 024, 152. 03	1, 094, 410. 94
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	1, 049, 570. 00	1, 003, 986. 00	926, 140. 00	1, 075, 207. 00	975, 258. 00
Fractional currency	63, 154. 49	67, 626, 99	63, 814. 48	64, 755. 48	62, 249. 32
Specie	5, 032, 659. 21	4, 900, 813. 35	4, 945, 509. 85	5, 192, 728. 83	5, 617, 917. 28
Legal-tender notes	3, 609, 881. 00	3, 628. 534. 00	3, 535, 753. 00	3, 618, 432. 00	3, 506, 000. 00
U. S. cert's of deposit	10, 000. 00	10, 000. 00	10, 000. 00	10, 000. 00	10, 000. 00
5 % fund with Treas.	525, 199. 17	521, 998. 50	520, 613. 00	511, 079. 31	490, 952. 00
Due from U. S. Treas.	47, 176. 56	35, 191. 36	26, 761. 86	29, 596. 73	46, 310. 97
Total	155, 284, 346. 45	156, 185, 600. 48	157, 683, 809. 35	158, 898, 251. 14	162, 701, 641. 37

CITY OF PHILADELPHIA.

	44 banks.	45 bank	45 banks.	45 banks.	45 banks.
Loans and discounts	$90, 628, 356. 09	$91, 452, 489. 26	$91, 967, 520. 85	$94, 694, 472. 30	$94, 331, 745. 15
Bonds for circulation	2, 537, 500. 00	2, 587, 500. 00	2, 587, 500. 00	2, 587, 500. 00	2, 587, 500. 00
Bonds for deposits	760, 000. 00	760, 000. 00	760, 000. 00	560, 000. 00	560, 000. 00
U. S. bonds on hand	600. 00	600. 00	600. 00	600. 00	.....
Other stocks and b'ds	4, 366, 192. 50	4, 435, 162. 93	4, 179, 278. 53	4, 202, 408. 35	4, 162, 001. 83
Due from res've ag'ts	7, 563, 234. 63	8, 284, 639. 80	10, 711, 615. 04	10, 091, 102. 35	10, 852, 370. 85
Due from nat'l banks	6, 656, 248. 45	6, 485, 613. 01	7, 289, 081. 05	6, 783, 894. 41	6, 689, 526. 05
Due from State banks	881, 377. 25	1, 110, 251. 35	1, 120, 654. 81	1, 048, 438. 53	997, 119. 20
Banking-house, etc	3, 421, 948. 16	3, 438, 208. 03	3, 444, 955. 57	3, 453, 567. 57	3, 465, 652. 66
Real estate, etc	264, 220. 03	239, 927. 68	243, 690. 05	279, 779. 82	277, 601. 18
Current expenses	250, 021. 41	580, 164. 46	168, 673. 38	348, 620. 82	719, 401. 57
Premiums paid	372, 055. 66	376, 801. 99	344, 065. 49	313, 245. 89	344, 320. 89
Cash items	744, 266. 01	962, 563. 05	882, 755. 39	706, 438. 59	812, 246. 93
Clear'g-house exch'gs	9, 530, 948. 13	11, 640, 056. 43	9, 575, 628. 60	9, 110, 895. 18	10, 416. 497. 98
Bills of other banks	297, 268. 00	253, 044. 00	253, 808. 00	222, 318. 00	239, 519. 00
Fractional currency	44, 526. 70	51, 073. 47	41, 877. 23	55, 940. 72	63, 277. 55
Specie	9, 882, 951. 01	9, 371, 499. 45	10, 755, 067. 84	10, 642, 374. 49	9, 553, 729. 81
Legal-tender notes	5, 142, 840. 00	4, 059, 832. 00	3, 744, 643. 00	4, 775, 552. 02	4, 430, 538. 00
U. S. cert's of deposit	1, 300. 000. 00	1, 130, 000. 00	1, 030, 000. 00	1, 190, 000. 00	1, 290, 000. 00
5 % fund with Treas.	114, 187. 50	113, 495. 34	116, 437. 50	116, 275. 34	115, 717. 50
Due from U. S. Treas	99, 611. 82	33, 839. 00	79, 132. 84	71, 096. 00	17, 440. 00
Total	144, 858, 353. 35	147, 366, 161. 25	149, 296, 985. 17	151, 254, 520. 38	151, 926, 206. 15

CITY OF PITTSBURGH.

	24 banks.	25 banks.	25 banks.	26 banks.	26 banks.
Loans and discounts	$37, 610, 946. 76	$37, 647, 909. 99	$39, 346, 015. 33	$39, 731, 689. 73	$39, 504, 416. 51
Bonds for circulation	1, 515, 500. 00	1, 565, 500. 00	1, 565, 500. 00	1, 615, 500. 00	1, 565, 500. 00
Bonds for deposits	600, 000. 00	500, 000. 00	500, 000. 00	500, 000. 00	500, 000. 00
U. S. bonds on hand	10, 500. 00	5, 200. 00	.....	200. 00	3, 700. 00
Other stocks and b'ds	406, 887. 26	342, 894. 02	325, 855. 02	342, 003. 74	343, 905. 52
Due from res've ag'ts	3, 620, 688. 15	4, 845, 888. 65	4, 190, 156. 83	3, 835, 342. 13	4, 073, 571. 39
Due from nat'l banks	1, 485, 071. 87	2, 000, 827. 25	1, 557, 866. 62	1, 579, 545. 95	1, 362, 574. 21
Due from State banks	264, 722. 87	336, 464. 31	363, 127. 05	336, 753. 11	282, 837. 16
Banking-house, etc	1, 688, 816. 70	1, 736, 817. 11	1, 925, 399. 47	1, 949 676. 98	2, 004, 347. 45
Real estate, etc	508, 924. 84	533, 613. 39	474, 355. 55	474, 615. 32	515, 812. 35
Current expenses	139, 252. 43	164, 884. 08	148, 818. 04	68, 075. 45	182, 833. 22
Premiums paid	197, 153. 55	178, 029. 80	171, 262. 80	175, 753. 95	187, 532. 87
Cash items	195, 582. 12	356, 496. 26	287, 100. 87	280, 454. 04	179, 669. 26
Clear'g-house exch'gs	1, 510, 576. 37	1, 708, 486. 25	2, 013, 580. 72	2, 003, 992. 83	2, 194, 951. 04
Bills of other banks	264, 545. 00	348, 502. 00	252, 275. 00	287, 965. 00	233, 323. 00
Fractional currency	11, 654. 81	10, 564. 57	10, 633. 89	10, 278. 99	10, 310. 26
Specie	2, 813, 899. 84	3, 013, 681. 25	2, 995, 889. 46	3, 095, 313. 40	3, 218, 761. 65
Legal-tender notes	2, 155, 866. 00	2, 244, 620. 00	2, 292, 077. 00	2, 336, 276. 00	2, 328, 983. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	68, 172. 50	68, 172. 50	70, 422. 50	71, 547. 50	69, 032. 50
Due from U. S. Treas	45 083. 74	22, 249. 00	9, 931. 00	17, 220. 00	40, 500. 00
Total	55, 113, 844. 81	57, 630, 800. 43	58, 500, 267. 15	58, 712, 144. 12	58, 802, 561. 39

BY STATES AND RESERVE CITIES—Continued.

PENNSYLVANIA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	261 banks.	267 banks.	271 banks.	273 banks.	278 banks.
Capital stock	$34, 398, 830. 35	$34, 697, 350. 00	$35, 151, 610. 00	$35, 328, 980. 00	$35, 638, 670. 00
Surplus fund	13, 547, 472. 55	13, 859, 341. 42	14, 155, 757. 05	14, 505, 948. 52	14, 526, 635. 99
Undivided profits	4, 448, 978. 66	4, 175, 354. 38	4, 060, 972. 50	3, 603, 801. 50	5, 175, 855. 87
Nat'l-bank circulation	10, 569, 685. 00	10, 578, 615. 00	10, 644, 320. 00	10, 582, 875. 00	9, 866, 820. 00
State-bank circulation	1, 543. 00	1, 543. 00	1, 543. 00	1, 543. 00	1, 543. 00
Dividends unpaid	209, 225. 62	170, 893. 69	379, 938. 89	326, 270. 00	161, 248. 17
Individual deposits	86, 188, 990. 77	87, 593, 357. 09	89, 203, 316. 99	90, 531, 780. 80	93, 296, 651. 48
U. S. deposits	735, 459. 08	387, 241. 78	388, 127. 10	396, 244. 98	392, 777. 70
Dep'ts U.S.dis.officers	10, 398. 73	9, 872. 42	12, 946. 71	10, 759. 53	9, 286. 59
Due to national banks	3, 898, 185. 61	3, 559, 412. 81	2, 544, 475. 83	2, 613, 857. 02	2, 443, 389. 43
Due to State banks	495, 686. 28	531, 307. 28	444, 015. 41	361, 258. 13	450, 929. 77
Notes re-discounted	677, 900. 52	566, 820. 73	549, 127. 54	576, 442. 38	597, 343. 09
Bills payable	101, 990. 28	54, 490. 28	147, 658. 33	58, 490. 28	140, 490. 28
Total	155, 284, 346. 45	156, 185, 600. 48	157, 683, 809. 35	158, 898, 251. 14	162, 701, 641. 37

CITY OF PHILADELPHIA.

	44 banks.	45 banks.	45 banks.	45 banks.	45 banks.
Capital stock	$23, 608, 000. 00	$23, 728, 000. 00	$23, 788. 000. 00	$23, 808, 000. 00	$23, 808, 000. 00
Surplus fund	11, 983, 803. 08	12, 045, 803. 08	12, 378, 303. 08	12, 423, 303. 08	12, 423, 303. 08
Undivided profits	2, 249, 084. 60	2, 814, 708. 53	2, 175, 257. 78	2, 470, 431. 88	3, 432, 662. 78
Nat'l-bank circulation	2, 263, 800. 00	2, 263, 750. 00	2, 290, 080. 00	2, 291, 560. 00	2, 302, 700. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	85, 555. 86	47, 615. 91	155, 588. 61	72, 820. 36	41, 482. 06
Individual deposits	82, 887, 931. 76	81, 060, 114. 06	86, 685, 602. 83	86, 620, 389. 72	87, 256, 830. 48
U. S. deposits	810, 130. 52	813, 006. 53	819, 039. 32	592, 640. 44	610, 796. 97
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	16, 519, 785. 65	19, 842, 538. 71	16, 472, 160. 47	18, 210, 834. 12	17, 696, 899. 76
Due to State banks	4, 020, 261. 88	4, 750, 624. 43	4, 507, 953. 08	4, 532, 105. 38	4, 353, 531. 02
Notes re-discounted	.....	.....	25, 000. 00	.....	.....
Bills payable	430, 000. 00	.....	.....	232, 435. 40	.....
Total	144, 858, 353. 35	147, 366, 161. 25	149, 296, 985. 17	151, 254, 520. 38	151, 926, 206. 15

CITY OF PITTSBURGH.

	24 banks.	25 banks.	25 banks.	26 banks.	26 banks.
Capital stock	$10, 500, 000. 00	$10, 620, 000. 00	$10, 700, 000. 00	$10, 820, 000. 00	$10, 860, 000. 00
Surplus fund	5, 209, 227. 50	5, 380, 001. 67	5, 457, 501. 67	5, 676, 392. 32	5, 676, 392. 32
Undivided profits	1, 366, 428. 17	1, 275, 808. 05	1, 364, 951. 54	1, 062, 503. 72	1, 475, 162. 31
Nat'l-bank circulation	1, 358, 710. 00	1, 334, 940. 00	1, 382, 020. 00	1, 412, 390. 00	1, 402, 650. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	95, 243. 88	83, 176. 13	129, 579. 38	114, 114. 13	93, 332. 63
Individual deposits	29, 373, 493. 56	30, 841, 351. 29	31, 818, 676. 75	31, 830, 327. 53	31, 162, 988. 95
U. S. deposits	448, 873. 35	357, 086. 27	426, 572. 88	351, 143. 74	334, 255. 65
Dep'ts U.S.dis.officers	224, 637. 81	190, 304. 59	120, 395. 39	173, 797. 74	218, 762. 89
Due to national banks	4, 078, 040. 27	4, 683, 795. 19	4, 459, 336. 29	4, 878, 619. 48	5, 017, 264. 86
Due to State banks	2, 359, 190. 27	2, 864, 337. 24	2, 641, 233. 25	2, 392, 855. 46	2, 543, 751. 78
Notes re-discounted	100, 000. 00	.....	.....	.....	18, 000. 00
Bills payable	.....	.....	.....	.....	.....
Total	55, 113, 844. 81	57, 630, 800. 43	58, 500, 267. 15	58, 712, 144. 12	58, 802, 561. 39

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

DELAWARE.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts	$5,522,781.76	$5,503,000.13	$5,485,987.69	$5,571,353.02	$5,810,810.57
Bonds for circulation	889,000.00	889,000.00	889,000.00	889,000.00	765,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	223,485.14	298,096.37	236,896.62	232,689.46	231,160.53
Due from res've ag'ts	712,690.70	648,411.70	769,218.94	825,345.70	765,156.01
Due from nat'l banks	215,348.53	182,331.36	146,911.95	142,956.30	131,067.35
Due from State banks	51,386.56	55,863.26	24,916.14	28,560.09	20,255.48
Banking-house, etc	295,593.06	302,976.27	318,716.48	322,216.35	322,423.05
Real estate, etc	99,687.50	32,137.50	109,567.00	110,478.53	105,031.60
Current expenses	39,065.17	17,715.95	30,920.52	7,135.27	25,850.01
Premiums paid	76,142.43	64,927.43	63,821.18	61,356.31	62,468.81
Cash items	31,262.41	32,785.21	52,714.11	56,785.37	72,164.83
Clear'g house exch'gs	39,938.48	59,986.04	57,288.49	33,395.72	.....
Bills of other banks	38,934.00	57,107.00	41,696.00	49,009.00	30,681.00
Fractional currency	3,711.25	5,142.62	4,474.59	5,189.62	5,683.98
Specie	236,296.56	267,872.66	242,538.43	256,518.43	305,609.25
Legal-tender notes	147,977.00	171,766.00	193,206.00	191,757.00	171,803.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5% fund with Treas.	39,955.00	39,955.00	38,055.00	39,955.00	32,125.00
Due from U. S. Treas.	9,012.50	.....	.....	.....	.....
Total	8,732,268.05	8,689,074.50	8,765,929.14	8,883,701.17	8,917,290.47

MARYLAND.

	36 banks.	38 banks.	38 banks.	39 banks.	40 banks.
Loans and discounts	$8,352,332.42	$8,507,392.46	$8,666,612.68	$8,840,381.31	$9,435,318.58
Bonds for circulation	1,173,500.00	1,123,500.00	1,148,500.00	1,198,500.00	1,138,500.00
Bonds for deposits	280,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	22,300.00	15,100.00	14,300.00	14,600.00	10,500.00
Other stocks and b'ds	1,023,418.29	992,408.56	1,006,893.49	1,037,047.77	1,140,933.69
Due from res've ag'ts	968,499.35	1,005,146.51	1,013,735.27	1,077,177.69	1,007,781.71
Due from nat'l banks	363,244.29	447,917.49	343,385.93	389,398.36	410,678.45
Due from State banks	77,928.54	56,199.08	65,074.05	52,944.19	55,431.89
Banking-house, etc	395,345.73	409,588.56	421,267.22	432,646.43	457,397.36
Real estate, etc	21,702.84	21,702.84	36,889.06	36,872.06	30,111.06
Current expenses	73,074.77	41,548.01	68,739.17	24,603.86	78,238.35
Premiums paid	136,189.39	106,563.66	108,854.78	104,654.98	115,425.98
Cash items	37,436.98	57,047.54	45,075.59	57,201.80	48,124.98
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	53,644.00	45,316.00	33,458.00	58,883.00	35,429.00
Fractional currency	5,379.94	5,994.24	6,741.96	6,548.90	7,004.69
Specie	512,594.41	509,978.31	565,611.99	540,945.29	572,328.66
Legal-tender notes	285,295.00	299,265.00	308,893.00	287,721.00	352,501.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	47,904.75	48,469.48	46,764.75	48,872.25	47,307.25
Due from U. S. Treas.	680.00	.....	.....	.....	1,300.00
Total	13,830,470.70	13,843,137.74	14,050,796.94	14,358,998.89	15,094,312.65

CITY OF BALTIMORE.

	17 banks.	18 banks.	19 banks.	19 banks.	19 banks.
Loans and discounts	$28,501,673.67	$29,072,411.26	$29,854,860.89	$31,763,172.72	$31,965,754.95
Bonds for circulation	850,000.00	920,000.00	970,000.00	970,000.00	970,000.00
Bonds for deposits	350,000.00	330,000.00	330,000.00	330,000.00	330,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	1,004,675.02	985,157.97	955,732.72	929,733.02	1,193,469.22
Due from res'veag'ts	2,733,758.18	2,536,497.88	2,163,546.36	3,604,795.59	2,258,038.80
Due from nat'l banks	1,701,964.98	1,509,191.52	1,451,079.84	1,692,490.45	1,648,971.44
Due from State banks	340,935.85	241,880.55	294,398.68	214,748.00	286,301.48
Banking-house, etc	1,034,982.70	1,109,003.37	1,252,878.75	1,197,591.39	1,219,801.08
Real estate, etc	85,314.25	75,567.42	92,255.97	148,450.07	148,550.07
Current expenses	182,062.88	96,796.54	146,417.35	51,234.79	164,893.06
Premiums paid	31,950.00	37,750.00	45,769.97	45,032.47	46,306.22
Cash items	56,979.11	77,009.62	53,257.91	84,553.62	101,342.28
Clear'g-house exch'gs	1,086,950.57	2,061,175.35	1,740,423.41	1,443,502.36	1,619,805.49
Bills of other banks	168,382.00	184,046.00	169,803.00	237,009.00	137,326.00
Fractional currency	16,152.27	10,975.67	12,369.95	13,982.09	7,853.03
Specie	2,826,636.77	3,480,798.95	2,885,569.05	3,291,776.06	3,224,585.88
Legal-tender notes	1,193,727.00	1,344,914.00	1,196,401.00	995,738.00	919,347.00
U. S. cert's of deposit	180,000.00	820,000.00	1,035,000.00	1,010,000.00	105,000.00
5% fund with Treas.	38,256.00	39,150.00	43,650.00	43,650.00	43,650.00
Due from U. S. Treas	33,750.00	12,100.00	5,990.00	650.00	1,000.00
Total	42,418,145.25	44,944,426.10	44,699,404.85	48,068,109.63	46,391,996.00

BY STATES AND RESERVE CITIES—Continued.

DELAWARE.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	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	900,086.00	907,466.00	907,466.00	923,902.00	935,402.00
Undivided profits	349,507.08	274,570.41	325,672.67	245,271.05	327,418.97
Nat'l-bank circulation	787,180.00	788,630.00	790,132.50	789,482.50	681,212.50
State-bank circulation	572.50	571.50	571.50	571.50	571.50
Dividends unpaid	6,094.56	11,103.68	9,479.09	20,501.81	7,810.93
Individual deposits	4,150,872.71	4,074,912.13	4,084,112.53	4,325,125.94	4,419,613.27
U. S. deposits	39,376.27	41,282.51	41,138.65	40,221.73	36,949.33
Dep'ts U.S. dis. officers	5,623.73	3,717.49	5,055.33	4,778.27	7,894.67
Due to national banks	259,857.75	299,220.04	314,251.03	305,403.29	212,718.37
Due to State banks	10,671.49	14,035.74	12,927.84	16,683.08	9,250.82
Notes re-discounted	33,440.96	20,580.00	31,137.00	20,775.00	34,763.11
Bills payable	55,000.00	119,000.00	110,000.00	57,000.00	109,700.00
Total	8,732,268.05	8,689,074.50	8,765,929.14	8,883,701.17	8,917,290.47

MARYLAND.

	36 banks.	38 banks.	38 banks.	39 banks.	40 banks.
Capital stock	$3,127,600.00	$3,209,700.00	$3,246,700.00	$3,276,700.00	$3,340,490.00
Surplus fund	1,086,393.18	1,123,124.09	1,128,377.14	1,157,662.09	1,157,862.09
Undivided profits	445,361.17	364,149.64	458,248.35	315,307.65	448,832.98
Nat'l-bank circulation	1,031,180.00	964,770.00	961,545.00	1,004,960.00	984,415.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	24,362.22	18,380.91	17,993.00	35,202.32	29,570.72
Individual deposits	7,204,772.29	7,464,213.38	7,537,799.03	7,885,660.51	8,453,345.83
U. S. deposits	308,000.00	165,000.00	165,000.00	165,000.00	165,000.00
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	373,965.03	312,805.74	304,384.34	268,829.00	311,187.28
Due to State banks	50,739.50	59,688.74	34,057.62	41,907.44	48,441.05
Notes re-discounted	61,097.31	97,299.09	126,692.46	137,470.73	106,032.76
Bills payable	117,000.00	64,006.15	70,000.00	70,299.15	49,134.94
Total	13,830,470.70	13,843,137.74	14,050,796.94	14,358,998.89	15,094,312.65

CITY OF BALTIMORE.

	17 banks.	18 banks.	19 banks.	19 banks.	19 banks.
Capital stock	$11,713,260.00	$11,913,260.00	$12,313,260.00	$12,313,260.00	$12,313,260.00
Surplus fund	3,948,600.00	4,069,500.00	4,109,500.00	4,119,600.00	4,119,600.00
Undivided profits	1,348,194.06	1,073,838.79	1,304,144.32	965,746.76	1,353,437.82
Nat'l-bank circulation	753,730.00	748,900.00	833,540.00	831,330.00	864,320.00
State-bank circulation	4,048.00	4,046.00	3,836.00	3,836.00	3,835.00
Dividends unpaid	51,534.23	58,199.87	82,475.12	122,752.05	52,011.98
Individual deposits	20,397,594.83	22,207,660.03	21,303,977.43	24,355,807.47	22,502,600.17
U. S. deposits	389,987.40	372,119.37	363,000.00	370,805.64	379,599.98
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	3,070,414.32	3,624,016.87	3,542,632.09	4,142,214.23	3,953,569.18
Due to State banks	740,752.41	817,885.17	728,039.89	798,742.55	679,761.87
Notes re-discounted	.....	.....	.....	44,014.93	.....
Bills payable	.....	55,000.00	115,000.00	.....	170,000.00
Total	42,418,145.25	44,944,426.10	44,699,404.85	48,068,109.63	46,391,996.00

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

DISTRICT OF COLUMBIA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	$448, 672. 81	$429, 329. 69	$564, 055. 06	$613, 201. 23	$658, 716. 39
Bonds for circulation	250, 000. 00	250, 000. 00	250, 000. 00	250, 000. 00	250, 000. 00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	51, 200. 00	51, 200. 00	51, 200. 00	1, 200. 00	1, 200. 00
Other stocks and b'ds	262, 017. 50	257, 842. 50	257, 842. 50	257, 842. 50	191, 842. 50
Due from res've ag'ts	67, 153. 92	103, 243. 15	82, 150. 47	108, 480. 27	125, 576. 77
Due from nat'l banks	12, 095. 46	12, 192. 24	24, 550. 70	26, 615. 21	14, 192. 10
Due from State banks	231. 11	380. 25	460. 60	731. 20	3, 181. 55
Banking-house, etc	23, 000. 00	23, 000. 00	23, 000. 00	23, 000. 00	23, 000. 00
Real estate, etc	.....	.....	.....	.....	.....
Current expenses	6, 514. 08	2, 876. 84	5, 435. 98	186. 17	4, 087. 84
Premiums paid	17, 187. 50	17, 187. 50	17, 187. 50	11, 000. 00	11, 000. 00
Cash items	9, 646. 56	31, 730. 00	10, 876. 53	9, 645. 72	11, 651. 73
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	4, 785. 00	7, 555. 00	6, 732. 00	6, 335. 00	4, 875. 00
Fractional currency	33. 94	57. 13	54. 11	87. 38	97. 31
Specie	186, 201. 50	189, 773. 75	219, 920. 75	233, 957. 25	240, 488. 25
Legal-tender notes	87, 690. 00	95, 492. 00	92, 893. 00	54, 462. 00	41, 905. 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, 437, 679. 38	1, 483, 110. 05	1, 617, 609. 20	1, 607, 993. 93	1, 593, 064. 44

CITY OF WASHINGTON.

	8 banks.	9 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts	$6, 110, 455. 71	$6, 372, 223. 16	$7, 309, 270. 59	$7, 569, 999. 65	$7, 440, 398. 20
Bonds for circulation	450, 000. 00	500, 000. 00	600, 000. 00	600, 000. 00	600, 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	668, 150. 00	585, 350. 00	559, 200. 00	539, 200. 00	76, 400. 00
Other stocks and b'ds	607, 361. 15	642, 280. 86	658, 677. 86	654, 904. 96	581, 590. 46
Due from res've ag'ts	928, 706. 35	1, 271, 942. 31	1, 131, 840. 31	813, 297. 52	868, 141. 94
Due from nat'l banks	418, 844. 72	480, 276. 07	535, 875. 73	532, 433. 71	475, 399. 48
Due from State banks	28, 771. 12	24, 689. 46	16, 059. 99	23, 559. 29	26, 393. 72
Banking-house, etc	644, 001. 09	651, 678. 73	662, 843. 09	798, 450. 74	868, 975. 74
Real estate, etc	72, 651. 38	69, 377. 80	69, 445. 17	69, 445. 17	69, 445. 17
Current expenses	71, 353. 31	32, 230. 17	78, 777. 34	24, 473. 62	49, 707. 18
Premiums paid	68, 887. 35	70, 837. 50	86, 977. 00	81, 700. 51	69, 200. 51
Cash items	113, 978. 53	172, 204. 98	181, 921. 07	129, 597. 80	165, 151. 55
Clear'g-house exch'gs	146, 135. 84	146, 823. 90	237, 645. 96	131, 325. 08	223, 219. 20
Bills of other banks	32, 262. 00	34, 997. 00	28, 361. 00	33, 697. 00	30, 748. 00
Fractional currency	8, 240. 43	7, 714. 79	7, 749. 13	9, 663. 47	9, 561. 24
Specie	1, 045, 847. 90	1, 202, 074. 35	1, 400, 464. 30	1, 490, 699. 00	1, 588, 078. 05
Legal-tender notes	737, 520. 00	621, 178. 00	771, 828. 00	691, 514. 00	702, 675. 00
U.S. cert's of deposit	70, 000. 00	40, 000. 00	60, 000. 00	40, 000. 00	80, 000. 00
5% fund with Treas	15, 750. 00	18, 000. 00	22, 500. 00	22, 500. 00	22, 500. 00
Due from U. S. Treas	.....	.....	.....	3, 199. 00	.....
Total	12, 388, 916. 88	13, 094, 879. 08	14, 569, 436. 54	14, 409, 660. 52	14, 037, 585. 44

VIRGINIA.

	30 banks.	30 banks.	31 banks.	32 banks.	32 banks.
Loans and discounts	$12, 858, 700. 91	$13, 499, 245. 05	$14, 339, 224. 21	$14, 802, 113. 27	$15, 798, 479. 64
Bonds for circulation	1, 046, 250. 00	1, 091, 250. 00	1, 103, 750. 00	1, 116, 250. 00	1, 111, 250. 00
Bonds for deposits	1, 365, 000. 00	920, 000. 00	920, 000. 00	920, 000. 00	870, 000. 00
U.S. bonds on hand	500. 00	500. 00	500. 00	500. 00	.....
Other stocks and b'ds	811, 962. 34	741, 556. 88	731, 693. 06	762, 413. 34	843, 087. 79
Due from res've ag'ts	1, 246, 492. 27	1, 681, 856. 95	1, 654, 999. 12	2, 081, 645. 00	1, 794, 901. 00
Due from nat'l banks	741, 363. 92	747, 192. 54	881, 152. 02	890, 956. 41	954, 272. 19
Due from State banks	333, 201. 75	367, 374. 00	427, 169. 97	361, 355. 20	483, 211. 58
Banking-house, etc	402, 946. 17	407, 924. 39	422, 523. 80	412, 092. 35	420, 954. 08
Real estate, etc	40, 260. 16	40, 307. 19	35, 646. 88	35, 737. 88	39, 651. 46
Current expenses	146, 319. 66	57, 196. 99	125, 457. 75	14, 963. 66	100, 984. 73
Premiums paid	344, 173. 56	261, 472. 44	262, 006. 82	234, 292. 26	230, 415. 38
Cash items	103, 616. 06	103, 083. 36	127, 071. 89	129, 581. 74	119, 219. 33
Clear'g-house exch'gs	295, 629. 66	207, 407. 31	228, 982. 73	289, 637. 05	213, 301. 41
Bills of other banks	192, 533. 00	144, 221. 00	223, 309. 00	144, 819. 00	173, 262. 00
Fractional currency	6, 587. 78	8, 901. 78	6, 744. 58	9, 145. 10	7, 538. 94
Specie	500, 046. 86	489, 149. 04	497, 705. 84	637, 988. 46	656, 781. 80
Legal-tender notes	917, 167. 00	687, 530. 00	931, 735. 00	851, 203. 00	884, 344. 00
U.S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	45, 800. 25	47, 275. 25	46, 607. 75	46, 382. 53	48, 140. 03
Due from U. S. Treas	1, 950. 00	450. 00	2, 375. 00	1, 400. 00	2, 100. 00
Total	21, 400, 501. 35	21, 503, 894. 17	22, 968, 655. 42	23, 742, 476. 25	24, 751, 895. 36

BY STATES AND RESERVE CITIES—Continued.

DISTRICT OF COLUMBIA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	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	60,000.00	60,000.00	60,000.00	100,000.00	100,000.00
Undivided profits	79,361.77	70,213.74	82,576.97	31,752.73	52,116.49
Nat'l-bank circulation	204,950.00	193,850.00	217,950.00	201,350.00	216,750.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	3,428.00	4,088.00	4,080.00	5,404.00	3,532.00
Individual deposits	827,226.06	893,123.86	993,771.63	998,028.30	954,894.81
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	10,471.32	9,374.45	7,081.72	19,458.90	13,769.07
Due to State banks	242.23	460.00	148.88	.....	2.07
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	1,437,679.38	1,483,110.05	1,617,609.20	1,607,993.93	1,593,064.44

CITY OF WASHINGTON.

	8 banks.	9 banks.	11 banks.	11 banks.	11 banks.
Capital stock	$1,737,570.00	$1,879,745.00	$2,262,000.00	$2,336,300.00	$2,375,000.00
Surplus fund	686,000.00	747,000.00	812,000.00	855,000.00	902,000.00
Undivided profits	295,037.96	209,107.83	296,674.33	226,226.18	270,070.05
Nat'l-bank circulation	314,350.00	348,800.00	402,450.00	448,950.00	444,190.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1,350.00	1,618.50	1,210.50	6,635.50	6,125.00
Individual deposits	8,972,633.61	9,567,045.41	10,389,779.42	10,102,380.46	9,671,186.90
U. S. deposits	130,995.94	111,628.78	156,334.92	163,852.74	160,615.85
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	197,397.96	194,208.43	201,009.40	198,515.98	142,896.47
Due to State banks	28,630.91	23,225.13	35,477.97	24,299.66	18,001.17
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	25,000.00	12,500.00	12,500.00	47,500.00	47,500.00
Total	12,388,916.88	13,094,879.08	14,569,436.54	14,409,660.52	14,037,585.44

VIRGINIA.

	30 banks.	30 banks.	31 banks.	32 banks.	32 banks.
Capital stock	$4,146,300.00	$4,146,300.00	$4,185,810.00	$4,223,320.00	$4,236,300.00
Surplus fund	1,660,219.00	1,729,800.00	1,731,300.00	1,849,934.51	1,851,434.51
Undivided profits	766,167.40	610,065.83	830,514.69	532,568.84	790,902.95
Nat'l-bank circulation	938,895.00	980,485.00	984,075.00	991,445.00	993,405.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	2,748.65	3,125.15	2,067.65	12,413.65	3,633.65
Individual deposits	11,027,426.45	11,647,688.39	12,718,038.73	13,693,963.25	14,309,038.88
U. S. deposits	1,373,795.39	804,343.85	809,060.34	875,816.74	765,540.89
Dep'ts U.S. dis. officers	114,037.09	170,593.29	151,919.09	109,543.64	164,027.93
Due to national banks	482,602.38	616,470.29	683,012.42	786,049.04	673,186.87
Due to State banks	634,785.88	597,177.41	482,783.43	512,607.69	593,697.86
Notes re-discounted	104,196.33	167,031.07	142,093.52	21,000.00	222,712.93
Bills payable	149,327.78	30,813.89	247,980.55	133,813.89	148,013.89
Total	21,400,501.35	21,503,894.17	22,968,655.42	23,742,476.25	24,751,895.36

ABSTRACT OF RERORTS SINCE SEPTEMBER 30, 1869, ARRANGED

WEST VIRGINIA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	20 banks.	20 banks.	20 banks.	20 banks.	21 banks.
Loans and discounts	$4, 805, 355. 60	$4, 800, 590. 89	$5, 093, 735. 27	$5, 308, 770. 07	$5, 619, 044. 88
Bonds for circulation	690, 000. 00	675, 000. 00	681. 250. 00	686, 250. 00	607, 500. 00
Bonds for deposits	75, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00
U. S. bonds on hand	16, 500. 00	14, 500. 00	14, 500. 00	14, 500. 00	4, 500. 00
Other stocks and b'ds	190, 066. 70	191, 360. 70	194, 483. 63	172, 322. 38	180, 368. 63
Due from res've ag'ts	404, 507. 11	518, 112. 68	422, 354. 20	609, 338. 22	881, 852. 62
Due from nat'l banks	325, 849. 59	350, 978. 93	342, 008, 93	443, 297. 29	540, 580. 20
Due from State banks	94, 920. 25	125, 623. 20	106, 010. 75	133, 804. 98	153, 558. 28
Banking-house, etc	217, 622. 55	213, 672. 44	218, 592. 04	224, 117. 91	226, 497. 81
Real estate, etc	27, 121. 24	25, 121. 24	30, 023. 74	24, 523. 74	22, 273. 74
Current expenses	55, 650. 13	22, 351. 98	36, 013. 58	7, 217. 38	31, 569. 84
Premiums paid	42, 023. 51	34, 437. 32	41, 521. 70	36, 851. 06	69, 224. 50
Cash items	30, 561. 21	30, 715. 07	26, 028. 24	24, 984. 58	29, 965. 52
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	74, 434. 00	87, 385. 00	78, 377. 00	72, 795. 00	95, 719. 00
Fractional currency	2, 272. 23	2, 986. 59	2, 668. 66	2, 248. 54	2, 719. 58
Specie	262, 931. 94	263, 115. 79	267, 824. 12	294, 943. 31	339, 069. 45
Legal-tender notes	337, 490. 00	268, 196. 00	322, 477. 00	330, 428. 00	350, 324. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	30, 529. 65	28, 374. 60	29, 315. 85	29, 474. 60	25, 931. 00
Due from U. S. Treas.	1, 752. 43	1, 302. 43	972. 28	2, 917. 13	1, 591. 88
Total	7, 684, 588. 14	7, 703, 824. 86	7, 958, 156. 99	8, 468, 784. 19	9, 232, 290. 93

NORTH CAROLINA.

	19 banks.	19 banks.	20 banks.	20 banks.	21 banks.
Loans and discounts	$5, 857, 058. 82	$5, 870, 137. 24	$6, 161, 928. 82	$6, 404, 472. 46	$6, 659, 225. 43
Bonds for circulation	736, 250. 00	736, 250. 00	761, 250. 00	761, 250. 00	769, 750. 00
Bonds for deposits	100, 000. 00	100, 000. 00	150, 000. 00	150, 000. 00	150, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	396, 637. 12	355, 330. 08	397, 505. 91	371, 000. 21	364, 797. 20
Due from res've ag'ts	315, 687. 93	679, 912. 86	591, 844. 98	458, 095. 64	444, 666. 91
Due from nat'l banks	254, 921. 12	278, 441. 75	201, 394. 54	162, 678. 75	334, 745. 87
Due from State banks	110, 643. 51	112, 467. 05	106, 978. 34	79, 193. 35	183, 415. 76
Banking-house, etc	164, 926. 20	174, 307. 70	189, 957. 02	193, 470. 22	194, 791. 29
Real estate, etc	101, 006. 60	93, 341. 09	75, 083. 53	80, 796. 68	76, 439. 18
Current expenses	67, 435. 90	27, 240. 77	50, 960. 87	12, 834. 46	50, 704. 98
Premiums paid	93, 681. 27	85, 343. 77	95, 812. 52	81, 723. 14	86, 324. 70
Cash items	89, 952. 40	51, 386. 20	68, 903. 04	95, 655. 57	65, 589. 32
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	101, 559. 00	91, 809. 00	79, 622. 00	80, 997. 00	95, 292. 00
Fractional currency	3, 025. 89	3, 081. 43	4, 084. 79	4, 000. 37	2, 961. 64
Specie	236, 467. 46	261, 849. 06	285, 946. 86	309, 030. 62	243, 798. 50
Legal-tender notes	308, 180. 00	273, 949. 00	269, 166. 00	273, 716. 00	262, 159. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	30, 521. 25	32, 633. 22	31, 961. 25	31, 506. 25	33, 438. 75
Due from U. S. Treas	9, 051. 75	2, 750. 00	5, 420. 00	6, 700. 00	6, 940. 00
Total	8, 977, 006. 22	9, 230, 230. 22	9, 527, 830. 47	9, 557, 120. 72	10, 025, 040. 53

SOUTH CAROLINA.

	16 banks.	16 banks.	16 banks.	16 banks.	16 banks.
Loans and discounts	$5, 208, 129. 73	$5, 480, 683. 84	$6, 136, 785. 37	$6, 262, 827. 64	$6, 614, 383. 41
Bonds for circulation	437, 250. 00	437, 250. 00	437, 250. 00	437, 250. 00	437, 250. 00
Bonds for deposits	575, 000. 00	341, 000. 00	341, 000. 00	341, 000. 00	275, 000. 00
U. S. bonds on hand	100. 00	100. 00	100. 00	100. 00	100. 00
Other stocks and b'ds	784, 625. 15	792, 492. 06	733, 680. 79	717, 842. 74	672, 412. 25
Due from res've ag'ts	615, 457. 93	605, 574. 65	93, 502. 46	222, 649. 97	219, 702. 64
Due from nat'l banks	297, 061. 98	229, 333. 85	160, 542. 04	142, 482. 10	213, 632. 95
Due from State banks	198, 892. 13	133, 326. 33	140, 127. 08	59, 375. 12	149, 600. 34
Banking-house, etc	149, 974. 64	148, 513. 64	149, 659. 64	143, 831. 38	143, 839. 48
Real estate, etc	54, 387. 54	60, 722. 66	34, 858. 32	36, 155. 38	37, 155. 38
Current expenses	80, 090. 90	38, 047. 65	86, 266. 26	3, 187. 41	43, 383. 77
Premiums paid	21, 859. 37	19, 181. 37	18, 684. 37	16, 750. 00	16, 750. 00
Cash items	147, 712. 41	75, 666. 05	39, 317. 51	17, 554. 08	59, 068. 05
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	73, 773. 00	101, 917. 00	57, 748. 00	29, 934. 00	73, 871. 00
Fractional currency	4, 746. 07	5, 262. 66	4, 048 07	5, 140. 51	4, 593. 71
Specie	214, 904. 15	231, 481. 55	224, 593. 60	262, 567. 35	320, 273. 08
Legal-tender notes	569, 291. 00	478, 646. 00	396, 146. 00	359, 349. 00	422, 366. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	19, 676. 25	19, 676. 25	19, 676. 25	19, 676. 15	19, 676. 25
Due from U. S. Treas.	2, 949. 50	8, 600. 00	2, 850. 00	5, 750. 00	1, 624. 50
Total	9, 455, 881. 75	9, 207, 478. 56	9, 076, 835. 76	9, 083, 422. 83	9, 724, 682. 81

BY STATES AND RESERVE CITIES—Continued.

WEST VIRGINIA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	20 banks.	20 banks.	20 banks.	20 banks.	21 banks.
Capital stock	$1,906,000.00	$1,906,000.00	$2,031,000.00	$2,031,000.00	$2,176,000.00
Surplus fund	477,996.46	495,298.04	506,373.04	516,307.53	520,307.53
Undivided profits	223,206.51	142,505.86	191,947.37	122,523.92	221,397.00
Nat'l-bank circulation	610,685.00	595,475.00	599,045.00	601,380.00	510,220.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	21,084.00	25,994.00	25,779.00	36,383.59	25,381.58
Individual deposits	4,030,452.40	4,148,783.71	4,292,505.01	4,784,405.78	5,262,209.23
U. S. deposits	82,500.00	55,000.00	55,000.00	55,000.00	55,000.00
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	216,798.20	253,142.81	169,076.41	197,287.80	314,989.22
Due to State banks	82,316.19	63,013.94	68,431.16	95,249.33	115,628.10
Notes re-discounted	28,549.38	8,611.50	1,000.00	24,246.24	31,158.27
Bills payable	5,000.00	10,000.00	18,000.00	5,000.00	.....
Total	7,684,588.14	7,703,824.86	7,958,156.99	8,468,784.19	9,232,290.93

NORTH CAROLINA.

	19 banks.	19 banks.	20 banks.	20 banks.	21 banks.
Capital stock	$2,426,000.00	$2,426,000.00	$2,576,850.10	$2,600,970.00	$2,656,000.00
Surplus fund	593,517.92	633,714.04	651,257.35	645,706.59	649,454.31
Undivided profits	431,025.02	314,189.08	401,167.52	297,860.38	377,935.85
Nat'l-bank circulation	620,555.00	615,575.00	618,365.00	624,355.00	646,495.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	2,616.50	5,414.50	2,396.50	4,283.50	2,666.50
Individual deposits	4,012,450.19	4,572,638.26	4,396,762.45	4,441,685.72	4,673,293.73
U. S. deposits	74,061.45	77,609.13	82,710.06	98,862.77	98,537.59
Dep'ts U.S.dis.officers	35,938.55	32,390.87	40,458.09	38,724.84	62,134.91
Due to national banks	191,802.85	154,514.94	197,972.68	129,687.08	128,749.48
Due to State banks	92,054.26	88,389.92	87,447.34	88,330.06	82,680.12
Notes re-discounted	373,984.48	309,794.48	436,862.38	521,654.78	552,093.04
Bills payable	123,000.00	.....	55,581.00	65,000.00	95,000.00
Total	8,977,006.22	9,230,230.22	9,527,830.47	9,557,120.72	10,025,040.53

SOUTH CAROLINA.

	16 banks.	16 banks.	16 banks.	16 banks.	16 banks.
Capital stock	$1,798,000.00	$1,798,000.00	$1,798,000.00	$1,798,000.00	$1,798,000.00
Surplus fund	842,500.00	846,500.00	866,500.00	880,250.00	880,250.00
Undivided profits	973,202.02	992,623.58	1,079,940.07	928,866.67	1,011,454.32
Nat'l-bank circulation	388,480.00	382,670.00	379,445.00	374,830.00	389,965.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	11,977.00	15,776.00	13,178.00	22,908.00	14,191.50
Individual deposits	4,051,379.82	4,157,861.93	3,719,407.33	3,504,397.39	3,511,123.13
U. S. deposits	563,647.09	333,273.36	315,606.28	320,414.79	219,893.36
Dep'ts U.S.dis.officers	58,314.86	29,857.75	51,446.74	46,939.77	90,729.68
Due to national banks	159,625.86	147,483.48	210,392.27	166,866.97	280,157.68
Due to State banks	448,755.10	420,932.46	279,234.29	413,234.68	374,300.54
Notes re-discounted	60,000.00	20,000.00	217,285.78	405,314.56	678,217.60
Bills payable	100,000.00	62,500.00	146,400.00	221,400.00	476,400.00
Total	9,455,881.75	9,207,478.56	9,076,835.76	9,083,422.83	9,724,682.81

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

GEORGIA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	29 banks.	29 banks.	29 banks.	30 banks.	30 banks.
Loans and discounts	$9,157,672.16	$9,529,999.54	$10,178,227.64	$10,174,101.49	$10,724,183.41
Bonds for circulation	945,500.00	945,500.00	968,000.00	993,000.00	918,000.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	1,000.00	.....	.....	.....	.....
Other stocks and b'ds	440,941.05	582,236.70	441,142.26	499,816.69	475,956.52
Due from res've ag'ts	1,263,739.78	732,195.27	314,983.50	330,345.31	502,854.35
Due from nat'l banks	444,464.19	354,351.75	299,706.02	258,618.76	463,044.95
Due from State banks	390,903.13	388,358.96	375,839.41	320,027.11	418,897.03
Banking-house, etc	368,070.79	387,959.02	405,656.91	415,894.52	434,125.75
Real estate, etc	129,091.96	118,362.79	114,607.84	78,746.82	77,560.57
Current expenses	139,891.09	54,022.52	116,748.72	11,903.16	78,172.10
Premiums paid	135,507.95	131,884.82	133,684.81	112,537.41	124,358.26
Cash items	184,406.37	177,390.54	156,252.40	148,523.71	177,685.42
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	224,796.00	361,404.00	270,795.00	178,993.00	177,151.00
Fractional currency	7,040.90	6,371.55	7,966.37	10,484.99	8,793.12
Specie	473,131.03	731,810.80	739,111.37	594,135.28	776,147.79
Legal-tender notes	677,561.00	809,899.00	630,373.00	586,713.00	422,788.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	41,405.36	37,545.61	38,551.06	37,425.56	39,088.45
Due from U. S. Treas	5,400.00	6,438.25	8,950.00	10,550.00	17,039.11
Total	15,180,522.76	15,505,731.12	15,350,596.31	14,911,816.81	15,985,845.83

FLORIDA.

	14 banks.	14 banks.	14 banks.	15 banks.	15 banks.
Loans and discounts	$2,801,594.68	$2,861,939.42	$3,040,522.08	$3,441,895.94	$3,639,659.52
Bonds for circulation	305,000.00	317,500.00	317,500.00	342,500.00	342,500.00
Bonds for deposits	200,000.00	190,000.00	180,000.00	180,000.00	100,000.00
U. S. bonds on hand	.....	1,350.00	.....	.....	.....
Other stocks and b'ds	298,614.19	312,010.99	230,151.66	201,305.47	195,632.61
Due from res've ag'ts	362,181.06	688,666.66	544,202.41	264,434.25	221,767.25
Due from nat'l banks	304,727.64	395,067.88	357,840.37	296,699.24	160,514.92
Due from State banks	99,965.99	129,215.77	142,847.87	117,278.77	109,538.91
Banking-house, etc	178,614.27	179,277.61	184,322.80	177,617.89	179,652.35
Real estate, etc	42,248.12	42,248.12	47,149.93	44,150.93	74,149.93
Current expenses	46,067.53	35,863.65	47,487.63	33,679.20	44,943.61
Premiums paid	61,497.16	60,764.03	56,401.00	56,578.69	57,726.82
Cash items	54,889.30	85,795.03	87,928.24	66,741.20	58,785.72
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	91,772.00	118,575.00	114,457.00	116,679.00	90,463.00
Fractional currency	1,304.41	2,113.61	2,161.78	2,714.44	2,277.69
Specie	95,755.60	115,385.60	134,368.34	145,054.05	124,087.63
Legal-tender notes	192,880.00	290,389.00	231,875.00	241,203.00	186,410.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	12,439.89	12,937.00	14,287.50	14,178.39	15,412.50
Due from U. S. Treas	1,120.00	2,508.89	3,639.89	700.00	325.89
Total	5,060,671.84	5,841,608.26	5,737,143.50	5,743,510.46	5,603,848.35

ALABAMA.

	25 banks.	27 banks.	28 banks.	29 banks.	30 banks.
Loans and discounts	$7,376,543.39	$7,943,742.55	$8,985,802.20	$9,390,543.39	$9,742,539.68
Bonds for circulation	1,089,500.00	1,127,000.00	1,202,000.00	1,214,500.00	1,227,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	220,000.00	220,000.00
U. S. bonds on hand	53,000.00	202,000.00	152,000.00	102,000.00	102,000.00
Other stocks and b'ds	929,245.68	989,914.89	1,011,170.82	1,054,802.08	983,807.90
Due from res've ag'ts	1,250,828.91	1,183,990.95	769,294.71	554,362.04	749,911.60
Due from nat'l banks	1,002,102.18	1,001,741.53	1,019,058.98	724,202.42	600,065.81
Due from State banks	446,311.35	492,039.09	515,564.18	257,003.80	220,797.01
Banking-house, etc	383,217.04	399,832.30	404,359.20	415,362.98	427,543.94
Real estate, etc	69,393.40	83,414.53	67,271.63	45,787.07	46,337.07
Current expenses	122,907.16	57,931.47	121,445.52	39,847.44	96,425.76
Premiums paid	182,235.71	193,783.84	198,720.09	176,527.60	174,374.16
Cash items	148,702.70	77,963.95	62,878.37	96,149.45	123,978.34
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	189,584.00	195,407.00	195,292.00	129,439.00	158,988.00
Fractional currency	2,883.33	4,320.77	4,828.67	5,149.08	4,071.90
Specie	396,325.36	500,505.50	457,271.27	432,282.93	495,128.55
Legal-tender notes	460,324.00	584,674.00	425,176.00	469,480.00	436,446.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	47,827.50	47,452.50	52,990.00	52,202.50	54,152.50
Due from U. S. Treas	7,785.54	5,095.54	7,595.54	4,175.54	3,125.54
Total	14,408,717.25	15,340,810.41	15,902,719.18	15,383,817.32	15,866,693.76

BY STATES AND RESERVE CITIES—Continued.

GEORGIA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	29 banks.	29 banks.	29 banks.	30 banks.	30 banks.
Capital stock	$3,770,500.00	$3,776,000.00	$3,831,000.00	$3,881,000.00	$3,906,000.00
Surplus fund	1,128,608.26	1,124,360.35	1,124,360.35	1,164,306.21	1,164,306.21
Undivided profits	875,871.88	716,314.02	919,773.41	639,992.96	795,952.95
Nat'l-bank circulation	837,900.00	835,160.00	863,120.00	844,860.00	821,690.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	2,709.00	5,625.00	3,089.50	12,913.00	3,023.00
Individual deposits	7,139,151.14	7,393,150.17	6,803,185.04	6,396,325.32	6,334,807.80
U. S. deposits	84,395.88	85,676.61	101,715.27	98,419.28	98,742.09
Dep'ts U.S.dis.officers	71,776.21	64,945.31	61,134.14	61,155.45	56,190.35
Due to national banks	388,650.97	383,454.20	470,381.51	350,763.78	309,426.00
Due to State banks	520,052.98	567,259.58	285,194.96	340,122.53	475,056.77
Notes re-discounted	360,906.44	436,785.88	612,642.13	1,046,958.28	1,445,650.66
Bills payable	.....	117,000.00	275,000.00	75,000.00	575,000.00
Total	15,180,522.76	15,505,731.12	15,350,596.31	14,911,816.81	15,985,845.82

FLORIDA.

	14 banks.	14 banks.	14 banks.	15 banks.	15 banks.
Capital stock	$1,020,750.00	$1,045,000.00	$1,050,000.00	$1,150,000.00	$1,150,000.00
Surplus fund	141,375.00	144,175.00	162,675.00	170,275.00	174,150.00
Undivided profits	118,973.65	114,078.34	130,539.17	109,944.97	150,642.43
Nat'l-bank circulation	255,650.00	267,295.00	256,270.00	279,250.00	291,305.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	50.00	295.00	200.00	4,157.00	1,070.00
Individual deposits	2,799,237.94	3,626,731.17	3,671,652.80	3,535,457.17	3,363,952.55
U. S. deposits	192,579.16	171,229.23	179,416.47	176,723.58	95,860.68
Dep'ts U.S.dis.officers	14,173.24	26,349.29	7,912.69	11,130.34	12,163.97
Due to national banks	237,316.26	214,386.84	130,001.66	115,999.08	53,837.47
Due to State banks	111,948.84	170,998.32	145,481.71	155,040.49	97,627.54
Notes re-discounted	108,617.75	10,770.07	3,000.00	25,532.83	108,238.71
Bills payable	60,000.00	50,000.00	.....	10,000.00	105,000.00
Total	5,060,671.84	5,841,608.26	5,737,143.50	5,743,510.46	5,603,848.35

ALABAMA.

	25 banks.	27 banks.	28 banks.	29 banks.	30 banks.
Capital stock	$3,954,000.00	$4,114,000.00	$4,189,000.00	$4,239,000.00	$4,294,000.00
Surplus fund	939,511.70	968,427.35	969,005.63	1,009,388.60	1,010,388.60
Undivided profits	667,127.74	574,461.82	726,552.48	536,906.83	644,861.16
Nat'l-bank circulation	908,180.00	965,880.00	1,033,190.00	1,039,960.00	1,069,820.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1,566.00	8,482.00	2,076.00	14,454.40	3,739.20
Individual deposits	6,764,730.00	7,743,657.86	7,783,519.34	7,159,263.30	7,024,635.76
U. S. deposits	223,080.54	217,857.15	198,612.00	220,155.91	201,025.03
Dep'ts U.S.dis.officers	7,360.38	4,672.85	16,862.88	9,175.22	17,623.51
Due to national banks	340,561.47	360,811.01	365,124.41	329,994.71	351,731.11
Due to State banks	249,931.01	221,984.19	194,496.06	182,605.88	174,999.54
Notes re-discounted	352,668.41	160,576.18	424,280.38	642,912.47	1,069,869.85
Bills payable	.....	.....	.....	.....	4,000.00
Total	14,408,717.25	15,340,810.41	15,902,719.18	15,383,817.32	15,866,693.76

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

MISSISSIPPI.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts	$2, 808, 734. 33	$2, 655, 099. 13	$2, 827, 053. 16	$3, 036, 564. 24	$3, 296, 726. 17
Bonds for circulation	341, 250. 00	341, 250. 00	341, 250. 00	341, 250. 00	341, 250. 00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	108, 000. 00	.....	.....
Other stock and b'ds	166, 236. 40	136, 669. 38	158, 779. 70	155, 592. 21	184, 246. 69
Due from res've ag'ts	350, 513. 81	632, 330. 17	271, 347. 12	94, 485. 68	115, 800. 49
Due from nat'l banks	197, 707. 48	164, 312. 67	112, 636. 12	65, 051. 96	66, 540. 62
Due from State banks	144, 504. 17	83, 813. 62	49, 474. 33	39, 315. 42	70, 242. 72
Banking-house, etc	65, 148. 45	66, 038. 50	65, 864. 50	68, 115. 50	68, 246. 20
Real estate, etc	23, 768. 43	23, 448. 15	30, 284. 95	29, 871. 23	34, 139. 23
Current expenses	48, 123. 63	19, 928. 01	36, 184. 73	6, 002. 72	29, 703. 36
Premiums paid	59, 155. 68	55, 511. 63	60, 714. 64	44, 040. 50	44, 040. 50
Cash items	40, 496. 10	38, 937. 46	32, 971. 34	13, 393. 27	18, 753. 68
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	22, 618. 00	22, 019. 00	13, 962. 00	8, 927. 00	19, 595. 00
Fractional currency	1, 100. 50	2, 361. 89	3, 630. 61	4, 381. 86	3, 819. 97
Specie	152, 227. 67	227, 040. 95	173, 969. 11	159, 615. 45	127, 252. 15
Legal-tender notes	240, 416. 00	271, 260. 00	189, 649. 00	165, 624. 00	206, 870. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	14, 844. 16	15, 355. 00	14, 605. 00	13, 044. 66	14, 224. 66
Due from U. S. Treas.	10, 000. 00	3, 389. 66	16, 169. 66	16, 900. 00	.....
Total	4, 686, 844. 81	4, 758, 765. 2 1	4, 506, 445. 97	4, 262, 175. 70	4, 641, 451. 44

LOUISIANA.

	7 banks.	8 banks.	8 banks.	9 banks.	9 banks.
Loans and discounts	$1, 502, 636. 45	$1, 594, 259. 23	$1, 488, 522. 33	$1, 882, 509. 15	$2, 192, 119. 20
Bonds for circulation	152, 500. 00	165, 000. 00	165, 000. 00	177, 500. 00	177, 500. 00
Bonds for deposits	100, 000. 00	50, 000. 00	100, 000. 00	50, 000. 00	50, 000. 00
U. S. bonds on hand	15, 000. 00	65, 000. 00	15, 000. 00	50, 000. 00	.....
Other stocks and b'ds	34, 713. 47	19, 510. 41	30, 514. 54	30, 014. 54	56, 127. 75
Due from res've ag'ts	248, 079. 13	150, 296. 40	217, 414. 73	132, 701. 99	87, 820. 72
Due from nat'l banks	40, 264. 12	89, 354. 80	28, 224. 51	37, 251. 63	39, 710. 16
Due from State banks	11, 352. 21	23, 398. 52	33, 827. 66	26, 497. 58	18, 265. 84
Banking-house, etc	15, 334. 83	17, 683. 71	21, 083. 54	21, 513. 78	21, 902. 60
Real estate, etc	.....	.....	.....	.....	.....
Current expenses	15, 431. 37	6, 051. 60	16, 557. 23	2, 996. 37	13, 409. 15
Premiums paid	16, 965. 63	17, 450. 00	16, 393. 08	15, 139. 95	15, 139. 95
Cash items	51, 632. 38	43, 130. 24	10, 396. 84	6, 610. 09	25, 877. 56
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	22, 986. 00	57, 087. 00	29, 801. 00	19, 235. 00	19, 550. 00
Fractional currency	836. 01	873. 07	874. 05	973. 57	2, 586. 40
Specie	154, 604. 20	259, 969. 10	179, 994. 05	122, 261. 92	116, 000. 45
Legal-tender notes	66, 240. 00	122, 578. 00	109, 467. 00	68, 192. 00	82, 735. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	6, 300. 00	6, 862. 50	7, 425. 00	7, 987. 50	7, 987. 50
Due from U. S. Treas.	100. 00	.....	100. 00	62, 50	.....
Total	2, 454, 975. 80	2, 688, 504. 58	2, 470, 595. 56	2, 651, 447. 57	2, 926, 732. 28

CITY OF NEW ORLEANS.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Loans and discounts	$14, 180, 524. 23	$12, 234, 885. 90	$13, 636, 970. 28	$14, 088, 047. 97	$15, 222, 782. 42
Bonds for circulation	1, 050, 000. 00	1, 050, 000. 00	1, 050, 000. 00	1, 100, 000. 00	900, 000. 00
Bonds for deposits	500, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00
U. S. bonds on hand	1, 900. 00	8, 700. 00	2, 400. 00	3, 400. 00	2, 200. 00
Other stocks and b'ds	1, 694, 078. 84	2, 984, 196. 69	3, 299, 097. 21	2, 683, 739. 89	2, 545, 404. 09
Due from res've ag'ts	1, 558, 878. 09	1, 916, 899. 62	944, 592. 77	834, 987. 63	899, 960. 73
Due from nat'l banks	597, 530. 96	734, 767. 48	610, 713. 80	530, 066. 90	463, 083. 67
Due from State banks	435, 339. 19	691, 336. 37	340, 392. 02	258, 317. 99	327, 478. 27
Banking-house, etc	316, 679. 99	317, 748. 99	427, 745. 74	428, 674. 94	429. 127. 53
Real estate, etc	67, 318. 85	43, 098. 71	42, 497. 04	38, 302. 89	38, 302. 98
Current expenses	182, 026. 66	69, 907. 84	139, 955. 23	11, 279. 60	141, 634. 75
Premiums paid	258, 414. 11	226, 730. 34	225, 237. 82	255, 975. 79	243, 982. 82
Cash items	6, 345. 20	1, 876. 20	9, 825. 25	8, 451. 47	11, 476. 30
Clear'g-house exch'gs	669, 233. 16	1, 519, 128. 52	1, 169, 840. 64	735, 008. 13	1, 257, 535. 29
Bills of other banks	132, 939. 00	146, 125. 00	118, 736. 00	174, 928. 00	90, 748. 00
Fractional currency	4, 903. 06	10, 095. 40	13, 149. 26	12, 952. 66	7, 219. 90
Specie	1, 230, 341. 75	1, 916, 142. 45	1, 303, 945. 60	1, 256, 371. 90	971, 514. 48
Legal-tender notes	1, 203, 063. 00	2, 287, 906. 00	1, 483, 165. 00	1, 553, 008. 00	1, 071, 481. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	47, 250. 00	47, 250. 00	46, 250. 00	49, 500. 00	40, 500. 00
Due from U. S. Treas.	100. 00	.....	2, 700. 00	4, 700. 00	8, 100. 00
Total	24, 136, 866. 09	26, 606, 795. 51	25, 267, 213. 66	24, 427, 713. 76	25, 072, 532. 14

BY STATES AND RESERVE CITIES—Continued.

MISSISSIPPI.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock	$1,140,000.00	$1,140,000.00	$1,140,000.00	$1,140,000.00	$1,140,000.00
Surplus fund	312,300.00	340,500.00	327,500.00	354,500.00	354,500.00
Undivided profits	178,848.05	121,831.53	192,761.61	109,079.32	153,654.39
Nat'l-bank circulation	303,160.00	296,460.00	290,770.00	289,080.00	296,000.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	132.00	124.00	10,355.00	140.00
Individual deposits	2,496,151.22	2,736,595.56	2,309,666.25	1,940,960.32	1,805,954.80
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	114,427.69	57,780.38	42,939.24	108,479.50	119,362.87
Due to State banks	11,762.51	50,965.65	61,984.00	31,200.19	10,261.86
Notes re-discounted	97,695.34	11,500.10	74,670.87	270,021.37	722,577.52
Bills payable	32,500.00	3,000.00	66,030.00	8,500.00	39,000.00
Total	4,686,844.81	4,758,765.22	4,506,445.97	4,262,175.70	4,641,451.44

LOUISIANA.

	7 banks.	8 banks.	8 banks.	9 banks.	9 banks.
Capital stock	$586,396.67	$640,000.00	$655,000.00	$690,900.00	$700,000.00
Surplus fund	108,000.00	134,926.68	138,700.00	165,500.00	165,500.00
Undivided profits	87,758.76	63,188.86	103,714.32	55,019.73	103,466.86
Nat'l-bank circulation	124,340.00	134,190.00	144,275.00	147,520.00	156,810.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	92.00	340.00	316.00	12,778.00	160.00
Individual deposits	1,206,638.93	1,576,634.39	1,342,246.38	1,353,417.07	1,270,399.03
U. S. deposits	110,000.00	55,000.00	55,000.00	55,000.00	55,000.00
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	40,851.29	45,776.74	12,401.90	61,925.05	52,598.98
Due to State banks	1,505.18	2,447.91	830.53	1,396.89	2,221.96
Notes re-discounted	149,103.29	5,000.00	18,111.43	107,990.83	320,575.45
Bills payable	40,289.68	31,000.00	.....	.....	100,000.00
Total	2,454,975.80	2,688,504.58	2,470,595.56	2,651,447.57	2,926,732.28

CITY OF NEW ORLEANS.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Capital stock	$3,125,000.00	$3,125,000.00	$3,125,000.00	$3,625,000.00	$3,625,000.00
Surplus fund	1,550,125.00	1,653,625.00	1,653,625.00	1,736,000.00	1,736,000.00
Undivided profits	690,647.46	489,041.55	718,274.52	454,839.43	667,413.37
Nat'l-bank circulation	925,945.00	912,095.00	923,435.00	957,895.00	792,695.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	11,829.50	14,356.84	8,882.84	37,903.26	18,248.51
Individual deposits	14,216,998.49	16,905,070.88	16,016,877.87	14,220,903.08	13,513,489.73
U. S. deposits	550,461.96	419,843.20	422,027.15	419,832.45	419,192.78
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	1,080,297.07	1,691,391.37	1,313,378.89	1,288,218.79	1,102,995.91
Due to State banks	1,485,813.00	1,360,871.67	1,018,798.39	1,132,374.32	1,327,922.50
Notes re-discounted	479,748.61	35,500.00	.....	237,833.43	937,660.34
Bills payable	20,000.00	.....	66,914.00	316,914.00	931,914.00
Total	24,136,866.09	26,606,795.51	25,267,213.66	24,427,713.76	25,072,532.14

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

TEXAS.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	135 banks.	146 banks.	156 banks.	171 banks.	189 banks.
Loans and discounts	$32, 531, 639. 37	$33, 987, 242. 61	$39, 857, 323. 73	$42, 716, 990. 05	$48, 814, 374. 31
Bonds for circulation	3, 375, 050. 00	3, 614, 800. 00	3, 768, 550. 00	4, 090, 050. 00	4, 511, 550. 00
Bonds for deposits	518, 000. 00	513, 000. 00	508, 000. 00	508, 000. 00	418, 000. 00
U. S. bonds on hand	.....	55, 000. 00	60, 000. 00	110, 000. 00	50, 000. 00
Other stocks and b'ds	680, 542. 29	941, 091. 71	826, 305. 70	792, 651. 11	841, 470. 82
Due from res've ag'ts	4, 495, 046. 18	4, 809, 481. 80	2, 990, 591. 41	3, 184, 885. 33	3, 408, 542. 55
Due from nat'l banks	4, 022, 186. 32	5, 039, 128. 19	3, 459, 692. 01	3, 249, 018. 03	3, 491, 640. 18
Due from State banks	1, 259, 143. 61	1, 036, 733. 46	1, 010, 028. 62	938, 716. 68	923, 355. 26
Banking-house, etc	1, 512, 176. 72	1, 566, 412. 86	1, 652, 573. 70	1, 837, 227. 96	1, 949, 378. 47
Real estate, etc	239, 796. 69	260, 831. 87	317, 446. 59	318, 840. 41	307, 654. 90
Current expenses	458, 906. 28	259, 581. 97	458, 206. 36	133, 106. 75	405, 724. 49
Premiums paid	572, 471. 74	581, 563. 62	592, 151. 36	594, 598. 45	689, 766. 60
Cash items	549, 686. 71	564, 451. 16	485, 446. 71	396, 743. 73	637, 896. 00
Clear'g-house exch'gs	.....	34, 633. 47	.....	23, 084. 24	12, 864. 10
Bills of other banks	724, 145. 00	1, 108, 293. 00	703, 640. 00	606, 973. 00	729, 503. 00
Fractional currency	16, 004. 66	21, 156. 13	22, 725. 95	25, 352. 96	24, 389. 55
Specie	1, 467, 508. 61	2, 209, 719. 15	1, 760, 654. 91	1, 708, 733. 49	1, 725, 375. 27
Legal-tender notes	2, 980, 781. 00	3, 892, 813. 00	3, 000, 235. 00	2, 777, 841. 00	2, 803, 171. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	146, 374. 25	154, 134. 25	163, 816. 50	175, 580. 25	191, 372. 25
Due from U. S. Treas	10, 586. 35	31, 083. 10	35, 078. 17	44, 687. 57	12, 372. 32
Total	55, 560, 045. 78	60, 681, 151. 35	61, 672, 466. 72	64, 233, 081. 01	71, 948, 401. 07

ARKANSAS.

	8 banks.	8 banks.	8 banks.	8 banks.	9 banks.
Loans and discounts	$3, 506, 945. 74	$3, 115, 137. 27	$2, 961, 523. 23	$3, 503, 525. 47	$4, 009, 304. 96
Bonds for circulation	322, 500. 00	322, 500. 00	322, 500. 00	322, 500. 00	297, 500. 00
Bonds for deposits	300, 000. 00	250, 000. 00	200, 000. 00	200, 000. 00	200, 000. 00
U. S. bonds on hand	45, 000. 00	46, 100. 00	46, 000. 00	41, 500. 00	.....
Other stocks and b'ds	25, 099. 58	19, 049. 85	25, 771. 83	54, 839. 03	35, 801. 34
Due from res've ag'ts	342, 111. 33	732, 422. 75	633, 547. 33	329, 103. 15	225, 457. 51
Due from nat'l banks	113, 001. 13	106, 551. 83	136, 326. 27	89, 507. 38	87, 434. 94
Due from State banks	100, 094. 25	42, 129. 57	80, 814. 58	40, 292. 59	108, 320. 18
Banking-house, etc	29, 648. 00	29, 048. 00	29, 040. 00	46, 040. 00	47, 254. 70
Real-estate, etc	1, 285. 18	19, 201. 24	20, 294. 04	36, 094. 04	34, 741. 94
Current expenses	11, 328. 33	2, 978. 29	11, 868. 14	9, 355. 24	6, 381. 15
Premiums paid	81, 881. 13	75, 916. 75	72, 103. 00	82, 236. 75	80, 918. 25
Cash items	12, 397. 63	18, 192. 39	20, 976. 24	51, 128. 55	59, 785. 47
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	26, 151. 00	56, 240. 00	35, 610. 00	44, 987. 00	44, 740. 00
Fractional currency	462. 31	634. 57	966. 26	775. 98	1, 328. 57
Specie	94, 464. 20	215, 506. 70	197, 151. 55	171, 393. 40	131, 786. 99
Legal-tender notes	70, 576. 00	147, 623. 00	160, 788. 00	112, 723. 00	143, 281. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	14, 053. 44	14, 512. 50	12, 802. 50	14, 012. 50	12, 825. 00
Due from U.S. Treas.	380. 00	.....	.....	.....	.....
Total	5, 097, 379. 25	5, 213, 744. 71	4, 968, 082. 97	5, 150, 014. 08	5, 526, 862. 00

KENTUCKY.

	64 banks.	66 banks.	67 banks.	66 banks.	66 banks.
Loans and discounts	$20, 075, 759. 15	$20, 422, 003. 28	$21, 077, 400. 79	$20, 889, 971. 75	$20, 937, 758. 84
Bonds for circulation	2, 671, 750. 00	2, 709, 250. 00	2, 721, 750. 00	2, 696, 750. 00	2, 659, 250. 00
Bonds for deposits	1, 445, 000. 00	1, 225, 000. 00	1, 475, 000. 00	1, 475, 000. 00	1, 475, 000. 00
U. S. bonds on hand	129, 600. 00	103, 550. 00	103, 750. 00	103, 650. 00	4, 150. 00
Other stocks and b'ds	884, 143. 50	845, 129. 02	791, 028. 14	756, 395. 98	788, 635. 23
Due from res've ag'ts.	1, 816, 411. 10	2, 021, 716. 05	1, 655, 024. 85	1, 982, 279. 72	1, 753, 513. 16
Due from nat'l banks.	792, 995. 34	884, 833. 14	888, 577. 14	809, 363. 81	823, 119. 89
Due from State banks	308, 215. 26	377, 668. 83	283, 966. 06	294, 296. 54	255, 707. 17
Banking-house, etc	516, 793. 20	529, 281. 64	537, 163. 07	527, 921. 35	522, 213. 95
Real estate, etc	69, 118. 52	62, 310. 68	60, 351. 88	60, 046. 73	62, 772. 13
Current expenses	167, 168. 89	86, 634. 72	127, 663. 83	50, 409. 18	143, 162. 88
Premiums paid	424, 371. 94	379, 005. 71	438, 776. 26	423, 796. 16	425, 073. 78
Cash items	62, 265. 76	101, 258. 07	115, 322. 45	131, 848. 24	86, 471. 65
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	182, 513. 00	200, 480. 00	203, 727. 00	211, 513. 00	175, 673. 00
Fractional currency.	4, 157. 54	10, 661. 54	5, 074. 07	5, 961. 42	5, 338. 15
Specie	623, 150. 19	621, 901. 06	596, 434. 02	664, 636. 94	744, 660. 00
Legal-tender notes	547, 746. 00	568, 033. 00	572, 126. 00	614, 318. 00	609, 249. 00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5 % fund with Treas.	118, 317. 40	118, 240. 87	117, 309. 35	118, 300. 05	114, 616. 00
Due from U. S. Treas.	3, 780. 80	2, 240. 80	2, 750. 00	8, 852. 50	4, 449. 05
Total	30, 843, 257. 59	31, 269, 198. 41	31, 773, 194. 91	31, 825, 311. 37	31, 590, 813. 88

BY STATES AND RESERVE CITIES—Continued.

TEXAS.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	135 banks.	146 banks.	156 banks.	171 banks.	189 banks.
Capital stock	$15,512,339.33	$17,020,400.00	$18,254,420.00	$19,725,660.00	$22,227,260.00
Surplus fund	3,157,924.70	3,410,929.03	3,459,002.61	3,529,891.22	3,532,845.07
Undivided profits	1,149,782.02	1,354,625.07	2,043,154.44	1,211,236.23	1,985,599.83
Nat'l-bank circulation	2,903,860.00	3,006,370.00	3,229,190.00	3,394,910.00	3,820,510.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	3,214.00	14,414.20	5,398.63	71,111.45	40,842.67
Individual deposits	25,889,670.51	28,052,888.65	27,437,409.19	28,516,252.35	30,449,724.16
U. S. deposits	358,292.91	400,693.29	406,634.70	409,631.89	313,411.07
Dep'ts U.S. dis. officers	161,379.12	120,166.39	118,858.87	84,606.89	112,378.88
Due to national banks	2,739,820.01	4,131,390.91	3,015,924.81	2,908,426.71	2,492,246.11
Due to State banks	1,261,377.84	2,263,909.40	1,482,512.50	1,051,207.28	1,012,063.09
Notes re-discounted	1,230,435.34	825,416.41	2,007,023.76	2,975,122.28	5,074,780.98
Bills payable	191,950.00	79,948.00	212,957.21	355,024.71	886,739.21
Total	55,560,045.78	60,681,151.35	61,672,466.72	64,233,081.01	71,948,401.07

ARKANSAS.

	8 banks.	8 banks.	8 banks.	8 banks.	9 banks.
Capital stock	$1,200,000.00	$1,200,000.00	$1,200,000.00	$1,450,000.00	$1,530,310.00
Surplus fund	237,000.00	277,000.00	277,000.00	322,500.00	338,195.00
Undivided profits	129,348.48	51,693.03	103,820.31	102,976.72	150,162.75
Nat'l-bank circulation	290,250.00	288,900.00	285,350.00	282,650.00	256,500.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1,790.00	5,673.00	1,673.00	3,138.00	1,240.00
Individual deposits	2,424,079.14	2,802,606.87	2,649,413.14	2,556,910.64	2,235,091.43
U. S. deposits	293,799.75	198,056.89	188,119.88	190,514.50	181,684.29
Dep'ts U.S. dis. officers	27,637.32	28,845.45	31,222.62	28,456.65	38,325.20
Due to national banks	75,118.35	27,947.91	35,043.73	17,423.75	79,340.76
Due to State banks	152,913.66	244,113.52	196,440,29	175,443.82	92,212.21
Notes re-discounted	245,442.55	73,908.04	.....	20,000.00	588,800.36
Bills payable	20,000.00	10,000.00	.....	.....	35,000.00
Total	5,097,379.25	5,213,744.71	4,968,082.97	5,150,014.08	5,526,862.00

KENTUCKY.

	64 banks.	66 banks.	67 banks.	66 banks.	66 banks.
Capital stock	$10,232,180.00	$10,340,650.00	$10,415,135.00	$10,326,210.00	$10,202,900.00
Surplus fund	2,394,491.80	2,462,390.21	2,464,466.76	2,505,536.66	2,495,736.66
Undivided profits	1,089,572.24	841,359.33	1,046,928.21	833,438.61	1,165,682.52
Nat'l-bank circulation	2,390,920.00	2,390,950.00	2,432,690.00	2,410,870.00	2,384,620.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	17,192.00	23,953.50	20,225.50	41,752.50	34,677.50
Individual deposits	11,557,770.76	12,685,805.56	12,184,601.25	12,536,746.72	12,287,031.12
U. S. deposits	1,546,717.61	1,302,152.39	1,576,172.89	1,586,487.90	1,569,914.68
Dep'ts U.S. dis. officers	14,956.84	10,461.75	12,141.43	1,567.69	16,518.61
Due to national banks	692,256.50	597,892.20	656,909.97	654,469.45	656,119.10
Due to State banks	536,642.99	359,969.15	401,003.28	424,607.68	323,330.90
Notes re-discounted	298,161.85	237,614.32	536,920.62	442,624.16	405,282.79
Bills payable	72,395.00	16,000.00	26,000.00	61,000.00	49,000.00
Total	30,843,257.59	31,269,198.41	31,773,194.91	31,825,311.37	31,590,813.88

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CITY OF LOUISVILLE.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	$11, 182, 575. 65	$11, 893, 546. 48	$12, 251, 335. 42	$12, 202, 523. 76	$12, 297, 442. 39
Bonds for circulation.	550, 000. 00	550, 000. 00	550, 000. 00	550, 000. 00	550, 000. 00
Bonds for deposits...	800, 000. 00	700, 000. 00	700, 000. 00	700, 000. 00	700, 000. 00
U. S. bonds on hand..					
Other stocks and b'ds	172, 174. 99	164, 542. 46	160, 607. 18	195, 399. 06	188, 378. 37
Due from res've ag'ts.	790, 508. 16	1, 193, 285. 61	736, 779. 46	846, 854. 38	1, 017, 892. 26
Due from nat'l banks.	628, 995. 35	679, 769. 44	526, 033. 37	518, 980. 86	553, 920. 70
Due from State banks	343, 297. 51	431, 237. 43	386, 104. 15	269, 222. 39	265, 642. 06
Banking-house, etc..	198, 972. 62	216, 687. 02	227, 106. 96	244, 680. 11	261, 598. 38
Real estate, etc.....	75, 222. 82	72, 103. 45	68, 175. 45	57, 512. 01	60, 132. 62
Current expenses....	48, 158. 51	63, 833. 96	41, 670. 05	37, 556. 30	102, 023. 60
Premiums paid.....	143, 687. 50	125, 187. 50	119, 187. 50	118, 312. 50	137, 187. 50
Cash items.....	43, 909. 06	75, 125. 23	43, 902. 69	19, 522. 23	45, 216. 69
Clear'g-house exch'gs	56, 554. 56	101, 496. 66	122, 804. 58	69, 256. 52	156, 543. 66
Bills of other banks..	60, 180. 00	73, 175. 00	40, 710. 00	50, 125. 00	45, 748. 00
Fractional currency.	2, 086. 38	2, 682. 75	1, 615. 75	1, 230. 02	1, 931. 03
Specie	353, 498. 38	392, 587. 30	380, 953. 85	442, 013. 85	322, 360. 05
Legal-tender notes ..	798, 375. 00	837, 988. 00	809, 850. 00	645, 472. 00	636, 786. 00
U. S. cert's of deposit					
5% fund with Treas.	24, 747. 50	24, 747. 50	24, 750. 00	24, 750. 00	24, 750. 00
Due from U. S. Treas.	5, 000. 00	2, 000. 00	5, 000. 00	11, 890. 00	4, 500. 00
Total.....	16, 277, 943. 99	17, 599, 995. 79	17, 196, 586. 41	17, 005, 300. 99	17, 372, 053. 31

TENNESSEE.

	45 banks.	48 banks.	48 banks.	48 banks.	51 banks.
Loans and discounts.	$22, 284, 298. 90	$21, 905, 696. 10	$22, 521, 608. 25	$23, 330, 972. 37	$25, 680, 371. 48
Bonds for circulation	1, 372, 750. 00	1, 370, 250. 00	1, 382, 750. 00	1, 307, 750. 00	1, 382, 750. 00
Bonds for deposits...	450, 000. 00	350, 000. 00	350, 000. 00	350, 000. 00	300, 000. 00
U. S. bonds on hand..	20, 600. 00	61, 300. 00	59, 400. 00	53, 750. 00	50, 200. 00
Other stocks and b'ds	376, 712. 34	410, 023. 85	408, 989. 22	419, 253. 93	448, 760. 86
Due from res've ag'ts.	1, 671, 260. 40	2, 517, 154. 06	1, 935, 664. 91	1, 714, 758. 64	1, 409, 368. 61
Due from nat'l banks	1, 051, 923. 28	1, 565, 440. 93	1, 431, 217. 67	1, 480, 671. 39	1, 030, 514. 09
Due from State banks	381, 143. 98	353, 197. 88	412, 144. 95	363, 609. 31	446, 651. 88
Banking-house, etc ..	441, 458. 33	485, 454. 28	560, 911. 74	574, 829. 37	594, 908. 39
Real estate, etc.....	163, 680. 33	150, 674. 62	119, 650. 06	116, 909. 77	115, 215. 17
Current expenses....	171, 075. 27	170, 029. 09	172, 781. 69	49, 718. 56	124, 778. 31
Premiums paid.....	225, 726. 20	207, 107. 25	201, 399. 43	178, 256. 76	235, 139. 89
Cash items.....	340, 946. 77	319, 452. 42	449, 698. 76	377, 262. 98	422, 417. 39
Clear'g-house exch'gs	161, 824. 09	134, 079. 18	86, 466. 24	60, 417. 91	170, 706. 14
Bills of other banks.	354, 236. 00	429, 589. 00	388, 730. 00	342, 267. 00	325, 412. 00
Fractional currency.	7, 755. 89	10, 236. 37	8, 904. 82	10, 890. 14	12, 264. 32
Specie	638, 454. 95	859, 971. 23	944, 117. 64	891, 832. 83	889, 704. 02
Legal-tender notes ..	834, 261. 00	1, 171, 744. 00	1, 184, 259. 00	966, 600. 00	1, 131, 062. 00
U. S. cert's of deposit					
5% fund with Treas	59, 020. 89	60, 397. 00	61, 222. 50	58, 647. 50	61, 573. 45
Due from U.S. Treas.	19, 374. 63	18, 844. 13	19, 817. 90	10, 775. 00	15, 783. 75
Total.....	31, 026, 503. 25	32, 550, 641. 39	32, 699, 734. 78	32, 659, 173. 46	34, 847, 581. 75

OHIO.

	201 banks.	203 banks.	207 banks.	209 banks.	210 banks.
Loans and discounts.	$59, 425, 509. 91	$59, 273, 732. 99	$61, 075, 670. 30	$63, 251, 634. 91	$65, 413, 453. 05
Bonds for circulation.	8, 245, 750. 00	8, 195, 750. 00	8, 106, 150. 00	8, 125, 100. 00	7, 808, 850. 00
Bonds for deposits ..	1, 155, 000. 00	746, 000. 00	724, 000. 00	724, 000. 00	692, 000. 00
U. S. bonds on hand..	166, 100. 00	221, 350. 00	170, 150. 00	179, 350. 00	99, 350. 00
Other stocks and b'ds	3, 598, 712. 60	3, 635, 306. 54	3, 595, 564. 06	3, 528, 919. 64	3, 556, 598. 24
Due from res've ag'ts.	5, 933, 771. 32	6, 613, 049. 86	6, 159, 448. 20	7, 510, 852. 95	6, 815, 207. 48
Due from nat'l banks.	1, 620, 673. 29	1, 817, 707. 25	1, 589, 384. 61	1, 744, 780. 65	1, 625, 959. 14
Due from State banks	525, 628. 11	509, 044. 47	542, 581. 95	541, 537. 98	502, 605. 67
Banking-house, etc..	1, 628, 639. 92	1, 639, 693. 07	1, 658, 888. 19	1, 676, 749. 37	1, 693, 161. 43
Real estate, etc	471, 684. 63	415, 645. 74	437, 323. 06	433, 968. 79	470, 884. 03
Current expenses....	326, 597. 98	448, 282. 57	280, 076. 36	226, 165. 05	511, 351. 68
Premiums paid.....	620, 879. 77	586, 580. 39	575, 291. 47	561, 595. 40	580, 140. 54
Cash items	479, 209. 32	475, 437. 75	518, 432. 16	491, 572. 09	535, 400. 28
Clear'g-house exch'gs	32, 609. 72	12, 025. 64	25, 246. 63	45, 486. 74	134, 952. 84
Bills of other banks..	1, 199, 551. 00	1, 369, 474. 00	1, 175, 458. 00	1, 364, 581. 00	1, 335, 280. 00
Fractional currency.	28, 167. 85	36, 917. 93	35, 266. 48	30, 245. 22	30, 183. 87
Specie	3, 114, 214. 31	3, 074, 824. 54	3, 076, 047. 78	3, 115, 247. 35	3, 105, 257. 59
Legal-tender notes ..	3, 108, 091. 00	3, 203, 541. 00	3, 239, 009. 00	3, 182, 230. 00	3, 366, 823. 00
U. S. cert's of deposit.	30, 000. 00	30, 000. 00	30, 000. 00	20, 000. 00	20, 000. 00
5% fund with Treas.	357, 099. 04	347, 058. 77	347, 203. 50	348, 263. 75	339, 414. 28
Due from U. S. Treas.	34, 117. 98	17, 066. 17	16, 002. 42	20, 305. 34	22, 831. 06
Total.....	92, 104, 007. 75	92, 668, 488. 68	93, 377, 194. 17	97, 122, 586. 23	98, 659, 704. 18

BY STATES AND RESERVE CITIES—Continued.

CITY OF LOUISVILLE.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	$4,401,500.00	$4,560,620.00	$4,651,500.00	$4,651,500.00	$4,651,500.00
Surplus fund	1,059,800.00	1,078,466.41	1,061,800.00	1,098,800.00	1,098,800.00
Undivided profits	338,556.91	371,166.17	347,057.34	294,844.25	457,641.12
Nat'l-bank circulation	494,890.00	494,890.00	494,940.00	494,190.00	494,940.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	8,410.00	4,984.00	16,577.00	18,760.00	6,660.00
Individual deposits	4,423,093.86	4,490,081.92	4,732,801.45	4,677,205.48	4,901,633.37
U. S. deposits	496,037.90	493,858.68	513,473.55	504,108.59	522,842.12
Dep'ts U.S.dis.officers	336,639.73	245,553.38	214,786.12	231,756.15	188,795.82
Due to national banks	2,377,306.52	3,196,787.12	2,615,575.13	2,532,486.84	1,954,348.42
Due to State banks	1,975,233.50	2,285,498.09	1,722,851.05	1,879,529.46	1,600,148.58
Notes re-discounted	166,475.57	198,090.02	370,059.06	162,454.51	864,864.81
Bills payable	200,000.00	180,000.00	455,165.71	459,665.71	629,879.07
Total	16,277,943.99	17,599,995.79	17,196,586.41	17,005,300.99	17,372,053.31

TENNESSEE.

	45 banks.	48 banks.	48 banks.	48 banks.	51 banks.
Capital stock	$8,135,000.00	$8,262,350.00	$8,740,000.00	$8,750,000.00	$9,773,240.00
Surplus fund	1,731,803.27	1,816,569.88	1,844,230.84	2,030,286.98	2,039,687.33
Undivided profits	1,215,448.83	1,023,913.28	1,179,872.84	910,963.00	1,166,104.29
Nat'l-bank circulation	1,214,250.00	1,204,180.00	1,242,040.00	1,172,280.00	1,231,585.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	6,974.00	3,425.86	4,964.86	8,658.72	3,556.29
Individual deposits	13,467,796.92	15,953,258.74	16,060,976.67	15,895,541.95	15,121,302.67
U. S. deposits	328,258.10	202,087.61	204,933.56	267,879.60	232,334.41
Dep'ts U.S.dis.officers	124,181.81	143,552.02	128,447.27	80,544.14	115,986.80
Due to national banks	1,809,557.94	1,912,379.13	1,713,881.75	1,571,071.70	1,935,036.06
Due to State banks	1,141,006.13	1,676,659.49	1,234,442.72	1,304,906.13	976,585.77
Notes re-discounted	1,746,226.25	352,265.38	335,944.27	634,436.13	2,215,663.13
Bills payable	106,000.00	.....	10,000.00	32,605.11	36,500.00
Total	31,026,503.25	32,550,641.39	32,699,734.78	32,659,173.46	34,847,581.75

OHIO.

	201 banks.	203 banks.	207 banks.	209 banks.	210 banks.
Capital stock	$24,786,750.00	$24,800,000.00	$25,061,330.00	$25,453,080.00	$25,655,940.00
Surplus fund	6,222,479.21	6,313,471.71	6,437,063.31	6,351,449.94	6,450,549.94
Undivided profits	2,214,241.32	2,253,132.16	2,054,026.26	1,976,076.33	2,822,610.79
Nat'l-bank circulation	7,294,336.00	7,249,526.00	7,086,965.00	7,160,595.00	6,904,130.00
State bank circulation	3,899.00	3,899.00	3,899.00	3,899.00	3,899.00
Dividends unpaid	30,445.90	25,945.96	48,655.26	68,456.20	36,994.70
Individual deposits	47,550,497.56	48,619,300.79	48,835,997.74	52,411,108.58	52,768,451.62
U. S. deposits	1,084,957.58	723,899.95	686,555.55	679,375.63	652,974.19
Dep'ts U.S.dis.officers	142,677.86	82,804.24	77,889.05	104,865.50	92,032.23
Due to national banks	1,569,461.08	1,223,552.71	1,551,008.16	1,473,826.67	1,646,572.02
Due to State banks	673,198.18	851,082.04	913,324.92	867,640.61	841,327.68
Notes re-discounted	259,944.58	406,757.24	481,236.17	464,647.99	663,032.01
Bills payable	271,119.48	115,116.88	139,243.75	107,564.78	121,190.00
Total	92,104,007.75	92,668,488.68	93,377,194.17	97,122,586.23	98,659,704.18

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CITY OF CINCINNATI.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts	$24,459,925.24	$25,479,650.31	$27,388,123.97	$26,884,232.27	$28,380,781.05
Bonds for circulation	840,000.00	840,000.00	840,000.00	840,000.00	840,000.00
Bonds for deposits	3,448,000.00	2,100,000.00	1,485,000.00	1,485,000.00	1,385,000.00
U. S. bonds on hand	345,200.00	522,000.00	566,750.00	381,350.00	143,500.00
Other stocks and b'ds	2,411,976.22	2,366,254.93	2,332,359.71	2,416,929.87	2,364,823.29
Due from res've ag'ts	4,577,041.28	3,853,234.82	3,297,254.36	3,604,742.40	3,726,902.54
Due from nat'l banks	1,867,173.32	1,756,666.02	1,745,390.48	1,937,258.27	1,864,166.80
Due from State banks	896,626.11	1,067,325.12	957,336.29	869,676.13	862,672.58
Banking-house, etc	474,335.59	474,281.80	467,160.22	467,051.97	466,961.22
Real estate, etc	101,893.13	105,449.13	102,143.41	33,080.91	32,880.91
Current expenses	85,472.14	163,047.68	81,894.25	95,775.89	198,637.30
Premiums paid	521,414.00	384,366.78	353,990.70	327,917.29	300,554.35
Cash items	92,141.24	72,083.43	145,944.91	79,555.44	109,921.48
Clear'g-house exch'gs	352,308.54	223,781.53	414,363.61	205,827.17	251,745.35
Bills of other banks	328,121.00	326,506.00	285,589.00	290,138.00	281,547.00
Fractional currency	4,798.79	4,701.05	2,974.96	2,462.36	3,531.47
Specie	895,627.58	1,328,324.60	986,909.81	1,142,717.78	1,020,279.49
Legal-tender notes	1,907,314.00	2,317,362.00	2,306,951.00	2,164,344.00	1,989,219.00
U. S. cert's of deposit	1,650,000.00	1,110,000.00	1,330,000.00	1,110,000.00	1,110,000.00
5% fund with Treas.	37,800.00	37,800.00	37,800.00	37,800.00	37,800.00
Due from U. S. Treas	.....	4,000.00	7,000,00	.....	2,000.00
Total	45,297,168.18	44,536,835.20	45,134,936.68	44,375,859.75	45,372,923.83

CITY OF CLEVELAND.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Loans and discounts	$17,993,028.15	$18,475,895.77	$18,987,654.23	$20,596,679.48	$21,892,356.31
Bonds for circulation	605,000.00	605,000.00	605,000.00	655,000.00	675,000.00
Bonds for deposits	318,000.00	279,000.00	279,000.00	279,000.00	279,000.00
U. S. bonds on hand	.....	.....	3,750.00	3,750.00	.....
Other stocks and b'ds	233,803.79	252,223.30	220,223.30	194,315.98	195,315.98
Due from res've ag'ts	1,677,382.80	2,977,869.54	1,935,786.90	2,521,837.37	2,013,435.96
Due from nat'l banks	1,541,502.22	1,683,223.34	1,681,224.79	1,686,524.87	1,373,865.94
Due from State banks	672,851.40	754,137.82	582,353.48	747,811.47	450,914.42
Banking-house, etc	486,964.71	487,424.40	480,612.83	492,765.08	495,878.25
Real estate, etc	125,204.52	175,204.52	174,871.19	174,871.19	129,616.67
Current expenses	21,864.42	145,409.95	8,788.19	79,420.84	173,023.26
Premiums paid	28,000.00	28,000.00	26,821.25	26,791.25	26,000.00
Cash items	53,759.30	165,277.00	69,329.78	99,473.39	82,313.29
Clear'g-house exch'gs	198,857.89	184,668.27	211,730.46	210,872.21	319,924.01
Bills of other banks	214,117.00	165,745.00	88,214.00	158,869.00	139,492.00
Fractional currency	4,994.91	6,965.84	2,979.05	3,424.34	2,220.30
Specie	1,070,844.43	1,026,887.29	975,459.52	1,123,122.08	1,026,473.75
Legal-tender notes	1,216,000.00	1,130,000.00	955,000.00	1,072,100.00	1,115,590.00
U. S. cert's of deposit	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
5% fund with Treas.	27,196.88	26,695.00	26,975.00	26,135.00	27,325.00
Due from U. S. Treas	1,620.00	4,750.00	7,350.00	1,650.00	4,130.00
Total	26,505,992.42	28,589,377.04	27,338,123.97	30,169,413.55	30,436,875.14

INDIANA.

	98 banks.	100 banks.	101 banks.	101 banks.	100 banks.
Loans and discounts	$31,241,782.38	$31,508,724.12	$33,168,059.95	$33,469,404.17	$33,762,265.35
Bonds for circulation	4,240,050.00	4,290,050.00	4,316,050.00	4,316,050.00	4,266,050.00
Bonds for deposits	1,150,000.00	1,016,000.00	946,000.00	946,000.00	946,000.00
U. S. bonds on hand	567,750.00	622,400.00	569,950.00	571,250.00	296,500.00
Other stocks and b'ds	1,680,240.16	1,799,654.38	1,636,623.21	1,576,005.75	1,593,225.04
Due from res've ag'ts	6,125,539.40	5,810,277.52	5,473,433.43	5,055,779.06	5,128,385.14
Due from nat'l banks	2,421,715.05	2,462,689.05	2,309,944.89	1,871,510.78	2,100,943.71
Due from State banks	616,391.72	489,664.04	554,880.02	558,055.64	493,558.84
Banking-house, etc	1,003,582.64	1,007,212.35	1,010,210.65	1,008,060.68	1,001,996.70
Real estate, etc	335,134.87	322,368.63	305,391.41	306,400.02	301,944.38
Current expenses	288,053.74	131,078.21	252,986.65	47,167.52	210,474.72
Premiums paid	376,509.54	337,686.96	322,712.16	294,623.65	282,561.41
Cash items	301,684.56	300,759.74	312,288.81	292,355.98	323,059.26
Clear'g-house exch'gs	151,741.15	57,617.75	87,979.89	128,912.23	135,008.84
Bills of other banks	969,919.00	1,017,765.00	1,072,226.00	920,450.00	1,143,259.00
Fractional currency	26,033.93	30,459.37	24,657.98	27,243.54	27,369.12
Specie	2,436,455.51	2,530,198.47	2,429,163.46	2,496,068.15	2,580,612.93
Legal-tender notes	2,091,330.00	2,124,576.00	2,128,627.00	2,010,044.00	2,224,186.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	187,597.25	189,577.12	190,354.22	187,088.25	187,686.75
Due from U. S. Treas.	15,363.37	16,886.39	11,510.65	19,121.22	10,510.07
Total	56,226,874.27	56,065,645.10	57,123,050.38	56,101,590.64	57,015,597.27

BY STATES AND RESERVE CITIES—Continued.

CITY OF CINCINNATI.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	$8, 900, 000. 00	$8, 900, 000. 00	$8, 900, 000. 00	$8, 900, 000. 00	$8, 900, 000. 00
Surplus fund	2, 143, 000. 00	2, 169, 500. 00	2, 237, 500. 00	2, 254, 000. 00	2, 309, 000. 00
Undivided profits	759, 723. 42	881, 392. 53	757, 565. 24	890, 310. 93	1, 213, 520. 31
Nat'l-bank circulation	722, 755. 00	721, 200. 00	720, 200. 00	717, 500. 00	717, 700. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	5, 842. 00	12, 460. 00	17, 977. 50	27, 944. 00	9, 691. 50
Individual deposits	19, 041, 731. 47	18, 929, 742. 57	20, 938, 627. 84	20, 753, 077. 77	21, 075, 048. 84
U. S. deposits	3. 703, 776. 49	2, 297, 300. 43	1, 469, 162. 84	1, 476, 830. 58	1, 386, 264. 29
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	6, 450, 346. 26	7, 069, 422. 79	6, 915, 164. 15	6, 404, 968. 85	6, 521, 187. 05
Due to State banks	3, 020, 093. 54	3, 107, 916. 88	2, 690, 339. 11	2, 462, 827. 62	2, 753, 71.. 84
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	549, 900. 00	447, 900. 00	488, 400. 00	488, 400. 00	486, 800. 00
Total	45, 297, 168. 18	44, 536, 835. 20	45, 134, 936. 68	44, 375, 859. 75	45, 372, 923. 83

CITY OF CLEVELAND.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Capital stock	$6, 750, 000. 00	$6, 750, 000. 00	$6, 750. 000. 00	$7, 230, 000. 00	$7, 402, 350. 00
Surplus fund	1, 130, 000. 00	1, 180, 000. 00	1, 260, 000. 00	1, 260, 000. 00	1, 260, 000. 00
Undivided profits	465, 429. 51	632, 107. 36	331, 665. 99	528, 720. 34	761, 283. 08
Nat'l-bank circulation	544, 500. 00	544, 500. 00	540, 570. 00	587, 750. 00	606, 700. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	8, 933. 00	1, 6'2. 00	12, 629. 00	1, 217. 00	1, 382. 00
Individual deposits	14, 008, 154. 98	15, 701, 967. 40	13, 791, 938. 07	15, 611, 643. 49	14, 376, 986. 08
U. S. deposits	333, 310. 59	271, 601. 03	275, 784. 77	279, 656. 99	247, 271. 82
Dep'ts U.S.dis.officers	9, 302. 11	10, 398. 97	9, 226. 92	5, 316. 42	32, 348. 54
Due to national banks	1, 274, 324. 97	1, 773, 262. 43	1, 339, 617. 89	2, 052, 559. 77	1, 907, 453. 83
Due to State banks	1, 143, 037. 26	1, 339, 897. 85	1, 232, 075. 40	1, 080, 417. 94	1, 223, 212. 82
Notes re-discounted	.....	.....	100, 615. 93	273, 131. 60	253, 386. 97
Bills payable	839, 000. 00	384, 000. 00	1, 694, 000. 00	1, 259, 000. 00	2, 364, 500. 00
Total	26, 505, 992. 42	28, 589, 377. 04	27, 338, 123. 97	30, 169, 413. 55	30, 436, 875. 14

INDIANA.

	98 banks.	100 banks.	101 banks.	101 banks.	100 banks.
Capital stock	$12, 364, 500. 00	$12, 712, 000. 00	$12, 942, 000. 00	$12, 952, 000. 00	$12, 652, 000. 00
Surplus fund	3, 810, 417. 13	3, 885, 340. 00	3, 910, 553. 37	3, 926, 296. 57	3, 877, 220. 44
Undivided profits	2, 015, 110. 48	1, 632, 630. 37	1, 975, 729. 77	1, 575, 547. 80	2, 111, 262. 55
Nat'l-bank circulation	3, 770, 275. 00	3, 764, 805. 00	3, 772, 265. 00	3, 792, 685. 00	3, 761, 745. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	21, 069. 97	21, 000. 81	23, 005. 95	47, 008. 50	20, 068. 60
Individual deposits	30, 084, 278. 53	30, 258, 946. 66	30, 819, 782. 73	30, 324, 803. 53	30, 905, 501. 28
U. S. deposits	1, 061, 855. 70	769, 252. 34	810, 506. 17	690, 089. 54	744, 367. 50
Dep'ts U.S.dis.officers	125, 646. 89	242, 268. 42	119, 826. 12	240, 466. 23	185, 232. 71
Due to national banks	1, 450, 352. 20	1, 344, 372. 40	1, 375, 855. 36	1, 144, 089. 92	1, 248, 260. 34
Due to State banks	1, 469, 377. 08	1, 355, 785. 12	1, 321, 854. 19	1, 289, 629. 17	1, 382, 179. 06
Notes re-discounted	53, 991. 29	66, 605. 84	46, 671. 72	118, 974. 38	64, 760. 39
Bills payable	.....	12, 638. 14	5, 000. 00	.....	63, 000. 00
Total	56, 226, 874 27	56, 065, 645. 10	57, 123, 050. 38	56, 101, 590. 64	57, 015, 597. 27

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1869, ARRANGED

ILLINOIS.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	167 banks.	168 banks.	169 banks.	173 banks.	173 banks.
Loans and discounts	$40,544,800.16	$41,309,880.92	$43,148,268.85	$43,771,053.20	$44,437,707.95
Bonds for circulation	4,496,750.00	4,503,000.00	4,602,000.00	4,695,750.00	4,734,000.00
Bonds for deposits	1,495,000.00	1,310,000.00	1,120,000.00	1,120,000.00	1,120,000.00
U. S. bonds on hand	213,750.00	240,400.00	244,900.00	233,750.00	201,550.00
Other stocks and b'ds	3,208,317.99	3,517,516.75	3,235,341.13	3,531,209.81	3,634,724.00
Due from res've ag'ts	5,447,985.37	7,537,541.16	7,774,021.00	7,690,019.93	8,214,739.53
Due from nat'l banks	919,458.85	1,102,559.03	1,057,320.39	1,038,917.12	1,145,065.02
Due from State banks	302,851.54	349,122.23	371,556.19	331,457.87	341,461.45
Banking-house, etc	1,362,733.85	1,360,031.22	1,368,483.77	1,503,292.96	1,488,568.74
Real estate, etc	383,885.70	390,325.21	388,171.49	388,964.24	371,510.12
Current expenses	318,503.92	205,157.92	375,418.34	92,004.97	244,142.57
Premiums paid	597,066.73	532,850.47	520,648.10	500,029.16	526,620.22
Cash items	505,249.64	453,236.75	444,480.25	454,780.71	471,652.00
Clear'g-house exch'gs	54,665.85	64,281.16	105,444.18	62,084.00	162,696.22
Bills of other banks	821,797.00	846,921.00	832,493.00	953,214.00	927,989.00
Fractional currency	24,393.95	27,093.94	26,391.90	27,352.25	26,706.91
Specie	2,412,242.88	2,402,880.49	2,315,307.36	2,514,667.08	2,559,343.18
Legal-tender notes	1,861,864.00	1,989,053.00	1,912,523.00	2,065,912.00	2,124,381.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas	199,014.74	200,191.13	203,656.91	206,394.89	207,446.50
Due from U. S. Treas	31,076.13	15,934.39	26,878.56	21,400.18	24,285.76
Total	65,211,408.30	68,407,976.77	70,083,304.42	71,212,234.37	72,974,589.27

CITY OF CHICAGO.

	20 banks.	20 banks.	20 banks.	19 banks.	19 banks.
Loans and discounts	$70,661,534.43	$71,700,282.63	$78,090,046.08	$78,961,583.07	$78,312,013.63
Bonds for circulation	1,150,000.00	1,150,000.00	1,150,000.00	1,100,000.00	1,100,000.00
Bonds for deposits	800,000.00	700,000.00	700,000.00	700,000.00	700,000.00
U. S. bonds on hand	264,000.00	426,350.00	392,350.00	306,950.00	364,850.00
Other stocks and b'ds	3,216,818.23	3,478,332.83	3,318,350.50	3,513,580.02	3,013,260.91
Due from res've ag'ts	.....	.....	.....	.....	.....
Due from nat'l banks	10,127,922.38	11,677,807.10	10,619,322.69	11,164,712.51	13,940,245.22
Due from State banks	3,587,605.05	3,770,911.57	3,740,670.64	3,774,383.23	3,831,061.94
Banking-house, etc	679,613.59	679,310.15	679,818.91	673,911.46	674,052.56
Real estate, etc	180,941.28	178,483.39	183,233.85	94,405.52	94,386.22
Current expenses	152,587.75	104,002.02	174,941.96	29,870.11	87,788.62
Premiums paid	103,973.49	105,383.62	95,282.10	79,505.85	76,553.35
Cash items	153,087.27	43,048.03	44,215.21	43,890.24	52,265.84
Clear'g-house exch'gs	5,199,996.40	4,339,941.90	5,843,459.26	4,614,904.73	5,908,698.40
Bills of other banks	692,236.00	876,955.00	1,279,800.00	1,043,811.00	586,340.00
Fractional currency	30,902.87	27,344.47	23,472.62	27,103.38	31,951.94
Specie	14,029,964.65	14,820,514.23	15,304,420.58	14,689,736.48	17,006,659.22
Legal-tender notes	7,935,700.00	7,633,292.00	10,231,961.00	8,858,402.00	7,050,603.00
U. S. cert's of deposit	400,000.00	680,000.00	770,000.00	880,000.00	740,000.00
5 % fund with Treas	51,750.00	51,750.00	51,750.00	49,500.00	49,500.00
Due from U. S. Treas	83,000.00	51,000.00	91,850.00	54,610.00	43,610.00
Total	119,501,633.39	122,494,708.94	132,784,945.40	130,660,859.60	133,663,840.85

MICHIGAN.

	105 banks.	104 banks.	104 banks.	104 banks.	102 banks.
Loans and discounts	$30,803,246.90	$30,992,337.80	$32,444,542.45	$32,596,242.00	$32,869,245.90
Bonds for circulation	2,834,000.00	2,831,500.00	2,834,000.00	2,834,000.00	2,713,500.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	8,000.00	8,500.00	7,200.00	19,300.00	6,600.00
Other stocks and b'ds	558,655.60	560,507.10	544,336.69	483,607.64	545,923.61
Due from res've ag'ts	3,469,173.47	4,191,384.55	3,430,551.81	3,739,833.27	4,066,325.65
Due from nat'l banks	467,535.05	535,855.21	408,003.10	400,989.13	514,164.83
Due from State banks	172,160.16	251,793.59	181,571.38	205,012.89	233,253.40
Banking-house, etc	1,048,779.59	1,060,922.38	1,062,863.78	1,066,537.73	1,066,157.26
Real estate, etc	517,664.14	503,904.72	523,931.43	547,348.61	539,871.34
Current expenses	249,473.79	125,380.03	224,542.92	41,262.60	182,706.31
Premiums paid	267,749.77	257,094.69	257,251.42	238,823.90	245,215.15
Cash items	156,292.91	162,292.56	319,534.79	209,332.01	279,804.71
Clear'g-house exch'gs	55,734.13	95,137.34	66,380.77	107,390.93	67,468.08
Bills of other banks	415,095.00	389,285.00	457,906.00	455,450.00	400,945.00
Fractional currency	21,390.07	19,387.80	16,293.64	14,891.72	20,229.25
Specie	1,483,341.01	1,475,914.44	1,401,515.00	1,495,023.75	1,487,303.89
Legal-tender notes	946,064.00	940,639.00	982,736.00	1,020,267.00	894,104.00
U. S. cert's of deposit	.....	.....	5,000.00	.....	.....
5 % fund with Treas	124,934.00	124,866.39	125,389.35	125,909.50	119,899.50
Due from U. S. Treas	8,639.89	5,530.31	10,140.00	11,362.00	10,625.85
Total	43,707,929.48	44,632,235.91	45,403,690.53	45,712,584.68	46,363,343.13

BY STATES AND RESERVE CITIES—Continued.

ILLINOIS.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	167 banks.	168 banks.	169 banks.	173 banks.	173 banks.
Capital stock	$14, 599, 000. 00	$14, 641, 000. 00	$14, 651, 000. 00	$15, 018, 990. 00	$15, 121, 810. 00
Surplus fund	4, 842, 929. 81	4, 952, 339. 60	4, 940, 102. 57	5, 069, 223. 44	5, 103, 523. 44
Undivided profits	2, 752, 959. 02	2, 269, 840. 73	2, 653, 043. 67	2, 071, 081. 12	2, 578, 852. 03
Nat'l-bank circulation	3, 958, 513. 30	3, 962, 275. 00	4, 054, 510. 00	4, 091, 135. 00	4, 133, 010. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	12, 746. 30	36, 625. 80	33, 071. 16	67, 918. 25	27, 507. 25
Individual deposits	35, 950, 059. 85	39, 494, 121. 56	41, 056, 855. 34	42, 090, 961. 88	42, 961, 776. 75
U. S. deposits	1, 416, 736. 54	1, 154, 284. 36	1, 010, 069. 30	1, 057, 080. 96	1, 065, 394. 84
Dep'ts U.S.dis.officers	77, 458. 12	102, 656. 58	90, 741. 28	62, 236. 18	56, 368. 03
Due to national banks	361, 309. 79	351, 145. 71	334, 596. 10	341, 790. 78	372, 405. 64
Due to State banks	870, 269. 47	1, 004, 969. 66	1, 025, 334. 24	1, 100, 000. 10	1, 278, 750. 46
Notes re-discounted	252, 620. 60	349, 163. 11	192, 426. 10	181, 262. 00	250, 156. 61
Bills payable	116, 805. 50	89, 554. 66	41, 554. 66	60, 554. 66	25, 034. 22
Total	65, 211, 408. 30	68, 407, 976. 77	70, 083, 304. 42	71, 212, 234. 37	72, 974, 589. 27

CITY OF CHICAGO.

	20 banks.	20 banks.	20 banks.	19 banks.	19 banks.
Capital stock	$16 300, 000. 00	$16, 300, 000. 00	$16, 300, 000. 00	$16, 100, 000. 00	$16, 100, 000. 00
Surplus fund	5, 956. 000. 00	6, 800, 600. 00	6, 810, 500. 00	6, 991, 500. 00	7, 091, 500. 00
Undivided profits	2, 941, 113. 33	1, 869, 329. 31	2, 406, 514. 73	2, 227, 718. 37	2, 624, 116. 52
Nat'l-bank circulation	644, 940. 00	676, 570. 00	701, 510. 00	599, 360. 00	687, 740. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	5, 363. 00	9, 800. 00	7, 352. 50	39, 237. 00	68, 789. 00
Individual deposits	54, 737, 043. 29	51, 748, 456. 38	60, 779, 201. 80	59, 207, 600. 22	59, 733, 945. 37
U. S. deposits	845, 984. 05	732, 742. 40	697, 625. 43	711, 661. 80	746, 215. 72
Dep'ts U.S.dis.officers	15, 020, 94	14, 500. 68	19, 614. 96	15, 698. 42	17, 515. 12
Due to national banks	22, 361, 848. 82	26, 206, 036. 86	26, 990, 127. 53	26, 430, 423. 30	26, 762, 264. 29
Due to State banks	15, 644. 319. 96	18, 036, 486. 68	17, 985, 248. 45	18, 329, 505. 48	19, 823, 599. 82
Notes re-discounted	.....	50, 186. 63	37, 250. 00	8, 155. 01	8, 155. 01
Bills payable	50, 000. 00	50, 000. 00	50, 000. 00	.....	.....
Total	119, 501, 633. 39	122, 494, 708. 94	132, 784, 945. 40	130, 660, 859. 60	133, 663, 840. 85

MICHIGAN.

	105 banks.	104 banks.	104 banks.	104 banks.	102 banks.
Capital stock	$11, 274, 600. 00	$11, 314, 600. 00	$11, 364, 600. 00	$11, 364, 600. 00	$11, 114, 600. 00
Surplus fund	2, 616, 932, 03	2, 676, 738. 87	2, 673, 738. 87	2, 818, 795. 18	2, 764, 587. 68
Undivided profits	1, 941, 853. 86	1, 433, 996. 07	1, 858, 136. 30	1, 356, 411. 15	1, 708, 324. 06
Nat'l-bank circulation	2, 520, 460. 00	2, 518, 950. 00	2, 519, 870. 00	2, 521, 460. 00	2, 392, 420. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	24, 820. 50	18, 330. 18	13, 656. 86	50, 268. 53	10, 052. 11
Individual deposits	23, 988, 320. 87	25, 499, 425. 49	25, 383, 002. 94	26, 053, 180. 53	27, 311, 791. 00
U. S. deposits	81, 367. 10	102, 924. 87	100, 730. 19	102, 605. 10	100, 028. 53
Dep'ts U.S.dis.officers	2, 156. 64	2, 252. 98	4, 218. 05	2, 462. 99	5, 696. 82
Due to national banks	216, 042. 52	220, 706. 13	247, 816. 28	219, 414. 18	157, 308. 00
Due to State banks	446, 079. 71	570, 652. 11	448, 961, 82	511, 981. 96	452, 062. 61
Notes re-discounted	595, 296. 25	268, 659. 21	788, 959. 22	711, 405. 06	341, 972. 32
Bills payable	.....	5, 000. 00	.....	.....	4, 500. 00
Total	43, 707, 929. 48	44, 632, 235. 91	45, 403, 690. 53	45, 712, 584. 68	46, 363, 343. 13

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CITY OF DETROIT.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts	$15, 271, 347. 39	$15, 191, 937. 94	$14, 729, 469. 81	$15, 094, 854. 17	$15, 987, 249. 70
Bonds for circulation	400, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00
Bonds for deposits	700, 000. 00	450, 000. 00	450, 000. 00	450, 000. 00	450, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	116, 175. 00	115, 175. 00	124, 884. 40	124, 884. 40	124, 884. 40
Due from res've ag'ts	1, 804, 631. 70	1, 934, 089. 55	2, 065, 198. 75	2, 377, 690. 26	2, 514, 658. 11
Due from nat'l banks	529, 230. 13	743, 283. 92	695, 871. 04	742, 268. 08	822, 356. 59
Due from State banks	248, 315. 36	227, 006. 15	280, 280. 33	262, 922. 14	255, 622. 93
Banking-house, etc	112, 568. 29	109, 191. 70	111, 076. 30	112, 698. 88	116, 213. 66
Real estate, etc	178, 835. 24	175, 843. 94	184, 503. 47	186, 580. 25	188, 728. 01
Current expenses	64, 567. 99	34, 406. 11	51, 794. 80	11, 498. 75	34, 548. 42
Premiums paid	239, 062. 50	177, 625. 00	158, 500. 00	154, 500 00	153, 000. 00
Cash items	50, 624. 22	34, 716. 50	38, 933. 04	50, 253. 01	35, 426. 31
Clear'g-house exch'gs	295, 306. 60	260, 433. 83	441, 599. 23	298, 031. 75	286, 795. 91
Bills of other banks	181, 207. 00	156, 275. 00	140, 026. 00	195, 072. 00	85, 065. 00
Fractional currency	6, 757. 30	6, 743. 42	6, 545. 40	7, 204. 69	6, 673. 87
Specie	1, 142, 128. 22	1, 221, 910. 50	1, 082, 821. 95	1, 069, 878. 40	1, 075, 888. 55
Legal-tender notes	960, 453. 00	899, 838. 00	1, 024, 436. 00	1, 053, 933. 00	678, 244. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	18, 000. 00	18, 000. 00	18, 000. 00	18, 000. 00	18, 000. 00
Due from U. S. Treas.	24, 363. 55	4, 023. 40	2, 203. 40	14, 433. 40	6, 733. 25
Total	22, 343, 573. 49	22, 160, 499. 96	22, 006, 143. 92	22, 624, 703. 18	23, 240, 088. 71

WISCONSIN.

	60 banks.	60 banks.	63 banks.	63 banks.	65 banks.
Loans and discounts	$16, 786, 165. 84	$17, 513, 063. 53	$18, 514, 112. 94	$18, 958, 883. 37	$19, 954, 360. 44
Bonds for circulation	1, 349, 250. 00	1, 369, 250. 00	1 451, 750. 00	1, 476, 750. 00	1, 481, 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	2, 750. 00	2, 650. 00	3, 250. 00	3, 150. 00	3. 050. 00
Other stocks and b'ds	524, 070. 02	517, 548. 90	522, 817. 21	551, 639. 89	514, 870. 93
Due from res've ag'ts	2, 462, 720. 35	2, 890, 882. 46	2, 835, 133. 89	2, 958, 903. 81	3, 269, 101. 53
Due from nat'l banks	553, 569. 75	587, 206. 87	509, 468. 53	437, 415 86	415, 242. 09
Due from State banks	175, 027. 46	123, 402 21	171, 394. 41	148, 339. 27	146, 910. 39
Banking-house, etc	508, 736. 62	509, 717. 59	530, 973. 24	541, 717. 66	562, 248. 55
Real estate, etc	107, 810. 31	89, 912. 03	85, 496. 82	85, 368. 71	67, 580. 33
Current expenses	113, 914. 32	75, 214. 07	125, 404. 01	22, 507. 60	90, 912. 75
Premiums paid	104, 982. 67	109, 739. 18	128, 006. 95	133, 924. 31	150, 483. 69
Cash items	121, 414. 31	102, 477. 95	100, 696. 77	121, 797. 86	149, 815. 50
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	285, 256. 00	262, 896. 00	293, 944. 00	304, 259. 00	259, 913. 00
Fractional currency	10, 809. 04	12, 507. 82	11, 330. 19	11, 025. 16	11, 008. 83
Specie	985, 372. 2	1, 046, 290. 33	1, 063, 124. 23	1, 112, 286. 55	1, 120, 286. 78
Legal-tender notes	574, 464. 00	557, 243. 00	621, 227. 00	677, 484. 00	657, 340. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	60, 486. 10	58. 231. 60	62, 480. 96	66, 051. 96	65, 432. 10
Due from U. S. Treas	1, 984. 36	2, 554. 86	1, 080. 00	4, 150. 00	5, 710. 00
Total	24, 878, 783. 42	25, 980, 788. 40	27, 181, 691. 15	27, 765, 655. 01	29, 076, 016. 91

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts	$4, 534, 104. 66	$4, 589, 868. 11	$4, 980, 184. 74	$5, 034, 032. 48	$5, 034, 189. 88
Bonds for circulation	300, 000. 00	300, 000. 00	300, 000. 00	320, 000. 00	170, 000. 00
Bonds for deposits	410, 000. 00	320, 000. 00	320, 000. 00	320, 000. 00	320, 000. 00
U. S. bonds on hand	50. 00	15, 700. 00	22, 500, 00	7, 450. 00	7, 450. 00
Other stocks and b'ds	467, 644. 43	406, 316. 23	455, 909. 49	514, 928. 58	399, 694. 58
Due from res've ag'ts	912, 087. 39	1, 357, 023. 09	1, 197, 626. 54	934, 912. 91	1, 127, 349. 06
Due from nat'l banks	117, 052. 89	290, 317. 36	242, 951. 22	211, 486. 81	132, 141. 10
Due from State banks	36, 805. 30	111, 787. 00	73, 421. 46	70, 900. 57	68, 068. 21
Banking-house, etc	120, 000. 00	75, 000. 00	75, 000. 00	75, 000. 00	75, 000. 00
Real estate, etc	.....	45, 000. 00	45, 000. 00	45, 000. 00	45, 000. 00
Current expenses	.....	7, 157. 38	.....	.....	.....
Premiums paid	44, 305. 02	46, 301. 65	45, 655. 08	45, 124. 08	45, 124. 08
Cash items	2, 963. 54	409. 60	2, 908. 99	1, 194. 59	1, 334. 00
Clear'g-house exch'gs	180, 251. 47	167, 518. 25	265, 435. 84	199, 998. 83	205, 363. 56
Bills of other banks	15, 244. 00	14, 672. 00	15, 298. 00	29, 692. 00	5, 304. 00
Fractional currency	3, 671. 54	3, 957. 42	3, 236. 86	3, 541. 67	2, 454. 24
Specie	794, 826. 00	871, 614. 00	806, 731. 00	861, 542. 97	879, 659. 00
Legal-tender notes	512, 578. 00	422, 886. 00	463, 215. 00	430, 531. 00	331, 283. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	13, 500. 00	13, 500. 00	12, 640. 00	13, 020. 00	7, 650. 00
Due from U. S. Treas.	9, 000. 00	.....	1, 300. 00	8, 480. 00	5, 000. 00
Total	8, 474, 084. 24	9, 059, 028. 09	9, 329, 014. 22	9, 126, 836. 49	8, 862, 064. 71

BY STATES AND RESERVE CITIES—Continued.

CITY OF DETROIT.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$4, 400, 000. 00	$4, 400, 000. 00	$4, 400, 000. 00	$4, 400, 000. 00	$4, 400, 000. 00
Surplus fund	557, 000. 00	575, 000. 00	578, 000. 00	588, 000. 00	592, 000. 00
Undivided profits	647, 785. 67	515, 036. 04	608, 694. 08	466, 121. 77	559, 785. 78
Nat'l-bank circulation	332, 840. 00	327, 920. 00	322, 790. 00	315, 490. 00	339, 690. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	458. 82	157. 33	262. 33	2, 060. 14	7, 282. 93
Individual deposits	10, 447, 127. 74	9, 965, 015. 55	10, 279, 863. 78	10, 875, 752. 77	11, 347, 824. 69
U. S. deposits	497, 689. 28	340, 762. 57	334, 142. 45	302, 909. 80	290, 589. 87
Dep'ts U.S.dis.officers	201, 327. 45	133, 891. 48	138, 219. 58	176, 018. 33	170, 803. 21
Due to national banks	1, 870, 901. 48	2, 162, 251. 16	1, 695, 796. 19	1, 808, 614. 20	2, 032, 665. 85
Due to State banks	3, 324, 835. 61	3, 689, 366. 99	3, 595, 296. 76	3, 608, 345. 49	3, 499. 446. 29
Notes re-discounted	63, 607. 44	51, 098. 84	53, 078. 75	81, 390. 68	.....
Bills payable	.....	.....	.....	.....	.....
Total	22, 343, 573. 49	22, 160, 499. 96	22, 006, 143. 92	22, 624, 703. 18	23, 240, 088. 71

WISCONSIN.

	60 banks.	60 banks.	63 banks.	63 banks.	65 banks.
Capital stock	$5, 025, 350. 00	$5, 247, 500. 00	$5, 395, 000. 00	$5, 645, 000. 00	$5, 765, 000. 00
Surplus fund	1, 462, 834. 02	1, 530, 064. 02	1, 361, 064. 02	1, 424, 014. 02	1, 425, 214. 02
Undivided profits	857, 681. 95	630, 856. 94	813, 114. 79	589, 422. 26	833, 946. 73
Nat'l-bank circulation	1, 211, 266. 00	1, 184, 416. 00	1, 261, 466. 00	1, 316, 506. 00	1, 302, 196. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1, 876. 87	3, 113. 67	2, 065. 67	7, 444. 73	4, 223. 73
Individual deposits	15, 636, 992. 73	16, 819, 945. 25	17, 673, 000. 09	18, 113, 388. 71	18, 946, 801. 67
U. S. deposits	133, 440. 59	134, 714. 83	133, 727. 80	135, 290. 18	115, 696. 02
Dep'ts U.S.dis.officers	17, 436. 14	33, 760. 28	9, 798. 79	4, 966. 65	27, 440. 45
Due to national banks	64, 570. 21	37, 283. 18	63, 857. 40	81, 188. 08	68, 812. 32
Due to State banks	147, 792. 98	151, 121. 56	178, 080. 36	200, 679. 12	267, 388. 97
Notes re-discounted	310, 541. 93	202, 012. 67	233, 516. 23	140, 755. 26	213, 297. 00
Bills payable	9, 000. 00	6, 000. 00	57, 000. 00	107, 000. 00	106, 000. 00
Total	24, 878, 783. 42	25, 980, 788. 40	27, 181, 691. 15	27, 765, 655. 01	29, 076, 016. 91

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	$850, 000. 00	$850, 000. 00	$850, 000. 00	$850, 000. 00	$850, 000. 00
Surplus fund	450, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00
Undivided profits	219, 457. 54	200, 172. 05	240, 431. 49	225, 646. 74	260, 117. 37
Nat'l-bank circulation	270, 000. 00	270, 000. 00	269, 300. 00	287, 200. 00	153, 000. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	4, 767, 062. 97	5, 024, 716. 43	5, 348, 610. 13	5, 170, 880. 91	4, 701, 308. 97
U. S. deposits	246, 874. 53	201, 578. 83	155, 771. 64	123, 526. 72	163, 407. 99
Dep'ts U.S.dis.officers	195, 827. 53	147, 608. 11	193, 822. 47	223, 888. 31	177, 695. 96
Due to national banks	1, 135, 485. 75	1, 385, 696. 44	1, 398, 074. 63	1, 359, 076. 26	1, 588, 672. 04
Due to State banks	339, 375. 92	504, 256. 23	398, 003. 86	411, 617. 55	492, 862. 38
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	8, 474, 084. 24	9, 059. 028. 09	9, 329, 014. 22	9, 126, 836. 49	8, 862, 064. 71

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

IOWA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	135 banks.	137 banks.	138 banks.	138 banks.	139 banks.
Loans and discounts	$27,720,314.40	$27,909,858.97	$29,534,993.20	$29,896,509.83	$31,762,017.97
Bonds for circulation	2,977,000.00	3,002,000.00	3,014,500.00	3,027,000.00	3,014,750.00
Bonds for deposits	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand	500.00	350.00	2,650.00	2,650.00	350.00
Other stocks and b'ds	1,035,065.19	1,083,192.54	997,236.03	1,020,679.71	1,120,835.20
Due from res've ag'ts	3,161,707.10	4,937,920.83	5,198,403.83	4,613,223.35	5,414,231.83
Due from nat'l banks	1,566,515.12	2,008,723.77	2,376,712.75	2,259,897.13	2,525,705.22
Due from State banks	371,835.84	347,027.19	304,730.28	421,658.22	453,506.08
Banking-house, etc	1,359,269.03	1,367,639.67	1,393,524.73	1,443,619.59	1,453,927.44
Real estate, etc	383,810.82	368,182.03	387,770.25	366,204.18	350,5 8.19
Current expenses	323,742.01	164,157.27	291,747.94	79,360.40	237,411.97
Premiums paid	237,268.70	237,743.68	236,651.99	211,111.99	242,705.05
Cash items	321,774.36	244,791.64	328,038.74	290,446.37	406,166.37
Clear'g-house exch'gs	.....	32,831.12	50,389.06	66,879.10	77,862.90
Bills of other banks	535,961.00	628,816.00	582,468.00	690,363.00	664,580.00
Fractional currency	16,819.17	18,293.07	18,472.71	17,927.89	16,577.83
Specie	1,353,882.58	1,295,729.35	1,464,033.52	1,662,495.98	1,661,430.34
Legal-tender notes	1,177,173.00	1,285,423.00	1,299,138.00	1,279,741.00	1,436,620.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	132,247.38	130,079.61	134,151.16	133,588.66	134,662.41
Due from U. S. Treas.	24,939.97	12,538.66	15,215.35	10,671.30	14,550.10
Total	42,899,825.67	45,275,298.40	47,810,827.54	47,694,027.70	51,188,428.90

MINNESOTA.

	58 banks.*	58 banks.*	59 banks.*	47 banks.	48 banks.
Loans and discounts	$39,071,993.12	$39,105,079.02	$39,499,343.41	$13,257,768.65	$14,175,042.66
Bonds for circulation	1,699,800.00	1,699,800.00	1,712,300.00	1,062,300.00	1,099,800.00
Bonds for deposits	950,000.00	950,000.00	950,000.00	50,000.00	50,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	753,393.89	742,012.38	733,536.65	300,095.29	310,315.98
Due from res've ag'ts	3,799,161.99	4,120,331.33	4,317,146.99	1,578,799.64	1,801,073.02
Due from nat'l banks	2,026,549.97	1,690,574.31	1,465,439.26	458,303.26	331,169.37
Due from State banks	722,800.23	461,852.13	547,096.74	148,715.34	154,510.37
Banking-house, etc	1,875,658.20	1,934,311.43	1,947,637.98	670,659.54	680,509.03
Real estate, etc	420,471.81	522,723.47	504,507.75	233,512.18	228,038.26
Current expenses	248,663.42	187,446.28	352,426.66	28,570.83	84,372.92
Premiums paid	226,885.95	201,458.08	198,452.86	102,465.40	117,015.06
Cash items	137,744.25	132,926.92	134,909.48	47,621.86	91,722.47
Clear'g-house exch'gs	727,696.23	663,901.18	656,193.23	27,534.27	41,559.75
Bills of other banks	561,146.00	337,608.00	411,207.00	113,276.00	140,981.00
Fractional currency	16,558.74	19,375.42	20,568.11	5,579.01	6,014.73
Specie	2,843,042.01	2,637,049.17	2,210,645.27	779,331.76	765,802.85
Legal-tender notes	1,252,174.00	774,891.00	812,565.00	300,727.00	335,419.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	75,731.00	71,952.32	74,861.00	47,123.50	44,041.00
Due from U. S. Treas.	9,059.18	28,117.33	8,142.97	6,770.00	5,210.00
Total	57,418,529.99	56,281,409.77	56,556,980.36	19,219,153.53	20,462,597.47

CITY OF ST. PAUL.†

				6 banks.	6 banks.
Loans and discounts	.....	.....	.....	$15,408,721.46	$15,451,475.71
Bonds for circulation	.....	.....	.....	350,000.00	350,000.00
Bonds for deposits	.....	.....	.....	800,000.00	800,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	.....	.....	.....	398,772.57	349,947.47
Due from res've ag'ts	.....	.....	.....	1,401,269.91	1,682,409.40
Due from nat'l banks	.....	.....	.....	322,996.90	561,536.26
Due from State banks	.....	.....	.....	240,136.93	400,394.87
Banking-house, etc	.....	.....	.....	742,322.25	755,985.14
Real estate, etc	.....	.....	.....	54,837.90	57,445.15
Current expenses	.....	.....	.....	4,414.40	32,746.65
Premiums paid	.....	.....	.....	13,273.00	10,609.25
Cash items	.....	.....	.....	25,942.56	94,437.81
Clear'g-house exch'gs	.....	.....	.....	228,807.62	341,149.87
Bills of other banks	.....	.....	.....	123,274.00	75,733.00
Fractional currency	.....	.....	.....	7,288.24	6,109.62
Specie	.....	.....	.....	1,343,677.93	1,306,385.50
Legal-tender notes	.....	.....	.....	485,648.00	414,206.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	.....	.....	.....	15,750.00	15,750.00
Due from U. S. Treas.	.....	.....	.....	15,530.42	1,379.97
Total	.....	.....	.....	21,982,664.09	22,707,701.67

* Including St. Paul and Minneapolis. † St. Paul was made a reserve city, July 8, 1890.

BY STATES AND RESERVE CITIES—Continued.

IOWA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	135 banks.	137 banks.	138 banks.	138 banks.	139 banks.
Capital stock	$10,685,000.00	$10,945,650.00	$11,078,000.00	$11,197,660.00	$11,320,000.00
Surplus fund	2,888,069.90	2,970,210.26	2,984,794.58	3,025,532.07	2,980,261.78
Undivided profits	1,616,051.06	1,182,947.44	1,500,214.02	1,047,630.49	1,363,260.63
Nat'l-bank circulation	2,642,468.00	2,591,843.00	2,673,277.00	2,669,017.00	2,666,597.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	16,714.01	25,200.99	22,690.49	54,102.17	32,947.33
Individual deposits	20,867,395.28	23,003,318.58	24,296,768.25	24,764,864.86	26,799,604.63
U. S. deposits	177,510.90	165,784.44	157,608.78	182,754.00	168,689.01
Dep'ts U.S.dis.officers	23,631.04	32,474.67	39,627.52	18,707.88	34,006.18
Due to national banks	1,250,598.42	1,409,987.82	1,825,786.85	1,651,477.62	2,030,554.58
Due to State banks	2,128,428.81	2,613,872.32	3,074,748.19	2,905,012.44	3,540,008.13
Notes re-discounted	558,958.25	284,008.88	118,811.86	63,769.17	232,499.63
Bills payable	45,000.00	52,000.00	38,500.00	113,500.00	20,000.00
Total	42,899,825.67	45,275,298.40	47,810,827.54	47,694,027.70	51,188,428.90

MINNESOTA.

	58 banks.	58 banks.	59 banks.	47 banks.	48 banks.
Capital stock	$14,420,000.00	$14,395,000.00	$14,420,000.00	$4,680,000.00	$4,945,000.00
Surplus fund	2,667,322.39	2,731,745.84	2,723,545.84	938,025.84	946,925.84
Undivided profits	2,338,452.25	1,922,532.76	2,440,057.13	513,603.29	684,069.02
Nat'l-bank circulation	1,492,230.00	1,479,840.00	1,488,190.00	950,190.00	936,570.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	9,807.50	10,488.82	2,933.62	13,282.75	1,964.50
Individual deposits	27,963,263.78	28,375,434.44	28,629,338.16	11,386,144.88	11,988,700.04
U. S. deposits	704,853.03	752,043.51	756,634.16	40,596.96	44,706.18
Dep'ts U.S.dis.officers	258,494.21	206,683.33	188,098.48	13,483.40	7,035.96
Due to national banks	2,811,731.69	2,441,239.26	2,185,742.72	204,963.03	255,885.30
Due to State banks	3,738,607.05	3,247,244.84	3,046,234.04	348,657.96	247,520.13
Notes re-discounted	988,768.09	719,156.97	676,206.21	125,205.42	360,720.50
Bills payable	25,000.00	.....	.....	5,000.00	43,500.00
Total	57,418,529.99	56,281,409.77	56,556,980.36	19,219,153.53	20,462,597.47

CITY OF ST. PAUL.

				6 banks.	6 banks.
Capital stock	.....	.....	.....	$5,200,000.00	$5,200,000.00
Surplus fund	.....	.....	.....	1,290,000.00	1,290,000.00
Undivided profits	.....	.....	.....	836,500.38	1,023,721.60
Nat'l-bank circulation	.....	.....	.....	277,980.00	312,870.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	23,809.42	8,738.33
Individual deposits	.....	.....	.....	10,240,252.39	10,375,295.63
U. S. deposits	.....	.....	.....	633,516.08	536,851.02
Dep'ts U.S.dis.officers	.....	.....	.....	134,517.82	234,875.99
Due to national banks	.....	.....	.....	1,547,841.57	1,784,371.38
Due to State banks	.....	.....	.....	1,696,629.93	1,436,346.93
Notes re-discounted	.....	.....	.....	101,616.50	504,627.79
Bills payable	.....	.....	.....	.....	.....
Total	.....	.....	.....	21,982,664.09	22,707,701.67

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

CITY OF MINNEAPOLIS.*

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
				6 banks.	6 banks.
Loans and discounts				$12, 103, 967. 85	$11, 453, 914. 54
Bonds for circulation				300, 000. 00	300, 000. 00
Bonds for deposits				100, 000. 00	100, 000. 00
U. S. bonds on hand					
Other stocks and b'ds				35, 685. 30	35, 685. 30
Due from res've ag'ts				809, 474. 11	1, 653, 843. 81
Due from nat'l banks				425, 862. 63	684, 871. 14
Due from State banks				113, 698. 66	249, 320. 96
Banking-house, etc				615, 085. 67	615, 173. 13
Real estate, etc				130, 438. 09	156, 493. 02
Current expenses				20, 266. 34	57, 479. 69
Premiums paid				55, 137. 50	55, 137. 50
Cash items				8, 871. 60	18, 006. 11
Clear'g-house exch'gs				323, 655. 80	593, 439. 00
Bills of other banks				174, 738. 00	96, 287. 00
Fractional currency				3, 247. 94	2, 455. 94
Specie				658, 011. 15	851, 444. 25
Legal-tender notes				369, 243. 00	342, 614. 00
U. S. cert's of deposit					
5 % fund with Treas				13, 500. 00	13, 500. 00
Due from U. S. Treas				840. 00	350. 00
Total				16, 261, 723. 64	17, 280, 015. 39

MISSOURI.

	46 banks.	49 banks.	51 banks.	52 banks.	57 banks.
Loans and discounts	$6, 962, 664. 24	$7, 326, 250. 40	$7, 711, 394. 50	$7, 637, 741. 05	$8, 518, 614. 97
Bonds for circulation	897, 750. 00	935, 250. 00	967, 750. 00	984, 000. 00	1, 126, 500. 00
Bonds for deposits					
U. S. bonds on hand	11, 350. 00	25, 600. 00	24, 400. 00	24, 500. 00	25, 800. 00
Other stocks and b'ds	661, 806. 35	662, 459. 65	615, 430. 71	697, 469. 80	721, 602. 07
Due from res've ag'ts	1, 097, 387. 98	1, 520, 190. 78	1, 426, 508. 11	1, 571, 136. 74	1, 549, 150. 66
Due from nat'l banks	120, 349. 71	173, 706. 99	101, 766. 79	85, 302. 24	187, 197. 89
Due from State banks	78, 746. 28	65, 821. 09	86, 042. 87	104, 515. 87	116, 214. 37
Banking-house, etc	342, 372. 72	367, 298. 10	367, 757. 65	368, 009. 97	387, 151. 50
Real estate, etc	69, 035. 44	68, 645. 28	74, 628. 85	75, 245. 10	68, 734. 81
Current expenses	92, 393. 01	61, 794. 26	99, 059. 28	35, 000. 85	75, 894. 81
Premiums paid	111, 848. 22	117, 944. 99	119, 446. 90	106, 783. 57	147, 888. 74
Cash items	67, 175. 00	95, 728. 70	58, 092. 12	84, 040. 92	111, 556. 10
Clear'g-house exch'gs					
Bills of other banks	182, 291. 00	192, 568. 00	155, 759. 00	175, 825. 00	189, 671. 00
Fractional currency	2, 833. 61	3, 283. 44	3, 170. 97	2, 825. 59	2, 955. 53
Specie	345, 540. 19	363, 940. 08	347, 896. 81	402, 355. 27	390, 812. 55
Legal-tender notes	340, 987. 00	361, 323. 00	351, 733. 00	372, 957. 40	423, 095. 00
U. S. cert's of deposit					
5 % fund with Treas	38, 138. 25	40, 441. 25	42, 747. 50	44, 526. 75	46, 432. 00
Due from U. S. Treas	540. 00	1, 040. 00	2, 420. 00		2, 250. 00
Total	11, 423, 209. 00	12, 383, 286. 01	12, 556, 005. 06	12, 772, 236. 12	14, 091, 522. 00

CITY OF ST. LOUIS.

	5 banks.	7 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts	$13, 820, 860. 65	$21, 692, 774. 94	$27, 129, 448. 89	$28, 272, 838. 02	$29, 507, 974. 14
Bonds for circulation	250, 000 00	350, 000. 00	400, 000. 00	400, 000. 00	400, 000. 00
Bonds for deposits		250, 000. 00	250, 000. 00	250, 000. 00	250, 000. 00
U. S. bonds on hand	3, 000. 00	619, 700. 00	1, 000. 00	850. 00	100. 00
Other stocks and b'ds	1, 169, 886. 67	2, 427, 649. 42	2, 747, 194. 12	2, 649, 897. 75	2, 016, 237. 74
Due from res've ag'ts					
Due from nat'l banks	2, 056, 026. 15	3, 782, 914. 25	3, 929, 408. 62	2, 497, 682. 29	3, 457, 505. 54
Due from State banks	278, 862. 48	588, 336. 22	608, 131. 87	614, 454. 69	607, 593. 14
Banking-house, etc	263, 000 00	761, 903. 05	787, 613. 13	788, 836. 96	788, 836. 96
Real estate, etc	86, 723. 08	98, 000. 00	98, 000. 00	98, 000. 00	98, 000. 00
Current expenses	140, 815. 19	62, 624. 32	118, 679. 85	27, 446. 39	79, 790. 47
Premiums paid	40, 258. 75	196, 488. 78	73, 283. 75	67, 221. 25	64, 158. 75
Cash items	66, 872. 39	93, 360. 61	113, 096. 10	84, 084. 26	129, 034. 01
Clear'g-house exch'gs	863, 933. 75	877, 014. 75	1, 213, 168. 36	1, 158, 110. 22	1, 915, 195. 07
Bills of other banks	145, 086. 00	871, 895. 00	469, 811. 00	365, 372. 00	168, 081. 00
Fractional currency	1, 878. 10	3, 560. 37	2, 460. 10	4, 874. 85	5, 498. 51
Specie	1, 287, 825. 00	3, 162, 118. 80	3, 329, 485. 56	3, 333, 341. 14	3, 060, 431. 64
Legal-tender notes	1, 385, 879. 00	3, 124, 702. 00	2, 975, 655. 00	2, 793, 491. 00	2, 135, 581. 00
U. S. cert's of deposit	270, 000. 00	180, 000. 00	180, 000. 00	500, 000. 00	375, 000. 00
5 % fund with Treas	11, 250. 00	13, 500. 00	18, 000. 00	17, 290 00	18, 000. 00
Due from U. S. Treas	8, 500. 00	3, 000. 00		10, 000. 00	7, 000. 00
Total	22, 150, 657. 21	39, 162, 542. 51	44, 444, 436. 35	43, 933, 790. 82	45, 084, 020. 97

* Minneapolis was made a reserve city, July 5, 1890.

BY STATES AND RESERVE CITIES—Continued.

CITY OF MINNEAPOLIS.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
				6 banks.	6 banks.
Capital stock				$4,800,000.00	$4,500,000.00
Surplus fund				602,000.00	602,000.00
Undivided profits				396,269.16	505,630.04
Nat'l-bank circulation				265,120.00	268,100.00
State-bank circulation					
Dividends unpaid				26,942.00	816.00
Individual deposits				8,502,543.56	8,636,538.95
U. S. deposits				102,760.50	107,137.33
Dep'ts U.S.dis.officers				7,257.05	3,823.67
Due to national banks				657,954.52	962,199.67
Due to State banks				598,176.85	1,194,519.73
Notes re-discounted				102,700.00	499,250.00
Bills payable				200,000.00	
Total				16,261,723.64	17,280,015.39

MISSOURI.

	46 banks.	49 banks.	51 banks.	52 banks.	57 banks.
Capital stock	$3,375,235.00	$3,521,100.00	$3,690,000.00	$3,765,000.00	$4,165,000.00
Surplus fund	607,346.42	638,593.13	630,384.91	658,066.09	664,114.25
Undivided profits	378,489.90	227,307.44	367,085.83	200,017.79	331,637.89
Nat'l-bank circulation	758,435.00	817,515.00	865,795.00	884,050.00	941,310.00
State-bank circulation					
Dividends unpaid	5,685.00	6,845.00	700.00	5,899.00	4,297.82
Individual deposits	5,926,911.67	6,782,981.79	6,749,334.38	7,024,551.38	7,713,870.45
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	83,609.70	63,027.60	20,342.05	50,595.41	24,222.36
Due to State banks	58,055.05	87,907.81	52,988.91	65,005.95	115,719.88
Notes re-discounted	154,441.26	175,008.24	160,373.98	78,050.50	78,849.35
Bills payable	75,000.00	63,000.00	19,000.00	41,000.00	52,500.00
Total	11,423,209.00	12,383,286.01	12,556,005.06	12,772,236.12	14,091,522.00

CITY OF ST. LOUIS.

	5 banks.	7 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$5,200,000.00	$8,450,000.00	$9,550,000.00	$9,650,000.00	$9,700,000.00
Surplus fund	840,000.00	950,000.00	1,177,912.02	1,204,000.02	1,222,000.00
Undivided profits	510,504.81	690,843.50	790,578.07	680,916.89	847,946.80
Nat'l-bank circulation	225,000.00	270,000.00	355,900.00	360,000.00	358,500.00
State-bank circulation					
Dividends unpaid	8,403.25	10,092.25	14,929.25	12,093.75	8,103.75
Individual deposits	8,716,046.67	17,571,432.33	20,356,353.78	19,732,681.86	21,711,051.14
U. S. deposits		225,000.00	225,000.00	225,000.00	225,000.00
Dep'ts U.S.dis.officers					
Due to national banks	3,493,241.88	6,330,650.57	6,110,082.71	6,390,566.94	5,444,580.48
Due to State banks	3,043,460.60	4,664,523.86	5,493,778.06	5,478,531.36	4,940,363.77
Notes re-discounted	114,000.00		369,902.46		426,475.03
Bills payable				200,000.00	200,000.00
Total	22,150,657.21	39,162,542.51	44,444,436.35	43,933,790.82	45,084,020.97

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

KANSAS CITY.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	10 banks.	9 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts	$18, 597, 547. 98	$18, 733, 263. 35	$20, 471, 648. 46	$20, 859, 348. 13	$20, 993, 904. 83
Bonds for circulation	500, 000. 00	450, 000. 00	500, 000. 00	500, 000. 00	500, 000. 00
Bonds for deposits	750, 000. 00	650, 000. 00	650, 000. 00	650, 000. 00	250, 000. 00
U. S. bonds on hand	400. 00	200. 00	110, 200. 00	80, 200. 00	.....
Other stocks and b'ds	1, 010, 439. 41	1, 170, 340. 73	1, 492, 932. 73	1, 505, 996. 62	1, 450, 324. 35
Due from res've ag'ts	2, 809, 198. 78	3, 366. 426. 19	2, 700, 793. 35	3, 572, 379. 30	2, 805, 119. 04
Due from nat'l banks	634, 711. 39	902, 843. 60	745, 695. 61	610, 329. 44	861, 021. 56
Due from State banks	1, 114, 949. 95	863, 908. 47	800, 981. 19	527, 738. 73	868, 711. 15
Banking-house, etc	409, 409. 21	401, 114. 19	414, 508. 58	415, 582. 90	415, 666. 92
Real estate, etc	143, 660. 88	150, 496. 32	161, 331. 94	170, 934. 46	176, 594. 29
Current expenses	96, 844. 49	100, 814. 26	80, 876. 82	67, 617. 61	47, 288. 67
Premiums paid	163, 259. 05	155, 093. 55	171, 401. 57	137, 209. 07	151, 860. 65
Cash items	46, 633. 13	37, 438. 30	25, 634. 36	26, 969. 27	29, 722. 16
Clear'g-house exch'gs	604, 146. 21	602, 529. 84	861, 004. 00	672, 699. 85	821, 843. 43
Bills of other banks	367, 181. 00	567, 965. 00	498, 280. 00	382, 728. 00	477, 333. 00
Fractional currency	3, 142. 98	6, 942. 78	7, 992. 85	8, 774. 26	3, 791. 21
Specie	1, 433, 017. 35	1, 636, 380. 50	1, 880, 946. 75	1, 922, 739. 50	1, 367, 211. 12
Legal-tender notes	1, 214, 860. 00	1, 250, 790. 00	1, 550, 090. 00	1, 328, 521. 00	1, 506, 150. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	22, 500. 00	20, 250. 00	22, 500. 00	22, 500. 00	22, 500. 00
Due from U. S. Treas.	3, 000. 00	2, 000. 00	4, 350. 00	7, 850. 00	3, 500. 00
Total	29, 924, 901. 81	31, 068, 796. 48	33, 151, 158. 21	33, 470, 118. 14	32, 752, 542. 38

CITY OF ST. JOSEPH.

	3 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	$3, 231, 116. 89	$4, 126, 837. 47	$4, 638, 737. 82	$5, 136, 971. 50	$5, 841, 914. 05
Bonds for circulation	150, 000. 00	200, 000. 00	204, 500. 00	205, 500. 00	200, 000. 00
Bonds for deposits	400, 000. 00	385, 000. 00	250, 000. 00	250, 000. 00	250, 000. 00
U. S. bonds on hand	.....	700. 00	2, 200. 00	1, 200. 00	1, 200. 00
Other stocks and b'ds	13, 964. 55	82, 568. 92	90, 868. 19	110, 580. 45	88, 525. 03
Due from res've ag'ts	466, 675. 79	1, 057, 581. 68	1, 015, 224. 58	919, 419. 66	669, 865. 04
Due from nat'l banks	302, 558. 11	357, 559. 08	492, 147. 35	637, 954. 97	438, 703. 00
Due from State banks	82, 489. 39	74, 784. 32	50, 471. 67	113, 425. 87	50, 332. 56
Banking-house, etc	32, 220. 02	92, 220. 02	92, 220. 02	93, 083. 30	93, 083. 20
Real estate, etc	8, 737. 84	7, 987. 84	7, 987. 84	7, 987. 84	10, 837. 84
Current expenses	20, 124. 97	12, 520. 14	21, 436. 39	2, 792. 67	15, 637. 27
Premiums paid	69, 000. 00	75, 514. 50	38, 688. 75	34, 520. 00	34, 028. 00
Cash items	100, 676. 65	60, 881. 96	21, 272. 87	67, 002. 20	28, 146. 28
Clear'g-house exch'gs	93, 875. 13	77, 233. 44	109, 255. 69	109, 896. 37	145, 354. 33
Bills of other banks	18, 203. 00	22, 703. 00	32, 386. 00	62, 635. 00	20, 298. 00
Fractional currency	401. 01	774. 28	841. 11	769. 94	479. 13
Specie	260, 748. 10	311, 641. 15	313, 705. 15	333, 409. 30	297, 356. 55
Legal-tender notes	161, 557. 00	173, 442. 00	213, 908. 00	245, 821. 00	304, 414. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	6, 750. 00	6, 750. 00	9, 202. 50	9, 247. 50	9, 000. 00
Due from U. S. Treas.	2, 000. 00	3, 100. 00	1, 200. 00	2, 000. 00	900. 00
Total	5, 421, 098. 45	7, 134, 799. 80	7, 606, 253. 93	8, 344, 208. 47	8, 500, 074. 28

KANSAS.

	161 banks.	159 banks.	160 banks.	160 banks.	159 banks.
Loans and discounts	$24, 445, 766. 30	$24, 109, 384. 58	$24, 116. 261. 28	$24, 875, 771. 23	$25, 635, 900. 38
Bonds for circulation	3, 182. 000. 00	3, 157, 000. 00	3, 200, 750. 00	3, 219, 750. 00	3, 259, 250. 00
Bonds for deposits	675, 000. 00	575, 000. 00	575, 000. 00	575, 000. 00	575, 000. 00
U. S. bonds on hand	100. 00	100. 00	13, 600. 00	1, 100. 00	100. 00
Other stocks and b'ds	778, 717. 80	662, 890. 86	829. 081. 64	733, 453. 80	712, 576. 59
Due from res've ag'ts	3, 040, 983. 35	3, 613, 145. 03	4, 444, 891. 97	4, 124, 624. 26	4, 344, 958. 19
Due from nat'l banks	592, 624. 64	671, 772. 51	835, 473. 45	844, 941. 85	1, 106, 001. 82
Due from State banks	419, 470. 26	379, 211. 58	289, 429. 45	336, 181. 89	508, 070. 69
Banking-house, etc	1, 804, 835. 53	1, 825, 797. 87	1, 851, 366. 57	1, 880. 912. 99	1, 848, 543. 21
Real estate, etc	418, 072. 58	438, 192. 42	480, 638. 05	539, 116. 47	562, 543. 12
Current expenses	372, 321. 78	203, 979. 90	321, 251. 93	117, 346. 01	239, 079. 60
Premiums paid	499, 047. 88	463, 092. 43	453, 603. 25	408, 978. 61	446, 054. 18
Cash items	205, 925. 59	190, 769 95	226, 522. 26	196, 494. 18	373, 945. 20
Clear'g-house exch'gs	33, 326. 81	18, 285. 05	55, 082. 11	38, 760. 17	34, 238. 49
Bills of other banks	593, 548. 00	607, 284. 00	547, 718. 00	588, 373. 00	610, 498. 00
Fractional currency	11, 814. 97	15, 813. 27	13, 558. 56	15, 090. 42	13, 903. 86
Specie	1, 166, 254. 75	1, 038, 816. 33	1, 095, 743. 80	1, 172, 309. 64	1, 279, 839. 00
Legal-tender notes	1, 135, 619. 00	1, 191, 322. 00	1, 215, 302. 00	1, 172, 215. 00	1, 274, 359. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	140, 596. 67	139, 362. 01	139, 773. 56	142, 897. 01	143, 148. 00
Due from U. S. Treas	9, 544. 55	3, 792. 59	8, 440. 00	6, 381. 60	5, 908. 11
Total	39, 435, 570. 46	39, 305, 012. 38	40, 713, 487. 88	40, 989, 698. 13	42, 973, 917. 44

BY STATES AND RESERVE CITIES—Continued.

KANSAS CITY.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	10 banks.	9 banks.	10 banks.	10 banks.	10 banks.
Capital stock	$7, 250, 000. 00	$7, 050, 000. 00	$7, 225, 000. 00	$7, 275, 000. 00	$7, 300, 000. 00
Surplus fund	879, 500. 00	917, 000. 00	950, 000. 00	986, 000. 00	993, 000. 00
Undivided profits	520, 074. 93	396, 350. 09	490, 674. 70	297, 139. 45	385, 224. 87
Nat'l-bank circulation	450, 000. 00	405, 000. 00	450, 000. 00	450, 000. 00	450, 000. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	1, 480. 00	100. 00	11, 015. 00	30, 885. 00
Individual deposits	11, 511, 040. 17	11, 430, 896. 05	12, 338, 845. 18	12, 222, 900. 34	12, 000, 624. 40
U. S. deposits	743, 127. 74	650, 482. 36	652, 182. 53	661, 854. 33	262, 866. 43
Dep'ts U.S.dis.officers	12, 276. 05	8, 559. 00	8, 042. 79	513. 78	4, 298. 15
Due to national banks	4, 519, 732. 84	5, 592, 448. 32	5, 807, 708. 80	6, 031, 988. 68	6, 386, 885. 53
Due to State banks	3, 820, 850. 08	4, 616, 580. 66	5, 228, 604. 21	5, 246, 006. 56	4, 912, 758. 00
Notes re-discounted	218, 300. 00	.....	.....	212, 700. 00	26, 000. 00
Bills payable	.....	.....	.....	75, 000. 00	.....
Total	29, 924, 901. 81	31, 068, 796. 48	33, 151, 158. 21	33, 470, 118. 14	32, 752, 542. 38

CITY OF ST. JOSEPH.

	3 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	$1, 000, 000. 00	$1, 500, 000. 00	$1, 800, 000. 00	$1, 900, 000. 00	$1, 995, 670. 00
Surplus fund	83, 000. 00	104, 500. 00	106, 000. 00	159, 000. 00	160, 500. 00
Undivided profits	75, 800. 71	47, 819. 71	78, 033. 75	28, 436. 10	155, 266. 64
Nat'l-bank circulation	134, 950. 00	134, 950. 00	150, 000. 00	184, 900, 00	179, 270. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	5, 212. 00	84. 00
Individual deposits	2, 462, 356. 47	3, 541, 132. 54	3, 482, 960. 24	3, 881, 717. 32	3, 585, 674. 06
U. S. deposits	429, 288. 09	377, 057. 59	221, 412. 04	214, 083. 08	229, 685. 79
Dep'ts U.S.dis.officers	9, 827. 60	1, 853. 79	7, 253. 23	15, 998. 31	1, 338. 83
Due to national banks	332, 687. 87	426, 451. 86	511, 543. 73	724, 737. 63	734, 937. 69
Due to State banks	693, 687. 71	951, 034. 31	1, 135, 915. 77	1, 230, 124. 03	1, 457, 647. 27
Notes re-discounted	49, 500. 00	.....	50, 635. 17	.....	.....
Bills payable	150, 0 0. 00	50, 000. 00	62, 500. 00	.....	.....
Total	5, 421, 098. 45	7, 134, 799. 80	7, 606, 253. 93	8, 344, 208. 47	8, 500, 074. 28

KANSAS.

	161 banks.	159 banks.	160 banks.	160 banks.	159 banks.
Capital stock	$13, 223, 430. 00	$12, 993, 550. 00	$13, 284, 100. 00	$13, 394, 100. 00	$13, 909, 000. 00
Surplus fund	1, 866, 456. 02	1, 922, 485. 77	1, 964, 156. 04	1, 962, 017. 92	1, 958, 721. 31
Undivided profits	1, 357, 830. 86	787, 285. 32	1, 131, 813. 95	669, 065. 53	960, 227. 55
Nat'l-bank circulation	2, 846, 465. 00	2, 833, 965. 00	2, 856, 145. 00	2, 883, 480. 00	2, 923, 685. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1, 659. 50	158, 598. 21	3, 584. 05	31, 239. 55	29, 248. 16
Individual deposits	17, 539, 512. 32	18, 304, 563. 00	19, 147, 330. 74	19, 696, 918. 48	20, 684, 723. 92
U. S. deposits	481, 142. 52	361, 952. 20	397, 991. 86	417, 932. 59	342, 072. 20
Dep'ts U.S.dis.officers	210, 794. 65	219, 700. 42	169, 689. 04	163, 681. 34	239, 988. 70
Due to national banks	294, 303. 35	283, 734. 68	432, 828. 22	450, 664. 84	618, 835. 94
Due to State banks	359, 193. 80	434, 448. 86	646, 381. 36	607, 728. 90	718, 143. 59
Notes re-discounted	901, 753. 03	686, 110. 38	466, 740. 03	458, 647. 72	395, 732. 34
Bills payable	353, 029. 41	318, 618. 54	212, 727. 59	254, 221. 26	193, 538. 73
Total	39, 435, 570. 46	39, 305, 012. 38	40, 713, 487. 88	40, 989, 698. 13	42, 973, 917. 44

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

NEBRASKA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	115 banks.	119 banks.	123 banks.	125 banks.	126 banks.
Loans and discounts	$18, 168, 204. 92	$18, 611, 980. 17	$19, 231, 030. 41	$19, 152, 798. 97	$20, 227, 738. 52
Bonds for circulation	1, 941, 300. 00	2, 007, 500. 00	2, 101, 250. 00	2, 163, 750. 00	2, 176, 200. 00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	250, 199. 66	216, 763. 42	264, 727. 54	261, 533. 35	257, 626. 41
Due from res've ag'ts	1, 365, 130. 40	1, 753, 492. 01	2, 416, 274. 01	2, 671, 826. 20	2, 433, 261. 91
Due from nat'l banks	269, 382. 43	336, 769. 23	493, 635. 21	667, 970. 92	596, 725. 49
Due from State banks	159, 044. 25	99, 098. 08	94, 753. 40	133, 125. 13	167, 351. 12
Banking-house, etc	1, 139, 529. 25	1, 197, 473. 25	1, 230, 706. 05	1, 294, 151. 60	1, 354, 797. 26
Real estate, etc	273, 301. 79	283, 612. 34	303, 869. 64	320, 780. 94	318, 222. 69
Current expenses	267, 980. 02	190, 511. 23	311, 648. 64	91, 245. 63	199, 694. 33
Premiums paid	243, 701. 79	242, 703. 33	257, 533. 87	258, 562. 60	260, 121. 28
Cash items	224, 128. 72	213, 631. 57	241, 980. 91	196, 130. 90	308, 063. 58
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	114, 623. 00	119, 566. 00	153, 147. 00	212, 990. 00	167, 818. 00
Fractional currency	9, 619. 55	10, 046. 81	9, 013. 40	9, 222. 50	9, 344. 61
Specie	737, 983. 22	735, 523. 45	858, 300. 10	899, 807. 81	851, 892. 12
Legal-tender notes	375, 792. 00	458, 205. 00	474, 032. 00	523, 472. 00	617, 950. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	84, 001. 71	88, 646. 50	93, 310. 75	94, 813. 25	97, 428. 00
Due from U. S. Treas	6, 639. 00	3, 910. 00	1, 850. 00	4, 475. 00	2, 150. 00
Total	25, 630, 561. 89	26, 569, 432. 39	28, 537, 062. 93	28, 956, 656. 80	30, 046, 385. 32

CITY OF OMAHA.

	8 banks.	8 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	$11, 193, 542. 03	$11, 027, 622. 19	$12, 851, 283. 16	$12, 883, 320. 79	$13, 136, 104. 81
Bonds for circulation	375, 000. 00	375, 000. 00	425, 000. 00	425, 000. 00	425, 000. 00
Bonds for deposits	905, 000. 00	855, 000. 00	855, 000. 00	855, 000. 00	805, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	60, 266. 99	41, 152. 33	63, 751. 05	68, 715. 07	78, 902. 48
Due from res've ag'ts	1, 091, 438. 21	1, 632, 537. 12	1, 824, 793. 88	2, 255, 899. 10	2, 498, 003. 39
Due from nat'l banks	923, 841. 73	851, 683. 18	1, 016, 287. 63	925, 781. 62	966, 462. 57
Due from State banks	687, 691. 29	643, 285. 25	851, 619. 68	955, 734. 12	640, 172. 44
Banking-house, etc	723, 495. 93	778, 024. 52	813, 387. 35	826, 290. 46	828, 904. 35
Real estate, etc	48, 481. 66	33, 439. 02	39, 929. 47	39, 929. 47	41, 249. 49
Current expenses	65, 775. 74	78, 535. 66	68, 632. 05	42, 454. 33	48, 734. 96
Premiums paid	207, 612. 52	201, 728. 12	197, 421. 87	193, 515. 62	197, 515. 62
Cash items	195, 573. 31	215, 860. 76	140, 424. 55	184, 819. 63	207, 012. 38
Clear'g-house exch'gs	404, 602. 26	234, 073. 77	536, 549. 67	345, 516. 55	455, 214. 85
Bills of other banks	208, 750. 00	173, 843. 00	203, 923. 00	196, 932. 00	165, 892. 00
Fractional currency	4, 057. 87	4, 613. 69	5, 579. 76	5, 271. 86	3, 899. 92
Specie	1, 118, 962. 54	1, 126, 381. 46	1, 671, 395. 42	1, 827, 038. 40	1, 998, 224. 20
Legal-tender notes	876, 976. 00	897, 652. 00	812, 990. 00	1, 081, 106. 00	1, 027, 292. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	15, 310. 00	14, 815. 00	18, 625. 00	19, 125. 00	19, 125. 00
Due from U. S. Treas.	525. 00	.....	6, 690. 00	4, 890. 00	8, 830. 00
Total	19, 106, 903. 08	19, 185, 247. 07	22, 403, 283. 54	23, 136, 340. 02	23, 551, 540. 46

COLORADO.

	41 banks.	42 banks.	43 banks.	45 banks.	46 banks.
Loans and discounts	$18, 231, 638. 34	$19, 332, 984. 12	$20, 504, 081. 99	$21, 737, 969. 21	$25, 093, 314. 79
Bonds for circulation	1, 239, 000. 00	1, 251, 500. 00	1, 226, 500. 00	1, 239, 000. 00	1, 301, 500. 00
Bonds for deposits	1, 100, 000. 00	1, 100, 000. 00	1, 100, 000. 00	1, 100, 000. 00	1, 100, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	1, 111, 908. 43	1, 143, 571. 61	919, 892. 23	903, 958. 39	930, 826. 79
Due from res've ag'ts	4, 896, 439. 00	4, 646, 797. 52	4, 612, 788. 18	5, 314, 672. 36	5, 010, 744. 64
Due from nat'l banks	2, 467, 716. 73	2, 382, 287. 29	2, 330, 065. 72	2, 368, 948. 26	2, 593, 735. 86
Due from State banks	662, 541. 49	633, 600. 08	595, 480. 32	591, 157. 62	593, 836. 17
Banking-house, etc	428, 885. 41	435, 770. 33	524, 812. 03	599, 732. 60	693, 189. 13
Real estate, etc	124, 465. 16	124, 415. 77	129, 968. 49	123, 543. 54	143, 003. 64
Current expenses	185, 205. 51	166, 336. 74	180, 748. 12	78, 516. 31	153, 130. 16
Premiums paid	294, 871. 69	287, 821. 69	268, 207. 57	259, 707. 58	320, 134. 02
Cash items	109, 404. 17	137, 155. 91	132, 276. 73	117, 321. 33	138, 753. 00
Clear'g-house exch'gs	554, 057. 44	488, 889. 98	576, 519. 42	633, 365. 61	647, 761. 89
Bills of other banks	554, 207. 00	510, 444. 00	512, 769. 00	562, 639. 00	574, 249. 00
Fractional currency	6, 277. 12	6, 445. 66	6, 060. 18	5, 469. 09	5, 408. 03
Specie	2, 040, 192. 27	2, 043, 316. 00	2, 059, 027. 75	1, 987, 856. 20	2, 127, 138. 91
Legal-tender notes	1, 099, 862. 00	1, 163, 858. 00	1, 310, 196. 00	1, 255, 028. 00	1, 364, 176. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	52, 983. 50	55, 776. 00	53, 992. 04	53, 474. 50	58, 567. 00
Due from U. S. Treas.	8, 744. 04	10, 062. 54	7, 140. 00	12, 422. 54	12, 727. 54
Total	35, 168, 399. 30	35, 921, 033. 24	37, 050, 525. 77	38, 944, 782. 14	42, 862, 196. 57

BY STATES AND RESERVE CITIES—Continued.

NEBRASKA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	115 banks.	119 banks.	123 banks.	125 banks.	126 banks.
Capital stock	$7, 721, 878. 32	$8, 048, 000. 00	$8, 310, 000. 00	$8, 471, 300. 00	$8, 555, 000. 00
Surplus fund	1, 286, 857. 03	1, 395, 484. 41	1, 389, 667. 80	1, 450, 010. 79	1, 450, 995. 99
Undivided profits	965, 225. 71	589, 339. 81	898, 476. 90	495, 677. 51	784, 257. 64
Nat'l-bank circulation	1, 692, 570. 00	1, 774, 045. 00	1, 873, 835. 00	1, 886, 595. 00	1, 957, 340. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	5, 706. 00	9, 129. 00	5, 735. 11	12, 724. 50	2, 309. 45
Individual deposits	11, 140, 082. 89	12, 075, 503. 43	13, 890, 468. 51	14, 451, 945. 06	15, 196, 498. 22
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	215, 334. 45	339, 134. 96	358, 026. 98	446, 765. 88	374, 627. 47
Due to State banks	447, 621. 45	588, 019. 28	759, 010. 45	916, 750. 28	753, 832. 02
Notes re-discounted	1, 922, 786. 04	1, 516, 276. 50	930, 842. 18	697, 387. 78	816, 424. 53
Bills payable	232, 500. 00	234, 500. 00	151, 000. 00	127, 500. 00	155, 100. 00
Total	25, 630, 561. 89	26, 569, 432. 39	28, 537, 062. 93	28, 956, 656. 80	30, 046, 385. 32

CITY OF OMAHA.

	8 banks.	8 banks.	9 banks.	9 banks.	9 banks.
Capital stock	$3, 500, 000. 00	$3, 500, 000. 00	$4, 000, 000. 00	$4, 000, 000. 00	$4, 000, 000. 00
Surplus fund	476, 500. 00	485, 000. 00	493, 500. 00	513, 000. 00	528, 000. 00
Undivided profits	265, 858. 30	241, 515. 83	284, 463. 93	208, 331. 27	251, 639. 06
Nat'l-bank circulation	337, 500. 00	332, 500. 00	382, 500. 00	381, 980. 00	382, 500. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	2, 310. 00	384. 00	2, 464. 00	1, 677. 00	6, 778. 00
Individual deposits	9, 158, 770. 94	8, 819, 477. 52	10, 171, 613. 15	10, 279, 432. 48	10, 955, 538. 79
U. S. deposits	759, 855. 74	695, 263. 79	773, 086. 61	710, 987. 93	645, 734. 52
Dep'ts U.S.dis.officers	209, 612. 31	190, 500. 06	157, 460. 28	206, 591. 12	216, 463. 71
Due to national banks	2, 378, 735. 82	2, 648, 035. 12	3, 361, 578. 50	4, 012, 025. 05	3, 685, 882. 75
Due to State banks	1, 818, 379. 97	2, 162, 074. 09	2, 632, 917. 07	2, 730, 500. 97	2, 879, 003. 63
Notes re-discounted	199, 380. 00	110, 496. 66	143, 700. 00	91, 814. 20	.....
Bills payable	.....	.....	.....	.....	.....
Total	19, 106, 903. 08	19, 185, 247. 07	22, 403, 283. 54	23, 136, 340. 02	23, 551, 540. 46

COLORADO.

	41 banks.	42 banks.	43 banks.	45 banks.	46 banks.
Capital stock	$4, 840, 000. 00	$5, 200, 000. 00	$5, 295, 000. 00	$5, 857, 500. 00	$7, 365, 000. 00
Surplus fund	1, 438, 894. 74	1, 431, 444. 19	1, 397, 760. 31	1, 610, 260. 31	1, 612, 510. 31
Undivided profits	1, 236, 721. 37	928, 295. 35	1, 114, 397. 73	857, 872. 68	1, 172, 050. 06
Nat'l-bank circulation	1, 061, 120. 00	1, 114, 600. 00	1, 090, 810. 00	1, 047, 620. 00	1, 164, 310. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1, 209. 65	1, 694. 65	1, 691. 08	24, 881. 08	3, 424. 08
Individual deposits	21, 840, 781. 65	22, 557, 745. 57	23, 374, 990. 69	24, 805, 751. 19	26, 325, 789. 56
U. S. deposits	952, 222. 62	903, 0-8. 87	935, 670. 62	948, 556. 22	919, 347. 72
Dep'ts U.S.dis.officers	150, 753. 61	203, 516. 90	153, 625. 81	144, 141. 40	204, 880. 60
Due to national banks	2, 227, 966. 44	2, 094, 357. 28	2, 121, 454. 20	2, 153, 563. 25	2, 545, 246. 04
Due to State banks	1, 368, 314. 36	1, 435, 742. 88	1, 511, 041. 93	1, 470, 436. 01	1, 508, 798. 01
Notes re-discounted	50, 414. 86	45, 456. 40	49, 083. 40	19, 200. 00	15, 840. 19
Bills payable	.....	5, 097. 15	5, 000. 00	5, 000. 00	25, 000. 00
Total	35, 168, 399. 30	35, 921, 033. 24	37, 050, 525. 77	38, 944, 782. 14	42, 862, 196. 57

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

NEVADA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	$688, 006. 63	$626, 229. 52	$621, 830. 55	$604, 443. 03	$635, 381. 16
Bonds for circulation.	70, 500. 00	70, 500. 00	70, 500. 00	70, 500. 00	70, 500. 00
Bonds for deposits ..	.....	.....	.....	.....	.....
U. S. bonds on hand..	.....	.....	.....	.....	.....
Other stocks and b'ds	20, 815. 27	13, 075. 62	13, 290. 75	13, 858. 00	14, 286. 38
Due from res've ag'ts	1, 706. 22	9, 241. 93	21, 138. 85	10, 189. 64	6, 741. 73
Due from nat'l banks.	435. 62	.....	532. 08	2, 070. 97	10. 26
Due from State banks	3, 187. 35	2, 368. 78	1, 562. 31	.....	3, 739. 60
Banking-house, etc..	33, 600. 00	41, 600. 00	41, 600. 00	41, 600. 00	41, 600. 00
Real estate etc	4, 137. 90	4, 137. 90	4, 137. 90	4, 137. 90	.....
Current expenses....	11, 665. 34	4, 564. 12	7, 961. 86	940. 70	5, 453. 51
Premiums paid	9, 140. 00	9, 140. 00	9, 140. 00	8, 260. 00	8, 260. 00
Cash items	1, 348. 13	513. 80	687. 05	587. 05	628. 05
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks..	1, 250. 00	365. 00	286. 00	900. 00	960. 00
Fractional currency.	147. 02	132. 64	181. 23	199. 59	196. 52
Specie	62, 870. 30	45, 782. 92	49, 966. 00	44, 194. 95	49, 616. 70
Legal-tender notes...	1, 459. 00	1, 600. 00	308. 00	487. 00	1, 726. 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.	.....	.....	480. 00	.....	.....
Total.....	913, 441. 28	832, 427. 73	846, 775. 08	805, 541. 33	842, 272. 41

CALIFORNIA.

	35 banks.	35 banks.	35 banks.	35 banks.	35 banks.
Loans and discounts.	$14, 573, 657. 65	$14, 209, 803. 97	$14, 261, 437. 76	$14, 167, 738. 91	$14, 740, 450. 48
Bonds for circulation.	1, 281, 250. 00	1, 281, 250. 00	1, 268, 750. 00	1, 268, 750. 00	1, 268, 750. 00
Bonds for deposits...	500, 000. 00	450, 000. 00	350, 000. 00	350, 000. 00	350, 000. 00
U. S. bonds on hand..	1, 400. 00	2, 000. 00	1, 200. 00	1, 200. 00	.....
Other stocks and b'ds	791, 839. 18	725, 719. 82	790, 800. 19	817, 663. 09	839, 848. 14
Due from res've ag'ts.	1, 321, 372. 37	1, 611, 017. 07	1, 891, 768. 29	1, 524, 214. 82	1, 794, 290. 75
Due from nat'l banks.	346, 718. 42	445, 345. 42	397, 643. 29	269, 577. 02	443, 689. 20
Due from State banks	540, 345. 70	573, 507. 51	760, 912. 10	954, 590. 85	1, 172, 987. 25
Banking-house, etc..	1, 055, 625. 07	1, 033, 895. 92	1, 060, 580. 87	1, 059, 940. 73	1, 066, 957. 16
Real estate, etc	115, 688. 18	160, 323. 03	196, 693. 27	219, 381. 54	223, 303. 65
Current expenses ...	174, 244. 12	87, 916. 08	138, 847. 68	32, 237. 16	100, 812. 95
Premiums paid.....	270, 108. 96	257, 513. 86	232, 918 79	214, 599. 30	211, 329. 36
Cash items.....	171, 451. 65	108, 269. 60	143, 530. 53	116, 502. 69	152, 176. 38
Clear'g-house exch'gs	11, 844. 83	22, 465. 94	15, 243. 76	.....	14, 873. 19
Bills of other banks..	97, 338. 00	82, 488. 00	59, 569. 00	77, 627. 00	75, 935. 00
Fractional currency.	3, 033. 80	3, 481. 39	3, 616. 17	2, 610. 77	2, 762. 71
Specie	2, 438, 946. 42	2, 500, 181. 18	2, 175, 405. 31	2, 032, 414. 49	2, 066, 636. 80
Legal-tender notes ..	170, 507. 00	281, 600. 00	224, 330. 00	155, 331. 00	178, 715. 00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5% fund with Treas.	56, 655. 00	57, 655. 00	56, 722. 50	57, 092. 50	53, 392. 50
Due from U. S. Treas	1, 100. 00	960. 00	590. 00	2, 790. 00	1, 200. 00
Total.....	23, 923, 126. 35	23, 895, 393. 79	24, 030, 559. 51	23, 324, 291. 87	24, 758, 110. 52

CITY OF SAN FRANCISCO.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts.	$5, 157, 067. 29	$5, 245, 079. 74	$5, 499, 628. 84	$5, 757, 757. 56	$5, 827, 715. 55
Bonds for circulation	100, 000. 00	100, 000. 00	100, 000. 00	100, 000. 00	100, 000. 00
Bonds for deposits...	100, 000. 00	100, 000. 00	100, 000. 00	100, 000. 00	100, 000. 00
U. S. bonds on hand..	.....	.....	.....	.....	.....
Other stocks and b'ds	34, 942. 93	32, 515. 73	27, 341. 07	25, 166. 07	25, 166. 07
Due from res've ag'ts	105, 483. 62	45, 545. 85	186 808. 81	56, 598. 39	401, 909. 07
Due from nat'l banks.	110, 664. 47	150, 645. 35	143, 663. 84	179. 261. 91	140, 949. 31
Due from State banks	336, 360. 70	245, 233. 23	116, 104. 05	166. 246. 57	298, 713. 49
Banking-house, etc..	317, 215. 97	337, 689. 01	337, 699. 51	338, 499. 51	338, 499. 51
Real estate, etc	.....	.....	.....	.....	.....
Current expenses....	693. 24	.....	2, 555. 25	3, 271. 71	403. 50
Premiums paid	27, 750. 00	24, 000. 00	23, 750. 00	24, 125. 00	40, 000. 00
Cash items	2, 463. 55	3, 542. 11	475. 06	451. 76	1, 230. 00
Clear'g-house exch'gs	142, 246. 53	554, 091. 17	111, 707. 23	225, 155. 32	192, 218. 03
Bills of other banks..	965. 00	11, 900. 00	600. 00	1, 350. 00	5, 000. 00
Fractional currency	341. 85	144. 64	116. 63	67. 39	121. 72
Specie	1, 161, 684. 50	1, 141, 785. 50	1, 496, 162. 50	712, 240. 00	1, 159, 612. 50
Legal-tender notes ..	6, 071. 00	59, 042. 00	193. 00	2, 707. 00	16, 280. 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.	525. 57	.....	.....	.....	.....
Total.....	7, 608, 976. 22	8, 055, 714. 33	8, 151, 305. 79	7, 697, 398. 19	8, 652, 318. 75

BY STATES AND RESERVE CITIES—Continued.

NEVADA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	$282,000.00	$282,000.00	$282,000.00	$282,000.00	$282,000.00
Surplus fund	103,000.00	103,000.00	103,000.00	103,000.00	103,000.00
Undivided profits	34,040.90	17,990.71	26,317.65	21,200.79	28,703.14
Nat'l-bank circulation	63,430.00	63,430.00	63,430.00	63,430.00	63,430.00
State-bank circulation					
Dividends unpaid	876.00	1,962.00	900.00	7,174.80	324.00
Individual deposits	257,998.92	250,897.46	295,619.41	267,801.88	244,825.60
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	75,104.42	70,720.07	27,700.52	21,666.24	52,338.92
Due to State banks	96,991.04	42,427.49	47,807.50	39,267.62	67,650.75
Notes re-discounted					
Bills payable					
Total	913,441.28	832,427.73	846,775.08	805,541.33	842,272.41

CALIFORNIA.

	35 banks.	35 banks.	35 banks.	35 banks.	35 banks.
Capital stock	$5,825,400.00	$5,751,400.00	$5,918,000.00	$5,925,000.00	$5,975,000.00
Surplus fund	1,253,516.36	1,324,829.29	1,374,829.29	1,421,513.84	1,429,515.49
Undivided profits	1,064,109.72	804,441.27	1,002,646.85	776,723.33	952,021.49
Nat'l-bank circulation	1,127,330.00	1,120,110.00	1,102,200.00	1,104,700.00	1,103,890.00
State-bank circulation					
Dividends unpaid	2,419.50	8,530.50	2,583.25	34,949.25	8,106.22
Individual deposits	13,551,434.70	13,655,375.29	13,818,063.73	13,173,046.40	14,379,869.90
U. S. deposits	383,754.11	279,539.68	226,335.99	273,159.18	185,194.75
Dep'ts U.S.dis.officers	161,537.81	193,027.79	116,524.23	97,269.63	196,872.17
Due to national banks	106,815.81	162,870.32	129,454.63	173,130.02	215,537.39
Due to State banks	308,904.36	467,287.19	309,471.54	321,720.22	285,915.11
Notes re-discounted	137,903.98	127,982.46	30,450.00	23,080.00	26,190.00
Bills payable					
Total	23,923,126.35	23,895,393.79	24,030,559.51	23,324,291.87	24,758,110.52

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	500,000.00	725,000.00	725,000.00	750,000.00	750,000.00
Undivided profits	337,498.90	59,913.66	124,286.16	60,332.82	150,250.87
Nat'l-bank circulation	89,000.00	88,840.00	88,600.00	85,690.00	84,080.00
State-bank circulation					
Dividends unpaid	1,313.00	4,200.00	3,192.00	9,300.00	2,920.00
Individual deposits	3,242,777.89	3,502,099.11	3,344,596.48	3,281,325.80	3,856,405.94
U. S. deposits	84,347.75	82,780.53	85,686.88	85,357.51	104,415.85
Dep'ts U.S.dis.officers					
Due to national banks	455,219.06	719,506.98	714,344.43	538,014.65	722,793.33
Due to State banks	398,819.62	373,374.05	565,599.84	387,377.41	481,452.76
Notes re-discounted					
Bills payable					
Total	7,608,976.22	8,055,714.33	8,151,305.79	7,697,398.19	8,652,318.75

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

OREGON.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	31 banks.	32 banks.	34 banks.	36 banks.	37 banks.
Loans and discounts	$9, 326, 844. 87	$9, 273, 184. 31	$10, 501, 773. 99	$10, 746, 048. 08	$11, 059, 753. 88
Bonds for circulation	569, 800. 00	582, 300. 00	626, 050. 00	663, 550. 00	676, 050. 00
Bonds for deposits	600, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	814, 634. 01	829, 628. 92	769, 880. 84	780, 124. 32	757, 403. 21
Due from res've ag'ts	269, 704. 85	489, 852. 99	641, 283. 73	601, 047. 43	1, 258, 366. 16
Due from nat'l banks	536, 906. 74	592, 377. 07	604, 345. 15	622, 641. 82	697, 681. 07
Due from State banks	301, 522. 99	435, 225. 80	414, 108. 62	342, 102. 47	280, 572. 57
Banking-house, etc	338, 362. 72	339, 708. 12	344, 496. 07	367, 192. 80	374, 080. 86
Real estate, etc	56, 655. 00	21, 653. 00	26, 845. 00	60, 189. 12	25, 222. 47
Current expenses	83, 940. 19	48, 559. 19	75, 158. 69	26, 764. 92	60, 285. 93
Premiums paid	101, 788. 78	102, 951. 16	109, 225. 92	114, 522. 07	114, 999. 80
Cash items	74, 934. 77	111, 440. 72	174, 268. 50	173, 423. 41	197, 597. 14
Clear'g-house exch'gs	52, 928. 97	.....	.....	.....	.....
Bills of other banks	32, 796. 00	15, 860. 00	18, 463. 00	16, 588. 00	22, 410. 00
Fractional currency	1, 295. 59	1, 625. 43	1, 586. 55	1, 046. 41	687. 36
Specie	1, 220, 557. 32	1, 387, 414. 05	1, 260, 999. 70	1, 307, 470. 75	81, 359, 564. 70
Legal-tender notes	99, 018. 00	76, 053. 00	68, 723. 00	61, 311. 00	40, 588. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	24, 348. 96	25, 640. 50	27, 396. 55	28, 358. 50	29, 359. 00
Due from U. S. Treas.	1, 897. 94	925. 55	1, 000. 00	1, 120. 00	3, 700. 00
Total	14, 507, 937. 70	14, 934, 401. 81	16, 265, 605. 31	16, 513, 501. 10	17, 558, 322. 15

ARIZONA.

	1 bank.	1 bank.	2 banks.	2 banks.	2 banks.
Loans and discounts	$194, 774. 16	$173, 115. 15	$198, 973. 32	$190, 547. 67	$203, 872. 50
Bonds for circulation	25, 000. 00	25, 000. 00	37, 500. 00	37, 500. 00	37, 500. 00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	92, 877. 00	81, 259. 69	135, 138. 00	166, 704. 70	172, 234. 51
Due from res've ag'ts	.....	.....	.....	14, 514. 88	10, 697. 75
Due from nat'l banks	.....	.....	23, 049. 76	4, 116. 90	8, 036. 27
Due from State banks	4, 494. 02	21, 129. 21	24, 863. 07	16, 422. 40	3, 782. 43
Banking-house, etc	9, 548. 00	10, 581. 15	19, 371. 82	19, 000. 00	19, 000. 00
Real estate, etc	.....	.....	.....	.....	.....
Current expenses	4, 167. 76	1, 744. 33	6, 679. 89	1, 760. 89	5, 346. 06
Premiums paid	1, 250. 00	625. 00	1, 143. 75	1, 143. 75	1, 143. 75
Cash items	279. 00	243. 95	1, 052. 96	607. 33	1, 377. 15
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	701. 00	3, 782. 00	1, 181. 00	1, 373. 00	4, 846. 00
Fractional currency	.....	.....	14. 50	109. 56	94. 20
Specie	13, 658. 50	47, 300. 10	67, 664. 30	63, 819. 10	53, 543. 70
Legal-tender notes	8, 000. 00	16, 000. 00	2, 231. 00	12, 828. 00	12, 516. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	1, 125. 00	1, 125. 00	1, 153. 00	1, 687. 50	1, 687. 50
Due from U. S. Treas.	.....	.....	.....	750. 00	.....
Total	355, 874. 44	381, 905. 58	520, 016. 37	532, 885. 68	535, 677. 82

NORTH DAKOTA.

	26 banks.	26 banks.	27 banks.	27 banks.	29 banks.
Loans and discounts	$3, 418, 165. 51	$3, 450, 995. 15	$3, 669, 879. 19	$3, 882, 966. 80	$4, 144, 620. 75
Bonds for circulation	415, 250. 00	432, 250. 00	466, 000. 00	484, 000. 00	509, 000. 00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	168, 372. 16	200, 735. 79	185, 151. 63	171, 975. 90	197, 840. 67
Due from res've ag'ts	265, 157. 77	265, 149. 93	222, 221. 51	308, 401. 81	630, 609. 61
Due from nat'l banks	537, 234. 08	331, 868. 29	308, 511. 62	157, 161. 23	288, 862. 23
Due from State banks	106, 660. 35	118, 121. 16	165, 143. 95	135, 370. 46	156, 909. 13
Banking-house, etc	391, 052. 24	392, 810. 32	450, 856. 96	449, 616. 35	468, 014. 28
Real estate, etc	94, 829. 99	100, 853. 76	99, 904. 56	98, 671. 25	114, 535. 31
Current expenses	60, 431. 04	45, 415. 02	70, 820. 23	28, 022. 72	40, 852. 53
Premiums paid	29, 745. 45	27, 922. 20	28, 552. 70	33, 217. 92	34, 714. 87
Cash items	48, 167. 90	32, 619. 80	35, 749. 81	33, 729. 79	74, 411. 42
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	76, 350. 00	44, 549. 00	33, 701. 00	46, 189. 00	81, 347. 00
Fractional currency	1, 885. 08	2, 324. 72	2, 054. 70	2, 400. 78	2, 670. 43
Specie	222, 936. 10	234, 322. 30	176, 244. 85	198, 082. 35	257, 164. 30
Legal-tender notes	213, 673. 00	162, 244. 00	116, 455. 00	104, 697. 00	154, 104. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	18, 184. 00	18, 684. 00	20, 959. 00	21, 769. 50	22, 894. 00
Due from U. S. Treas.	.....	.....	500. 00	1, 040. 00	85. 00
Total	6, 068, 094. 67	5, 860, 865. 44	6, 052, 706. 71	6, 157, 312. 86	7, 178, 635. 53

BY STATES AND RESERVE CITIES—Continued.

OREGON.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	31 banks.	32 banks.	34 banks.	36 banks.	37 banks.
Capital stock	$2,590,000.00	$2,620,000.00	$2,785,000.00	$2,914,300.00	$2,975,000.00
Surplus fund	540,247.00	614,878.69	621,008.54	652,579.85	656,550.21
Undivided profits	1,127,939.50	1,089,856.48	1,192,399.59	1,142,704.66	1,259,417.84
Nat'l-bank circulation	505,520.00	502,835.00	555,065.00	587,560.00	590,130.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	5,269.00	11,287.00	11,999.00	22,329.00	23,260.00
Individual deposits	7,816,944.04	7,941,567.62	9,176,323.92	9,177,141.26	9,843,259.39
U. S. deposits	263,207.87	351,367.98	377,065.73	452,390.14	337,768.64
Dep'ts U.S.dis.officers	374,527.79	287,474.80	262,137.72	185,366.20	299,365.66
Due to national banks	759,763.73	1,079,300.93	706,539.16	788,551.70	716,711.07
Due to State banks	471,040.95	367,387.93	498,233.70	516,896.39	796,589.98
Notes re-discounted	26,862.99	42,799.59	64,313.26	57,161.84	43,394.32
Bills payable	26,614.83	25,645.79	15,519.69	16,520.06	16,875.04
Total	14,507,937.70	14,934,401.81	16,265,605.31	16,513,501.10	17,558,322.15

ARIZONA.

	1 bank.	1 bank.	2 banks.	2 banks.	2 banks.
Capital stock	$100,000.00	$100,000.00	$150,000.00	$150,000.00	$150,000.00
Surplus fund	20,000.00	25,000.00	25,000.00	30,000.00	30,000.00
Undivided profits	17,188.65	12,411.23	18,728.31	7,395.08	15,752.89
Nat'l-bank circulation	22,500.00	22,000.00	22,500.00	33,750.00	33,250.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	165,521.61	221,942.16	296,462.18	307,630.34	293,300.35
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	.....	.....	3,808.45	1,774.19	938.09
Due to State banks	30,664.18	552.19	3,517.43	2,336.07	12,436.49
Notes re-discounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Total	355,874.44	381,905.58	520,016.37	532,885.68	535,677.82

NORTH DAKOTA.

	26 banks.	26 banks.	27 banks.	27 banks.	29 banks.
Capital stock	$1,590,000.00	$1,671,780.00	$1,801,600.00	$1,890,110.00	$1,998,350.00
Surplus fund	385,467.75	407,702.97	415,085.35	411,878.85	412,914.96
Undivided profits	271,832.50	175,251.94	212,684.43	150,159.78	174,914.51
Nat'l-bank circulation	373,670.00	372,690.00	410,940.00	433,440.00	457,705.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	5,182.77	2,630.53	1,526.53	4,714.00	2,831.23
Individual deposits	3,317,147.24	3,145,813.01	3,007,481.51	2,934,445.81	3,809,597.17
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	16,864.09	16,387.44	32,700.91	82,827.02	39,097.52
Due to State banks	47,775.47	42,285.74	16,887.20	30,257.03	59,297.23
Notes re-discounted	41,714.85	76,276.86	137,800.78	209,480.37	211,927.91
Bills payable	18,440.00	6,046.95	16,000.00	10,000.00	12,000.00
Total	6,068,094.67	5,869,865.44	6,052,706.71	6,157,312.86	7,178,635.53

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

SOUTH DAKOTA.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	35 banks.	36 banks.	38 banks.	38 banks.	39 banks.
Loans and discounts	$4, 180, 621. 60	$4, 350, 477. 29	$4, 764, 150. 52	$4, 836, 649. 51	$4, 909, 088. 90
Bonds for circulation	599, 500. 00	605, 750. 00	630, 750. 00	639, 500. 00	655, 750. 00
Bonds for deposits	316, 000. 00	275, 000. 00	275, 000. 00	275, 000. 00	325, 000. 00
U. S. bonds on hand	250. 00	250. 00	450. 00	250. 00	.....
Other stocks and b'ds	533, 212. 78	537, 265. 68	610, 866. 06	553, 170. 53	573, 396. 29
Due from res've ag'ts	507, 195. 90	654, 835. 40	428, 141. 19	422, 856. 95	495, 475. 03
Due from nat'l banks	439, 328. 67	425, 110. 64	463, 974. 15	272, 232. 44	366, 262. 89
Due from State banks	92, 852. 37	71, 253. 41	73, 603. 03	83, 521. 82	105, 387. 56
Banking-house, etc	372, 105. 44	373, 524. 55	380, 630. 69	386, 227. 23	395, 319. 58
Real estate, etc	94, 739. 64	73, 814. 43	70, 032. 86	78, 476. 55	97, 568. 65
Current expenses	106, 752. 65	53, 551. 66	87, 626. 91	24, 180. 41	60, 878. 68
Premiums paid	129, 309. 62	114, 756. 58	111, 683. 83	102, 489. 72	144, 854. 62
Cash items	56, 970. 65	66, 278. 32	61, 172. 81	50, 307. 89	89, 190. 04
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	89, 008. 00	50, 407. 00	74, 355. 00	80, 903. 00	85, 231. 00
Fractional currency	1, 764. 62	3, 269. 07	3, 333. 59	2, 333. 23	2, 648. 62
Specie	239, 821. 65	224, 692. 24	218, 172. 92	269, 163. 18	253, 474. 20
Legal-tender notes	256, 704. 00	200, 221. 00	216, 530. 00	196, 703. 00	267, 514. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	26, 977. 50	26, 977. 50	26, 302. 50	28, 776. 50	29, 508. 50
Due from U. S. Treas	290. 00	1, 906. 25	4, 788. 00	1, 369. 00	15, 520. 00
Total	8, 043, 405. 09	8, 109, 341. 02	8, 501, 564. 06	8, 304, 110. 96	8, 872, 068. 56

IDAHO.

	8 banks.	8 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts	$950, 080. 63	$984, 261. 33	$1, 079, 145. 09	$1, 073, 646. 62	$1, 088, 469. 88
Bonds for circulation	130, 300. 00	130, 300. 00	105, 300. 00	105, 300. 00	105, 300. 00
Bonds for deposits	70, 000. 00	70, 000. 00	70, 000. 00	70, 000. 00	70, 000. 00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	224, 168. 08	173, 917. 16	208, 227. 31	220, 194. 31	217, 684. 71
Due from res've ag'ts	122, 709. 56	95, 844. 41	84, 520. 32	89, 385. 29	114, 161. 28
Due from nat'l banks	112, 896. 66	158, 748. 54	142, 748. 23	134, 319. 79	240, 763. 63
Due from State banks	47, 922. 57	35, 559. 96	27, 803. 60	30, 490. 44	53, 067. 17
Banking-house, etc	40, 454. 88	52, 679. 69	47, 186. 25	45, 292. 71	45, 358. 96
Real estate, etc	43, 468. 20	41, 319. 71	30, 306. 05	30, 285. 22	40, 888. 35
Current expenses	19, 924. 34	10, 066. 19	11, 143. 29	3, 660. 13	8, 416. 74
Premiums paid	14, 108. 07	14, 073. 69	11, 801. 81	10, 500. 25	32, 107. 46
Cash items	15, 741. 22	4, 783. 00	9, 652. 43	7, 333. 01	22, 145. 99
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	30, 355. 00	33, 800. 00	20, 945. 00	22, 395. 00	16, 065. 00
Fractional currency	71. 71	142. 25	335. 57	201. 67	300. 06
Specie	209, 059. 54	187, 247. 63	165, 513. 30	145, 830. 25	107, 573. 65
Legal-tender notes	94, 334. 00	105, 955. 00	68, 968. 00	77, 336. 00	76, 826. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	5, 363. 00	5, 863. 00	4, 748. 00	4, 738. 50	4, 738. 50
Due from U. S. Treas	.....	12, 210. 00	562. 50	10. 00	10. 00
Total	2, 130, 957. 46	2, 116, 771. 56	2, 088, 906. 75	2, 070, 919. 19	2, 243, 877. 38

MONTANA.

	20 banks.	21 banks.	22 banks.	23 banks.	25 banks.
Loans and discounts	$11, 582, 761. 15	$12, 003, 173. 04	$12, 871, 434. 17	$13, 251, 616. 51	$13, 450, 916. 87
Bonds for circulation	505, 600. 00	530, 600. 00	555, 600. 00	593, 100. 00	693, 100. 00
Bonds for deposits	200, 000. 00	200, 000. 00	200, 000. 00	250, 000. 00	300, 000. 00
U. S. bonds on hand	10, 150. 00	10, 350. 00	10, 350. 00	12, 350. 00	12, 150. 00
Other stocks and b'ds	729, 775. 79	633, 343. 75	652, 772. 18	738, 134. 93	963, 224. 39
Due from res've ag'ts	773, 744. 40	1, 095, 225. 73	886, 183. 86	1, 235, 133. 38	1, 425, 037. 59
Due from nat'l banks	742, 101. 39	770, 884. 58	727, 867. 97	707, 029. 55	658, 920. 78
Due from State banks	255, 306. 19	120, 894. 35	181, 138. 80	220, 870. 70	441, 084. 00
Banking-house, etc	379, 414. 63	411, 672. 41	413, 505. 05	435, 858. 80	464, 692. 39
Real estate, etc	86, 473. 94	103, 206. 05	97, 869. 41	88, 763. 71	107, 400. 46
Current expenses	116, 755. 18	63, 197. 13	123, 568. 79	24, 976. 20	83, 413. 27
Premiums paid	54, 365. 76	57, 764. 56	57, 110. 15	66, 678. 90	99, 646. 26
Cash items	54, 883. 23	35, 593. 06	51, 284. 10	115, 032. 02	116, 420. 78
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	150, 844. 00	116, 262. 00	160, 529. 00	164, 726. 00	203, 535. 00
Fractional currency	2, 892. 14	4, 767. 44	2, 241. 33	2, 396. 58	1, 625. 20
Specie	791, 816. 70	865, 571. 75	962, 167. 25	746, 303. 00	850, 766. 04
Legal-tender notes	582, 049. 00	591, 643. 00	583, 825. 00	578, 213. 00	604, 526. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	21, 626. 50	21, 627. 00	22, 752. 00	24, 633. 50	27, 814. 50
Due from U. S. Treas	13, 159. 50	3, 225. 00	9, 018. 00	6, 968. 00	9, 333. 00
Total	17, 053, 719. 50	17, 599, 000. 85	18, 569, 217. 06	19, 262, 784. 74	20, 513, 606. 53

BY STATES AND RESERVE CITIES—Continued.

SOUTH DAKOTA.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	35 banks.	36 banks.	38 banks.	38 banks.	39 banks.
Capital stock	$2,335,000.00	$2,362,300.00	$2,457,500.00	$2,477,500.00	$2,545,000.00
Surplus fund	526,100.00	564,900.00	565,900.00	586,500.00	596,629.00
Undivided profits	314,223.65	151,046.47	240,287.21	160,001.79	224,540.29
Nat'l-bank circulation	531,975.00	532,050.00	548,950.00	567,530.00	580,120.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	586.00	672.00	9,533.00	320.00
Individual deposits	3,474,441.46	3,640,504.48	3,916,406.90	3,798,625.97	4,075,265.57
U. S. deposits	303,868.18	264,517.04	272,721.61	279,535.50	288,671.35
Dep'ts U.S.dis.officers	14,387.15	17,853.56	19,778.39	10,196.13	12,346.83
Due to national banks	90,223.96	146,902.66	92,450.34	74,927.14	82,153.46
Due to State banks	322,114.09	285,992.80	198,710.64	119,682.85	255,720.83
Notes re-discounted	78,444.16	103,688.01	106,186.97	126,578.58	117,801.23
Bills payable	52,627.44	39,000.00	82,000.00	93,500.00	93,500.00
Total	8,043,405.09	8,109,341.02	8,501,564.06	8,304,110.96	8,872,068.56

IDAHO.

	8 banks.	8 banks.	7 banks.	7 banks.	7 banks.
Capital stock	$450,000.00	$450,000.00	$400,000.00	$400,000.00	$400,000.00
Surplus fund	96,000.00	138,150.00	135,150.00	135,500.00	135,500.00
Undivided profits	135,214.77	67,920.93	90,973.91	62,040.17	86,888.36
Nat'l-bank circulation	116,080.00	113,485.00	89,520.00	89,520.00	92,770.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	60.00	300.00	300.00	270.00	.....
Individual deposits	1,216,177.17	1,216,082.17	1,233,360.46	1,237,369.75	1,398,184.59
U. S. deposits	55,685.40	65,993.53	63,595.73	68,618.10	68,725.17
Dep'ts U.S.dis.officers	13,791.21	2,858.08	5,883.84	1,540.05	3,468.48
Due to national banks	16,172.82	23,278.57	19,322.35	9,402.62	10,630.72
Due to State banks	21,776.09	28,703.28	40,800.46	56,658.50	34,210.06
Notes re-discounted	.....	.....	.....	.....	3,500.00
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Total	2,130,957.46	2,116,771.56	2,088,906.75	2,070,919.19	2,243,877.38

MONTANA.

	20 banks.	21 banks.	22 banks.	23 banks.	25 banks.
Capital stock	$2,715,000.00	$2,815,000.00	$2,886,200.00	$3,097,000.00	$3,315,000.00
Surplus fund	547,000.00	562,000.00	522,000.00	555,700.00	551,750.00
Undivided profits	1,686,020.68	1,618,818.27	1,833,049.04	1,734,891.08	1,947,841.23
Nat'l-bank circulation	412,420.00	408,920.00	454,850.00	479,720.00	546,440.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	.....	[illegible],280.00	130.00	29,970.00	3,010.00
Individual deposits	10,535,883.43	10,999,227.21	11,667,647.96	12,180,537.89	12,807,378.09
U. S. deposits	72,225.40	99,181.60	116,560.90	162,348.50	173,790.78
Dep'ts U.S.dis.officers	89,557.67	97,234.59	70,962.54	28,609.82	122,029.91
Due to national banks	667,112.88	592,608.35	641,042.83	578,775.55	547,621.64
Due to State banks	259,360.34	228,939.69	177,253.57	229,608.39	363,722.44
Notes re-discounted	51,639.10	172,291.14	189,520.22	175,623.55	135,022.44
Bills payable	17,500.00	3,500.00	10,000.00	10,000.00	.....
Total	17,053,719.50	17,599,000.85	18,569,217.06	19,262,784.78	20,513,606.53

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

NEW MEXICO.

Resources.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	$2,106,795.03	$2,169,566.07	$2,148,821.52	$2,168,739.80	$2,236,427.43
Bonds for circulation	277,500.00	277,500.00	277,500.00	277,500.00	277,500.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	65,882.08	66,546.73	72,516.18	64,095.69	65,347.94
Due from res've ag'ts	462,340.33	379,881.78	389,122.77	363,483.61	301,261.20
Due from nat'l banks	468,458.93	384,857.48	300,279.52	751,536.78	621,623.99
Due from State banks	75,155.62	71,033.16	75,225.36	68,003.16	58,204.86
Banking-house, etc	148,742.50	149,011.98	149,169.55	157,120.82	155,128.28
Real estate, etc	39,728.71	38,500.00	39,500.00	43,663.25	43,825.75
Current expenses	43,023.45	13,691.82	24,066.25	14,593.27	25,254.69
Premiums paid	45,424.38	43,036.63	42,026.63	38,678.75	34,818.75
Cash items	21,375.12	18,445.84	24,034.29	10,301.47	12,619.61
Clear'g house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	40,146.00	36,152.00	48,612.00	61,658.00	31,299.00
Fractional currency	1,268.64	1,216.05	1,238.52	1,062.00	796.41
Specie	228,801.20	210,784.05	207,317.85	195,982.65	232,505.10
Legal-tender notes	75,133.00	74,329.00	84,563.00	114,913.00	90,083.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	12,486.50	12,486.50	12,486.50	12,487.50	12,487.50
Due from U. S. Treas.	3,399.00	.....	600.00	400.00	.....
Total	4,265,660.49	4,097,039.09	4,047,079.94	4,494,219.75	4,349,183.51

UTAH.

	8 banks.	8 banks.	8 banks.	10 banks.	10 banks.
Loans and discounts	$3,928,615.94	$4,057,115.19	$4,280,491.43	$4,617,276.27	$4,926,248.89
Bonds for circulation	287,500.00	287,500.00	287,500.00	387,500.00	387,500.00
Bonds for deposits	175,000.00	175,000.00	175,000.00	175,000.00	175,000.00
U. S. bonds on hand	26,900.00	26,900.00	26,900.00	26,900.00	26,900.00
Other stocks and b'ds	466,445.08	400,078.75	318,816.35	391,711.75	388,734.95
Due from res've ag'ts	553,185.41	524,012.34	326,138.14	651,870.99	539,299.52
Due from nat'l banks	202,499.62	271,873.42	226,722.61	330,719.02	278,177.30
Due from State banks	149,644.75	135,737.03	96,887.80	138,142.92	122,982.95
Banking-house, etc	238,516.15	251,656.17	269,676.34	314,412.54	338,522.84
Real estate, etc	4,671.85	4,676.93	4,662.93	4,634.93	4,608.43
Current expenses	43,318.28	34,199.44	35,588.46	19,444.15	52,298.08
Premiums paid	75,228.00	73,265.50	72,265.50	65,631.18	64,631.18
Cash items	77,066.46	104,781.66	79,698.91	106,420.50	80,724.66
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	18,122.00	22,593.00	37,256.00	97,653.00	99,982.00
Fractional currency	935.65	469.99	395.41	1,530.92	1,057.89
Specie	646,340.99	923,036.95	769,720.18	709,208.23	645,634.81
Legal-tender notes	56,591.00	71,816.00	67,122.00	140,873.00	193,611.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	12,937.50	12,937.50	12,937.50	15,187.50	17,437.50
Due from U. S. Treas.	.....	.....	.....	.....	.....
Total	6,963,518.08	7,377,649.87	7,087,779.56	8,194,116.90	8,343,352.00

WASHINGTON.

	36 banks.	41 banks.	44 banks.	46 banks.	51 banks.
Loans and discounts	$11,944,400.14	$11,893,772.13	$13,128,996.90	$13,901,200.85	$15,106,324.79
Bonds for circulation	915,000.00	1,015,000.00	1,078,000.00	1,152,500.00	1,235,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and bd's	1,186,832.50	1,277,968.45	1,291,794.14	1,144,601.83	1,301,288.89
Due from res've ag'ts	1,034,741.60	1,184,476.94	1,636,337.35	1,318,154.60	1,514,070.39
Due from nat'l banks	902,247.74	877,711.04	847,626.87	775,815.26	670,941.58
Due from State banks	273,287.72	282,824.37	342,751.17	358,475.13	423,633.10
Banking-house, etc	416,714.88	486,333.68	569,796.72	678,288.04	789,835.10
Real estate, etc	138,474.94	134,918.24	166,229.14	120,212.95	96,652.85
Current expenses	165,543.83	101,441.69	177,610.14	92,986.14	173,483.48
Premiums paid	194,194.38	209,210.22	209,771.31	201,794.82	201,418.32
Cash items	248,493.05	226,662.90	276,449.61	255,066.33	295,803.38
Clear'g-house exch'gs	97,657.11	51,854.93	54,563.11	64,696.62	78,754.07
Bills of other banks	97,626.00	82,408.00	95,211.00	88,567.00	77,408.00
Fractional currency	4,354.76	4,544.47	3,713.77	4,670.67	5,918.16
Specie	1,518,485.57	1,590,579.25	1,610,019.87	1,842,880.39	1,826,523.34
Legal-tender notes	170,667.00	139,798.00	163,676.00	197,674.00	177,521.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	40,674.00	40,384.00	46,759.00	50,736.50	53,549.50
Due from U. S. Treas.	2,894.00	1,000.00	2,100.00	2,171.00	1,662.00
Total	19,452,289.22	19,700,888.31	21,741,406.10	22,350,492.13	24,129,187.95

BY STATES AND RESERVE CITIES—Continued.

NEW MEXICO.

Liabilities.	DECEMBER 11.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	$975,000.00	$975,000.00	$975,000.00	$975,000.00	$975,000.00
Surplus fund	226,400.00	232,600.00	238,300.00	245,100.00	232,800.00
Undivided profits	103,353.41	42,941.00	67,331.42	55,827.62	66,927.67
Nat'l-bank circulation	244,630.00	249,750.00	243,990.00	244,150.00	248,570.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	300.00	134.00	.....	288.00	108.00
Individual deposits	2,257,317.41	2,149,215.36	2,145,901.62	2,371,781.73	2,301,290.00
U. S. deposits	38,399.32	71,641.33	77,269.90	67,912.90	57,016.59
Dept'sU.S.dis.officers	110,383.27	78,358.67	70,232.84	57,415.31	86,795.81
Due to national banks	232,749.39	237,528.07	183,423.90	334,901.58	296,128.74
Due to State banks	67,327.69	51,370.66	45,630.26	126,122.61	47,852.64
Notes re-discounted	9,800.00	8,500.00	.....	15,720.00	36,694.06
Bills payable	.....	.....	.....	.....	.....
Total	4,265,660.49	4,097,039.09	4,047,079.94	4,494,219.75	4,349,183.51

UTAH.

	8 banks.	8 banks.	8 banks.	10 banks.	10 banks.
Capital stock	$1,400,000.00	$1,400,000.00	$1,400,000.00	$1,800,000.00	$2,060,000.00
Surplus fund	427,500.00	507,500.00	513,000.00	550,000.00	560,000.00
Undivided profits	360,221.52	273,554.23	313,798.03	286,489.82	384,434.97
Nat'l-bank circulation	213,150.00	213,750.00	212,300.00	254,980.00	301,050.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	832.00	1,637.00	2,767.00	1,953.00	877.00
Individual deposits	4,198,135.85	4,404,460.05	4,171,608.44	4,749,648.02	4,441,675.30
U. S. deposits	138,781.56	120,210.13	131,132.70	141,933.85	115,704.04
Dep'tsU.S.dis.officers	37,182.51	50,974.34	46,113.91	46,955.96	77,390.63
Due to national banks	80,192.14	127,481.57	112,018.93	160,054.03	105,744.51
Due to State banks	107,522.50	278,082.55	175,040.55	171,102.22	252,475.55
Notes re-discounted	.....	.....	10,000.00	31,000.00	44,000.00
Bills payable	.....	.....	.....	.....	.....
Total	6,963,518.08	7,377,649.87	7,087,779.56	8,194,116.90	8,343,352.00

WASHINGTON.

	36 banks.	41 banks.	44 banks.	46 banks.	51 banks.
Capital stock	$3,690,480.00	$4,085,000.00	$4,350,000.00	$4,989,640.00	$5,326,720.00
Surplus fund	900,300.00	1,107,000.00	1,112,300.00	1,245,600.00	1,253,886.40
Undivided profits	721,821.85	508,159.84	784,611.77	650,250.37	882,827.39
Nat'l-bank circulation	767,640.00	854,430.00	906,510.00	1,004,490.00	1,065,230.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	125.50	17,532.50	75.00	19,135.00	1,238.25
Individual deposits	12,435,660.48	12,112,682.18	13,475,758.71	13,380,667.65	14,340,679.22
U. S. deposits	102,462.83	92,578.12	81,156.83	100,398.54	92,585.35
Dep'tsU.S.dis.officers	7,585.28	22,533.66	29,553.60	14,465.76	15,766.37
Due to national banks	467,986.54	472,134.19	497,679.20	493,144.00	577,510.06
Due to State banks	358,226.74	397,548.28	452,119.23	412,971.28	544,790.66
Notes re-discounted	.....	71,289.54	51,641.76	39,729.53	27,954.25
Bills payable	.....	.....	.....	.....	.....
Total	19,452,289.22	19,700,888.31	21,741,406.10	22,350,492.13	24,129,187.95

ABSTRACT OF REPORTS SINCE SEPTEMBER 30, 1889, ARRANGED

WYOMING.

RESOURCES.	DECEMBER 11. 9 banks.	FEBRUARY 28. 9 banks.	MAY 17. 9 banks.	JULY 18. 11 banks.	OCTOBER 2. 11 banks.
Loans and discounts	$2,488,540.16	$2,558,926.75	$2,700,702.56	$2,872,700.54	$3,054,726.12
Bonds for circulation	248,750.00	261,250.00	261,250.00	292,500.00	292,500.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	204,253.19	202,879.03	159,707.45	174,979.47	184,046.94
Due from res've ag'ts	223,826.43	281,449.73	215,426.89	356,273.62	524,391.73
Due from nat'l banks	109,971.45	114,419.17	66,988.54	84,436.10	103,685.32
Due from State banks	12,673.02	18,994.59	25,393.27	27,787.61	31,122.53
Banking house, etc	99,870.89	100,486.85	100,546.85	105,438.51	106,685.46
Real estate, etc	18,379.44	18,392.94	18,392.94	18,438.69	18,870.69
Current expenses	53,118.36	19,185.87	32,430.53	16,302.59	34,486.41
Premiums paid	23,342.28	23,109.46	22,709.41	25,052.53	23,835.71
Cash items	22,774.69	17,290.52	41,722.69	18,500.01	39,295.84
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	20,126.00	28,491.00	26,011.00	25,826.00	37,244.00
Fractional currency	1,912.48	1,056.11	1,026.42	1,092.39	726.30
Specie	294,298.00	284,589.55	261,405.60	262,157.45	239,879.95
Legal-tender notes	26,279.00	28,711.00	18,593.00	43,944.00	58,717.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	11,193.75	11,756.25	11,756.25	12,598.75	13,162.25
Due from U. S. Treas	.....	.....	500.00	500.00	500.00
Total	3,859,309.14	3,970,988.32	3,964,563.40	4,338,528.26	4,763,876.25

OKLAHOMA TERRITORY.

				1 bank.	3 banks.
Loans and discounts	.....	.....	.....	$29,260.11	$132,952.35
Bonds for circulation	.....	.....	.....	12,500.00	50,000.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	.....	.....	.....	.....	500.00
Due from res've ag'ts	.....	.....	.....	26,375.86	59,142.44
Due from nat'l banks	.....	.....	.....	.....	37,396.17
Due from State banks	.....	.....	.....	.....	440.08
Banking house, etc	.....	.....	.....	21,985.00	62,811.62
Real estate, etc	.....	.....	.....	.....	.....
Current expenses	.....	.....	.....	353.40	3,683.57
Premiums paid	.....	.....	.....	421.87	4,540.92
Cash items	.....	.....	.....	8,498.81	8,471.20
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	.....	.....	.....	4,280.00	5,520.00
Fractional currency	.....	.....	.....	10.80	80.46
Specie	.....	.....	.....	4,642.50	17,847.08
Legal-tender notes	.....	.....	.....	5,950.00	22,645.00
U. S. cer'ts of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	.....	.....	.....	.....	1,687.50
Due from U. S. Treas	.....	.....	.....	.....	.....
Total	.....	.....	.....	114,278.35	407,718.39

INDIAN TERRITORY.

					2 banks.
Loans and discounts	.....	.....	.....	.....	$102,324.84
Bonds for circulation	.....	.....	.....	.....	37,500.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Other stocks and b'ds	.....	.....	.....	.....	.....
Due from res've ag'ts	.....	.....	.....	.....	671.72
Due from nat'l banks	.....	.....	.....	.....	27,617.32
Due from State banks	.....	.....	.....	.....	9,106.59
Banking-house, etc	.....	.....	.....	.....	7,249.48
Real estate, etc	.....	.....	.....	.....	.....
Current expenses	.....	.....	.....	.....	2,163.19
Premiums paid	.....	.....	.....	.....	6,476.56
Cash items	.....	.....	.....	.....	110.70
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	.....	.....	.....	.....	1,145.00
Fractional currency	.....	.....	.....	.....	81.47
Specie	.....	.....	.....	.....	8,150.92
Legal-tender notes	.....	.....	.....	.....	6,655.00
U. S. cer'ts of deposit	.....	.....	.....	.....	.....
5 % fund with Treas	.....	.....	.....	.....	875.00
Due from U. S. Treas	.....	.....	.....	.....	.....
Total	.....	.....	.....	.....	210,127.79

BY STATES AND RESERVE CITIES—Continued.

WYOMING.

LIABILITIES.	DECEMBER 11. 9 banks.	FEBRUARY 28. 9 banks.	MAY 17. 9 banks.	JULY 18. 11 banks.	OCTOBER 2. 11 banks.
Capital stock	$1,175,000.00	$1,225,000.00	$1,175,000.00	$1,285,000.00	$1,285,000.00
Surplus fund	240,000.00	246,500.00	239,500.00	251,700.00	252,700.00
Undivided profits	102,709.09	42,338.37	89,797.00	56,007.34	86,959.75
Nat'l bank circulation	213,575.00	226,625.00	234,445.00	233,995.00	262,345.00
State bank circulation					
Dividends unpaid	250.00	100.00	100.00	2,075.00	275.00
Individual deposits	2,016,422.43	2,055,926.70	2,092,534.35	2,366,721.83	2,694,263.05
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	86,090.68	54,795.27	66,677.85	59,064.01	94,960.33
Due to State banks	25,261.94	19,998.25	20,878.91	34,380.04	34,069.94
Notes re-discounted		78,704.73	24,630.29	38,585.04	53,303.18
Bills payable		21,000.00	21,000.00	11,000.00	
Total	3,859,309.14	3,970,988.32	3,964,563.40	4,338,528.26	4,763,876.25

OKLAHOMA TERRITORY.

				1 bank.	3 banks.
Capital stock				$50,000.00	$200,000.00
Surplus fund					
Undivided profits				562.71	5,256.62
Nat'l bank circulation					33,750.00
State bank circulation					
Dividends unpaid					
Individual deposits				63,715.64	168,630.19
U. S. deposits					
Dep's U.S.dis.officers					
Due to national banks					81.58
Due to State banks					
Notes re-discounted					
Bills payable					
Total				114,278.35	407,718.39

INDIAN TERRITORY.

					2 banks.
Capital stock					$110,000.00
Surplus fund					
Undivided profits					2,524.56
Nat'l bank circulation					17,660.00
State bank circulation					
Dividends unpaid					
Individual deposits					60,725.08
U. S. deposits					
Dep's U. S.dis. officers					
Due to national banks					2,313.34
Due to State banks					
Notes re-discounted					16,904.81
Bills payable					
Total					210,127.79

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